Factsheet as on
September 30, 2026

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Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Large Cap Fund	SBI ESG Exclusionary Strategy Fund	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund	SBI Midcap Fund	SBI MNC Fund
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +	5 years +	5 years +	5 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Mr. Saurabh Pant	Mr. Rohit Shimpi	Mr. Anup Upadhyay	Mr. Ruchit Mehta	Ms. Nidhi Chawla	Mr. Dinesh Balachandran	Mr. Saurabh Pant	Mr. Bhavin Vithlani	Mr. Tanmaya Desai
Managing Since	Mr. Saurabh Pant (w.e.f. Apr 2024)	Mr. Rohit Jan-2022	Anup Upadhyay (w.e.f. Dec 2024) Since April 2026 he was a Co-fund manager but from May 2026 he is managing it as the lead fund manager	Mr. Ruchit Mehta (w.e.f. June 2026)	w.e.f. Jan 2026	Mr. Dinesh May-2018	Mr. Saurabh Sep-2016	Mr. Bhavin (w.e.f. April 2024	Mr. Tanmaya Desai Since April 2024 he was a Co-fund manager but from Feb 2025 he is managing it as the lead fund manager
First Tier Benchmark	BSE 100 (TRI)	Nifty 100 ESG TRI	BSE 500 (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Fund Details as on 30 September 2026									
Month End AUM (₹. in Crs)	₹ 52,379.81	₹ 4,983.80	₹ 22,109.87	₹ 23,461.34	₹ 8,058.27	₹ 45,062.57	₹ 40,518.24	₹ 23,287.56	₹ 6,382.18
Portfolio Turnover	0.44	0.37	1.47	0.54	0.70	1.46	0.60	0.77	0.57
Standard Deviation	14.00%	15.13%	13.83%	14.42%	14.28%	14.40%	13.99%	16.24%	13.98%
Beta	0.92	0.95	0.86	0.83	0.87	0.90	0.83	0.84	0.65
Sharpe Ratio	0.23	0.20	0.19	0.46	0.33	0.31	0.43	0.27	0.13
BER\TER (Regular Plan)	1.23%\1.52%	1.60%\2.04%	1.40%\2.04%	1.39%\1.87%	1.53%\2.05%	1.27%\1.63%	1.29%\1.65%	1.39%\1.80%	1.56%\2.03%
BER\TER (Direct Plan)	0.70%\0.90%	1.13%\1.49%	0.72%\1.25%	0.72%\1.09%	0.73%\1.12%	0.63%\0.88%	0.61%\0.86%	0.72%\1.02%	1.02%\1.39%
Portfolio Classification By Asset Allocation (%) as on 30 September 2026									
Large Cap (%)	83.54	65.66	60.10	35.10	52.50	50.21	41.05	12.37	39.41
Mid Cap (%)	13.69	20.28	19.41	26.29	21.61	25.55	35.49	67.09	24.91
Small Cap (%)	1.89	12.83	14.13	37.72	24.15	13.82	19.60	17.58	31.94
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	0.47	1.13	5.98	0.81	1.68	8.18	3.60	2.19	3.43
Portfolio Classification By Industry Allocation (%) as on 30 September 2026									
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 36.55 Healthcare 7.65 Automobile And Auto Components 7.01 Construction 5.31 Information Technology 5.27 Consumer Services 5.24 Capital Goods 5.00 Metals & Mining 4.84 Fast Moving Consumer Goods 3.56 Oil, Gas & Consumable	Financial Services 32.29 Automobile And Auto Components 13.40 Capital Goods 8.29 Consumer Services 7.74 Information Technology 7.54 Consumer Durables 4.80 Healthcare 4.65 Construction Materials 4.61 Construction 4.19 Realty 3.71	Financial Services 33.03 Healthcare 11.21 Automobile And Auto Components 7.35 Capital Goods 6.36 Consumer Services 5.68 Information Technology 5.41 Construction 4.12 Services 4.02 Metals & Mining 3.86 Consumer Durables 2.84	Financial Services 17.02 Consumer Services 12.15 Automobile And Auto Components 10.94 Healthcare 10.41 Consumer Durables 8.78 Chemicals 7.31 Power 6.25 Metals & Mining 5.68 Capital Goods 4.93 Textiles 4.25	Healthcare 17.15 Financial Services 16.17 Automobile And Auto Components 10.10 Realty 8.06 Metals & Mining 7.48 Power 6.42 Services 5.54 Information Technology 4.72 Construction 3.88 Oil, Gas & Consumable Fuels 3.42	Financial Services 25.39 Oil, Gas & Consumable Fuels 9.88 Healthcare 8.35 Information Technology 5.93 Automobile And Auto Components 5.31 Power 5.04 Fast Moving Consumer Goods 4.65 Metals & Mining 4.62 Capital Goods 4.04	Financial Services 21.44 Healthcare 13.55 Automobile And Auto Components 10.08 Capital Goods 7.61 Fast Moving Consumer Goods 6.92 Consumer Durables 6.88 Consumer Services 6.64 Information Technology 5.66 Metals & Mining 4.82 Power 4.31	Financial Services 23.78 Capital Goods 13.72 Healthcare 10.32 Automobile And Auto Components 7.49 Consumer Services 6.75 Power 6.18 Chemicals 5.88 Construction Materials 5.43 Fast Moving Consumer Goods 4.75 Realty 3.71	Healthcare 25.59 Automobile And Auto Components 22.11 Capital Goods 18.49 Chemicals 11.00 Fast Moving Consumer Goods 6.16 Metals & Mining 5.91 Information Technology 3.56 Textiles 3.44 Cash, Cash Equivalents And Others 3.43
Other Details									
Exit Load	For exit within 30 days from the date of allotment -0.25% For exit after 30 days and within 90 days from the date of allotment -0.10% For exit after 90 days from the date of allotment -Nil	Within 1 Year - 1%	On or Before 30 days - 0.10%	For exit within 30 days from the date of allotment -0.25% For exit after 30 days and within 90 days from the date of allotment -0.10% For exit after 90 days from the date of allotment -Nil	For exit within 30 days from the date of allotment -1 % For exit after 30 days from the date of allotment -Nil	For exit within 30 days from the date of allotment -0.25% For exit after 30 days and within 90 days from the date of allotment -0.10% For exit after 90 days from the date of allotment -Nil	On or Before 30 days - 0.10%	For exit within 30 days from the date of allotment -0.25% For exit after 30 days and within 90 days from the date of allotment -0.10% For exit after 90 days from the date of allotment -Nil	For exit within 30 days from the date of allotment -1 % For exit after 30 days from the date of allotment -Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: CCIL weighted average TREP Rate (5.07% as on 30th September 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio (BER) is excluding the GST.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Fund	SBI Small Cap Fund	SBI EISS Tax Saver Fund	SBI Healthcare Opportunities Fund	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Comma Fund
Ideal Investment Horizon	5 years +	5 years +	5 years +	Tactical	Tactical	Tactical	5 years +
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan	Mr. R. Srinivasan	Mr. Milind Agrawal	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Rohit Shimpi	Mr. Dinesh Balachandran
Managing Since	Mr. R. Srinivasan May-2009	Mr. R. Srinivasan Nov-2013	w.e.f Jan - 2026	Mr. Tanmaya Jun-2011	Mr. Milind Aug-2019	June-2024	Mr. Dinesh June-2024
First Tier Benchmark	BSE 500 (TRI)	BSE 250 Small Cap Index TRI	BSE 500 (TRI)	BSE HEALTH CARE (TRI)	Nifty Financial Services Index (TRI)	BSE PSU (TRI)	Nifty Commodities Index (TRI)
Fund Details as on 30 September 2026							
Month End AUM (₹. in Crores)	₹ 50,247.65	₹ 41,071.45	₹ 30,030.27	₹ 5,889.99	₹ 10,424.05	₹ 6,351.39	₹ 1,209.03
Portfolio Turnover	0.37	0.76	0.63	0.34	1.72	0.24	0.26
Standard Deviation	14.23%	17.64%	15.72%	14.76%	14.82%	22.36%	16.86%
Beta	0.82	0.78	0.97	0.85	0.87	0.93	0.85
Sharpe Ratio	0.62	0.36	0.45	1.07	0.57	0.58	0.55
BER\TER (Regular Plan)	1.24%\1.60%	1.29%\1.59%	1.35%\1.87%	1.57%\1.99%	1.50%\2.17%	1.56%\1.94%	1.87%\2.29%
BER\TER (Direct Plan)	0.59%\0.84%	0.61%\0.80%	0.82%\1.25%	0.73%\1.01%	0.66%\1.19%	0.73%\0.98%	0.95%\1.24%
Portfolio Classification By Asset Allocation (%) as on 30 September 2026							
Large Cap (%)	62.95	0.87	63.31	32.32	62.98	71.91	36.46
Mid Cap (%)	13.91	1.95	16.90	25.69	12.52	16.30	15.86
Small Cap (%)	4.29	82.60	15.30	37.51	17.14	10.47	38.69
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	18.70	13.90	4.32	4.43	7.31	1.24	8.74
Portfolio Classification By Industry Allocation (%) as on 30 September 2026							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 35.56 Information Technology 10.54 Power 10.14 Consumer Services 8.74 Cash, Cash Equivalents And Others 7.35 Automobile And Auto Components 5.94 Telecommunication 4.90 Chemicals 4.32 Fast Moving Consumer Goods 3.23 Metals & Mining 3.04	Automobile And Auto Components 15.18 Financial Services 13.68 Capital Goods 12.92 Cash, Cash Equivalents And Others 9.95 Chemicals 7.83 Consumer Durables 7.76 Consumer Services 7.11 Fast Moving Consumer Goods 6.84 Construction 4.22 Derivatives 3.95	Financial Services 38.33 Automobile And Auto Components 7.31 Oil, Gas & Consumable Fuels 6.29 Healthcare 6.19 Capital Goods 5.44 Metals & Mining 5.28 Cash, Cash Equivalents And Others 4.32 Information Technology 4.14 Power 4.06 Consumer Services 3.27	Healthcare 90.56 Chemicals 4.96 Cash, Cash Equivalents And Others 4.43 Sovereign 0.05	Financial Services 92.64 Derivatives 3.69 Cash, Cash Equivalents And Others 3.62 Sovereign 0.05	Financial Services 35.45 Oil, Gas & Consumable Fuels 20.21 Power 17.51 Capital Goods 14.14 Metals & Mining 4.84 Services 3.66 Construction 2.87 Cash, Cash Equivalents And Others 1.24 Sovereign 0.08	Metals & Mining 24.17 Chemicals 17.17 Oil, Gas & Consumable Fuels 16.22 Cash, Cash Equivalents And Others 8.74 Power 8.58 Construction Materials 8.31 Textiles 8.09 Capital Goods 3.95 Fast Moving Consumer Goods 3.06 Financial Services 1.46
Other Details							
Exit Load	For exit within 30 days from the date of allotment -0.25% For exit after 30 days and within 90 days from the date of allotment -0.10% For exit after 90 days from the date of allotment -Nil	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

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Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund	SBI Technology Opportunities Fund	SBI Equity Minimum Variance Fund	SBI US Specific Equity Active FoF
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021
Fund Manager	Mr. Bhavin Vithlani	Mr.Ashit Desai	Mr. Vivek Gedda	Ms. Sukanya Ghosh	Mr. Rohit Shimpi
Managing Since	Mr. Bhavin Jan-2022	Mr. Ashit (w.e.f. April 2024)	Mr. Vivek (w.e.f. April 2024)	March 01, 2026	Feb - 2025
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI	Nifty 50 Index (TRI)	S&P 500 Index, after converting it to Indian Rupee
Fund Details as on 30 September 2026					
Month End AUM (₹ in Crores)	₹ 4,702.07	₹ 2,641.83	₹ 4,155.50	₹ 194.30	₹ 1,168.46
Portfolio Turnover	0.76	0.69	0.31	0.37	-
Standard Deviation	19.02%	17.07%	19.91%	14.96%	-
Beta	1.00	0.94	0.93	1.00	-
Sharpe Ratio	0.39	-0.02	0.15	0.11	-
BER\TER (Regular Plan)	1.61%\2.04%	1.70%\2.17%	1.63%\2.01%	0.65%\0.87%	1.40%\1.64%
BER\TER (Direct Plan)	0.86%\1.16%	0.82%\1.15%	0.80%\1.04%	0.36%\0.53%	0.88%\1.03%
Portfolio Classification By Asset Allocation (%) as on 30 September 2026					
Large Cap (%)	59.54	45.62	48.17	94.80	-
Mid Cap (%)	10.65	20.22	18.16	4.43	-
Small Cap (%)	23.08	30.08	16.61	-	Overseas Mutual Fund: 97.16
Unclassified (%)	-	-	-	-	-
Other Assets (%)	5.56	3.97	16.99	0.77	2.84
Portfolio Classification By Industry Allocation (%) as on 30 September 2026					
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 22.30 Oil, Gas & Consumable Fuels 16.73 Power 12.61 Construction 8.45 Telecommunication 7.96 Construction Materials 7.17 Cash, Cash Equivalents And Others 5.56 Realty 4.86 Services 4.59 Chemicals 2.57	Consumer Services 25.02 Fast Moving Consumer Goods 23.22 Consumer Durables 22.76 Automobile And Auto Components 13.70 Textiles 6.78 Cash, Cash Equivalents And Others 3.97 Telecommunication 3.16 Capital Goods 1.28 Sovereign 0.11	Information Technology 54.73 Telecommunication 16.92 Consumer Services 15.35 Services 6.91 Cash, Cash Equivalents And Others 3.19 Financial Services 1.56 Healthcare 1.27 Sovereign 0.07	Healthcare 25.48 Fast Moving Consumer Goods 23.63 Financial Services 10.90 Information Technology 8.82 Oil, Gas & Consumable Fuels 6.88 Automobile And Auto Components 4.97 Metals & Mining 4.15 Consumer Durables 2.48 Consumer Services 2.06 Construction Materials 2.04	Mutual Fund/Etf 97.16 Cash, Cash Equivalents And Others 2.84
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% For exit after 15 days from the date of allotment - Nil	For exit on or before 1 year from the date of allotment – 1.00% For exit after 1 year from the date of allotment – Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: CCIL weighted average TREP Rate (5.07% as on 30th September 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	SBI Quality Fund
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical
Inception Date	26/02/2024	07/06/2024	20/08/2024	26/12/2024	17/02/2026
Fund Manager	Mr. Raj Gandhi	Mr. Tanmaya Desai	Mr Vivek Gedda	Ms. Sukanya Ghosh	Mr. Anup Upadhyay
Managing Since	Feb - 2024	June - 2024	w.e.f August 2025	December - 2024	(w.e.f. Feb - 2026)
First Tier Benchmark	Nifty Energy TRI	Nifty Auto TRI	Nifty 500 TRI	BSE 200 TRI	Nifty 200 Quality 30 Index TRI.
Fund Details as on 30 September 2026					
Month End AUM (₹. in Crores)	₹ 7,963.67	₹ 6,073.37	₹ 5,124.11	₹ 2,599.16	₹ 2,582.02
Portfolio Turnover	0.29	0.49	0.31	2.12	0.90
Standard Deviation	-	-	-	-	-
Beta	-	-	-	-	-
Sharpe Ratio	-	-	-	-	-
BER\TER (Regular Plan)	1.53%\1.86%	1.57%\2.00%	1.60%\2.03%	1.70%\2.65%	1.69%\2.35%
BER\TER (Direct Plan)	0.71%\0.91%	0.71%\1.01%	0.76%\1.05%	0.82%\1.63%	0.76%\1.28%
Portfolio Classification By Asset Allocation (%) as on 30 September 2026					
Large Cap (%)	43.68	36.85	28.39	62.12	52.19
Mid Cap (%)	21.56	19.36	25.40	35.49	21.60
Small Cap (%)	32.18	40.83	43.42	-	18.26
Unclassified (%)	-	-	-	-	-
Other Assets (%)	2.52	2.88	2.69	2.39	7.57
Portfolio Classification By Industry Allocation (%) as on 30 September 2026					
Portfolio Classification By Industry Allocation (%) (Top 10)	Oil, Gas & Consumable Fuels 50.82 Power 16.59 Capital Goods 14.05 Construction 5.50 Financial Services 4.13 Construction Materials 2.59 Cash, Cash Equivalents And Others 2.52 Metals & Mining 1.37 Automobile And Auto Components 1.35 Chemicals 1.02	Automobile And Auto Components 86.48 Capital Goods 10.56 Cash, Cash Equivalents And Others 2.88 Sovereign 0.08	Consumer Services 38.85 Financial Services 15.50 Healthcare 11.61 Automobile And Auto Components 11.04 Services 9.49 Information Technology 8.07 Cash, Cash Equivalents And Others 2.69 Capital Goods 2.06 Telecommunication 0.43 Consumer Durables 0.16	Financial Services 38.81 Information Technology 13.42 Automobile And Auto Components 13.11 Fast Moving Consumer Goods 10.00 Consumer Durables 8.45 Capital Goods 3.36 Chemicals 3.32 Healthcare 2.83 Cash, Cash Equivalents And Others 2.39 Oil, Gas & Consumable Fuels 1.88	Capital Goods 18.08 Automobile And Auto Components 14.29 Fast Moving Consumer Goods 13.39 Financial Services 13.08 Healthcare 10.10 Information Technology 7.95 Consumer Durables 5.23 Cash, Cash Equivalents And Others 4.46 Chemicals 4.13 Consumer Services 2.99
Other Details					
Exit Load	For exit within 30 days from the date of allotment -1 % For exit after 30 days from the date of allotment -Nil	For exit within 30 days from the date of allotment -1 % For exit after 30 days from the date of allotment -Nil	For exit within 30 days from the date of allotment -1 % For exit after 30 days from the date of allotment - Nil	For exit on or before 15 days from the date of allotment – 0.5% For exit after 15 days from the date of allotment - Nil	1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: CCIL weighted average TREP Rate (5.07% as on 30th September 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

SBI LARGE CAP FUND

Type of Scheme: An open ended equity scheme predominantly investing in Large cap stocks.

Product labelling:
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.

Fund Details

Investment Objective: To provide investors with opportunities for long term growth in capital through an active management of investments in a diversified basket of large cap equity stocks (as specified by SEBI/ AMFI from time to time).
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / : Allotment 14/02/2006

Benchmark Index : BSE 100 (TRI)

NAV :

Regular Plan - Growth	89.1540
Regular Plan - IDCW	50.7183
Direct Plan - Growth	99.5479
Direct Plan - IDCW	64.6061

AUM as on 30/09/2026: ₹ 52,379.81 Cr
AAUM as on 30/09/2026: ₹ 53,469.95 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Saurabh Pant	18 years	April 2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.52%	1.23%
Direct	0.90%	0.70%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.00%
2. Beta:	0.92
3. Sharpe ratio	0.23
4. Information Ratio	-0.09
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.27
b) Gross Exposure Turnover	0.44

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

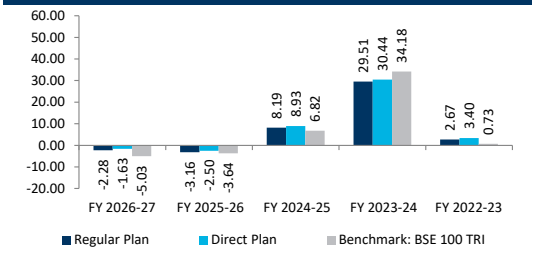
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-2.28	-1.63	-5.03
3 Years	7.54	8.27	7.69
5 Years	7.67	8.42	7.65
Since Inception	11.18	13.85	11.95

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. Load is not considered for computation of returns.
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement i.e., 31st August 2026.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. As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 TRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.

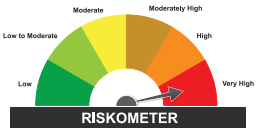
Absolute Returns for each F.Y. for last 5 years



Portfolio

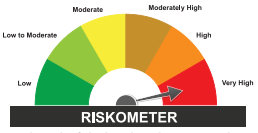
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	8.29
HDFC Bank Ltd.	8.19
Larsen & Toubro Ltd.	5.31
Kotak Mahindra Bank Ltd.	4.60
Samvardhana Motherson International Ltd.	3.79
Divi's Laboratories Ltd.	3.61
Reliance Industries Ltd.	3.51
State Bank Of India	3.50
Asian Paints Ltd.	3.39
Infosys Ltd.	3.38

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

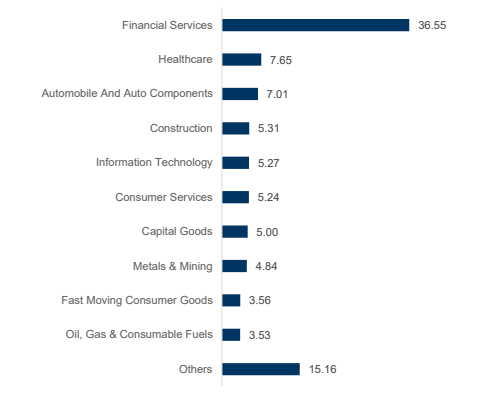
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

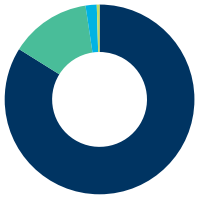
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	83.54
Mid Cap	13.69
Small Cap	1.89
Cash, Cash Equivalents And Others	0.47

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI LARGE CAP FUND

Type of Scheme: An open ended equity scheme predominantly investing in Large cap stocks.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Swiggy Limited	0.53%	Divis Laboratories Limited	3.61%
-	-	Asian Paints Limited	3.39%
-	-	Avenue Supermarts Limited	2.24%
-	-	Bharti Airtel Limited	2.15%
-	-	Cholamandalam Investment & Fin Co. Limited	2.04%
-	-	Adani Enterprises Limited	1.61%
-	-	Schaeffler India Limited	0.98%
-	-	Adani Energy Solutions Limited (Erst While Adani Transmission Ltd)	0.63%
-	-	Cipla Limited	0.19%
-	-	Britannia Industries Limited	0.07%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.50%	1.52%
Direct	0.88%	0.90%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Large Cap Fund	FUND MANAGER - MR. SAURABH PANT						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	24,80,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,00,30,703	93,28,417	48,79,899	20,99,282	7,11,087	3,69,063	1,15,084
Returns (Annualised) (%)	12.02	12.11	12.29	10.78	6.73	1.62	-7.54
BSE 100 (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.67	11.65	11.98	11.13	6.11	0.02	-10.90
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.85	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: February 14, 2006
Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI LARGE & MIDCAP FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / : Allotment 28/02/1993

Benchmark Index : NIFTY Large MidCap250 Index (TRI)

NAV :

Regular Plan - Growth	615.0034
Regular Plan - IDCW	277.8499
Direct Plan - Growth	673.7330
Direct Plan - IDCW	351.1631

AUM as on 30/09/2026: ₹ 40,518.24 Cr

AAUM as on 30/09/2026: ₹ 41,442.57 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Saurabh Pant	18 years	Sep-2016

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.65%	1.29%
Direct	0.86%	0.61%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	13.99%
2. Beta:	0.83
3. Sharpe ratio	0.43
4. Information Ratio	-0.11
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.36
b) Gross Exposure Turnover	0.60

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

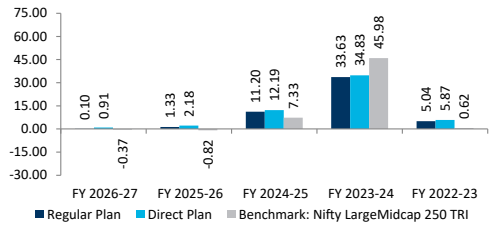
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	0.10	0.91	-0.37
3 Years	10.62	11.57	10.79
5 Years	11.63	12.57	10.95
Since Inception	14.40	15.89	N.A.

a. Different plans shall have a different expense structure.
b.SBI Large & Midcap Fund growth option was introduced later 25-May-2005. Hence for the purpose of calculation of since inception returns, all dividends declared prior to the splitting of the scheme into Dividend & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-dividend 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 i.e. August 31, 2026. 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.

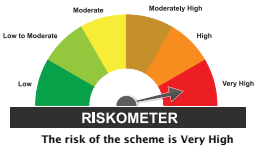
Absolute Returns for each F.Y. for last 5 years



Portfolio

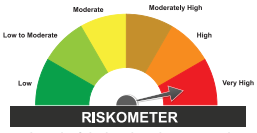
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	6.65
ICICI Bank Ltd.	3.79
Axis Bank Ltd.	3.33
Balkrishna Industries Ltd.	2.46
Adani Enterprises Ltd.	2.46
Swiggy Ltd.	2.35
Gland Pharma Ltd.	2.28
Asian Paints Ltd.	2.28
Berger Paints India Ltd.	2.25
Tata Motors Ltd.	2.22

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

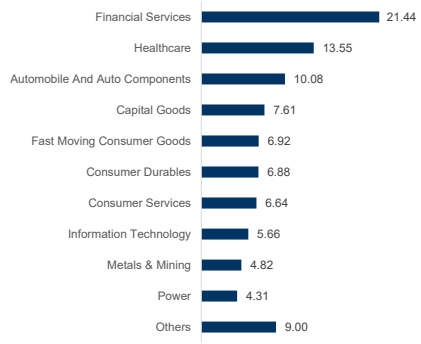
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

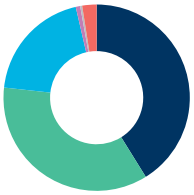
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	41.05
Mid Cap	35.49
Small Cap	19.60
Foreign Equityshares	0.77
Derivatives	0.35
Cash, Cash Equivalents And Others	2.48

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI LARGE & MIDCAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Kotak Mahindra Bank Limited	1.33%	Balkrishna Industries Limited	2.46%
Westlife Foodworld Limited	1.02%	Berger Paints India Limited	2.25%
-	-	Bharat Forge Limited	2.02%
-	-	LTM Limited (Erst Ltimindtree Limited)	1.41%
-	-	Jindal Steel Limited (Erst Jindal Steel & Power Limited)	1.32%
-	-	State Bank Of India	0.91%
-	-	Bajaj Finserv Limited	0.88%
-	-	Jio Financial Services Limited	0.53%
-	-	Lupin Limited	0.52%
-	-	Acme Solar Holdings Limited	0.51%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.65%	1.65%
Direct	0.85%	0.86%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Large & Midcap Fund — FUND MANAGER - MR. SAURABH PANT

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	40,80,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	10,75,80,793	1,19,78,829	60,28,295	24,85,083	7,67,096	3,82,186	1,15,869
Returns (Annualised) (%)	15.49	14.16	14.74	13.94	9.77	3.93	-6.35
NIFTY Large MidCap 250 (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.79	14.17	14.98	14.24	9.98	3.18	-5.86
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.52	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: February 28, 1993

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI QUANT FUND

Type of Scheme: An open ended equity scheme following Quant based investing theme

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments selected based on quant model theme.
However, there is no assurance that the investment objective of the scheme will be achieved.

Date of Inception / : Allotment 26/12/2024

Benchmark Index : BSE 200 TRI

NAV :

Regular Plan - Growth	8.9433
Regular Plan - IDCW	8.9433
Direct Plan - Growth	9.1226
Direct Plan - IDCW	9.1225

AUM as on 30/09/2026: ₹ 2,599.16 Cr

AAUM as on 30/09/2026: ₹ 2,741.30 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Ms. Sukanya Ghosh	20 years	Dec-2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.65%	1.70%
Direct	1.63%	0.82%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	2.12
b) Gross Exposure Turnover	2.12

Please refer to the page no. 123 for detailed description in tabular format

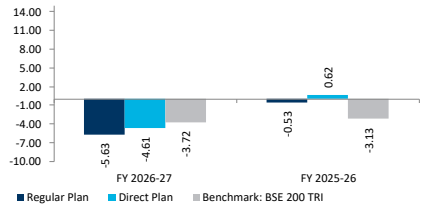
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-5.63	-4.61	-3.72
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	-6.14	-5.08	-0.50

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years

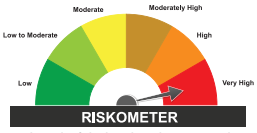


Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

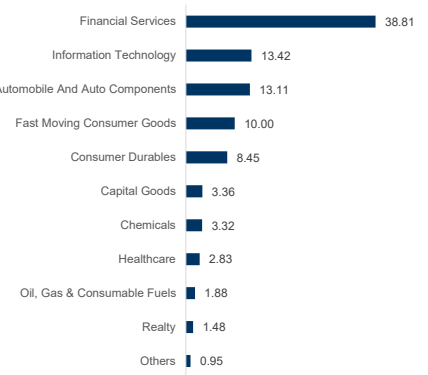
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

Top 10 Holdings	% to NAV
ICICI Bank Ltd.	9.77
Bajaj Finance Ltd.	6.40
Shriram Finance Ltd.	5.79
Asian Paints Ltd.	5.59
Bajaj Auto Ltd.	5.53
Tech Mahindra Ltd.	5.52
Nestle India Ltd.	5.39
AU Small Finance Bank Ltd.	5.31
Hero Motocorp Ltd.	5.30
Coforge Ltd.	5.28

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	62.12
Mid Cap	35.49
Cash, Cash Equivalents And Others	2.39

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI QUANT FUND

Type of Scheme: An open ended equity scheme following Quant based investing theme

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Hindustan Aeronautics Limited	3.36%	Bajaj Auto Limited	5.53%
Titan Company Limited	2.86%	Tech Mahindra Limited	5.52%
Oberoi Realty Limited	0.64%	Hero Motocorp Limited	5.30%
Glaxosmithkline Pharmaceuticals Limited	0.39%	Federal Bank Limited	3.33%
-	-	Aurobindo Pharma Limited	2.44%
-	-	Eicher Motors Limited	2.28%
-	-	Polycab India Limited	2.26%
-	-	Power Finance Corporation Limited	1.23%
-	-	Cummins India Limited	1.20%
-	-	NMDC Limited	0.95%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.64%	2.65%
Direct	1.63%	1.63%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Quant Fund	FUND MANAGER - MS. SUKANYA GHOSH						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	2,20,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on September 30, 2026 (₹)	2,03,265	NA	NA	NA	NA	NA	1,08,605
Returns (Annualised) (%)	-8.08	NA	NA	NA	NA	NA	-17.18
BSE 200 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	-3.13	NA	NA	NA	NA	NA	-9.35
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-7.81	NA	NA	NA	NA	NA	-14.69

Past performance may or may not be sustained in the future. Inception Date: December 26, 2024. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

SBI DIVIDEND YIELD FUND

Type of Scheme: An open ended equity scheme investing predominantly in dividend yielding stocks.

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. There is no guarantee or assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment : 14/03/2023

Benchmark Index : NIFTY 500 TRI

NAV :

Regular Plan - Growth	15.0949
Regular Plan - IDCW	15.0947
Direct Plan - Growth	15.6466
Direct Plan - IDCW	15.6478

AUM as on 30/09/2026:	₹ 8,058.27 Cr
AAUM as on 30/09/2026:	₹ 8,292.93 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Ms. Nidhi Chawla	18 years	Jan - 2026

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

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

Expense Ratio[2]

	TER	BER
Regular	2.05%	1.53%
Direct	1.12%	0.73%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.28%
2. Beta:	0.87
3. Sharpe ratio	0.33
4. Information Ratio	-0.16
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.57
b) Gross Exposure Turnover	0.70

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

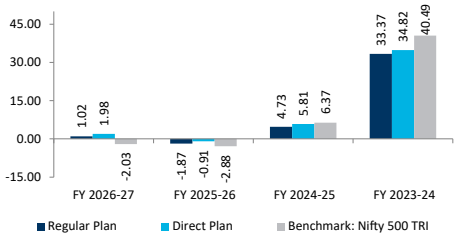
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.02	1.98	-2.03
3 Years	9.08	10.17	9.50
5 Years	N.A.	N.A.	N.A.
Since Inception	12.30	13.44	14.00

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years

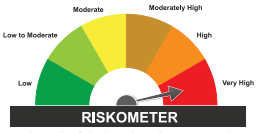


Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

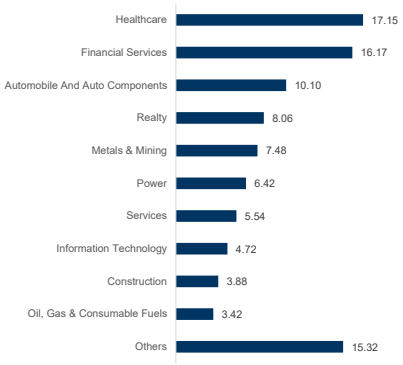
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

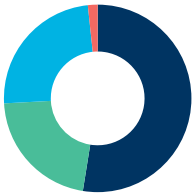
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	4.76
Acme Solar Holdings Ltd.	4.07
Larsen & Toubro Ltd.	3.88
Life Insurance Corporation Of India	3.85
Kotak Mahindra Bank Ltd.	3.42
Embassy Office Parks Reit	2.65
Interglobe Aviation Ltd.	2.60
Nexus Select Trust	2.49
Aurobindo Pharma Ltd.	2.49
Vedanta Aluminium Metal Ltd.	2.46

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	52.50
Mid Cap	21.61
Small Cap	24.15
Cash, Cash Equivalents And Others	1.68

Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI DIVIDEND YIELD FUND

Type of Scheme: An open ended equity scheme investing predominantly in dividend yielding stocks.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Corona Remedies Limited	2.23%	ICICI Bank Limited	4.76%
Hero Motocorp Limited	1.43%	Larsen & Toubro Limited	3.88%
-	-	Mahindra & Mahindra Limited	2.20%
-	-	Manappuram Finance Limited	1.85%
-	-	L&T Technology Services Limited	1.14%
-	-	Oil & Natural Gas Corpn Limited	1.13%
-	-	Oil India Limited	1.11%
-	-	Gail (India) Limited	1.06%
-	-	JSW Infrastructure Limited	0.68%
-	-	SKF India (Industrial) Limited	0.59%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.96%	2.05%
Direct	1.07%	1.12%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Dividend Yield Fund	FUND MANAGER - MS. NIDHI CHAWLA						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	4,30,000	NA	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	4,74,698	NA	NA	NA	NA	3,75,901	1,18,598
Returns (Annualised) (%)	5.47	NA	NA	NA	NA	2.83	-2.17
NIFTY 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	5.19	NA	NA	NA	NA	1.95	-6.64
BSE Sensex TRI (Additional Benchmark Returns) (Annualised) (TRI) (%)	-0.12	NA	NA	NA	NA	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: March 14, 2023. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI ELSS TAX SAVER FUND

Type of Scheme: An Open Ended scheme with attributes in accordance with Equity Linked Savings Scheme, 2005 notified by Ministry of Finance.

Product labelling: 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.

Fund Details

Investment Objective: The prime objective of scheme is 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.
However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns

Date of Inception / : 31/03/1993
Allotment

Benchmark Index : BSE 500 (TRI)

NAV :

Regular Plan - Growth	407.9186
Regular Plan - IDCW	82.7015
Direct Plan - Growth	444.1729
Direct Plan - IDCW	110.0166
AUM as on 30/09/2026:	₹ 30,030.27 Cr
AAUM as on 30/09/2026:	₹ 30,961.17 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Milind Agrawal	18 years	Jan - 2026

Minimum Investment

Lump sum Amount: ₹500/- & in multiples of ₹500/-

SIP Amount: ₹500/- and in multiples of ₹500/-

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular	1.87%	1.35%
Direct	1.25%	0.82%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	15.72%
2. Beta:	0.97
3. Sharpe ratio	0.45
4. Information Ratio	0.57
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.62
b) Gross Exposure Turnover	0.63

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

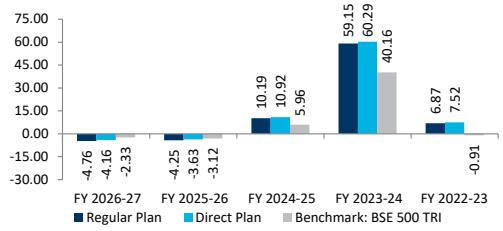
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-4.76	-4.16	-2.33
3 Years	11.40	12.13	9.19
5 Years	13.11	13.85	8.90
Since Inception	15.54	14.67	N.A.

a) 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 TRI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.
b) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular and direct 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, hence for the purpose of calculation of since inception returns, al 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) The performance of the schemes is benchmarked to the Total Return variant of the Index.

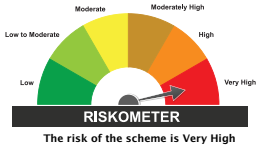
Absolute Returns for each F.Y. for last 5 years



Portfolio

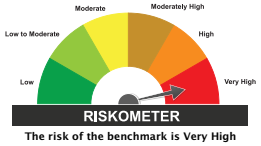
Top 10 Holdings	% to NAV
Kotak Mahindra Bank Ltd.	6.76
ICICI Bank Ltd.	6.45
HDFC Bank Ltd.	5.92
Reliance Industries Ltd.	4.65
Adani Enterprises Ltd.	2.93
Larsen & Toubro Ltd.	2.84
Bajaj Finance Ltd.	2.65
Torrent Power Ltd.	2.33
Cipla Ltd.	2.13
Tech Mahindra Ltd.	1.92

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

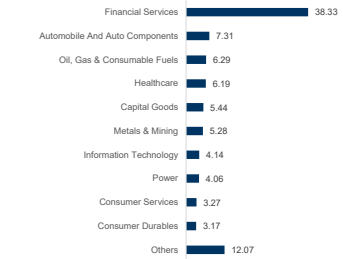
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

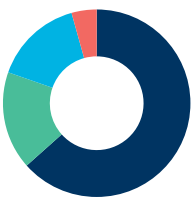
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	63.31
Mid Cap	16.90
Small Cap	15.30
Cash, Cash Equivalents And Others	4.32

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI ELSS TAX SAVER FUND

Type of Scheme: An Open Ended scheme with attributes in accordance with Equity Linked Savings Scheme, 2005 notified by Ministry of Finance.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Billionbrains Garage Ventures Limited	0.92%	Kotak Mahindra Bank Limited	6.76%
BSE Limited	0.41%	ICICI Bank Limited	6.45%
SBI Cards & Payments Services Limited	0.39%	HDFC Bank Limited	5.92%
ICICI Lombard General Insurance Company Limited	0.30%	Adani Enterprises Limited	2.93%
Multi Commodity Exchange Of India Limited	0.16%	Bajaj Finance Limited	2.65%
-	-	AIA Engineering Limited	1.39%
-	-	State Bank Of India	1.04%
-	-	Dhoot Transmission Limited	0.64%
-	-	Hexaware Technologies Limited	0.42%
-	-	Gail (India) Limited	0.40%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.86%	1.87%
Direct	1.26%	1.25%

3. Changes in Risk-o-Meter of scheme

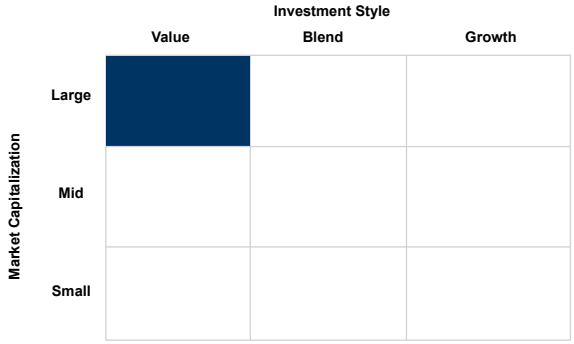
Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI ELSS Tax Saver Fund	FUND MANAGER - MR. MILIND AGRAWAL						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	41,10,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	6,81,07,390	1,05,99,490	56,71,561	25,22,904	7,84,692	3,63,389	1,12,665
Returns (Annualised) (%)	16.87	13.16	14.04	14.22	10.68	0.61	-11.18
BSE 500 (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	N.A	12.43	13.03	12.36	7.82	1.71	-6.65
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.56	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: March 31, 1993.
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV
The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI FLEXICAP FUND

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

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the scheme is 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. The scheme doesn't assure or guarantee any returns.

Date of Inception / Allotment : 29/09/2005

Benchmark Index : BSE 500 (TRI)

NAV :

Regular Plan - Growth	104.9731
Regular Plan - IDCW	47.0046
Direct Plan - Growth	118.3961
Direct Plan - IDCW	59.1779

AUM as on 30/09/2026: ₹ 22,109.87 Cr

AAUM as on 30/09/2026: ₹ 22,652.19 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Anup Upadhyay	18 years	Dec-2024

Minimum Investment

Lump sum Amount: ₹1,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.04%	1.40%
Direct	1.25%	0.72%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	13.83%
2. Beta:	0.86
3. Sharpe ratio	0.19
4. Information Ratio	-0.63
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	1.10
b) Gross Exposure Turnover	1.47

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

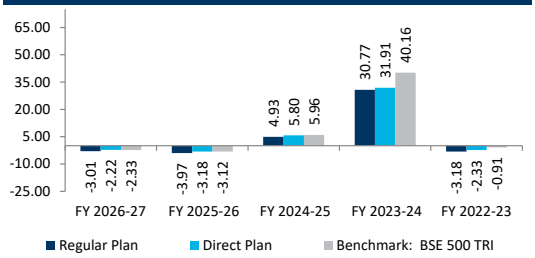
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-3.01	-2.22	-2.33
3 Years	6.94	7.83	9.19
5 Years	6.70	7.61	8.90
Since Inception	11.84	14.23	12.86

a) The total number of schemes managed by Mr. Anup Upadhyay is 2.
b) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular and 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 i.e. 31st August 2026. 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) 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.
i) 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 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.

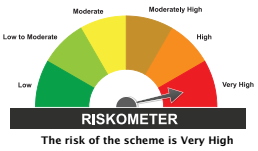
Absolute Returns for each F.Y. for last 5 years



Portfolio

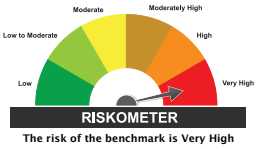
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	6.90
HDFC Bank Ltd.	6.24
Larsen & Toubro Ltd.	3.32
Aurobindo Pharma Ltd.	3.03
JSW Infrastructure Ltd.	2.81
Bajaj Auto Ltd.	2.65
Bajaj Finance Ltd.	2.50
Eicher Motors Ltd.	2.46
Titan Company Ltd.	2.41
Life Insurance Corporation Of India	2.20

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

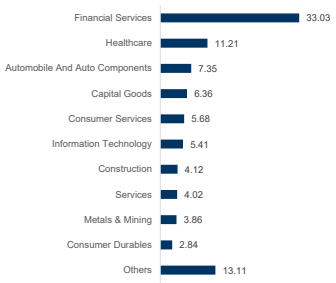
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

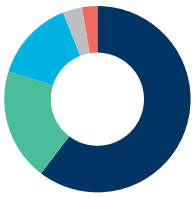
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	60.10
Mid Cap	19.41
Small Cap	14.13
Foreign Equityshares	3.35
Cash, Cash Equivalents And Others	2.63

Past Performance is not an indicator or guarantee of future results

SBI FLEXICAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Bajaj Finance Limited	2.50%	Larsen & Toubro Limited	3.32%
Tata Motors Limited (Erst TML Commercial Vehicles Limited)	1.94%	Bajaj Auto Limited	2.65%
Solar Industries India Limited	1.21%	Coforge Limited	2.06%
-	-	Divis Laboratories Limited	1.13%
-	-	HDFC Asset Management Company Limited	1.08%
-	-	Ashok Leyland Limited	1.00%
-	-	NMDC Limited	0.96%
-	-	AU Small Finance Bank Limited	0.53%
-	-	JSW Energy Limited	0.39%
-	-	JSW Cement Limited	0.27%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.06%	2.04%
Direct	1.27%	1.25%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Flexicap Fund	FUND MANAGER - MR. ANUP UPADHYAY						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	25,30,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,01,58,149	90,28,865	49,20,976	20,28,811	6,95,134	3,65,269	1,16,454
Returns (Annualised) (%)	11.71	11.84	12.39	10.13	5.83	0.95	-5.46
BSE 500 (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.45	12.43	13.03	12.36	7.82	1.71	-6.65
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.96	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: September 29, 2005. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

SBI FOCUSED FUND

Type of Scheme: An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the Scheme is to provide the investor with the opportunity of long term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.
However, there can be no assurance that the investment objective of the Scheme will be realized.

Date of Inception / Allotment : 17/09/2004

Benchmark Index : BSE 500 (TRI)

NAV :

Regular Plan - Growth	387.0019
Regular Plan - IDCW	70.7860
Direct Plan - Growth	438.5337
Direct Plan - IDCW	106.8664

AUM as on 30/09/2026:	₹ 50,247.65 Cr
AAUM as on 30/09/2026:	₹ 50,949.73 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. R. Srinivasan	33 years	May-2009

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.60%	1.24%
Direct	0.84%	0.59%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.23%
2. Beta:	0.82
3. Sharpe ratio	0.62
4. Information Ratio	0.60
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.37
b) Gross Exposure Turnover	0.37

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

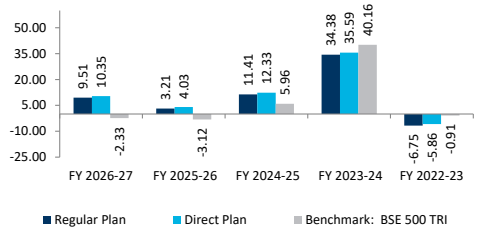
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	9.51	10.35	-2.33
3 Years	13.80	14.72	9.19
5 Years	10.22	11.19	8.90
Since Inception	18.03	15.36	14.55

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Direct & Regular growth option.
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) Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index.

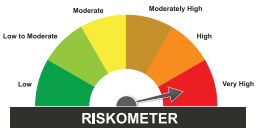
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Bajaj Finance Ltd.	8.99
Alphabet Inc.	7.24
ICICI Bank Ltd.	7.11
Kotak Mahindra Bank Ltd.	5.82
State Bank Of India	5.16
Muthoot Finance Ltd.	4.97
Bharti Airtel Ltd.	4.90
Adani Power Ltd.	4.47
Solar Industries India Ltd.	4.32
Adani Energy Solutions Ltd.	3.93

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

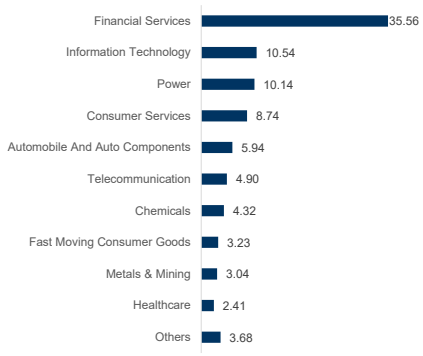
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

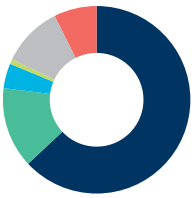
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	62.95
Mid Cap	13.91
Small Cap	4.29
Convertible Debentures	0.81
Foreign Equityshares	10.54
Cash, Cash Equivalents And Others	7.35

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI FOCUSED FUND

Type of Scheme: An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Kotak Mahindra Bank Limited	5.82%
-	-	Bharti Airtel Ltd.	4.91%
-	-	Adani Power Limited	4.48%
-	-	Adani Energy Solutions Limited (Erst While Adani Transmission Ltd)	3.93%
-	-	Divis Laboratories Ltd.	2.41%
-	-	DLF Limited	2.33%
-	-	Hatsun Agro Product Ltd	2.02%
-	-	Eicher Motors Limited	2.00%
-	-	Thermax Ltd	1.35%
-	-	Bajaj Finserv Ltd.	0.20%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.60%	1.60%
Direct	0.83%	0.84%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Focused Fund	FUND MANAGER - MR. R. SRINIVASAN						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	26,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,97,84,747	1,41,71,779	62,07,288	25,28,118	8,17,324	4,20,376	1,23,130
Returns (Annualised) (%)	15.65	15.53	15.08	14.26	12.32	10.35	4.89
BSE 500 (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.73	12.43	13.03	12.36	7.82	1.71	-6.65
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.43	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: September 17, 2004. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI MULTICAP FUND

Type of Scheme: An open ended equity scheme investing across large cap, mid cap, small cap stocks

Product labelling: 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.

Fund Details

Investment Objective: 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.

Date of Inception / : Allotment 08/03/2022

Benchmark Index : NIFTY 500 Multicap 50:25:25 TRI

NAV :

Regular Plan - Growth	16.7113
Regular Plan - IDCW	16.7140
Direct Plan - Growth	17.4130
Direct Plan - IDCW	17.4132

AUM as on 30/09/2026: ₹ 23,461.34 Cr

AAUM as on 30/09/2026: ₹ 24,019.94 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Ruchit Mehta*	12 years	June 2026

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.87%	1.39%
Direct	1.09%	0.72%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.42%
2. Beta:	0.83
3. Sharpe ratio	0.46
4. Information Ratio	-
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.43
b) Gross Exposure Turnover	0.54

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

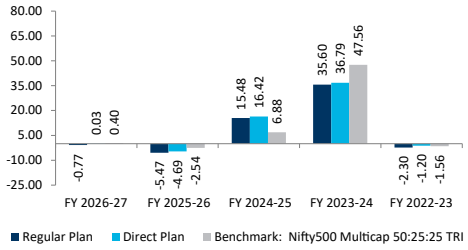
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

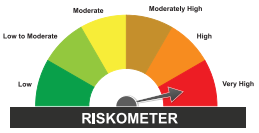
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-0.77	0.03	0.40
3 Years	11.25	12.16	10.95
5 Years	N.A.	N.A.	N.A.
Since Inception	11.90	12.91	14.22

a) The total no of schemes managed by Mr. Ruchit Mehta 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 i.e. 31st August 2026. 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) Scheme count for the total schemes managed by the Fund Managers does not include close-ended Scheme.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years

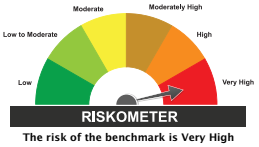


Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

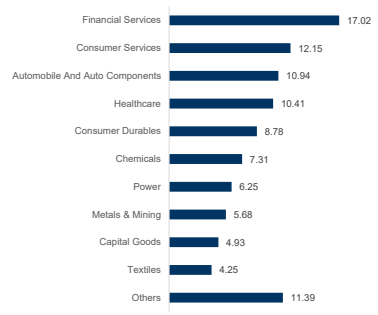
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

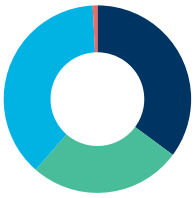
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	3.94
Adani Power Ltd.	3.48
Adani Enterprises Ltd.	3.47
Divi's Laboratories Ltd.	3.37
K.P.R. Mill Ltd.	3.06
HDFC Bank Ltd.	3.02
Kotak Mahindra Bank Ltd.	2.67
Aether Industries Ltd.	2.61
Paradeep Phosphates Ltd.	2.30
Lenskart Solutions Ltd.	2.19

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	35.10
Mid Cap	26.29
Small Cap	37.72
Cash, Cash Equivalents And Others	0.81

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI MULTICAP FUND

Type of Scheme: An open ended equity scheme investing across large cap, mid cap, small cap stocks

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Hindustan Aeronautics Limited	0.98%	Adani Power Limited	3.48%
Sedemac Mechatronics Limited	0.71%	Adani Enterprises Ltd.	3.47%
Elevate Campuses Limited	0.41%	K.P.R. Mill Limited	3.06%
-	-	Berger Paints India Limited	2.14%
-	-	Jupiter Life Line Hospitals Limited	2.09%
-	-	Asian Paints Limited	2.05%
-	-	Jubilant Foodworks Ltd	1.97%
-	-	Infosys Limited	0.97%
-	-	Aditya Birla Capital Ltd	0.49%
-	-	Brigade Hotel Ventures Limited	0.14%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.87%	1.87%
Direct	1.07%	1.09%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Multicap Fund	FUND MANAGER - MR. RUCHIT MEHTA						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	5,50,000	NA	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	6,86,519	NA	NA	NA	NA	3,87,035	1,19,939
Returns (Annualised) (%)	9.63	NA	NA	NA	NA	4.77	-0.10
NIFTY 500 Multicap 50:25:25 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	10.03	NA	NA	NA	NA	3.59	-2.69
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	2.79	NA	NA	NA	NA	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: March 08, 2022. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

SBI CONTRA FUND

Type of Scheme: An open-ended Equity Scheme following contrarian investment strategy.

Product labelling: 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.

Fund Details

Investment Objective: To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.
There is no assurance that the investment objective of the Scheme will be realized.

Date of Inception / : Allotment 05/07/1999

Benchmark Index : BSE 500 TRI

NAV :

Regular Plan - Growth	360.7293
Regular Plan - IDCW	62.5524
Direct Plan - Growth	397.6535
Direct Plan - IDCW	83.9222

AUM as on 30/09/2026: ₹ 45,062.57 Cr
AAUM as on 30/09/2026: ₹ 46,434.04 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Dinesh Balachandran	24 years	May-2018

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.63%	1.27%
Direct	0.88%	0.63%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.40%
2. Beta:	0.90
3. Sharpe ratio	0.31
4. Information Ratio	-0.15
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.11
b) Gross Exposure Turnover	1.46

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

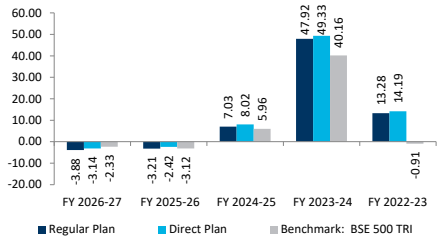
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-3.88	-3.14	-2.33
3 Years	8.84	9.78	9.19
5 Years	13.11	14.08	8.90
Since Inception	18.01	14.87	14.67

a) Different plans shall have a different expense structure.
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 i.e. August 31, 2026. 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) As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 TRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.

Absolute Returns for each F.Y. for last 5 years



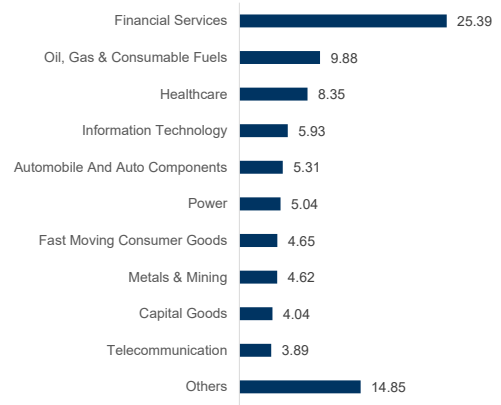
Portfolio

Top 10 Holdings	% to NAV
HDFC Bank Ltd.	4.79
Reliance Industries Ltd.	4.67
ICICI Bank Ltd.	4.36
Biocon Ltd.	3.29
Kotak Mahindra Bank Ltd.	3.15
Punjab National Bank	2.91
Indus Towers Ltd.	2.66
Torrent Power Ltd.	2.48
GAIL (India) Ltd.	2.33
Tata Steel Ltd.	2.13

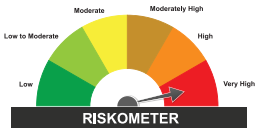
Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Allocation of Net Asset by Sectors



Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



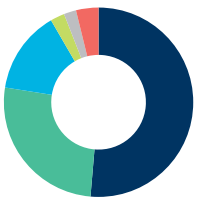
The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

*Refer page 124 for detailed explanation in the Important Link Section

Market Capitalization



Large Cap	50.21
Mid Cap	25.55
Small Cap	13.82
Foreign Equityshares	2.37
Derivatives	2.06
Cash, Cash Equivalents And Others	3.75

Past Performance is not an indicator or guarantee of future results

SBI CONTRA FUND

Type of Scheme: An open-ended Equity Scheme following contrarian investment strategy.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Swiggy Limited	1.00%	Biocon Ltd.	3.29%
Wipro Limited	0.53%	Bandhan Bank Limited	1.46%
-	-	Aster Dm Healthcare Limited	1.42%
-	-	Bajaj Auto Ltd	1.35%
-	-	Bharti Airtel Ltd.	1.23%
-	-	Petronet Lng Ltd	0.60%
-	-	ACC Ltd.	0.39%
-	-	Aurobindo Pharma Limited	0.18%
-	-	Bank Of India	0.09%
-	-	Automotive Axles Limited	0.08%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.61%	1.63%
Direct	0.86%	0.88%

3. Changes in Risk-o-Meter of scheme

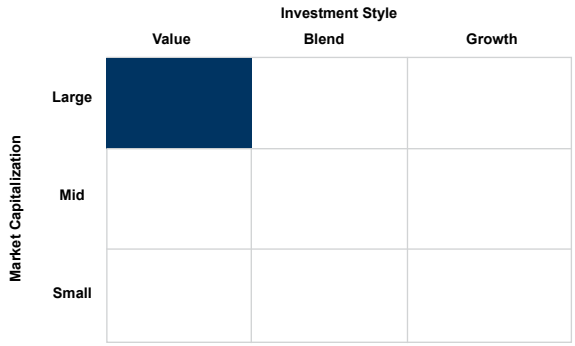
Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Contra Fund	FUND MANAGER - MR. DINESH BALACHANDRAN						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	32,70,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	6,90,84,966	1,09,48,351	60,96,308	27,43,270	7,56,482	3,59,820	1,13,897
Returns (Annualised) (%)	18.27	13.43	14.87	15.79	9.21	-0.03	-9.33
BSE 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.38	12.43	13.03	12.36	7.82	1.71	-6.65
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.18	10.81	10.87	9.59	3.25	-2.86	-14.69

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

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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.

SBI MIDCAP FUND

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

Product labelling: 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.

Fund Details

Investment Objective: To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of Midcap companies.
There is no assurance that the investment objective of the Scheme will be realized.

Date of Inception / : Allotment 29/03/2005

Benchmark Index : Nifty Midcap 150 Index (TRI)

NAV :

Regular Plan - Growth	231.2624
Regular Plan - IDCW	94.4972
Direct Plan - Growth	261.7281
Direct Plan - IDCW	148.3859

AUM as on 30/09/2026: ₹ 23,287.56 Cr

AAUM as on 30/09/2026: ₹ 23,946.82 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Bhavin Vithlani	22 years	April-2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.80%	1.39%
Direct	1.02%	0.72%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	16.24%
2. Beta:	0.84
3. Sharpe ratio	0.27
4. Information Ratio	-0.84
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.54
b) Gross Exposure Turnover	0.77

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

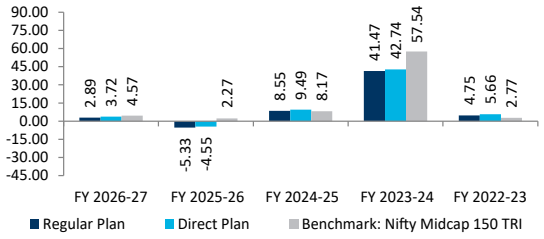
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

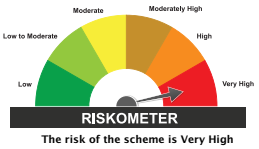
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	2.89	3.72	4.57
3 Years	8.55	9.46	13.67
5 Years	11.76	12.72	14.75
Since Inception	15.71	17.70	N.A.

a) 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.
b) The performance of the schemes is benchmarked to the Total Return variant of the Index.
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) Different plans shall have a different expense structure. The performance details provided herein are of Growth Option – Regular and Direct Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.

Absolute Returns for each F.Y. for last 5 years

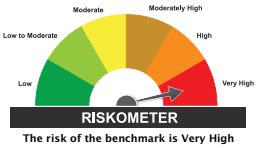


Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

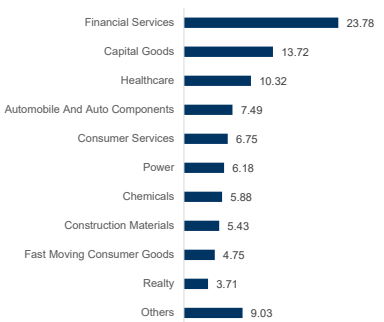
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

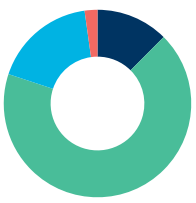
Top 10 Holdings	% to NAV
Torrent Power Ltd.	3.48
Multi Commodity Exchange Of India Ltd.	3.12
Supreme Industries Ltd.	2.96
SRF Ltd.	2.87
CRISIL Ltd.	2.87
ICICI Lombard General Insurance Company Ltd.	2.73
Bharat Heavy Electricals Ltd.	2.68
Sundaram Finance Ltd.	2.61
Biocon Ltd.	2.48
FSN E-Commerce Ventures Ltd.	2.47

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	12.37
Mid Cap	67.09
Small Cap	17.58
Cash, Cash Equivalents And Others	2.19

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI MIDCAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Crisil Ltd	2.87%
-	-	Biocon Ltd.	2.48%
-	-	Aurobindo Pharma Limited	2.18%
-	-	Sundram Fastners Limited	1.95%
-	-	Adani Energy Solutions Limited (Erst While Adani Transmission Ltd)	1.69%
-	-	Carborundum Universal Ltd.	1.59%
-	-	AIA Engineering Ltd	1.16%
-	-	Mahindra & Mahindra Financial Services Ltd	1.09%
-	-	JSW Energy Limited	1.01%
-	-	Life Insurance Corporation Of India	0.84%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.80%	1.80%
Direct	1.03%	1.02%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Midcap Fund	FUND MANAGER - MR. BHAVIN VITHLANI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	25,90,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,69,77,389	1,37,80,733	67,79,639	25,77,194	7,56,924	3,75,617	1,19,133
Returns (Annualised) (%)	15.09	15.30	16.09	14.62	9.23	2.78	-1.34
Nifty Midcap 150 Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	16.45	16.69	18.05	17.64	14.16	6.38	-0.57
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.20	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: March 29, 2005. Returns are calculated for Regular Plan Growth Option.
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, 2026.

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

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

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SBI SMALL CAP FUND

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

Product labelling: 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.

Fund Details

Investment Objective: To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of small cap companies.
There is no assurance that the investment objective of the Scheme will be realized.

Date of Inception / Allotment : 09/09/2009

Benchmark Index : BSE 250 Small Cap Index TRI

NAV :

Regular Plan - Growth	180.4428
Regular Plan - IDCW	106.6027
Direct Plan - Growth	208.5182
Direct Plan - IDCW	142.3224

AUM as on 30/09/2026: ₹ 41,071.45 Cr

AAUM as on 30/09/2026: ₹ 42,062.46 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. R. Srinivasan	33 years	Nov-2013

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.59%	1.29%
Direct	0.80%	0.61%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	17.64%
2. Beta:	0.78
3. Sharpe ratio	0.36
4. Information Ratio	-0.36
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.22
b) Gross Exposure Turnover	0.76

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

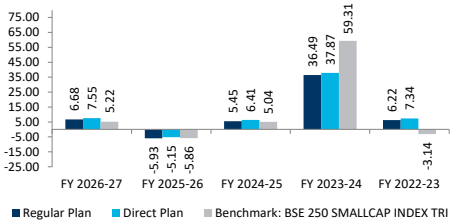
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	6.68	7.55	5.22
3 Years	10.31	11.28	12.31
5 Years	12.54	13.60	13.69
Since Inception	18.47	22.45	11.70

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

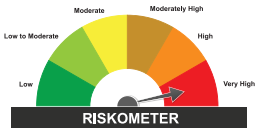
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Ather Energy Ltd.	3.51
Navin Fluorine International Ltd.	3.28
City Union Bank Ltd.	2.89
Sundram Fasteners Ltd.	2.77
Kalpataru Projects International Ltd.	2.66
Pine Labs Ltd.	2.62
Belrise Industries Ltd.	2.55
Honeywell Automation India Ltd.	2.43
ZF Commercial Vehicle Control Systems India Ltd.	2.39
Anandrathi Wealth Ltd.	2.17

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

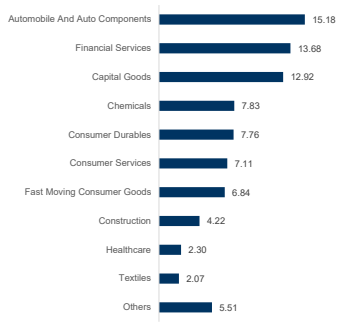
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

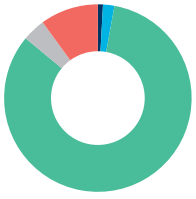
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	0.87
Mid Cap	1.95
Small Cap	82.60
Derivatives	3.95
Cash, Cash Equivalents And Others	9.95

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI SMALL CAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
RHI Magnesita India Limited	1.56%	Ather Energy Limited	3.51%
-	-	Sundram Fastners Limited	2.77%
-	-	Ratnamani Metals & Tubes Ltd.	1.42%
-	-	Star Health And Allied Insurance Company Limited	1.29%
-	-	Relaxo Footwears Ltd.	0.95%
-	-	Muthoot Finance Limited	0.87%
-	-	Meesho Limited	0.68%
-	-	Sheela Foam Ltd	0.48%
-	-	Archean Chemical Industries Limited	0.47%
-	-	Rajratan Global Wire Ltd	0.42%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.57%	1.59%
Direct	0.78%	0.80%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Small Cap Fund — FUND MANAGER - MR. R. SRINIVASAN

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	20,50,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,35,74,468	NA	94,94,351	28,57,436	7,91,558	3,97,381	1,28,270
Returns (Annualised) (%)	19.51	NA	19.92	16.54	11.03	6.53	13.08
BSE 250 Small Cap Index TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.03	NA	15.29	16.42	13.45	6.34	10.43
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.76	NA	10.88	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: September 09, 2009. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

SBI HEALTHCARE OPPORTUNITIES FUND

Type of Scheme: An open-ended Equity Scheme investing in healthcare sector.

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the Scheme is to provide the investors with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Healthcare space.There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment : 05/07/1999

Benchmark Index : BSE HEALTHCARE (TRI)

NAV :

Regular Plan - Growth	505.9062
Regular Plan - IDCW	318.6943
Direct Plan - Growth	586.3281
Direct Plan - IDCW	407.3633

AUM as on 30/09/2026: ₹ 5,889.99 Cr

AAUM as on 30/09/2026: ₹ 5,910.90 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Tanmaya Desai	17 years	Jun-2011

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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.

Expense Ratio[2]

	TER	BER
Regular	1.99%	1.57%
Direct	1.01%	0.73%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.76%
2. Beta:	0.85
3. Sharpe ratio	1.07
4. Information Ratio	0.04
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.34
b) Gross Exposure Turnover	0.34

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

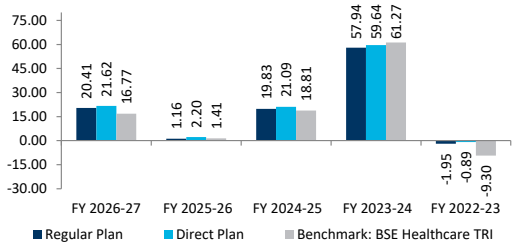
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	20.41	21.62	16.77
3 Years	21.65	22.91	21.25
5 Years	16.72	17.95	14.60
Since Inception	16.58	18.00	14.96

a) As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of BSE Health Care TRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
b) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option. In case of SBI Healthcare Opportunities Fund growth option was introduced later 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) The performance of the schemes is benchmarked to the Total Return variant of the Index.
d) Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
e) Load is not considered for computation of returns.
f) 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.

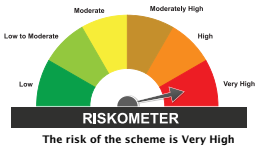
Absolute Returns for each F.Y. for last 5 years



Portfolio

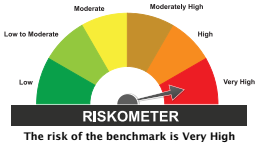
Top 10 Holdings	% to NAV
Sun Pharmaceutical Industries Ltd.	11.14
Divi's Laboratories Ltd.	7.91
Acutaas Chemicals Ltd.	5.03
Apollo Hospitals Enterprise Ltd.	4.45
Torrent Pharmaceuticals Ltd.	4.42
Cipla Ltd.	4.40
Laurus Labs Ltd.	4.05
Max Healthcare Institute Ltd.	3.80
Aurobindo Pharma Ltd.	3.42
Aster Dm Quality Care Ltd.	3.21

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

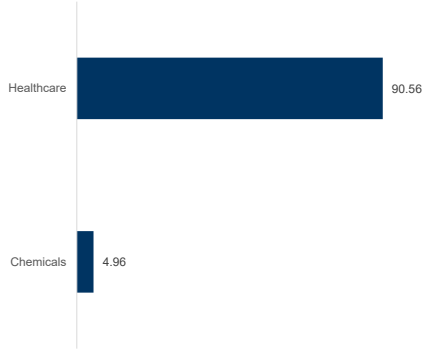
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

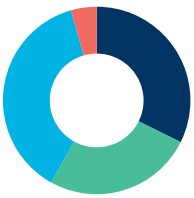
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	32.32
Mid Cap	25.69
Small Cap	37.51
Cash, Cash Equivalents And Others	4.43

Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI HEALTHCARE OPPORTUNITIES FUND

Type of Scheme: An open-ended Equity Scheme investing in healthcare sector.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Corona Remedies Limited	2.43%	Divis Laboratories Ltd.	7.91%
Innova Captab Ltd	1.65%	Apollo Hospitals Enterprises Ltd.	4.45%
Novartis India Limited	0.04%	Aurobindo Pharma Limited	3.42%
-	-	Aster Dm Healthcare Limited	3.21%
-	-	Biocon Ltd.	2.37%
-	-	Fortis Healthcare Limited	2.36%
-	-	Aether Industries Ltd	2.17%
-	-	Ajanta Pharma Ltd.	1.79%
-	-	Gufic Biosciences Limited	0.29%
-	-	Abbott India Ltd	0.23%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.00%	1.99%
Direct	1.04%	1.01%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Healthcare Opportunities Fund — FUND MANAGER - MR. TANMAYA DESAI

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,70,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	6,05,69,143	1,66,75,110	71,69,353	32,48,792	10,04,875	4,65,307	1,35,897
Returns (Annualised) (%)	17.55	16.84	16.73	18.93	20.76	17.42	25.57
BSE Healthcare (First Tier Benchmark Returns) (Annualised) (TRI) (%)	15.85	15.80	15.28	17.54	19.23	15.70	20.75
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.18	10.81	10.87	9.59	3.25	-2.86	-14.69

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

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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SBI BANKING & FINANCIAL SERVICES FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / Allotment : 26/02/2015

Benchmark Index : NIFTY Financial Services Index (TRI)

NAV :

Regular Plan - Growth	41.3518
Regular Plan - IDCW	37.1360
Direct Plan - Growth	46.7318
Direct Plan - IDCW	41.7712

AUM as on 30/09/2026: ₹ 10,424.05 Cr

AAUM as on 30/09/2026: ₹ 10,686.20 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Milind Agrawal	18 years	Aug-2019

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.17%	1.50%
Direct	1.19%	0.66%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.82%
2. Beta:	0.87
3. Sharpe ratio	0.57
4. Information Ratio	0.82
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	1.01
b) Gross Exposure Turnover	1.72

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

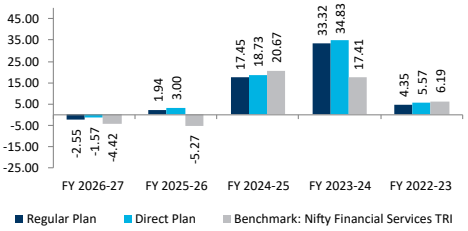
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

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

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-2.55	-1.57	-4.42
3 Years	13.07	14.26	8.58
5 Years	10.39	11.61	7.13
Since Inception	13.02	14.22	11.46

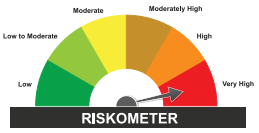
Absolute Returns for each F.Y. for last 5 years



Portfolio

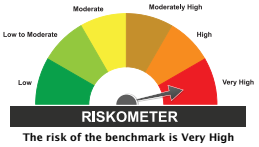
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	13.04
ICICI Bank Ltd.	12.77
Kotak Mahindra Bank Ltd.	10.19
Bajaj Finance Ltd.	6.85
HDFC Life Insurance Company Ltd.	4.66
One 97 Communications Ltd.	3.46
Bank Of Baroda	2.96
Muthoot Finance Ltd.	2.87
Axis Bank Ltd.	2.82
Manappuram Finance Ltd.	2.48

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

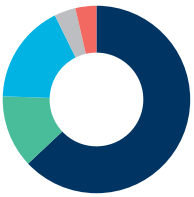
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	62.98
Mid Cap	12.52
Small Cap	17.14
Derivatives	3.69
Cash, Cash Equivalents And Others	3.62

Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI BANKING & FINANCIAL SERVICES FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Axis Bank Limited	2.82%	HDFC Bank Limited	13.04%
National Stock Exchange Of India Limited	0.95%	State Bank Of India	4.87%
Billionbrains Garage Ventures Limited	0.79%	Bank Of Baroda	2.96%
BSE Limited	0.59%	Muthoot Finance Limited	2.87%
Moneyview Limited	0.49%	Manappuram Finance Limited	2.48%
Multi Commodity Exchange Of India Limited	0.32%	Bandhan Bank Limited	1.54%
-	-	Bank Of India	1.38%
-	-	Life Insurance Corporation Of India	1.06%
-	-	Aavas Financiers Limited	1.01%
-	-	HDB Financial Services	1.00%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.15%	2.17%
Direct	1.20%	1.19%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



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

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	14,00,000	NA	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	31,72,909	NA	NA	23,18,850	7,81,579	3,89,334	1,13,319
Returns (Annualised) (%)	13.26	NA	NA	12.65	10.52	5.16	-10.20
NIFTY Financial Services Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.65	NA	NA	10.92	6.97	2.75	-11.43
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.06	NA	NA	9.59	3.25	-2.86	-14.69

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

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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SBI TECHNOLOGY OPPORTUNITIES FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / : Allotment 05/07/1999

Benchmark Index : BSE Teck (TRI)

NAV :

Regular Plan - Growth	190.0971
Regular Plan - IDCW	114.4737
Direct Plan - Growth	219.0788
Direct Plan - IDCW	155.6042

AUM as on 30/09/2026: ₹ 4,155.50 Cr
AAUM as on 30/09/2026: ₹ 4,337.68 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Vivek Gedda	15 years	April-2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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.

Expense Ratio[2]

	TER	BER
Regular	2.01%	1.63%
Direct	1.04%	0.80%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	19.91%
2. Beta:	0.93
3. Sharpe ratio	0.15
4. Information Ratio	0.71
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.31
b) Gross Exposure Turnover	0.31

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

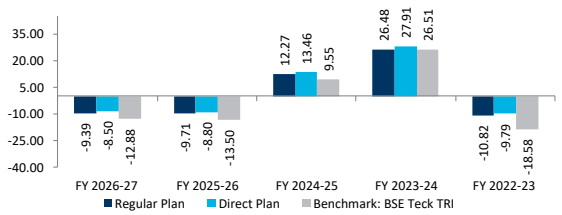
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-9.39	-8.50	-12.88
3 Years	6.42	7.52	0.99
5 Years	5.04	6.19	0.14
Since Inception	14.06	17.82	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option. In case of 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).
b) Past performance may or may not be sustained in future and the same may not neces-sarily 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) The performance of the schemes is benchmarked to the Total Return variant of the Index.

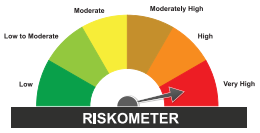
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Bharti Airtel Ltd.	16.92
Infosys Ltd.	8.37
Tata Consultancy Services Ltd.	7.01
Eternal Ltd.	6.93
Coforge Ltd.	5.05
Microsoft Corporation	4.50
Cognizant Technology Solutions Corporation	4.38
LTM Ltd.	4.00
Amagi Media Labs Ltd.	3.97
Alphabet Inc.	3.97

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

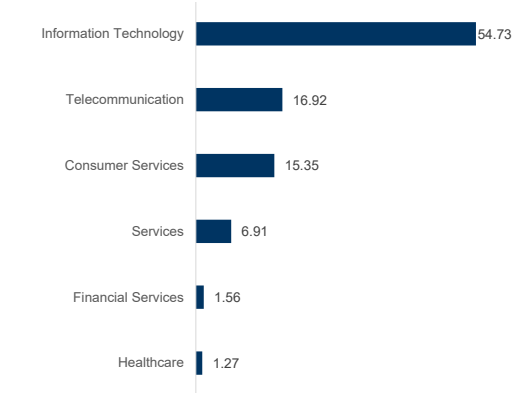
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

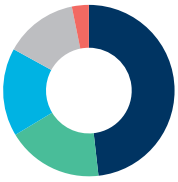
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	48.17
Mid Cap	18.16
Small Cap	16.61
Foreign Equityshares	13.80
Cash, Cash Equivalents And Others	3.19

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI TECHNOLOGY OPPORTUNITIES FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Bharti Airtel Ltd.	16.94%
-	-	Infosys Limited	8.38%
-	-	Coforge Limited	5.06%
-	-	Ltm Limited (Erst Ltimindtree Limited)	4.01%
-	-	Persistent Systems Limited	2.80%
-	-	Hexaware Technologies Ltd	2.14%
-	-	Info Edge (India) Limited	2.06%
-	-	L&T Technology Services Ltd	1.56%
-	-	TBO TEK Limited	1.22%
-	-	Indbazaar.com Limited	0.00%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.99%	2.01%
Direct	1.07%	1.04%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Technology Opportunities Fund — FUND MANAGER - MR. VIVEK GEDDA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,60,000	24,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	3,80,18,463	1,28,00,850	61,12,418	25,20,798	6,66,732	3,49,075	1,12,709
Returns (Annualised) (%)	15.05	14.51	14.90	14.21	4.17	-1.99	-11.11
BSE Teck (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	NA	10.60	8.85	-1.97	-9.29	-20.86
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.57	10.82	10.87	9.59	3.25	-2.86	-14.69

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

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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

Past Performance is not an indicator or guarantee of future results

SBI INFRASTRUCTURE FUND

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

Product labelling:

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.

Fund Details

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

Date of Inception / Allotment : 06/07/2007

Benchmark Index : NIFTY Infrastructure Index (TRI)

NAV :

Regular Plan - Growth	48.3846
Regular Plan - IDCW	43.0421
Direct Plan - Growth	52.7931
Direct Plan - IDCW	46.7227

AUM as on 30/09/2026: ₹ 4,702.07 Cr

AAUM as on 30/09/2026: ₹ 4,787.82 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Bhavin Vithlani	22 years	Jan-2022

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.04%	1.61%
Direct	1.16%	0.86%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	19.02%
2. Beta:	1.00
3. Sharpe ratio	0.39
4. Information Ratio	-0.25
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.60
b) Gross Exposure Turnover	0.76

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

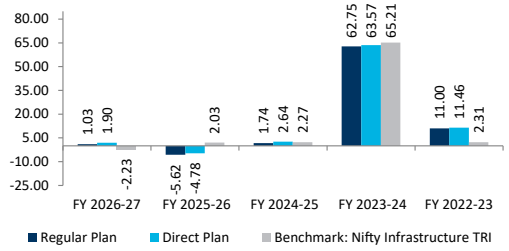
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.03	1.90	-2.23
3 Years	11.19	12.10	12.76
5 Years	14.53	15.31	12.78
Since Inception	8.54	14.07	5.55

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

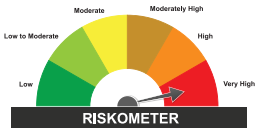
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Reliance Industries Ltd.	10.98
Bharti Airtel Ltd.	5.98
Larsen & Toubro Ltd.	4.80
Shree Cement Ltd.	4.75
Adani Ports And Special Economic Zone Ltd.	4.59
NTPC Ltd.	4.46
Siemens Ltd.	3.96
Bharat Heavy Electricals Ltd.	3.54
Powerica Ltd.	3.19
Torrent Power Ltd.	3.18

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	59.54
Mid Cap	10.65
Small Cap	23.08
Cash, Cash Equivalents And Others	5.56

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI INFRASTRUCTURE FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
NTPC Limited	4.46%	Adani Enterprises Ltd.	3.27%
Elevate Campuses Limited	0.68%	DLF Limited	2.15%
Marine Electricals (India) Limited	0.04%	Coal India Limited	1.90%
-	-	Carborundum Universal Ltd.	1.67%
-	-	JSW Energy Limited	1.30%
-	-	Ajax Engineering Limited	1.22%
-	-	Ultratech Cement Limited	0.93%
-	-	Fortis Healthcare Limited	0.89%
-	-	Juniper Green Energy Limited	0.87%
-	-	JSW Cement Limited	0.69%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.03%	2.04%
Direct	1.18%	1.16%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Infrastructure Fund	FUND MANAGER - MR. BHAVIN VITHLANI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	23,10,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	87,11,548	NA	60,16,979	27,24,671	8,02,428	3,68,553	1,18,039
Returns (Annualised) (%)	12.35	NA	14.72	15.66	11.58	1.53	-3.03
NIFTY Infrastructure Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	9.87	NA	12.39	14.52	11.06	2.05	-10.52
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.87	NA	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: July 06, 2007. Returns are calculated for Regular Plan Growth Option.
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, 2026.

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

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

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SBI PSU FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / : Allotment 07/07/2010

Benchmark Index : BSE PSU (TRI)

NAV :

Regular Plan - Growth	32.6219
Regular Plan - IDCW	32.6181
Direct Plan - Growth	36.3532
Direct Plan - IDCW	36.3001

AUM as on 30/09/2026: ₹ 6,351.39 Cr

AAUM as on 30/09/2026: ₹ 6,549.09 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Rohit Shimpi	19 years	June-2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.94%	1.56%
Direct	0.98%	0.73%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	22.36%
2. Beta:	0.93
3. Sharpe ratio	0.58
4. Information Ratio	-0.43
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.24
b) Gross Exposure Turnover	0.24

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

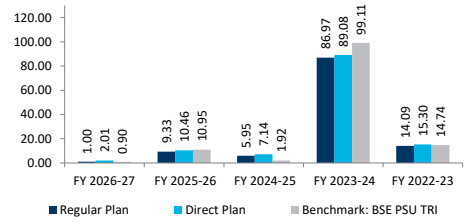
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

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

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.00	2.01	0.90
3 Years	16.71	17.95	18.58
5 Years	20.47	21.77	22.02
Since Inception	7.55	11.26	7.67

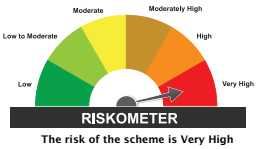
Absolute Returns for each F.Y. for last 5 years



Portfolio

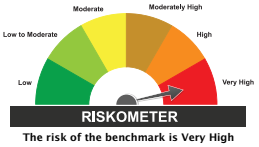
Top 10 Holdings	% to NAV
State Bank Of India	15.66
NTPC Ltd.	8.61
Bharat Electronics Ltd.	7.87
Power Grid Corporation Of India Ltd.	7.41
Gail (India) Ltd.	6.87
Bank Of Baroda	5.21
Bharat Petroleum Corporation Ltd.	4.63
Bharat Heavy Electricals Ltd.	4.25
Container Corporation Of India Ltd.	3.66
Oil & Natural Gas Corporation Ltd.	3.66

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

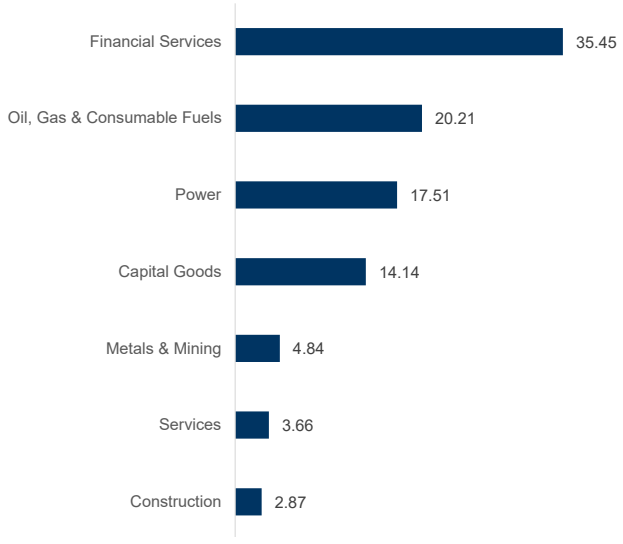
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

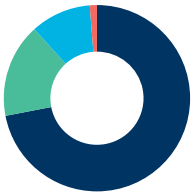
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	71.91
Mid Cap	16.30
Small Cap	10.47
Cash, Cash Equivalents And Others	1.24

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI PSU FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Hindustan Aeronautics Limited	2.02%	NTPC Limited	8.61%
-	-	Power Grid Corporation Of India Limited	7.41%
-	-	Oil & Natural Gas Corpn Ltd	3.66%
-	-	Indian Bank	3.59%
-	-	PNB Housing Finance Ltd.	3.13%
-	-	National Aluminium Co Limited	2.44%
-	-	NMDC Ltd	2.40%
-	-	Petronet Lng Ltd	1.84%
-	-	Indraprastha Gas Limited	1.63%
-	-	NHPC Ltd	1.49%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.88%	1.94%
Direct	0.91%	0.98%

3. Changes in Risk-o-Meter of scheme

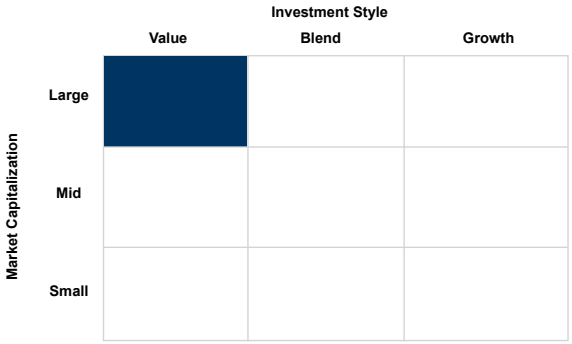
Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI PSU Fund	FUND MANAGER - MR. ROHIT SHIMPI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	19,50,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	56,54,981	NA	51,64,895	28,28,676	9,27,814	3,85,296	1,14,084
Returns (Annualised) (%)	12.02	NA	12.95	16.36	17.48	4.47	-9.05
BSE PSU (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.98	NA	14.07	18.28	18.81	4.94	-9.25
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.78	NA	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: July 07, 2010. Returns are calculated for Regular Plan Growth Option.
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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI COMMA FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / Allotment : 08/08/2005

Benchmark Index : NIFTY Commodities Index (TRI)

NAV :

Regular Plan - Growth	113.8377
Regular Plan - IDCW	64.6153
Direct Plan - Growth	124.1808
Direct Plan - IDCW	70.6646

AUM as on 30/09/2026: ₹ 1,209.03 Cr

AAUM as on 30/09/2026: ₹ 1,232.97 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Dinesh Balachandran	24 years	June 2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.29%	1.87%
Direct	1.24%	0.95%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	16.86%
2. Beta:	0.85
3. Sharpe ratio	0.55
4. Information Ratio	-0.02
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.24
b) Gross Exposure Turnover	0.26

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

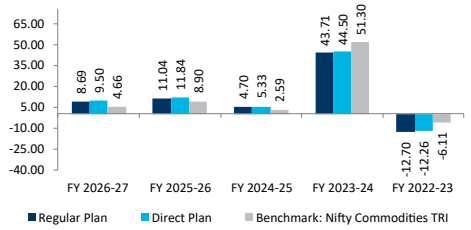
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	8.69	9.50	4.66
3 Years	13.81	14.55	13.86
5 Years	9.43	10.09	11.62
Since Inception	12.18	13.52	11.85

a) Previously known as SBI Magnum Comma Fund, as TRI data is not available since inception of SBI Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities TRI values from 08-Aug-05.
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) The performance of the schemes is benchmarked to the Total Return variant of the Index.

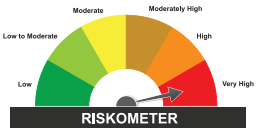
Absolute Returns for each F.Y. for last 5 years



Portfolio

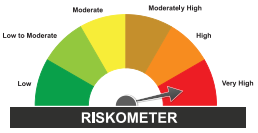
Top 10 Holdings	% to NAV
Sudeep Pharma Ltd.	6.86
Tata Steel Ltd.	6.52
JSW Steel Ltd.	5.19
Oil & Natural Gas Corporation Ltd.	4.24
CESC Ltd.	3.51
Arvind Ltd.	3.40
Gokaldas Exports Ltd.	3.32
Ultratech Cement Ltd.	3.08
Vedanta Aluminium Metal Ltd.	2.96
Oil India Ltd.	2.92

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

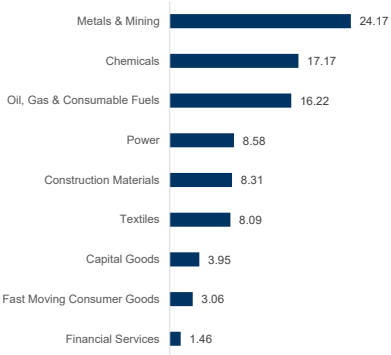
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

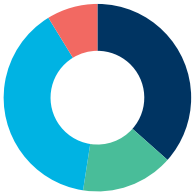
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	36.46
Mid Cap	15.86
Small Cap	38.69
Cash, Cash Equivalents And Others	8.74

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI COMMA FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Sudeep Pharma Limited	6.86%
-	-	CESC Ltd.	3.51%
-	-	Gokaldas Exports Limited	3.32%
-	-	Neogen Chemicals Limited	2.40%
-	-	Coal India Limited	2.29%
-	-	Steel Authority Of India Ltd	2.13%
-	-	Balrampur Chini Mills Ltd.	1.92%
-	-	Deepak Nitrite Limited	1.90%
-	-	GAIL (India) Ltd.	1.55%
-	-	Coromandel International Ltd.	1.24%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.28%	2.29%
Direct	1.35%	1.24%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI COMMA Fund	FUND MANAGER - MR. DINESH BALACHANDRAN						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	25,40,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,06,84,501	93,48,068	57,95,653	25,99,330	8,07,399	4,08,839	1,22,018
Returns (Annualised) (%)	12.02	12.13	14.29	14.78	11.83	8.45	3.15
NIFTY Commodities Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.54	11.51	13.52	14.56	11.22	5.69	-5.25
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	10.99	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: August 08, 2005. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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

Past Performance is not an indicator or guarantee of future results

SBI EQUITY MINIMUM VARIANCE FUND

Type of Scheme: An Open Ended Equity Scheme following minimum variance theme

Product labelling: 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 Details

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

Date of Inception / Allotment : 19/03/2019

Benchmark Index : NIFTY 50 Index (TRI)

NAV :

Regular Plan - Growth	22.4685
Regular Plan - IDCW	22.4720
Direct Plan - Growth	23.0835
Direct Plan - IDCW	23.0820

AUM as on 30/09/2026: ₹ 194.30 Cr

AAUM as on 30/09/2026: ₹ 201.39 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Ms. Sukanya Ghosh	20 years	March-2026

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	0.87%	0.65%
Direct	0.53%	0.36%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	14.96%
2. Beta:	1.00
3. Sharpe ratio	0.11
4. Information Ratio	-0.09
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.37
b) Gross Exposure Turnover	0.37

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

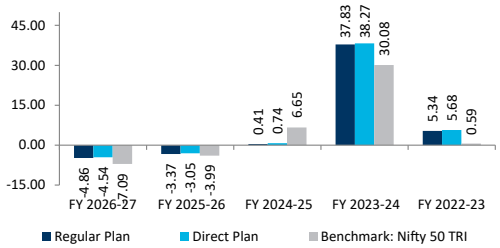
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

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

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-4.86	-4.54	-7.09
3 Years	5.69	6.04	6.05
5 Years	7.01	7.36	6.37
Since Inception	11.33	11.73	10.66

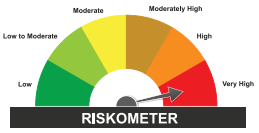
Absolute Returns for each F.Y. for last 5 years



Portfolio

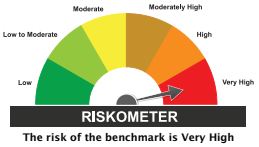
Top 10 Holdings	% to NAV
Sun Pharmaceutical Industries Ltd.	8.25
Apollo Hospitals Enterprise Ltd.	7.98
Nestle India Ltd.	7.70
Hindustan Unilever Ltd.	5.80
ITC Ltd.	5.36
Coal India Ltd.	4.89
Cipla Ltd.	4.82
Tata Consumer Products Ltd.	4.77
Tech Mahindra Ltd.	4.58
Dr. Reddy's Laboratories Ltd.	3.55

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

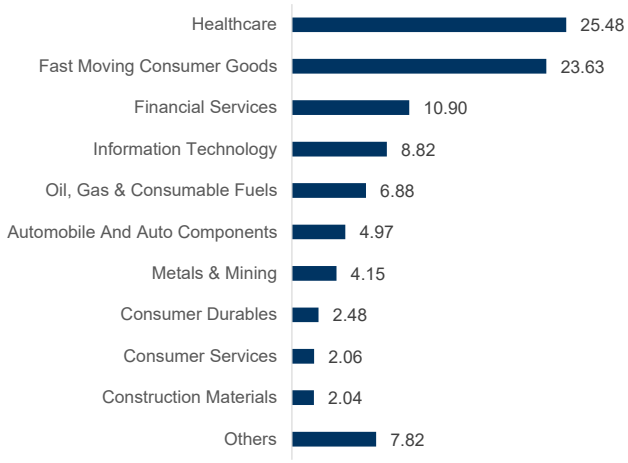
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

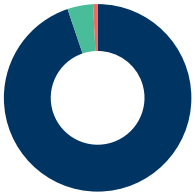
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	94.80
Mid Cap	4.43
Cash, Cash Equivalents And Others	0.77

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI EQUITY MINIMUM VARIANCE FUND

Type of Scheme: An Open Ended Equity Scheme following minimum variance theme

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Apollo Hospitals Enterprises Ltd.	7.98%
-	-	HCL Technologies Limited	1.21%
-	-	Bajaj Auto Ltd	1.17%
-	-	Tata Consultancy Services Limited	1.05%
-	-	Eicher Motors Limited	1.05%
-	-	Ultratech Cement Limited	1.01%
-	-	ICICI Bank Ltd	1.00%
-	-	Mahindra & Mahindra Limited	0.99%
-	-	Interglobe Aviation Ltd	0.97%
-	-	Trent Ltd	0.84%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.89%	0.87%
Direct	0.55%	0.53%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Equity Minimum Variance Fund	FUND MANAGER - MS. SUKANYA GHOSH						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	9,10,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	13,26,939	NA	NA	NA	6,81,626	3,51,315	1,13,032
Returns (Annualised) (%)	9.75	NA	NA	NA	5.05	-1.58	-10.63
NIFTY 50 Index TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	9.27	NA	NA	NA	4.60	-1.43	-13.60
BSE SENSEX (Additional Benchmark Returns)(Annualised)(TRI)(%)	8.19	NA	NA	NA	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: March 19, 2019. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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

Past Performance is not an indicator or guarantee of future results

SBI ESG EXCLUSIONARY STRATEGY FUND

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

Product labelling: 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.

Fund Details

Investment Objective: The objective of the scheme is to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria using exclusionary strategy. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment : 01/01/1991

Benchmark Index : NIFTY 100 ESG TRI

NAV :

Regular Plan - Growth	226.4965
Regular Plan - IDCW	70.8356
Direct Plan - Growth	249.9091
Direct Plan - IDCW	89.7163

AUM as on 30/09/2026: ₹ 4,983.80 Cr

AAUM as on 30/09/2026: ₹ 5,145.52 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Rohit Shimpi	19 years	Jan 2022

Minimum Investment

Lump sum Amount: ₹1,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

Exit Load: •For exit within 1 year from the date of allotment - 1 %;
•For exit after 1 year from the date of allotment - Nil

Expense Ratio[2]

	TER	BER
Regular	2.04%	1.60%
Direct	1.49%	1.13%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	15.13%
2. Beta:	0.95
3. Sharpe ratio	0.20
4. Information Ratio	-0.51
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.37
b) Gross Exposure Turnover	0.37

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

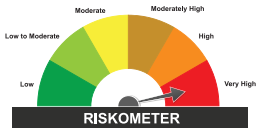
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-3.93	-3.37	-2.99
3 Years	7.15	7.80	9.08
5 Years	6.80	7.47	6.66
Since Inception	13.67	12.71	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006, 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).
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) 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.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Scheme Riskometer



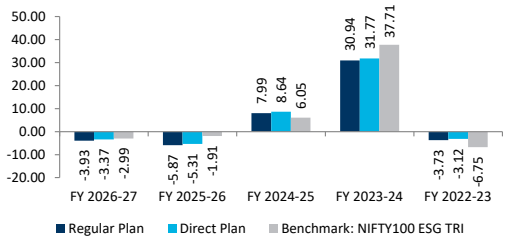
The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Absolute Returns for each F.Y. for last 5 years



Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

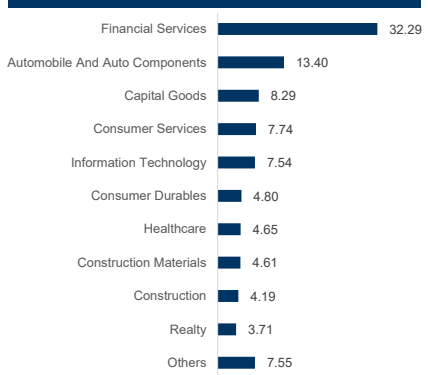
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

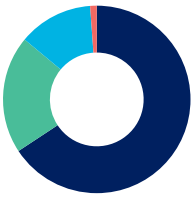
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	8.50
HDFC Bank Ltd.	7.66
Kotak Mahindra Bank Ltd.	4.32
Larsen & Toubro Ltd.	4.19
Bajaj Finance Ltd.	4.04
State Bank Of India	3.85
Maruti Suzuki India Ltd.	3.70
Tech Mahindra Ltd.	3.23
TVS Motor Company Ltd.	3.20
JSW Steel Ltd.	3.09

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	65.66
Mid Cap	20.28
Small Cap	12.83
Cash, Cash Equivalents And Others	1.13

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI ESG EXCLUSIONARY STRATEGY FUND

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

SBI MUTUAL FUND
A TRUSTED PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Computer Age Management Services Limited	1.01%	ICICI Bank Ltd	8.50%
KFIN Technologies Limited	0.96%	HDFC Bank Limited	7.66%
-	-	Kotak Mahindra Bank Limited	4.32%
-	-	Larsen & Toubro Limited	4.19%
-	-	JSW Steel Limited	3.09%
-	-	Indian Hotels Company Limited	1.76%
-	-	ICICI Prudential Life Insurance Company Ltd.	1.30%
-	-	L&T Technology Services Ltd	1.07%
-	-	Lemon Tree Hotels Limited	1.05%
-	-	Jubilant Foodworks Ltd	1.04%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.96%	2.04%
Direct	1.42%	1.49%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI ESG Exclusionary Strategy Fund — FUND MANAGER - MR. ROHIT SHIMPI

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	43,20,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	7,26,67,964	88,61,422.97	45,16,009	20,38,171	6,91,946	3,61,811	1,14,539
Returns (Annualised) (%)	12.75	11.52	11.38	10.22	5.65	0.33	-8.36
NIFTY 100 ESG TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	NA	12.72	11.68	6.64	1.53	-9.03
BSE SENSEX TRI (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.54	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: January 01, 1991
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.
The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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

Past Performance is not an indicator or guarantee of future results

SBI MNC FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / : Allotment 30/09/1994

Benchmark Index : NIFTY MNC Index (TRI)

NAV :

Regular Plan - Growth	399.0603
Regular Plan - IDCW	121.9098
Direct Plan - Growth	443.1339
Direct Plan - IDCW	158.1831

AUM as on 30/09/2026: ₹ 6,382.18 Cr

AAUM as on 30/09/2026: ₹ 6,543.85 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Tanmaya Desai	17 years	Apr - 2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.03%	1.56%
Direct	1.39%	1.02%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	13.98%
2. Beta:	0.65
3. Sharpe ratio	0.13
4. Information Ratio	-0.76
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.57
b) Gross Exposure Turnover	0.57

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

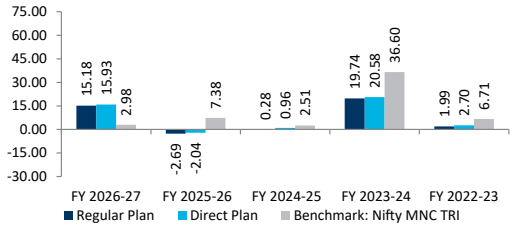
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	15.18	15.93	2.98
3 Years	6.10	6.82	12.67
5 Years	7.33	8.07	10.90
Since Inception	13.78	14.54	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option. In case of 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).
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) The performance of the schemes is benchmarked to the Total Return variant of the Index.

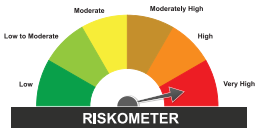
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Divi's Laboratories Ltd.	5.82
Cummins India Ltd.	4.77
Bosch Ltd.	4.13
Sona Blw Precision Forgings Ltd.	3.90
Vedanta Aluminium Metal Ltd.	3.88
Navin Fluorine International Ltd.	3.62
Sun Pharmaceutical Industries Ltd.	3.42
Aether Industries Ltd.	3.20
ABB India Ltd.	3.19
Anthem Biosciences Ltd.	2.96

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

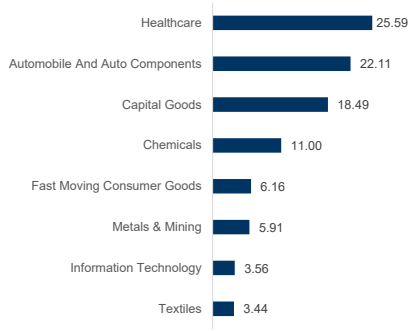
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

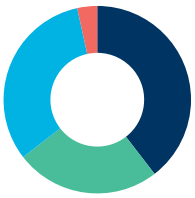
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	39.41
Mid Cap	24.91
Small Cap	31.94
Cash, Cash Equivalents And Others	3.43

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI MNC FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Aether Industries Ltd	3.20%
-	-	Anthem Biosciences Limited	2.96%
-	-	Aurobindo Pharma Limited	2.62%
-	-	Grindwell Norton Limited	2.50%
-	-	Maruti Suzuki India Ltd.	1.88%
-	-	Coforge Limited	1.37%
-	-	ZF Commercial Vehicle Control Systems India Limited	1.32%
-	-	Privi Speciality Chemicals Limited	0.90%
-	-	Colgate Palmolive India Limited	0.68%
-	-	Clean Science And Technology Ltd.	0.26%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.01%	2.03%
Direct	1.43%	1.39%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI MNC Fund	FUND MANAGER - MR. TANMAYA DESAI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	38,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	10,44,82,846	1,07,90,290	50,59,241	21,25,219	7,37,168	4,02,262	1,30,794
Returns (Annualised) (%)	16.48	13.31	12.71	11.01	8.17	7.35	17.17
Nifty MNC Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.15	13.97	13.72	12.49	10.82	6.23	-3.04
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.80	10.81	10.87	9.59	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: September 30, 1994

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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SBI CONSUMPTION OPPORTUNITIES FUND

Type of Scheme: An open-ended Equity Scheme following consumption theme.

Product labelling: 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.

Fund Details

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. There can be no assurance that the investment objective of the scheme will be realized

Date of Inception / : Allotment 05/07/1999

Benchmark Index : NIFTY India Consumption Index (TRI)

NAV :

Regular Plan - Growth	268.8627
Regular Plan - IDCW	161.8738
Direct Plan - Growth	310.5672
Direct Plan - IDCW	218.6361

AUM as on 30/09/2026: ₹ 2,641.83 Cr

AAUM as on 30/09/2026: ₹ 2,719.09 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Ashit Desai	22 years	April 2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.17%	1.70%
Direct	1.15%	0.82%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	17.07%
2. Beta:	0.94
3. Sharpe ratio	-0.02
4. Information Ratio	-1.07
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.54
b) Gross Exposure Turnover	0.69

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

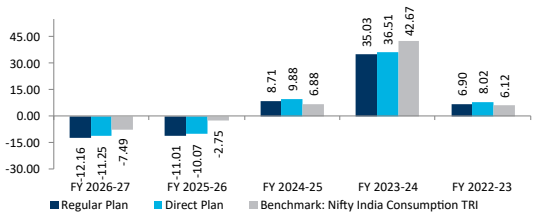
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-12.16	-11.25	-7.49
3 Years	3.39	4.48	10.39
5 Years	9.72	10.89	10.09
Since Inception	14.13	14.13	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later 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 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) Load is not considered for computation of returns.
c) 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 then prevailing NAV (ex-IDCW NAV).
d) As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

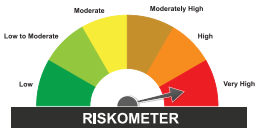
Absolute Returns for each F.Y. for last 5 years



Portfolio

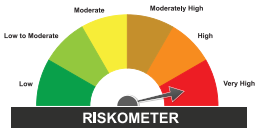
Top 10 Holdings	% to NAV
Eternal Ltd.	5.75
Asian Paints Ltd.	4.78
Jubilant Foodworks Ltd.	4.57
Mahindra & Mahindra Ltd.	3.91
Varun Beverages Ltd.	3.82
Berger Paints India Ltd.	3.60
Page Industries Ltd.	3.56
Titan Company Ltd.	3.47
United Breweries Ltd.	3.42
Britannia Industries Ltd.	3.36

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

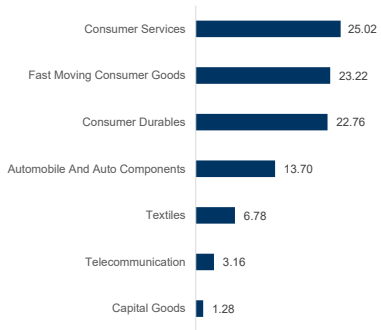
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

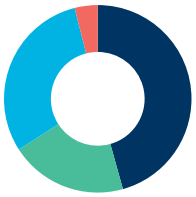
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	45.62
Mid Cap	20.22
Small Cap	30.08
Cash, Cash Equivalents And Others	3.97

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI CONSUMPTION OPPORTUNITIES FUND

Type of Scheme: An open-ended Equity Scheme following consumption theme.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
SS Retail Limited	1.24%	Mahindra & Mahindra Limited	3.91%
-	-	Page Industries Limited	3.56%
-	-	Maruti Suzuki India Ltd.	2.94%
-	-	Godrej Consumer Products Limited	1.55%
-	-	Trent Ltd	1.49%
-	-	Tata Motors Limited (Erst Tml Commercial Vehicles Limited)	1.28%
-	-	Lemon Tree Hotels Limited	0.99%
-	-	Meesho Limited	0.73%
-	-	Campus Activewear Ltd.	0.36%
-	-	Hero Motocorp Limited	0.34%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.14%	2.17%
Direct	1.17%	1.15%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Consumption Opportunities Fund

FUND MANAGER - MR. ASHIT DESAI

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,70,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	5,02,84,197	1,43,65,405	50,91,867	21,34,314	6,56,482	3,30,212	1,10,674
Returns (Annualised) (%)	16.53	15.64	12.79	11.09	3.56	-5.54	-14.14
NIFTY India Consumption Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	13.49	13.06	12.03	8.40	1.50	-8.99
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.18	10.81	10.87	9.59	3.25	-2.86	-14.69

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

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI QUALITY FUND

Type of Scheme: An open ended equity scheme following Quality Factor theme.

Product labelling: This product is suitable for investors who are seeking^:
- Long term capital appreciation.
- An open ended equity scheme investing in equity and equity related instruments based on the Quality Factor

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

Fund Details

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

Date of Inception / Allotment : 17/02/2026

Benchmark Index : NIFTY 200 Quality 30 Index TRI.

NAV :

Regular Plan - Growth	10.5020
Regular Plan - IDCW	10.5020
Direct Plan - Growth	10.5759
Direct Plan - IDCW	10.5759

AUM as on 30/09/2026: ₹ 2,582.02 Cr

AAUM as on 30/09/2026: ₹ 2,610.74 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Anup Upadhyay	14 years	Feb 2026

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.35%	1.69%
Direct	1.28%	0.76%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	-
2. Beta:	-
3. Sharpe ratio	-
4. Information Ratio	-
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.80
b) Gross Exposure Turnover	0.90

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

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

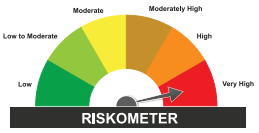
Fund Performance as on 30th September, 2026

Absolute Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	N.A.	N.A.	N.A.
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	5.02	5.76	-7.08

Portfolio

Top 10 Holdings	% to NAV
Bajaj Auto Ltd.	5.59
Nestle India Ltd.	5.16
Solar Industries India Ltd.	4.13
Marico Ltd.	3.93
Hindustan Aeronautics Ltd.	3.75
Dixon Technologies (India) Ltd.	3.34
Hindustan Zinc Ltd.	2.99
Pearl Global Industries Ltd.	2.93
TVS Motor Company Ltd.	2.78
Powerica Ltd.	2.25

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

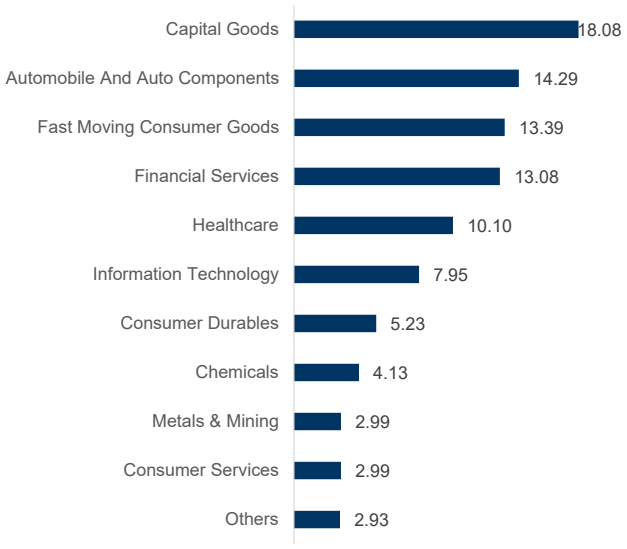
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

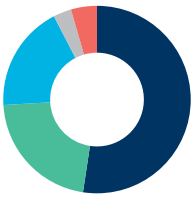
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	52.19
Mid Cap	21.60
Small Cap	18.26
Foreign Equityshares	3.11
Cash, Cash Equivalents And Others	4.46

Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Hindustan Aeronautics Limited	3.75%	Bajaj Auto Ltd	5.59%
Bajaj Finance Limited	1.93%	Dixon Technologies (India) Limited	3.34%
Tata Motors Limited (Erst Tml Commercial Vehicles Limited)	1.88%	City Union Bank Ltd	2.18%
Acutaas Chemicals Limited (Erst Ami Organics Limited)	1.02%	Ajanta Pharma Ltd.	2.15%
FSN E-Commerce Ventures Limited	0.50%	ICICI Bank Ltd	2.05%
-	-	Bharat Electronics Ltd	1.97%
-	-	BSE Ltd	1.95%
-	-	ABB India Limited	1.85%
-	-	Apollo Hospitals Enterprises Ltd.	1.84%
-	-	AIA Engineering Ltd	1.71%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.36%	2.35%
Direct	1.32%	1.28%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



Past Performance is not an indicator or guarantee of future results

SBI AUTOMOTIVE OPPORTUNITIES FUND

Type of Scheme: An open-ended equity scheme following automotive & allied business activities theme.

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested in equity and equity related instruments of companies engaged in automotive & allied business activities theme. However, there can be no assurance that the investment objective of the Scheme will be realized

Date of Inception / Allotment : 07/06/2024

Benchmark Index : NIFTY Auto TRI

NAV :

Regular Plan - Growth	13.0166
Regular Plan - IDCW	13.0168
Direct Plan - Growth	13.3540
Direct Plan - IDCW	13.3536

AUM as on 30/09/2026: ₹ 6,073.37 Cr

AAUM as on 30/09/2026: ₹ 6,164.07 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Tanmaya Desai	17 years	June-2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

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

Expense Ratio[2]

	TER	BER
Regular	2.00%	1.57%
Direct	1.01%	0.71%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	-
2. Beta:	-
3. Sharpe ratio	-
4. Information Ratio	-
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.49
b) Gross Exposure Turnover	0.49

Please refer to the page no. 123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

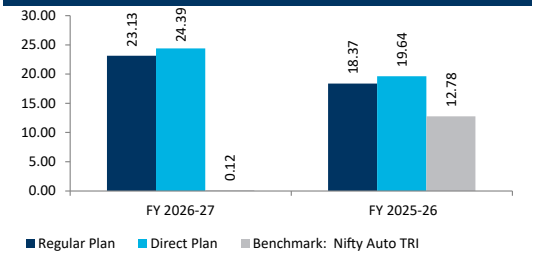
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

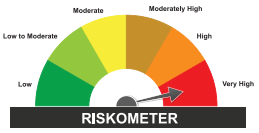
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	23.13	24.39	0.12
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	12.03	13.27	4.68

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years



Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

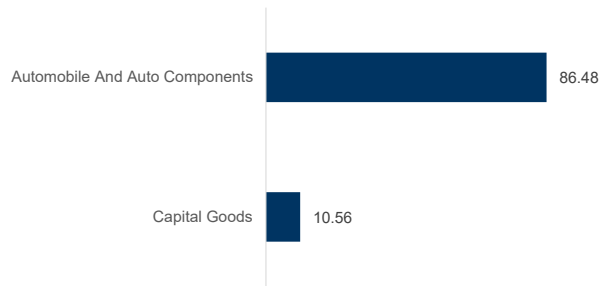
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

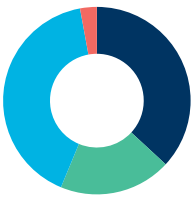
Top 10 Holdings	% to NAV
Mahindra & Mahindra Ltd.	12.15
TVS Motor Company Ltd.	4.87
Sona Blw Precision Forgings Ltd.	4.79
Eicher Motors Ltd.	4.71
Samvardhana Motherson International Ltd.	4.30
Maruti Suzuki India Ltd.	3.84
Bharat Forge Ltd.	3.81
Tata Motors Ltd.	3.75
Sansera Engineering Ltd.	3.59
Bosch Ltd.	3.49

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	36.85
Mid Cap	19.36
Small Cap	40.83
Cash, Cash Equivalents And Others	2.88

Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI AUTOMOTIVE OPPORTUNITIES FUND

Type of Scheme: An open-ended equity scheme following automotive & allied business activities theme.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Eicher Motors Limited	4.71%
-	-	Maruti Suzuki India Ltd.	3.84%
-	-	Sansera Engineering Limited	3.59%
-	-	Dhoot Transmission Limited	3.43%
-	-	Happy Forgings Limited	2.86%
-	-	UNO Minda Limited	2.54%
-	-	ASK Automotive Limited	2.15%
-	-	ZF Commercial Vehicle Control Systems India Limited	1.23%
-	-	Asahi India Glass Limited	1.11%
-	-	Alicon Castalloy Ltd.	0.34%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.97%	2.00%
Direct	0.99%	1.01%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Automotive Opportunities Fund	FUND MANAGER - MR. TANMAYA DESAI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	2,80,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on September 30, 2026 (₹)	3,50,809	NA	NA	NA	NA	NA	1,36,409
Returns (Annualised) (%)	19.87	NA	NA	NA	NA	NA	26.42
NIFTY Auto TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	5.10	NA	NA	NA	NA	NA	-3.54
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-6.38	NA	NA	NA	NA	NA	-14.69

Past performance may or may not be sustained in the future. Inception Date: June 07, 2024. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

SBI ENERGY OPPORTUNITIES FUND

Type of Scheme: An open-ended equity scheme following the energy theme.

Product labeling: 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.

Fund Details

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

Date of Inception / Allotment : 26/02/2024

Benchmark Index : NIFTY Energy TRI

NAV :

Regular Plan - Growth	10.5758
Regular Plan - IDCW	10.5761
Direct Plan - Growth	10.8724
Direct Plan - IDCW	10.8722
AUM as on 30/09/2026:	₹ 7,963.67 Cr
AAUM as on 30/09/2026:	₹ 8,214.77 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Raj Gandhi	20 years	Feb-2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.86%	1.53%
Direct	0.91%	0.71%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	-
2. Beta:	-
3. Sharpe ratio	-
4. Information Ratio	-
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.22
b) Gross Exposure Turnover	0.29

Please refer to the page no. 123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

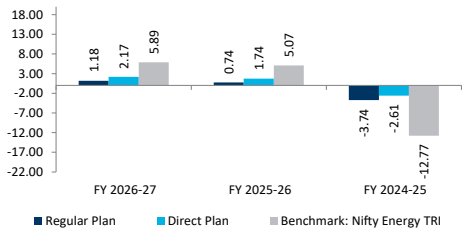
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

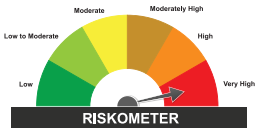
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.18	2.17	5.89
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	2.18	3.28	-1.91

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years



Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

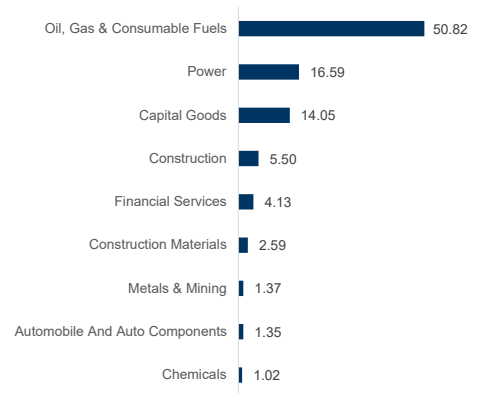
*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

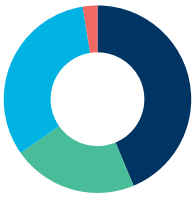
Top 10 Holdings	% to NAV
Reliance Industries Ltd.	8.86
GAIL (India) Ltd.	8.01
Oil & Natural Gas Corporation Ltd.	7.74
Gujarat Energy Ltd.	5.61
Kalpataru Projects International Ltd.	5.07
Petronet Lng Ltd.	4.72
Bharat Petroleum Corporation Ltd.	4.63
NTPC Ltd.	4.56
Savita Oil Technologies Ltd.	3.85
JSW Energy Ltd.	3.77

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	43.68
Mid Cap	21.56
Small Cap	32.18
Cash, Cash Equivalents And Others	2.52

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI ENERGY OPPORTUNITIES FUND

Type of Scheme: An open-ended equity scheme following the energy theme.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
HEG Graphite Limited	2.73%	Kalpataru Projects International Limited	5.07%
Shree Cement Limited	1.26%	Petronet Lng Ltd	4.72%
Ultratech Cement Limited	1.24%	NTPC Limited	4.56%
Castrol India Limited	0.88%	Graphite India Ltd	2.05%
Nuvoco Vistas Corporation Limited	0.09%	NHPC Ltd	1.44%
-	-	Adani Enterprises Ltd.	1.37%
-	-	Power Grid Corporation Of India Limited	0.98%
-	-	HEG Advanced Materials Limited (Erst Heg Limited)	0.94%
-	-	Indian Energy Exchange Limited	0.77%
-	-	Juniper Green Energy Limited	0.23%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.85%	1.86%
Direct	0.92%	0.91%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Energy Opportunities Fund	FUND MANAGER - MR. RAJ GANDHI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	3,20,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on September 30, 2026 (₹)	3,19,804	NA	NA	NA	NA	NA	1,17,405
Returns (Annualised) (%)	-0.04	NA	NA	NA	NA	NA	-4.00
NIFTY Energy TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	-0.14	NA	NA	NA	NA	NA	-1.07
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-4.77	NA	NA	NA	NA	NA	-14.69

Past performance may or may not be sustained in the future. Inception Date: 26 Feb, 2024. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

SBI INNOVATIVE OPPORTUNITIES FUND

Type of Scheme: An open-ended equity scheme following the innovation theme.

Product labelling:
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.

Fund Details

Investment Objective: The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies that seeks to benefit from adoption of innovative strategies & theme. However, there is no assurance that the investment objective of the scheme will be achieved.

Date of Inception / Allotment : 20/08/2024

Benchmark Index : NIFTY 500 TRI

NAV :

Regular Plan - Growth	10.3348
Regular Plan - IDCW	10.3352
Direct Plan - Growth	10.5727
Direct Plan - IDCW	10.5727

AUM as on 30/09/2026: ₹ 5,124.11 Cr

AAUM as on 30/09/2026: ₹ 5,319.23 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr Vivek Gedda	16 years	Aug-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.03%	1.60%
Direct	1.05%	0.76%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.31
b) Gross Exposure Turnover	0.31

Please refer to the page no. 123 for detailed description in tabular format

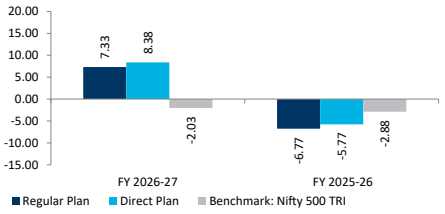
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	7.33	8.38	-2.03
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	1.57	2.67	-1.59

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

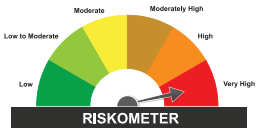
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Eternal Ltd.	9.05
TBO Tek Ltd.	6.63
Divi's Laboratories Ltd.	5.44
Meesho Ltd.	5.29
Fsn E-Commerce Ventures Ltd.	5.00
Blackbuck Ltd.	4.74
Bajaj Finance Ltd.	4.68
Ather Energy Ltd.	4.59
Sun Pharmaceutical Industries Ltd.	3.54
Urban Company Ltd.	3.53

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

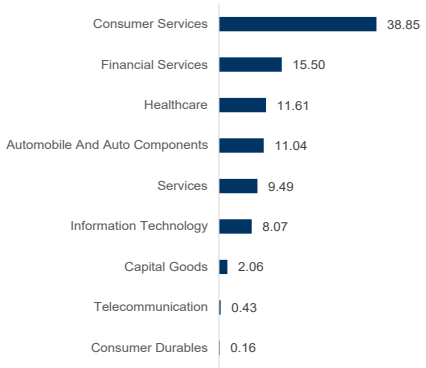
Major Risk Factors*

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Thematic Concentration Risk

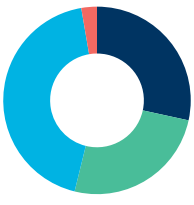
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Large Cap	28.39
Mid Cap	25.40
Small Cap	43.42
Cash, Cash Equivalents And Others	2.69

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI INNOVATIVE OPPORTUNITIES FUND

Type of Scheme: An open-ended equity scheme following the innovation theme.

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
BSE Limited	0.90%	Divis Laboratories Ltd.	5.44%
Sheela Foam Limited	0.16%	Firstsource Solutions Limited	3.49%
-	-	Info Edge (India) Limited	2.86%
-	-	Coforge Limited	2.73%
-	-	Bajaj Finserv Ltd.	2.20%
-	-	Mahindra & Mahindra Limited	1.73%
-	-	Grindwell Norton Limited	1.56%
-	-	Hexaware Technologies Ltd	1.45%
-	-	Thermax Ltd	1.42%
-	-	Happiest Minds Technologies Ltd	0.75%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.00%	2.03%
Direct	1.05%	1.05%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

Fund Matrix



SBI Innovative Opportunities Fund	FUND MANAGER - MR VIVEK GEDDA						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	2,60,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on September 30, 2026 (₹)	2,82,593	NA	NA	NA	NA	NA	1,30,430
Returns (Annualised) (%)	7.64	NA	NA	NA	NA	NA	16.58
NIFTY 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	-1.58	NA	NA	NA	NA	NA	-6.64
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-7.01	NA	NA	NA	NA	NA	-14.69

Past performance may or may not be sustained in the future. Inception Date: August 20, 2024. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

SBI US SPECIFIC EQUITY ACTIVE FOF

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

Product labelling:

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.

Fund Details

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. The scheme doesn't assure or guarantee any returns

Date of Inception / : Allotment 22/03/2021

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

NAV :

Regular Plan - Growth	24.0506
Regular Plan - IDCW	24.0499
Direct Plan - Growth	25.0349
Direct Plan - IDCW	25.0349

AUM as on 30/09/2026: ₹ 1,168.46 Cr

AAUM as on 30/09/2026: ₹ 1,175.59 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Rohit Shimpi	19 years	Feb-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.64%	1.40%
Direct	1.03%	0.88%

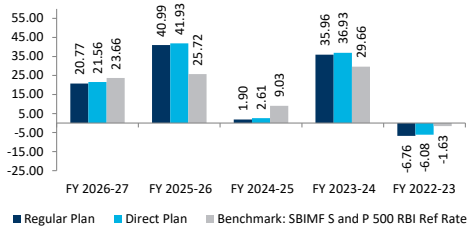
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	20.77	21.56	23.66
3 Years	26.43	27.28	27.23
5 Years	16.95	17.78	18.08
Since Inception	17.20	18.06	18.66

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
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) The performance of the schemes is benchmarked to the Total Return variant of the Index.
f) SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

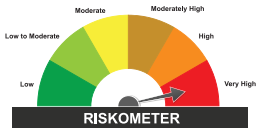
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Amundi Funds US Pioneer Fund -I15 USD Cap	97.16

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors**

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Volatility Risk
5. Company / Event-specific Risk

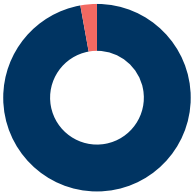
*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Market Capitalization



Overseas Mutual Fund	97.16
Cash, Cash Equivalents And Others	2.84

Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI US SPECIFIC EQUITY ACTIVE FOF

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.64%	1.64%
Direct	1.03%	1.03%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-		-

Additional Disclosure by AMC

SBI US Specific Equity Active FOF Fund	FUND MANAGER - MR. ROHIT SHIMPI						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	6,70,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	11,74,766	NA	NA	NA	10,18,789	5,04,528	1,28,739
Returns (Annualised) (%)	20.11	NA	NA	NA	21.33	23.24	13.85
S&P 500 Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	21.39	NA	NA	NA	22.62	25.69	24.08
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	4.27	NA	NA	NA	3.24	-2.92	-14.81

Past performance may or may not be sustained in the future. Inception Date: March 22, 2021. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Aggressive Hybrid Fund (Previously known as SBI Equity Hybrid Fund)	SBI Conservative Hybrid Fund	SBI Multi Asset Allocation Fund	SBI Children's Benefit Fund - Savings Plan	SBI Equity Savings Fund	SBI Arbitrage Fund (Previously known as SBI Arbitrage Opportunities Fund)	SBI Balanced Advantage Fund	SBI Children's Fund – Investment Plan
Ideal Investment Horizon	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +
Inception Date	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
Fund Manager	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Mr. Saurabh Pant (Equity Portion) manager) Equity Ms. Mansi Sajeja (Debt Portion)	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) Ms. Vandna Soni (Commodities Portion)	Mr. R Srinivasan - Equity Lokesh Mallya - Debt	Ms. Nidhi Chawla (Equity Portion) Mr. Mohit jain (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) Ms. Vandna Soni (Commodities	Mr. Ardhendu Bhattacharya (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion	Mr. R Srinivasan - Equity Portion; Lokesh Mallya Debt Portion
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Rajeev (w.e.f. Nov 2023)	Saurabh-Jan-2022 & Mansi-June-2021	Dinesh- Oct - 2019 - Mansi-Dec-2023 Vandna Jan-2024	Mr. R Srinivasan Jan 2021 Lokesh Mallya July 2025	Nidhi-Jan-2022 Mohit wef 15 May Neeraj-May-2015 & Vandna-(w.e.f. Jan 2024)	Oct 2012 - Neeraj Kumar (w.e.f. Dec 2024) - Ardhendu	Dinesh (Aug 21) Rajeev, (Aug 21) Mansi Dec - 2023)	R Srinivasan Sep 2020 Lokesh Mallya July 2025
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 30 September 2026								
Month End AUM (₹ in Crores)	₹ 86,210.22	₹ 10,110.87	₹ 18,980.64	₹ 151.70	₹ 5,146.87	₹ 39,791.81	₹ 40,545.87	₹ 7,957.75
Modified Duration (years)	2.49	2.44	2.01	4.14	2.05	0.21	2.01	0.01
Average Maturity (years)	2.99	2.89	2.42	5.83	2.73	0.25	2.89	0.01
Macaulay Duration (years)	2.64	2.63	2.17	4.35	2.20	0.22	2.16	0.01
Yield to Maturity (%)^	7.45	8.15	7.93	7.67	7.78	6.45	7.40	5.07
Standard Deviation	11.04%	-	-	-	-	0.49%	8.12%	-
Beta	1.02	-	-	-	-	0.63	0.99	-
Sharpe Ratio	0.52	-	-	-	-	2.94	0.39	-
BER\TER (Regular Plan)	1.12%\1.40%	1.23%\1.49%	1.12%\1.42%	1.07%\1.29%	1.26%\2.03%	0.78%\2.00%	1.29%\1.67%	1.53%\2.01%
BER\TER (Direct Plan)	0.57%\0.76%	0.80%\0.98%	0.50%\0.69%	0.74%\0.91%	0.80%\1.49%	0.34%\1.48%	0.60%\0.86%	0.72%\1.08%
Composition by Assets as on 30 September 2026								
Equity Shares	73.28	23.17	50.30	21.97	68.56	77.15	70.59	86.75
Corporate Debt	14.98	69.04	30.41	31.33	15.40	-	17.75	0.25
Gilts	2.46	0.39	0.58	16.00	4.58	-	1.12	-
Money Market Instruments	2.73	2.08	1.17	3.22	1.10	6.46	3.61	0.12
Other Assets	6.55	5.32	17.54	27.48	10.36	16.39	6.93	12.88
Composition by Ratings & Assets as on 30 September 2026								
Large Cap	56.58	8.53	19.38	3.17	57.13	61.80	49.59	19.34
Mid Cap	16.70	2.62	12.00	3.62	9.71	13.20	12.40	3.45
Small Cap	0.47	12.02	18.92	15.18	1.72	2.15	8.60	51.71
Unclassified	-	-	-	-	-	-	-	-
AA, AA+, AAA And Equivalent	13.01	67.18	27.36	31.33	12.10	-	17.75	0.25
Below AA	1.97	1.86	3.05	-	3.30	-	-	-
Sovereign	3.74	1.05	1.29	37.33	5.68	0.05	5.09	0.12
Below A1+, A1+	2.17	1.59	0.46	3.22	-	6.41	0.36	-
Cash, Cash Equivalents, Derivatives and Others	5.83	5.15	17.54	6.15	10.36	16.39	6.21	25.13
Other Details								
Exit Load	For exit within 12 months from the date of allotment: For 10% of investment - Nil For remaining investments - 1.00%; For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment	For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil	For exit within 15 Days from the date of allotment - 0.25%; For exit after 15 Days from the date of allotment – Nil	NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment	For allinvestments with respect to units not subject to lock-inperiod and theholding periods less than 3 years:3% for redemption/switch out on orbefore 1 year fromthe date of allotment, 2% for redemption/switch out after1 year and up to 2 years from the date of allotment, 1% for redemption/ switchout after 2 years and up to 3 years from the dateof allotment, Nil for redemption or switch-out after 3 years from the date of allotment

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: CCIL weighted average TREP Rate (5.07% as on 30th September 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose ofexecution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Balanced Hybrid Fund	SBI Income Plus Arbitrage Active FOF	SBI Dynamic Asset Allocation Active FoF	SBI Retirement Benefit Fund Aggressive Plan	SBI Retirement Benefit Fund Aggressive Hybrid Plan	SBI Retirement Benefit Fund Conservative Hybrid Plan	SBI Retirement Benefit Fund Conservative Plan
Ideal Investment Horizon	3 years+	1-3 Years	3 years+	5 years +	5 years +	5 years +	5 years +
Inception Date	31/08/2026	02/05/2025	15/09/2025	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Tanmaya Desai (Equity portion) & Mr. Rajeev Radhakrishnan (Debt portion)	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	Mr. Tanmaya Desai & Rajeev Radhakrishnan August - 2026	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 & Ard-hendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021
First Tier Benchmark	NIFTY 50 Hybrid Composite Debt 50:50 Index	65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	NIFTY 50 Hybrid Composite debt 50:50 Index	BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
Fund Details as on 30 September 2026							
Month End AUM (₹. in Crores)	₹ 1,984.13	₹ 1,748.75	₹ 2,211.79	₹ 3,066.68	₹ 1,440.63	₹ 247.91	₹ 137.51
Modified Duration (years)	-		-	0.08	1.23	2.53	2.68
Average Maturity (years)	-		-	0.12	3.63	3.02	2.85
Macaulay Duration (years)	-		-	0.08	1.28	2.67	2.86
Yield to Maturity (%)^	-		-	5.13%	7.16%	6.68%	6.96%
Standard Deviation			-	-	-	-	-
Beta			-	-	-	-	-
Sharpe Ratio			-	-	-	-	-
BER\TER (Regular Plan)	1.54%\4.70%	0.17%\0.21%	1.16%\1.34%	1.67%\2.09%	1.74%\2.16%	1.45%\1.77%	1.19%\1.45%
BER\TER (Direct Plan)	0.56%\3.56%	0.09%\0.12%	0.23%\0.27%	0.84%\1.13%	0.90%\1.18%	1.02%\1.27%	0.79%\0.98%
Composition by Assets as on 30 September 2026							
Equity Shares	41.79		-	95.29	77.54	38.20	19.00
Corporate Debt	17.05		-	0.17	0.32	27.80	47.93
Gilts	-		-	0.03	0.26	10.38	-
Money Market Instruments	20.15		-	-	-	-	-
Other Assets	21.01	Others 4.22 , MFU 95.78	Others 0.348 , MFU 99.66	4.51	21.88	23.62	33.07
Composition by Ratings & Assets as on 30 September 2026							
Large Cap	18.72		-	46.28	37.46	18.61	9.29
Mid Cap	4.88		-	23.86	19.28	9.84	4.85
Small Cap	18.19		-	25.15	20.80	9.75	4.86
Unclassified	-		-	-	-	-	-
AA, AA+, AAA And Equivalent	17.05		-	0.17	0.32	27.80	47.93
Below AA	-		-	-	-	-	-
Sovereign	-		-	0.03	0.26	10.38	-
Below A1+, A1+	20.15		-	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	21.01	Others 4.22 , MFU 95.78	Others 0.348 , MFU 99.66	4.51	21.88	23.62	33.07
Other Details							
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.	NIL	For units purchased or switched in from another scheme to the fund are redeemed or switched out on or before12 months from the date of allotment Upto 25% of the investments - Nil; For remaining investments - 1% of applicable NAV For exit after 12 months from the date of allotment:	NIL	NIL	NIL	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: CCIL weighted average TREP Rate (5.07% as on 30th September 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST. ^In case of semi-annual convention , the YTM is annualised

SBI ARBITRAGE FUND

(Previously known as SBI Arbitrage Opportunities Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open ended scheme investing in Arbitrage opportunities. No investment in InvITs is permitted

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the Scheme is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / : Allotment 03/11/2006

Benchmark Index : NIFTY 50 Arbitrage Index

NAV :

Regular Plan - Growth	36.3241
Regular Plan - IDCW	19.1025
Direct Plan - Growth	38.8619
Direct Plan - IDCW	20.9976

AUM as on 30/09/2026: ₹ 39,791.81 Cr

AAUM as on 30/09/2026: ₹ 46,917.73 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.00%	0.78%
Direct	1.48%	0.34%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	0.49%
2. Beta:	0.63
3. Sharpe ratio	2.94

Please refer to the page no.123 for detailed description in tabular format

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

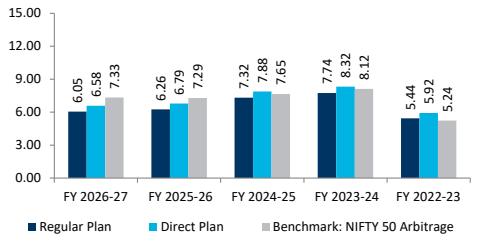
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	6.05	6.58	7.33
3 Years	6.70	7.25	7.42
5 Years	6.33	6.86	6.69
Since Inception	6.69	6.82	N.A.

a) The scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. TRI is the Total Return variant of the Index.
b) Different plans shall have a different expense structure. The performance details provided for SBI Arbitrage Opportunities Fund are of Growth Option - Regular Plan and Direct Plan
c) Past performance may or may not be sustained in future and the same may not neces-sarily provide the basis for comparison with other investment.
d) Load is not considered for computation of returns.
e) 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.

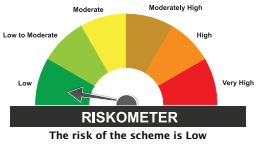
Absolute Returns for each F.Y. for last 5 years



Portfolio

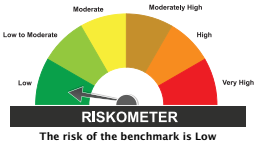
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	7.46
SBI Liquid Fund - Direct Plan -Growth Option	7.25
SBI Money Market Fund - Direct Plan - Growth Option	7.06
Reliance Industries Ltd.	5.58
State Bank Of India	3.68
ICICI Bank Ltd.	2.96
Bharti Airtel Ltd.	2.39
Axis Bank Ltd.	2.31
Bank Of Baroda	2.06
Union Bank Of India	1.85

Scheme Riskometer



The risk of the scheme is Low

Benchmark Riskometer



The risk of the benchmark is Low

Major Risk Factors*

- Market Risk
- Derivatives / Basis Risk
- Interest Rate Risk
- Liquidity Risk
- Reinvestment Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

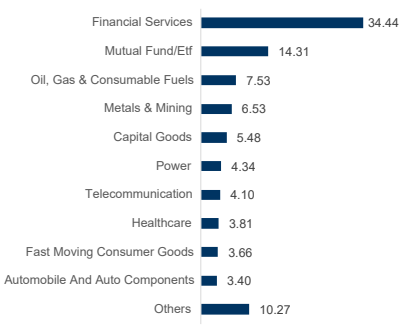
1. Modified Duration	0.21 years
2. Average Maturity	0.25 years
3. Macaulay Duration	0.22 years
4. Yield to Maturity^	6.45%
5.Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	1.60
b) Gross Exposure Turnover	11.57

^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash
Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Allocation of Net Asset by Sectors



Past Performance is not an indicator or guarantee of future results

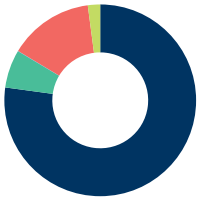
SBI ARBITRAGE FUND

(Previously known as SBI Arbitrage Opportunities Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

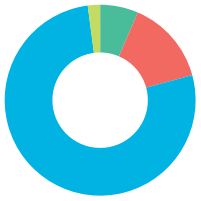
Type of Scheme: An open ended scheme investing in Arbitrage opportunities. No investment in InvITs is permitted

Allocation of Net Asset by Asset Class



Equity Shares	77.15
Certificate Of Deposits	6.41
Treasury Bills	0.05
Mutual Fund Units	14.31
Cash, Cash Equivalents, Derivative Margin And Others	2.08

Allocation of Net Assets by Credit Rating



Sovereign	0.05
A1+ (Money Market)	6.41
Mutual Fund Units	14.31
Equity And Equity Related	77.15
Cash, Cash Equivalents, Derivative Margin And Others	2.08

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Swiggy Limited	0.21%	Laurus Labs Ltd	0.18%
KEI Industries Limited	0.20%	Max Financial Services Ltd.	0.09%
Lodha Developers Limited (Erst Macrotech Developers Limited)	0.17%	Cochin Shipyard Limited	0.08%
NHPC Limited	0.00%	BSE Ltd	0.07%
-	-	SBI Life Insurance Company Limited	0.07%
-	-	FSN E-Commerce Ventures Limited	0.04%
-	-	Mankind Pharma Limited	0.03%
-	-	Bharat Dynamics Limited	0.03%
-	-	KFIN Technologies Limited	0.02%
-	-	Max Healthcare Institute Limited	0.01%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.97%	2.00%
Direct	1.46%	1.48%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Low	Low
Benchmark	Low	Low

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX



SBI Arbitrage Fund (Previously known as SBI Arbitrage Opportunities Fund)	FUND MANAGER - MR. NEERAJ KUMAR & MR. ARDHENDU BHATTACHARYA						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	23,90,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 31, 2026 (₹)	46,88,877	NA	28,93,162	16,24,446	7,08,056	3,96,293	1,23,705
Returns (Annualised) (%)	6.32	NA	6.04	5.90	6.56	6.35	5.80
Nifty 50 Arbitrage Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	N.A.	NA	6.09	6.15	7.26	7.31	7.04
Crisil 1 Yr T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.16	NA	6.08	5.73	5.82	5.34	3.89

Past performance may or may not be sustained in the future. Inception Date: November 03, 2006
Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI CONSERVATIVE HYBRID FUND

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

Product labelling: 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.

Fund Details

Investment Objective: To provide the investors an opportunity to invest primarily in Debt and Money market instruments and secondarily in equity and equity related instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / : Allotment 09/04/2001

Benchmark Index : NIFTY 50 Hybrid Composite Debt 15:85 Index

NAV :

Regular Plan - Growth	76.0791
Regular Plan - Monthly IDCW	20.9164
Regular Plan - Quarterly IDCW	21.9422
Regular Plan - Yearly IDCW	26.8359
Direct Plan - Growth	83.5959
Direct Plan - Monthly IDCW	27.4852
Direct Plan - Quarterly IDCW	25.5416
Direct Plan - Yearly IDCW	33.3367

AUM as on 30/09/2026: ₹ 10,110.87 Cr

AAUM as on 30/09/2026: ₹ 10,153.13 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Saurabh Pant#	18 years	May - 2026
Ms. Mansi Sajeja (Debt Portion)	19 years	June 2021

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.49%	1.23%
Direct	0.98%	0.80%

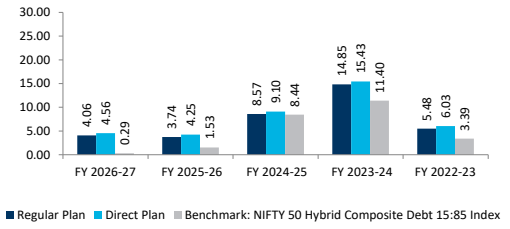
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	4.06	4.56	0.29
3 Years	7.58	8.10	5.80
5 Years	7.96	8.50	5.44
Since Inception	8.28	9.56	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular and direct growth option
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) SBI Conservative Hybrid 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.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index

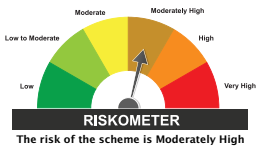
Absolute Returns for each F.Y. for last 5 years



Portfolio

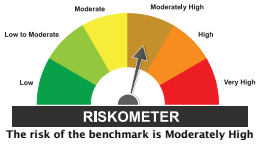
Top 10 Holdings	% to NAV
National Bank For Agriculture And Rural Development	6.09
LIC Housing Finance Ltd.	4.92
Cholamandalam Investment & Finance Co. Ltd.	4.45
Bajaj Housing Finance Ltd.	3.89
Bharti Telecom Ltd.	3.29
Muthoot Finance Ltd.	3.20
REC Ltd.	3.15
Adani Power Ltd.	2.96
JTPM Metal Traders Ltd.	2.94
Torrent Power Ltd.	2.46

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



The risk of the benchmark is Moderately High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

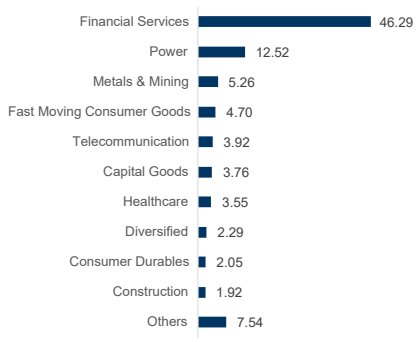
Quantitative Measures/ Risk Measures

1. Modified Duration	2.44 years
2. Average Maturity	2.89 years
3. Macaulay Duration	2.63 years
4. Yield to Maturity^	8.15%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

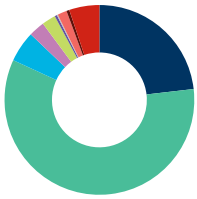
Past Performance is not an indicator or guarantee of future results

SBI CONSERVATIVE HYBRID FUND

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

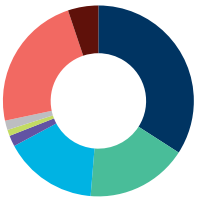
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	23.17
Non Convertible Debentures	58.70
Zero Coupon Bonds	5.26
Floating Rate Notes	2.72
Securitised Debt	2.36
Government Securities	0.39
State Development Loans	0.17
Certificate Of Deposits	1.59
Treasury Bills	0.49
Cash, Cash Equivalents And Others	5.15

Allocation of Net Assets by Credit Rating



AAA and Equivalent	34.09
AA+	17.21
AA	15.88
Below AA	1.86
Sovereign	1.05
A1+ (Money Market)	1.59
Equity And Equity Related	23.17
Cash, Cash Equivalents And Others	5.15

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Elevate Campuses Limited	0.06%	Biocon Ltd.	1.39%
-	-	Asian Paints Limited	1.33%
-	-	Bajaj Finserv Ltd.	1.11%
-	-	Grindwell Norton Limited	0.95%
-	-	Hatsun Agro Product Ltd	0.84%
-	-	Graphite India Ltd	0.38%
-	-	Finolex Industries Ltd.	0.37%
-	-	Avanti Feeds Ltd	0.33%
-	-	Aether Industries Ltd	0.26%
-	-	Afcons Infrastructure Limited	0.19%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.48%	1.49%
Direct	0.98%	0.98%

3. Changes in Risk-o-Meter of scheme

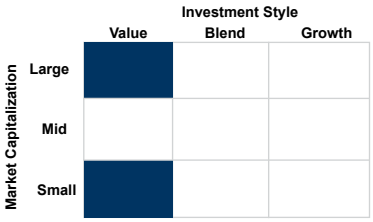
Change in	Previous Month	Current Month
Scheme	Moderately High	Moderately High
Benchmark	Moderately High	Moderately High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
GMR Airports Ltd. 5% 13AUG28 NCD	CRISIL A+	CRISIL AA-

Additional Disclosure by AMC

FUND MATRIX



SBI Conservative Hybrid Fund	FUND MANAGER - Mr. Saurabh Pant & Ms. Mansi Sajeja (Debt Portion)						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	30,60,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,00,81,266	61,44,216	36,35,524	18,64,667	7,23,738	3,92,521	1,22,122
Returns (Annualised) (%)	8.33	8.60	8.81	8.54	7.44	5.71	3.31
NIFTY 50 Hybrid Composite Debt 15:85 Index (First Tier Benchmark Returns (Annualised) (TRI) (%)	NA	7.97	7.67	6.82	5.12	3.22	-1.27
CRISIL 10 Year Gilt Index (Additional Benchmark Returns (Annualised) (TRI) (%)	NA	6.13	6.03	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: September 04, 2001. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI EQUITY SAVINGS FUND

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

Product labelling: 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.

Fund Details

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

Date of Inception / Allotment: 27/05/2015

Benchmark Index : NIFTY Equity Savings Index

NAV :

Regular Plan - Growth	24.5476
Regular Plan - Monthly IDCW	22.7582
Regular Plan - Quarterly IDCW	23.2128
Direct Plan - Growth	27.2510
Direct Plan - Monthly IDCW	24.9439
Direct Plan - Quarterly IDCW	25.8060

AUM as on 30/09/2026: ₹ 5,146.87 Cr

AAUM as on 30/09/2026: ₹ 5,466.53 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹1,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	2.03%	1.26%
Direct	1.49%	0.80%

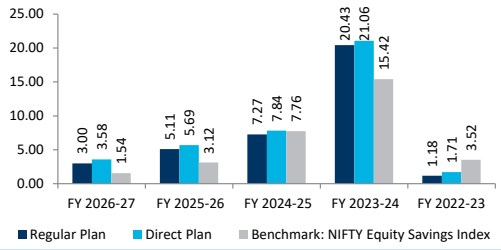
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	3.00	3.58	1.54
3 Years	7.04	7.62	7.06
5 Years	7.47	8.05	6.62
Since Inception	8.23	9.23	8.21

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option.
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) The period for which the scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement i.e., 31st August 2026, 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.

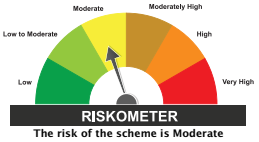
Absolute Returns for each F.Y. for last 5 years



Portfolio

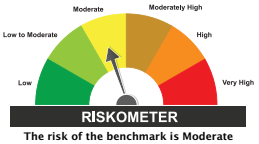
Top 10 Holdings	% to NAV
Kotak Mahindra Bank Ltd.	6.73
HDFC Bank Ltd.	5.80
ICICI Bank Ltd.	5.14
Reliance Industries Ltd.	5.04
Government Of India	4.58
Bharti Airtel Ltd.	3.58
SBI Liquid Fund - Direct Plan -Growth Option	2.92
Cholamandalam Investment & Finance Co. Ltd.	2.73
Life Insurance Corporation Of India	2.29
Altius Telecom Infrastructure Trust	2.20

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

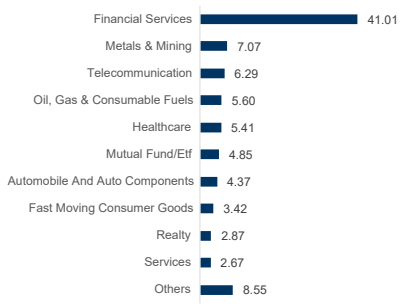
Quantitative Measures/ Risk Measures

1. Modified Duration	2.05 years
2. Average Maturity	2.73 years
3. Macaulay Duration	2.20 years
4. Yield to Maturity^	7.78%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

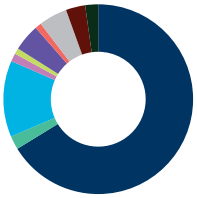
Past Performance is not an indicator or guarantee of future results

SBI EQUITY SAVINGS FUND

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

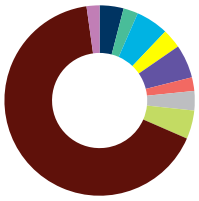
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	66.25
Real Estate Investment Trust	2.31
Non Convertible Debentures	13.02
Floating Rate Notes	1.38
Zero Coupon Bonds	1.00
Government Securities	4.58
Treasury Bills	1.10
Mutual Fund Units	4.85
Infrastructure Investment Trust	3.30
Cash, Cash Equivalents, Derivative Margin And Others	2.21

Allocation of Net Assets by Credit Rating



AAA and Equivalent	4.06
AA+	2.50
AA	5.54
Below AA	3.30
Sovereign	5.68
Real Estate Investment Trust	2.31
Infrastructure Investment Trust	3.30
Mutual Fund Units	4.85
Equity And Equity Related	66.25
Cash, Cash Equivalents, Derivative Margin And Others	2.21

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Bajaj Finance Limited	1.77%	Kotak Mahindra Bank Limited	2.70%
-	-	HDFC Bank Limited	2.07%
-	-	Bharti Airtel Ltd.	1.91%
-	-	Mahindra & Mahindra Limited	1.61%
-	-	HDFC Life Insurance Company Limited	1.39%
-	-	Hindustan Aeronautics Limited	0.63%
-	-	Jubilant Foodworks Ltd	0.11%
-	-	Max Financial Services Ltd.	0.07%
-	-	Indian Oil Corporation Limited	0.02%
-	-	Zydus Lifesciences Limited	0.02%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.01%	2.03%
Direct	1.47%	1.49%

3. Changes in Risk-o-Meter of scheme

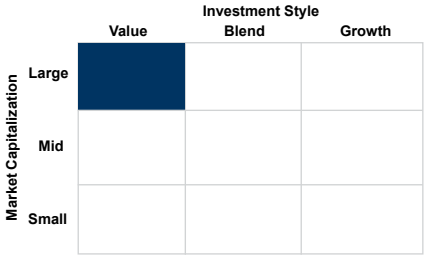
Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
GMR Airports Ltd. 5% 13AUG28 NCD	CRISIL A+	CRISIL AA-

Additional Disclosure by AMC

FUND MATRIX



SBI Equity Savings Fund	FUND MANAGER - Ms. Nidhi Chawla, Mr. Mohit jain, Mr. Neeraj Kumar - Arbitrage, Ms. Vandna Soni - Commodities					
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	13,70,000	NA	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	22,57,525	NA	NA	18,54,797	7,18,932	3,85,759	1,20,748
Returns (Annualised) (%)	8.41	NA	NA	8.44	7.17	4.55	1.16
NIFTY Equity Savings Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.13	NA	NA	7.99	6.30	4.08	-1.21
CRISIL 10 Yr Gilt Index Additional Benchmark Returns (Annualised) (TRI) (%)	5.60	NA	NA	5.44	5.40	4.25	0.80

Past performance may or may not be sustained in the future. Inception Date: May 27, 2015. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI BALANCED HYBRID FUND

Type of Scheme: An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme.

Product labelling:
This product is suitable for investors who are seeking^:
• Regular Income and Long term Capital appreciation
• An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Fund Details

Investment Objective: The Investment Objective of the fund is to generate long term capital appreciation and income by investing only in equity and debt instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

Date of Inception / Allotment : 31/08/2026

Benchmark Index : NIFTY 50 Hybrid Composite Debt 50:50 Index

NAV :

Regular Plan - Growth	9.9486
Regular Plan - IDCW	9.9486
Direct Plan - Growth	9.9583
Direct Plan - IDCW	9.9583

AUM as on 30/09/2026: ₹ 1,984.13 Cr

AAUM as on 30/09/2026: ₹ 1,902.25 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Tanmaya Desai - Equity	18 years	Aug 2026
Mr. Rajeev Radhakrishnan - Debt	24 years	Aug 2026

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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.

Expense Ratio

	TER	BER
Regular	4.70%	1.54%
Direct	3.56%	0.56%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

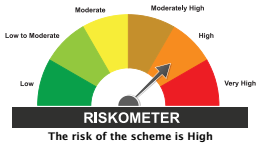
Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	N.A.	N.A.	N.A.
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	-0.51	-0.42	-3.31

Portfolio

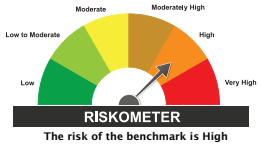
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	9.30
Cholamandalam Investment & Finance Co. Ltd.	7.66
Indian Overseas Bank	7.58
L&T Metro Rail (Hyderabad) Ltd.	4.99
Interise Trust	4.55
Bharti Telecom Ltd.	3.76
TVS Credit Services Ltd.	2.55
Wheels India Ltd.	1.88
Sedemac Mechatronics Ltd.	1.77
Aequs Ltd.	1.73

Scheme Riskometer



The risk of the scheme is High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

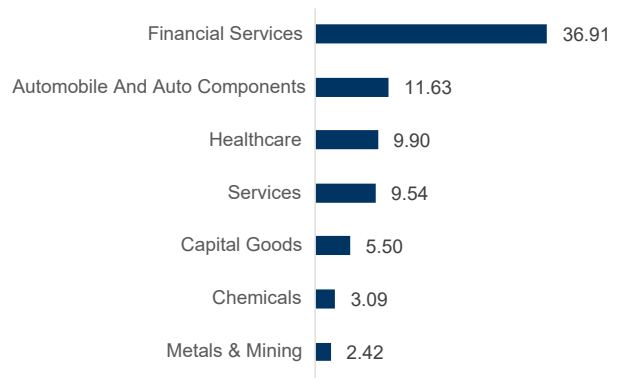
Quantitative Measures/ Risk Measures

1. Modified Duration	0.98
2. Average Maturity	1.45
3. Macaulay Duration	1.06
4. Yield to Maturity^	6.38
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	-
b) Gross Exposure Turnover	0.04

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

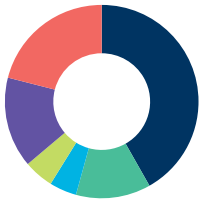
SBI BALANCED HYBRID FUND

Type of Scheme: An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

Allocation of Net Asset by Asset Class



Equity Shares	41.79
Non Convertible Debentures	12.50
Floating Rate Notes	4.55
Commercial Papers	4.99
Certificate Of Deposits	15.16
Cash, Cash Equivalents And Others	21.01

Allocation of Net Assets by Credit Rating



AAA and Equivalent	8.31
AA+	2.55
AA	6.19
A1+ (Money Market)	20.15
Equity And Equity Related	41.79
Cash, Cash Equivalents And Others	21.01

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Wheels India Limited	1.88%	-	-
Sedemac Mechatronics Limited	1.77%	-	-
Aequs Limited	1.73%	-	-
Hdfc Bank Limited	1.72%	-	-
Kotak Mahindra Bank Limited	1.69%	-	-
Sundaram Finance Ltd.	1.65%	-	-
Innova Captab Ltd	1.63%	-	-
Solar Industries India Ltd	1.59%	-	-
Corona Remedies Limited	1.59%	-	-
Bajaj Finance Limited	1.55%	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	-	4.70%
Direct	-	3.56%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Low to Moderate	High
Benchmark	High	High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX



Past Performance is not an indicator or guarantee of future results

SBI BALANCED ADVANTAGE FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open ended dynamic asset allocation fund investing in debt and equity instruments only

Product labelling:
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.

Fund Details

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

Date of Inception / : Allotment 31/08/2021

Benchmark Index : NIFTY 50 Hybrid Composite Debt 50:50 Index

NAV :

Regular Plan - Growth	15.3925
Regular Plan - IDCW	15.3927
Direct Plan - Growth	16.1504
Direct Plan - IDCW	16.1508

AUM as on 30/09/2026:	₹ 40,545.87 Cr
AAUM as on 30/09/2026:	₹ 41,282.90 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Dinesh Balachandran - Equity	24 years	Aug 2021
Ms. Mansi Sajeja - Debt	19 years	Dec 2023
Mr. Rajeev Radhakrishnan - (Co Fund Manager Debt	24 years	Aug 2021

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.67%	1.29%
Direct	0.86%	0.60%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	8.12%
2. Beta:	0.99
3. Sharpe ratio	0.39

Please refer to the page no.123 for detailed description in tabular format
Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).

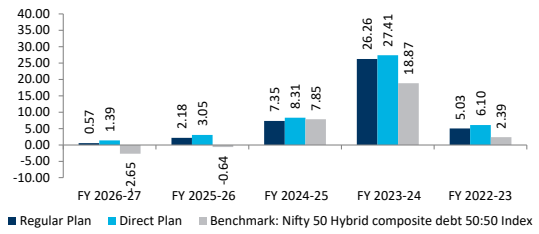
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	0.57	1.39	-2.65
3 Years	8.21	9.15	6.04
5 Years	8.63	9.65	5.96
Since Inception	8.85	9.89	6.22

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option.
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) Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index.

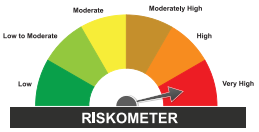
Absolute Returns for each F.Y. for last 5 years



Portfolio

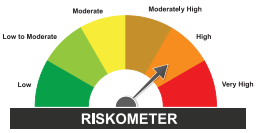
Top 10 Holdings	% to NAV
Reliance Industries Ltd.	4.49
HDFC Bank Ltd.	3.68
ICICI Bank Ltd.	3.58
Cholamandalam Investment & Finance Co. Ltd.	3.02
Muthoot Finance Ltd.	2.91
Gail (India) Ltd.	2.54
Larsen & Toubro Ltd.	2.44
Tech Mahindra Ltd.	2.06
364 Day T-Bill 04.03.27	2.05
Indus Towers Ltd.	1.93

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

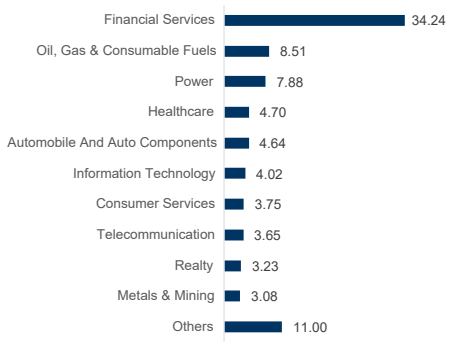
1. Modified Duration	2.01 years
2. Average Maturity	2.89 years
3. Macaulay Duration	2.16 years
4. Yield to Maturity^	7.40%
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.15
b) Gross Exposure Turnover	2.62

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

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

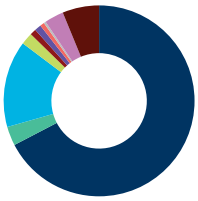
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SBI BALANCED ADVANTAGE FUND

Type of Scheme: An open ended dynamic asset allocation fund investing in debt and equity instruments only

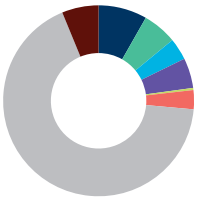
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	67.36
Real Estate Investment Trust	3.23
Non Convertible Debentures	14.69
Floating Rate Notes	2.03
Zero Coupon Bonds	1.03
Government Securities	1.12
State Development Loans	0.72
Certificate Of Deposits	0.36
Treasury Bills	3.25
Cash, Cash Equivalents, Derivative Margin And Others	6.21

Allocation of Net Assets by Credit Rating



AAA and Equivalent	8.23
AA+	5.81
AA	3.71
Sovereign	5.09
A1+ (Money Market)	0.36
Real Estate Investment Trust	3.23
Equity And Equity Related	67.36
Cash, Cash Equivalents, Derivative Margin And Others	6.21

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Star Health And Allied Insurance Company Limited	1.28%	ICICI Bank Ltd	3.58%
Swiggy Limited	0.93%	HDFC Bank Limited	3.43%
Federal Bank Limited	0.00%	HCL Technologies Limited	1.31%
-	-	ITC Limited	1.27%
-	-	ICICI Lombard General Insurance Company Limited	0.21%
-	-	Hindustan Unilever Limited	0.20%
-	-	Infosys Limited	0.10%
-	-	Shriram Finance Limited	0.03%
-	-	HDFC Life Insurance Company Limited	0.01%
-	-	DLF Limited	0.01%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.67%	1.67%
Direct	0.89%	0.86%

3. Changes in Risk-o-Meter of scheme

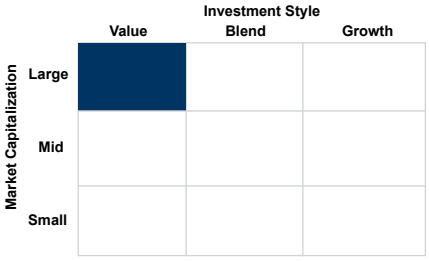
Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Balanced Advantage Fund	FUND MANAGER - Mr. Dinesh Balachandran - Equity, Ms. Mansi Sajeja - Debt & Mr. Rajeev Radhakrishnan - (Co Fund Manager Debt						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	6,20,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	7,56,519	NA	NA	NA	7,25,813	3,78,334	1,16,962
Returns (Annualised) (%)	7.64	NA	NA	NA	7.55	3.26	-4.68
Nifty 50 Hybrid Composite Debt 50:50 Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	5.10	NA	NA	NA	5.02	1.42	-6.41
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	3.43	NA	NA	NA	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: August 31, 2021. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI MULTI ASSET ALLOCATION FUND

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.

Product labelling: 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.

Fund Details

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

Date of Inception / Allotment: 16/05/2018

Benchmark 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)

NAV :

Regular Plan - Growth	65.4490
Regular Plan - Monthly IDCW	29.2661
Regular Plan - Quarterly IDCW	29.2376
Regular Plan - Yearly IDCW	37.0102
Direct Plan - Growth	73.2570
Direct Plan - Monthly IDCW	32.8935
Direct Plan - Quarterly IDCW	34.7963
Direct Plan - Yearly IDCW	41.7367
AUM as on 30/09/2026:	₹ 18,980.64 Cr
AAUM as on 30/09/2026:	₹ 21,100.52 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Dinesh Balachandran - Equity	24 years	Oct 2019
Ms. Mansi Sajeja - Debt	19 years	Dec 2023
Ms. Vandana Soni - Commodities	12 years	Jan 2024

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.42%	1.12%
Direct	0.69%	0.50%

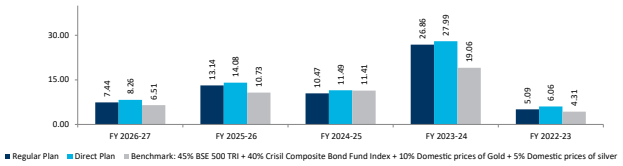
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	7.44	8.26	6.51
3 Years	13.37	14.35	13.10
5 Years	12.01	12.99	10.30
Since Inception	11.62	12.56	11.55

a) Scheme count for the total schemes managed by the Fund Managers does not include close ended 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) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option.
d) 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.
e) Load is not considered for computation of returns.
f) 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.

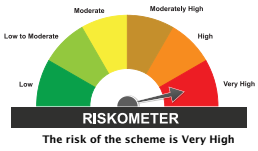
Absolute Returns for each F.Y. for last 5 years



Portfolio

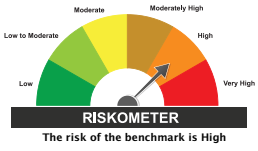
Top 10 Holdings	% to NAV
SBI Gold ETF	6.42
Cholamandalam Investment & Finance Co. Ltd.	4.35
SBI Silver ETF	3.57
Muthoot Finance Ltd.	3.45
Brookfield India Real Estate Trust	2.42
HDB Financial Services Ltd.	2.00
Embassy Office Parks Reit	1.97
Mahindra & Mahindra Financial Services Ltd.	1.91
GAIL (India) Ltd.	1.89
National Bank For Agriculture And Rural Development	1.87

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

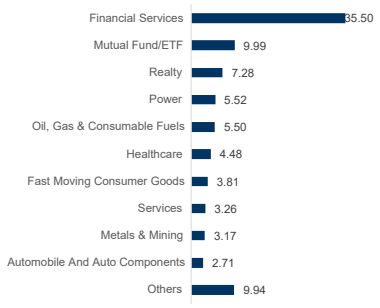
Quantitative Measures/ Risk Measures

1. Modified Duration	2.01 years
2. Average Maturity	2.42 years
3. Macaulay Duration	2.17 years
4. Yield to Maturity^	7.93%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

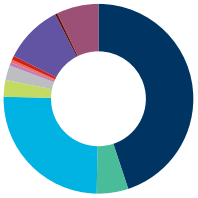
Past Performance is not an indicator or guarantee of future results

SBI MULTI ASSET ALLOCATION FUND

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

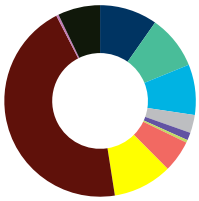
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	44.92
Real Estate Investment Trust	5.38
Non Convertible Debentures	25.03
Floating Rate Notes	2.86
Zero Coupon Bonds	2.52
Government Securities	0.58
Commercial Papers	0.46
Treasury Bills	0.71
Exchange Traded Funds	9.99
Derivatives	0.40
Cash, Cash Equivalents And Others	7.15

Allocation of Net Assets by Credit Rating



AAA and Equivalent	9.74
AA+	9.10
AA	8.52
Below AA	3.05
Sovereign	1.29
A1+ (Money Market)	0.46
Real Estate Investment Trust	5.38
Exchange Traded Funds	9.99
Equity And Equity Related	44.92
Derivatives	0.40
Cash, Cash Equivalents And Others	7.15

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Elevate Campuses Limited	1.02%	Samvardhana Motherson International Limited	1.26%
Sedemac Mechatronics Limited	0.43%	Reliance Industries Limited	0.97%
Moneyview Limited	0.02%	Pine Labs Limited	0.65%
-	-	Privi Speciality Chemicals Limited	0.46%
-	-	State Bank Of India	0.43%
-	-	Sagar Cements Limited	0.24%
-	-	ICICI Prudential Life Insurance Company Ltd.	0.21%
-	-	Steel Authority Of India Ltd	0.09%
-	-	Rallis India Ltd	0.05%
-	-	PVR Inox Limited	0.04%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.43%	1.42%
Direct	0.71%	0.69%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
GMR Airports Ltd. 5% 13AUG28 NCD	CRISIL A+	CRISIL AA-

Additional Disclosure

FUND MATRIX



SBI Multi Asset Allocation Fund	Fund Manager - Mr. Dinesh Balachandran - Equity, Ms. Mansi Sajeja - Debt & Ms. Vandana Soni - Commodities						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	10,10,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	17,54,058	NA	NA	NA	8,20,498	4,15,260	1,20,524
Returns (Annualised) (%)	12.75	NA	NA	NA	12.48	9.51	0.81
45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.52	NA	NA	NA	11.08	9.26	0.38
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	8.71	NA	NA	NA	3.23	-2.88	-14.73

Past performance may or may not be sustained in the future. Inception Date: May 16, 2018. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI AGGRESSIVE HYBRID FUND

(Previously known as SBI Equity Hybrid Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Product labelling:
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.

Fund Details

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

Date of Inception / : Allotment 09/10/1995

Benchmark Index : CRISIL Hybrid 35+65 - Aggressive Index

NAV :

Regular Plan - Growth	305.7288
Regular Plan - IDCW	64.7857
Direct Plan - Growth	340.3681
Direct Plan - IDCW	99.5982

AUM as on 30/09/2026: ₹ 86,210.22 Cr
AAUM as on 30/09/2026: ₹ 87,521.02 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹1,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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.

Expense Ratio[2]

	TER	BER
Regular	1.40%	1.12%
Direct	0.76%	0.57%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Quantitative Measures/ Risk Measures

1. Standard Deviation (%):	11.04%
2. Beta:	1.02
3. Sharpe ratio	0.52

Please refer to the page no.123 for detailed description in tabular format Based on 3 years, monthly data points

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on Sep 30th, 2026).

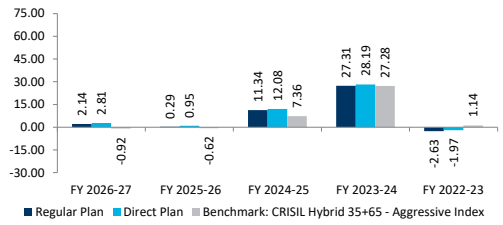
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	2.14	2.81	-0.92
3 Years	10.70	11.43	8.11
5 Years	8.47	9.21	7.57
Since Inception	14.69	13.92	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option. In case of SBI Aggressive 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).
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) Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
f) 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.
g) The performance of the schemes is benchmarked to the Total Return variant of the Index.

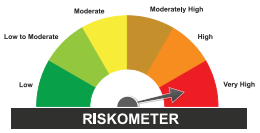
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Adani Power Ltd.	4.23
State Bank Of India	4.22
ICICI Bank Ltd.	4.14
Solar Industries India Ltd.	4.06
Kotak Mahindra Bank Ltd.	3.39
Muthoot Finance Ltd.	3.31
Adani Energy Solutions Ltd.	2.90
Bajaj Finance Ltd.	2.62
Adani Enterprises Ltd.	2.51
MRF Ltd.	2.47

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

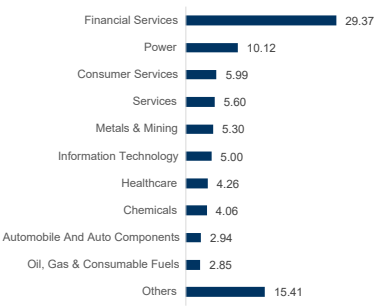
Quantitative Measures/ Risk Measures

1. Modified Duration	2.49 years
2. Average Maturity	2.99 years
3. Macaulay Duration	2.64 years
4. Yield to Maturity^	7.45%
5. Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.23
b) Gross Exposure Turnover	0.85

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

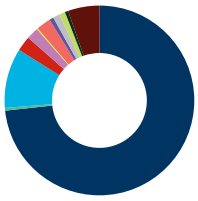
SBI AGGRESSIVE HYBRID FUND

(Previously known as SBI Equity Hybrid Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

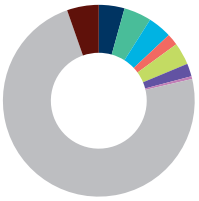
Type of Scheme: An open-ended hybrid Scheme investing predominantly in equity and equity related instruments

Allocation of Net Asset by Asset Class



Equity Shares	73.28
Convertible Debentures	0.47
Non Convertible Debentures	10.18
Floating Rate Notes	2.57
Zero Coupon Bonds	2.05
Securitised Debt	0.18
Government Securities	2.46
State Development Loans	0.72
Commercial Papers	1.15
Certificate Of Deposits	1.02
Treasury Bills	0.56
Cash, Cash Equivalents And Others	5.36

Allocation of Net Assets by Credit Rating



AAA and Equivalent	4.33
AA+	4.66
AA	4.02
Below AA	1.97
Sovereign	3.74
A1+ (Money Market)	2.17
Convertible Debentures	0.47
Equity And Equity Related	73.28
Cash, Cash Equivalents And Others	5.36

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
ICICI Prudential Life Insurance Company Limited	0.12%	Solar Industries India Ltd	4.06%
-	-	State Bank Of India	3.67%
-	-	Divis Laboratories Ltd.	1.83%
-	-	Reliance Industries Limited	1.79%
-	-	DLF Limited	1.02%
-	-	Coal India Limited	0.94%
-	-	Shree Cement Limited	0.88%
-	-	Westlife Foodworld Limited	0.46%
-	-	Procter & Gamble Hygine & Health Care Ltd.	0.34%
-	-	Oberoi Realty Limited	0.29%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.38%	1.40%
Direct	0.73%	0.76%

3. Changes in Risk-o-Meter of scheme

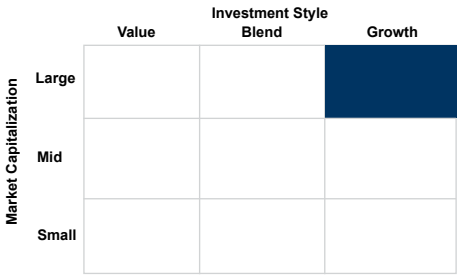
Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
GMR Airports Ltd. 5% 13AUG28 NCD	CRISIL A+	CRISIL AA-

Additional Disclosure

FUND MATRIX



SBI Aggressive Hybrid Fund (Previously known as SBI Equity Hybrid Fund)	Fund Manager - Mr. R. Srinivasan - Equity & Mr. Rajeev Radhakrishnan - Debt						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	37,20,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	6,18,59,222	94,43,628	49,32,420	21,48,056	7,52,801	3,94,715	1,19,436
Returns (Annualised) (%)	14.77	12.21	12.42	11.21	9.01	6.08	-0.87
CRISIL Hybrid 35+65 - Aggressive Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	10.86	11.05	10.22	6.82	2.59	-4.81
BSE SENSEX TRI Additional Benchmark Returns (Annualised) (TRI) (%)	12.96	10.81	10.87	9.59	3.25	-2.86	-14.69

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI CHILDREN'S FUND-SAVINGS PLAN

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

Product labelling:
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.

Fund Details

Investment Objective: To provide the investors an opportunity to earn regular income predominantly through investment in debt and money market instruments and capital appreciation through an actively managed equity portfolio. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment : 21/02/2002

Benchmark Index : NIFTY 50 Hybrid Composite Debt 15:85 Index

NAV :

Regular Plan - Growth	120.2195
Direct Plan - Growth	131.6314

AUM as on 30/09/2026:	₹ 151.70 Cr
AAUM as on 30/09/2026:	₹ 150.53 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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 switchout after 3 years from the date of allotment

Expense Ratio[2]

	TER	BER
Regular	1.29%	1.07%
Direct	0.91%	0.74%

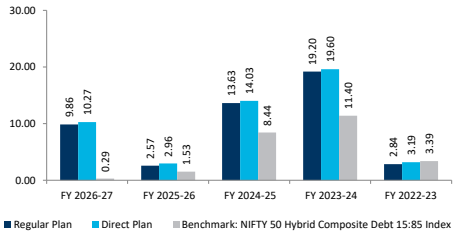
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	9.86	10.27	0.29
3 Years	11.14	11.54	5.80
5 Years	10.22	10.62	5.44
Since Inception	10.61	12.04	8.56

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

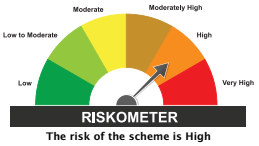
Absolute Returns for each F.Y. for last 5 years



Portfolio

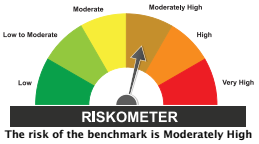
Top 10 Holdings	% to NAV
Government Of India	18.44
State Government Of Rajasthan	6.49
State Government Of Tamil Nadu	5.97
JSW Jfe Kalinga Steel Ltd.	3.43
Motilal Oswal Financial Services Ltd.	3.30
REC Ltd.	3.30
LIC Housing Finance Ltd.	3.29
National Bank For Agriculture And Rural Development	3.28
Small Industries Development Bank Of India	3.27
Muthoot Finance Ltd.	3.24

Scheme Riskometer



The risk of the scheme is High

Benchmark Riskometer



The risk of the benchmark is Moderately High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

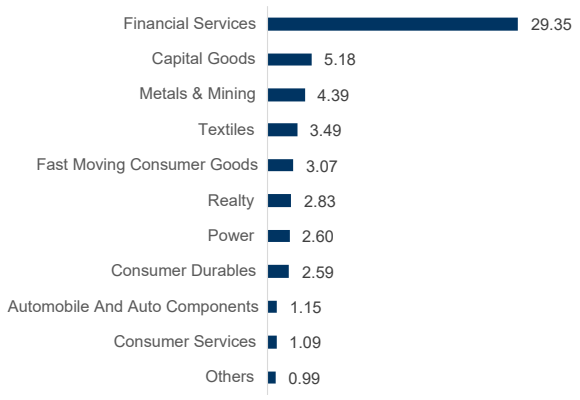
1. Modified Duration	4.14 years
2. Average Maturity	5.83 years
3. Macaulay Duration	4.35 years
4. Yield to Maturity^	7.67%

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

Ratios including debt instruments and cash

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

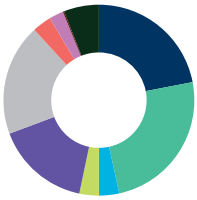
Past Performance is not an indicator or guarantee of future results

SBI CHILDREN'S FUND-SAVINGS PLAN

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

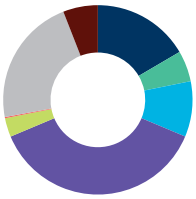
SBI MUTUAL FUND
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Allocation of Net Asset by Asset Class



Equity Shares	21.97
Non Convertible Debentures	24.60
Zero Coupon Bonds	3.43
Floating Rate Notes	3.30
Government Securities	16.00
State Development Loans	18.89
Certificate Of Deposits	3.22
Strips	2.44
Infrastructure Investment Trust	0.21
Cash, Cash Equivalents And Others	5.94

Allocation of Net Assets by Credit Rating



AAA and Equivalent	16.56
AA+	5.28
AA	9.49
Sovereign	37.33
A1+ (Money Market)	3.22
Infrastructure Investment Trust	0.21
Equity And Equity Related	21.97
Cash, Cash Equivalents And Others	5.94

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Indo-Mim Limited	1.69%
-	-	Hatsun Agro Product Ltd	1.45%
-	-	Muthoot Finance Limited	1.26%
-	-	Hawkins Cookers Ltd	1.21%
-	-	Adani Enterprises Ltd.	0.96%
-	-	Adani Energy Solutions Limited (Erst While Adani Transmission Ltd)	0.95%
-	-	EID Parry India Limited	0.86%
-	-	Garware Technical Fibres Limited	0.77%
-	-	EIH Limited	0.66%
-	-	Ganesha Ecosphere Ltd.	0.46%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.29%	1.29%
Direct	0.92%	0.91%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	High	High
Benchmark	Moderately High	Moderately High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Children's Fund-Savings Plan	Fund Manager - Mr. R. Srinivasan - Equity & Mr Lokesh Mallya - Debt						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	29,60,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,35,98,443	82,79,276	45,26,532	20,98,796	7,84,645	4,14,882	1,27,899
Returns (Annualised) (%)	10.81	11.12	11.41	10.77	10.68	9.45	12.49
NIFTY 50 Hybrid Composite Debt 15:85 Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.16	7.97	7.67	6.82	5.12	3.22	-1.27
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	13.04	10.81	10.87	9.59	3.23	-2.88	-14.73

Past performance may or may not be sustained in the future. Inception Date: February 21, 2002. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI CHILDREN'S FUND-INVESTMENT PLAN

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).

Product labelling:

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investment primarily in actively managed equity and equity related

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

Fund Details

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

Date of Inception / : Allotment 29/ 09/2020

Benchmark Index : CRISIL Hybrid 35+65 -Aggressive Index

NAV :

Regular Plan - Growth	49.6599
Direct Plan - Growth	53.4860

AUM as on 30/09/2026:	₹ 7,957.75 Cr
AAUM as on 30/09/2026:	₹ 7,821.52 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

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

Expense Ratio[2]

	TER	BER
Regular	2.01%	1.53%
Direct	1.08%	0.72%

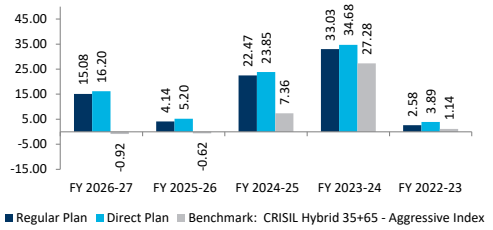
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	15.08	16.20	-0.92
3 Years	19.72	21.00	8.11
5 Years	18.22	19.61	7.57
Since Inception	30.59	32.21	12.38

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

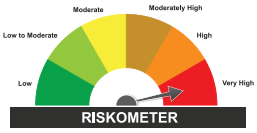
Absolute Returns for each F.Y. for last 5 years



Portfolio

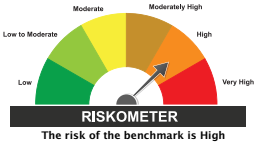
Top 10 Holdings	% to NAV
Alphabet Inc.	5.40
Thangamayil Jewellery Ltd.	4.46
State Bank Of India	4.35
Hatsun Agro Product Ltd.	3.83
Renew Energy Global	3.77
Kotak Mahindra Bank Ltd.	3.67
Adani Enterprises Ltd.	3.65
Aequs Ltd.	3.52
Sona Blw Precision Forgings Ltd.	3.45
The Ramco Cements Ltd.	3.19

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

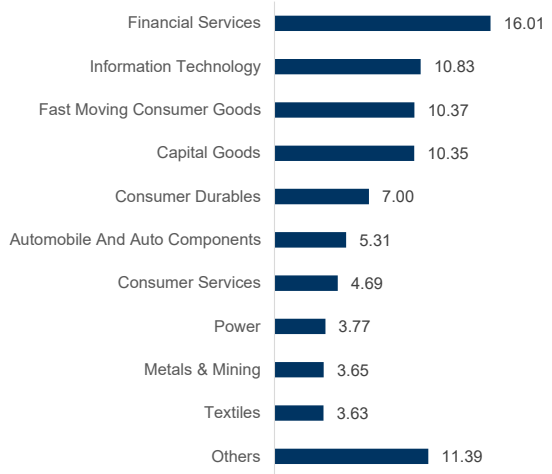
1. Modified Duration	0.01 years
2. Average Maturity	0.01 years
3. Macaulay Duration	0.01 years
4. Yield to Maturity^	5.07%

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

Ratios including debt instruments and cash

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

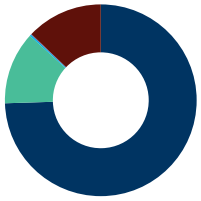
Past Performance is not an indicator or guarantee of future results

SBI CHILDREN'S FUND-INVESTMENT PLAN

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).

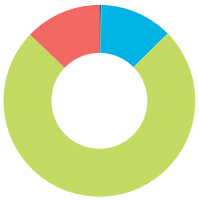
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	74.50
Foreign Equityshares	12.25
Non Convertible Debentures	0.25
Treasury Bills	0.12
Cash, Cash Equivalents And Others	12.88

Allocation of Net Assets by Credit Rating



AAA and Equivalent	0.25
Sovereign	0.12
Foreign Equity shares	12.25
Equity And Equity Related	74.50
Cash, Cash Equivalents And Others	12.88

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Life Insurance Corporation Of India	3.77%	Life Insurance Corporation Of India	3.77%
-	-	Kotak Mahindra Bank Limited	3.67%
-	-	Jubilant Foodworks Ltd	2.87%
-	-	Muthoot Finance Limited	2.65%
-	-	ICICI Bank Ltd	2.50%
-	-	Bosch Home Comfort India Limited (Erst Johnson Controls Hitachi Air Conditioning India Limited)	1.97%
-	-	K.P.R. Mill Limited	1.81%
-	-	Privi Speciality Chemicals Limited	1.71%
-	-	Pakka Limited (Erst Yash Pakka Ltd)	0.20%
-	-	Nephrocare Health Services Limited	0.07%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.02%	2.01%
Direct	1.11%	1.08%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Children's Fund-Investment Plan	FUND MANAGER -Mr. R Srinivasan - Equity & Mr Lokesh Mallya - Debt						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	7,30,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	14,40,124	NA	NA	NA	9,84,468	4,57,823	1,30,878
Returns (Annualised) (%)	22.23	NA	NA	NA	19.91	16.28	17.31
CRISIL Hybrid 35+65 - Aggressive Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.07	NA	NA	NA	6.82	2.59	-4.81
BSE Sensex TRI Additional Benchmark Returns (Annualised) TRI)(%)	5.52	NA	NA	NA	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: September 29, 2020. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

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

Product labelling:

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.

Fund Details

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

Date of Inception / : Allotment 10/02/2021

Benchmark Index : CRISIL Hybrid 85+15 - Conservative Index

NAV :

Regular Plan - Growth	14.5228
Regular Plan - IDCW	14.5226
Direct Plan - Growth	14.9299
Direct Plan - IDCW	14.9277

AUM as on 30/09/2026: ₹ 137.51 Cr

AAUM as on 30/09/2026: ₹ 138.93 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: NIL

Expense Ratio[2]

	TER	BER
Regular	1.45%	1.19%
Direct	0.98%	0.79%

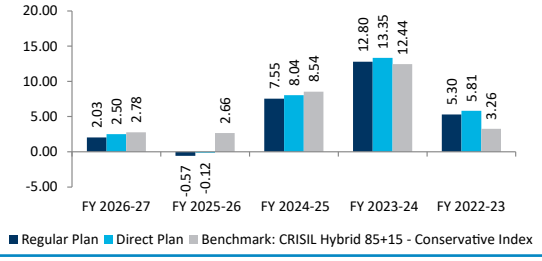
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	2.03	2.50	2.78
3 Years	5.91	6.40	7.03
5 Years	6.32	6.82	6.19
Since Inception	6.84	7.37	6.66

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

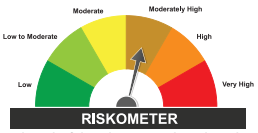
Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Cholamandalam Investment & Finance Co. Ltd.	7.21
National Bank For Agriculture And Rural Development	7.20
Bharat Sanchar Nigam Ltd.	7.16
Summit Digitel Infrastructure Pvt. Ltd.	5.36
Torrent Power Ltd.	3.89
Muthoot Finance Ltd.	3.63
Knowledge Realty Trust	3.61
REC Ltd.	3.60
Tata Power Renewable Energy Ltd.	3.60
Union Bank Of India	2.91

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



The risk of the benchmark is Moderately High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

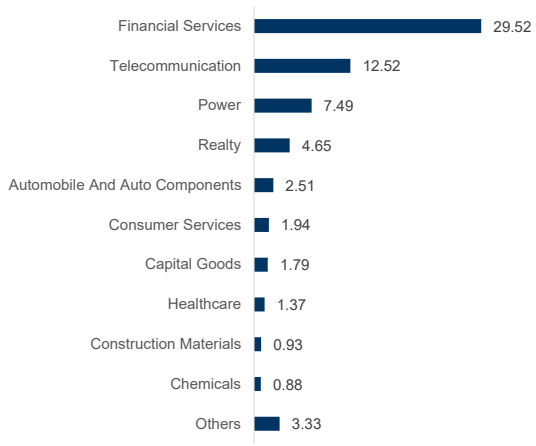
1. Modified Duration	2.68 years
2. Average Maturity	2.85 years
3. Macaulay Duration	2.86 years
4. Yield to Maturity^	6.96%

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

Ratios including debt instruments and cash

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios

Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

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

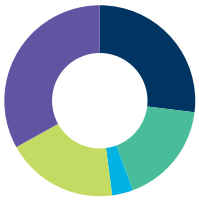
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	19.00
Non Convertible Debentures	40.66
Floating Rate Notes	7.27
Cash, Cash Equivalents And Others	33.07

Allocation of Net Assets by Credit Rating



AAA and Equivalent	26.93
AA+	17.43
AA	3.57
Equity And Equity Related	19.00
Cash, Cash Equivalents And Others	33.07

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Corona Remedies Limited	0.41%	Axis Bank Ltd.	0.54%
Elevate Campuses Limited	0.35%	Divis Laboratories Ltd.	0.39%
-	-	Schaeffler India Limited	0.37%
-	-	Central Depository Services (India) Limited	0.35%
-	-	Grindwell Norton Limited	0.29%
-	-	Sudeep Pharma Limited	0.25%
-	-	ABB India Limited	0.23%
-	-	DLF Limited	0.23%
-	-	Godrej Properties Ltd	0.22%
-	-	Carborundum Universal Ltd.	0.18%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.44%	1.45%
Direct	0.97%	0.98%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderately high	Moderately high
Benchmark	Moderately high	Moderately high

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Retirement Benefit Fund-Conservative Plan	FUND MANAGER - Mr. Rohit Shimpi - Equity & Mr. Ardhendu Bhattacharya - Debt					
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	6,80,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	8,06,546	NA	NA	NA	6,93,444	3,81,764	1,21,400
Returns (Annualised) (%)	5.96	NA	NA	NA	5.73	3.86	2.18
CRISIL Hybrid 85+15 - Conservative Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.41	NA	NA	NA	6.34	4.88	1.66
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	4.39	NA	NA	NA	3.23	-2.88	-14.73

Past performance may or may not be sustained in the future. Inception Date: February 10, 2021. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-CONSERVATIVE HYBRID PLAN

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

Product labelling:
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.

Fund Details

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

Date of Inception / Allotment : 10/02/2021

Benchmark Index : CRISIL Hybrid 65+35 - Conservative Index

NAV :

Regular Plan - Growth	15.6272
Regular Plan - IDCW	15.6289
Direct Plan - Growth	16.1566
Direct Plan - IDCW	16.1545

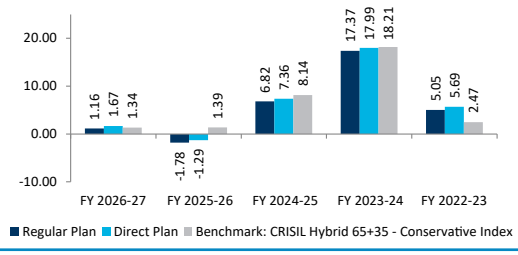
AUM as on 30/09/2026: ₹ 247.91 Cr
AAUM as on 30/09/2026: ₹ 250.77 Cr

Fund Performance as on 30th September, 2026

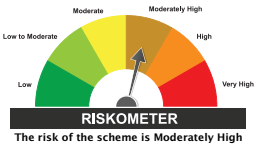
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.16	1.67	1.34
3 Years	6.06	6.60	7.52
5 Years	6.94	7.54	6.79
Since Inception	8.24	8.88	7.75

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years

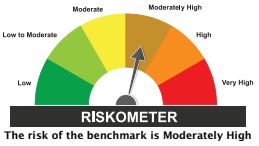


Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



The risk of the benchmark is Moderately High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Portfolio

Top 10 Holdings	% to NAV
Government Of India	10.38
Cholamandalam Investment & Finance Co. Ltd.	4.00
National Bank For Agriculture And Rural Development	3.99
Bharat Sanchar Nigam Ltd.	3.97
Summit Digitel Infrastructure Pvt. Ltd.	2.97
HDFC Bank Ltd.	2.54
Torrent Power Ltd.	2.51
ICICI Bank Ltd.	2.31
Power Finance Corporation Ltd.	2.02
Muthoot Finance Ltd.	2.01

Quantitative Measures/ Risk Measures

1. Modified Duration	2.53 years
2. Average Maturity	3.02 years
3. Macaulay Duration	2.67 years
4. Yield to Maturity^	6.68%

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

Load Structure

Exit Load: Nil

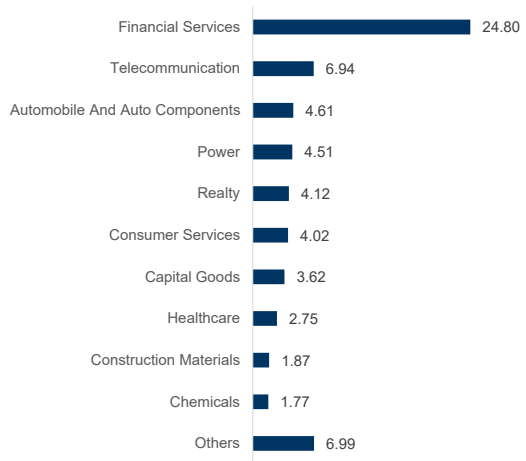
Expense Ratio[2]

	TER	BER
Regular	1.77%	1.45%
Direct	1.27%	1.02%

[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

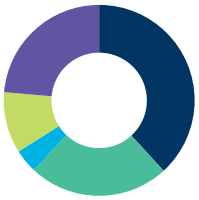
Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-CONSERVATIVE HYBRID PLAN

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

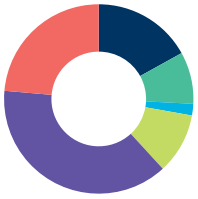
SBI MUTUAL FUND
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Allocation of Net Asset by Asset Class



Equity Shares	38.20
Non Convertible Debentures	23.77
Floating Rate Notes	4.03
Floating Rate Bonds	10.38
Cash, Cash Equivalents And Others	23.62

Allocation of Net Assets by Credit Rating



AAA and Equivalent	16.95
AA+	8.87
AA	1.98
Sovereign	10.38
Equity And Equity Related	38.20
Cash, Cash Equivalents And Others	23.62

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Corona Remedies Limited	0.81%	Larsen & Toubro Limited	1.58%
Elevate Campuses Limited	0.71%	State Bank Of India	1.49%
-	-	Maruti Suzuki India Ltd.	1.18%
-	-	Axis Bank Ltd.	1.15%
-	-	Navin Fluorine International Limited	0.67%
-	-	Pidilite Industries Limited	0.59%
-	-	Oberoi Realty Limited	0.53%
-	-	Coforge Limited	0.53%
-	-	Sudeep Pharma Limited	0.51%
-	-	LTM Limited (Erst Ltimindtree Limited)	0.41%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Direct	1.76%	1.77%
Regular	1.24%	1.27%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	High	Moderately High
Benchmark	Moderately High	Moderately High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Retirement Benefit Fund-Conservative Hybrid Plan	FUND MANAGER - Mr. Rohit Shimpi - Equity & Mr. Ardhendu Bhattacharya - Debt						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	6,80,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	8,17,190	NA	NA	NA	6,97,058	3,77,757	1,20,510
Returns (Annualised) (%)	6.42	NA	NA	NA	5.94	3.16	0.79
CRISIL Hybrid 65+35 - Conservative Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.84	NA	NA	NA	6.57	4.00	-0.91
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	4.39	NA	NA	NA	3.23	-2.88	-14.73

Past performance may or may not be sustained in the future. Inception Date: February 10, 2021. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-AGGRESSIVE HYBRID PLAN

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

SBI MUTUAL FUND
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Product labelling:
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.

Fund Details

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

Date of Inception / Allotment : 10/02/2021

Benchmark Index : CRISIL Hybrid 35+65 -Aggressive Index

NAV :

Regular Plan - Growth	19.0342
Regular Plan - IDCW	19.0337
Direct Plan - Growth	20.2932
Direct Plan - IDCW	20.2953

AUM as on 30/09/2026: ₹ 1,440.63 Cr
AAUM as on 30/09/2026: ₹ 1,628.68 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: Nil

Expense Ratio[2]

	TER	BER
Regular	2.16%	1.74%
Direct	1.18%	0.90%

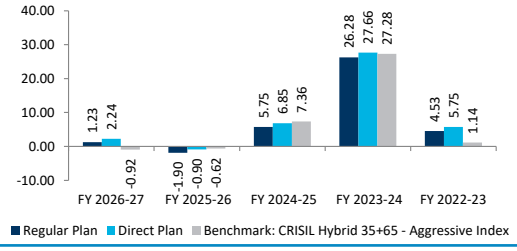
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.23	2.24	-0.92
3 Years	7.67	8.78	8.11
5 Years	9.33	10.53	7.57
Since Inception	12.09	13.37	9.28

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

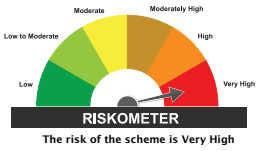
Absolute Returns for each F.Y. for last 5 years



Portfolio

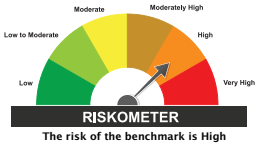
Top 10 Holdings	% to NAV
SBI Gold ETF	9.26
HDFC Bank Ltd.	5.00
ICICI Bank Ltd.	4.62
Larsen & Toubro Ltd.	3.21
State Bank Of India	2.89
National Highways Infra Trust	2.79
Altius Telecom Infrastructure Trust	2.73
Cube Highways Trust	2.54
Maruti Suzuki India Ltd.	2.46
Ultratech Cement Ltd.	2.31

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

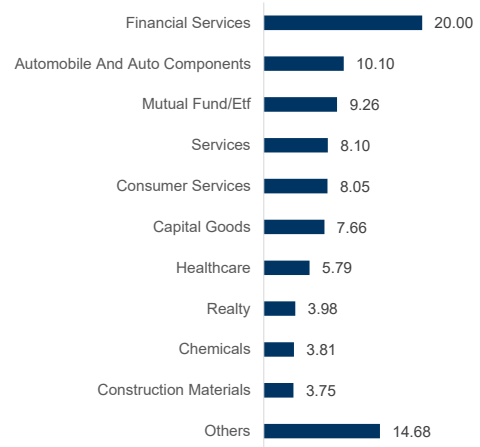
Quantitative Measures/ Risk Measures

1. Modified Duration	1.23 years
2. Average Maturity	3.63 years
3. Macaulay Duration	1.28 years
4. Yield to Maturity^	7.16%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

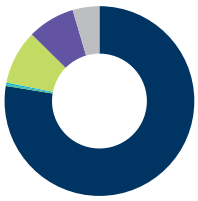
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SBI RETIREMENT BENEFIT FUND-AGGRESSIVE HYBRID PLAN

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

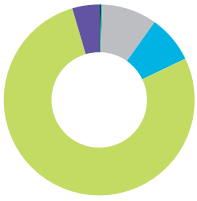
SBI MUTUAL FUND
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Allocation of Net Asset by Asset Class



Equity Shares	77.54
Non Convertible Debentures	0.32
Floating Rate Bonds	0.26
Exchange Traded Funds	9.26
Infrastructure Investment Trust	8.06
Cash, Cash Equivalents And Others	4.56

Allocation of Net Assets by Credit Rating



AAA and Equivalent	0.32
Sovereign	0.26
Exchange Traded Funds	9.26
Infrastructure Investment Trust	8.06
Equity And Equity Related	77.54
Cash, Cash Equivalents And Others	4.56

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Corona Remedies Limited	1.65%	Axis Bank Ltd.	2.27%
Elevate Campuses Limited	1.43%	Divis Laboratories Ltd.	1.69%
-	-	Schaeffler India Limited	1.51%
-	-	Central Depository Services (India) Limited	1.50%
-	-	Grindwell Norton Limited	1.11%
-	-	Sudeep Pharma Limited	1.07%
-	-	DLF Limited	0.87%
-	-	Carborundum Universal Ltd.	0.87%
-	-	ICICI Prudential Life Insurance Company Ltd.	0.76%
-	-	Godrej Properties Ltd	0.72%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.13%	2.16%
Direct	1.19%	1.18%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Retirement Benefit Fund-Aggressive Hybrid Plan	FUND MANAGER -Mr. Rohit Shimpi - Equity & Mr. Ardhendu Bhattacharya - Debt						
SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	6,80,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	8,71,859	NA	NA	NA	7,29,146	3,80,410	1,19,953
Returns (Annualised) (%)	8.69	NA	NA	NA	7.74	3.62	-0.07
CRISIL Hybrid 35+65 - Aggressive Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.40	NA	NA	NA	6.82	2.59	-4.81
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	4.39	NA	NA	NA	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: February 10, 2021. Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-AGGRESSIVE PLAN

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

Product labelling:
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.

Fund Details

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

Date of Inception / Allotment : 10/02/2021

Benchmark Index : BSE 500 TRI

NAV :

Regular Plan - Growth	19.5610
Regular Plan - IDCW	19.5615
Direct Plan - Growth	20.9705
Direct Plan - IDCW	20.9593

AUM as on 30/09/2026: ₹ 3,066.68 Cr

AAUM as on 30/09/2026: ₹ 3,151.10 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: NIL

Expense Ratio[2]

	TER	BER
Regular	2.09%	1.67%
Direct	1.13%	0.84%

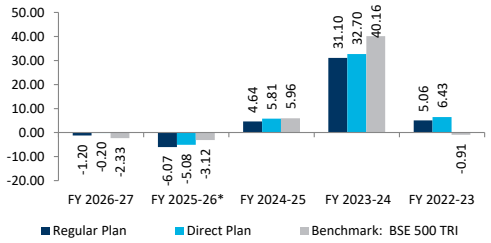
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	-1.20	-0.20	-2.33
3 Years	6.65	7.81	9.19
5 Years	9.27	10.58	8.90
Since Inception	12.64	14.04	11.73

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

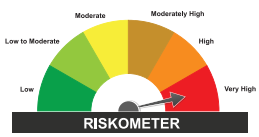
Absolute Returns for each F.Y. for last 5 years



Portfolio

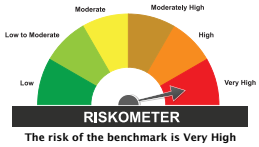
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	6.13
ICICI Bank Ltd.	5.63
Larsen & Toubro Ltd.	3.86
State Bank Of India	3.61
Maruti Suzuki India Ltd.	2.95
Kotak Mahindra Bank Ltd.	2.67
Ultratech Cement Ltd.	2.58
Urban Company Ltd.	2.39
JSW Infrastructure Ltd.	2.32
Lenskart Solutions Ltd.	2.26

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

Major Risk Factors*

1. Market (Equity) Risk
2. Interest Rate (Debt) Risk
3. Credit (Debt) Risk
4. Liquidity Risk
5. Asset-Allocation / Rebalancing Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

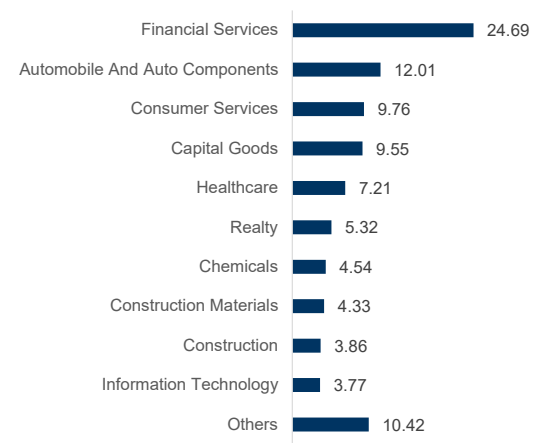
1. Modified Duration	0.08 years
2. Average Maturity	0.12 years
3. Macaulay Duration	0.08 years
4. Yield to Maturity^	5.13%

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

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Allocation of Net Asset by Sectors



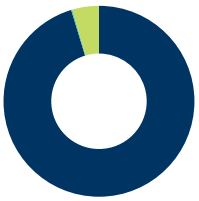
Past Performance is not an indicator or guarantee of future results

SBI RETIREMENT BENEFIT FUND-AGGRESSIVE PLAN

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

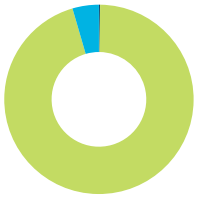
SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Equity Shares	95.29
Non Convertible Debentures	0.17
Floating Rate Bonds	0.03
Cash, Cash Equivalents And Others	4.51

Allocation of Net Assets by Credit Rating



AAA and Equivalent	0.17
Sovereign	0.03
Equity And Equity Related	95.29
Cash, Cash Equivalents And Others	4.51

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Corona Remedies Limited	2.07%	Axis Bank Ltd.	2.67%
Elevate Campuses Limited	1.80%	Divis Laboratories Ltd.	2.09%
-	-	Schaeffler India Limited	1.88%
-	-	Central Depository Services (India) Limited	1.88%
-	-	Grindwell Norton Limited	1.48%
-	-	Sudeep Pharma Limited	1.29%
-	-	DLF Limited	1.29%
-	-	Godrej Properties Ltd	1.09%
-	-	ICICI Prudential Life Insurance Company Ltd.	0.89%
-	-	Carborundum Universal Ltd.	0.86%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	2.07%	2.09%
Direct	1.11%	1.13%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Retirement Benefit Fund-Aggressive Plan	FUND MANAGER - Mr. Rohit Shimpi - Equity & Mr. Ardhendu Bhattacharya - Debt						
SIP Investments	**Since Inception SIP**	**20 Years SIP**	**15 Years SIP**	**10 Years SIP**	**5 Years SIP**	**3 Years SIP**	**1 Year SIP**
Total Amount Invested (₹)	6,80,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	8,59,671	NA	NA	NA	7,14,452	3,68,688	1,18,498
Returns (Annualised) (%)	8.19	NA	NA	NA	6.92	1.56	-2.32
BSE 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.72	NA	NA	NA	7.82	1.71	-6.65
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	4.39	NA	NA	NA	3.25	-2.86	-14.69

Past performance may or may not be sustained in the future. Inception Date: February 10, 2021. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI INCOME PLUS ARBITRAGE ACTIVE FOF

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

Product labelling:

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.

Fund Details

Investment Objective: The investment objective of the scheme shall be to generate regular income and capital appreciation by investing in a mix of units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 02/ 05/2025

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

NAV:

Regular Plan - Growth	10.7584
Regular Plan - IDCW	10.7584
Direct Plan - Growth	10.7817
Direct Plan - IDCW	10.7815
AUM as on 30/09/2026:	₹ 1,748.75 Cr
AAUM as on 30/09/2026:	₹ 1,792.89 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Ardhendu Bhattacharya	15 years	May 2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: NIL

Expense Ratio[2]

	TER	BER
Regular	0.21%	0.17%
Direct	0.12%	0.09%

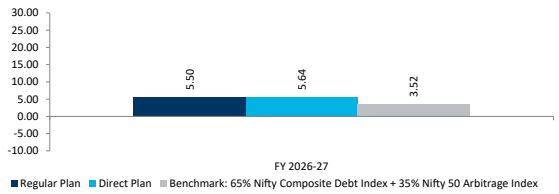
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	5.50	5.64	3.52
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	5.31	5.47	3.47

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

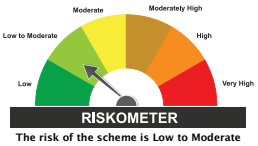
Absolute Returns for each F.Y. for last 5 years



Portfolio

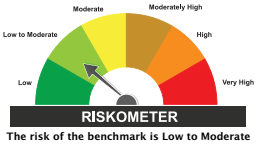
Top 10 Holdings	% to NAV
SBI Arbitrage Fund - Direct Plan - Growth Option	46.90
SBI Corporate Bond Fund - Direct Plan - Growth Option	20.12
SBI Short Term Fund - Direct Plan -Growth Option	14.62
SBI Banking & PSU Debt Fund - Direct Plan - Growth Option	10.39
SBI Money Market Fund - Direct Plan - Growth Option	3.75

Scheme Riskometer



The risk of the scheme is Low to Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Underlying Scheme Risk
2. Interest Rate Risk
3. Credit Risk
4. Market Risk
5. Liquidity Risk

*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

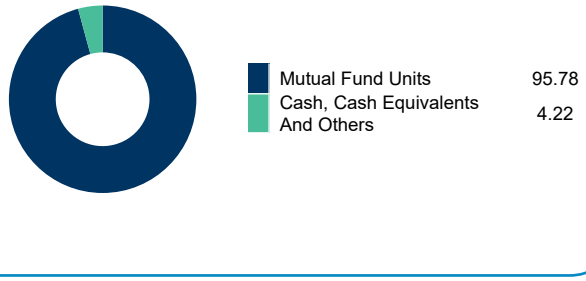
Past Performance is not an indicator or guarantee of future results

SBI INCOME PLUS ARBITRAGE ACTIVE FOF

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	-	-

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Low to Moderate
Benchmark	Low to Moderate	Low to Moderate

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.22%	0.21%
Direct	0.12%	0.12%

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-
-	-	-

Additional Disclosure

FUND MATRIX



SBI Income Plus Arbitrage Active FOF	FUND MANAGER - MR. ARDHENDU BHATTACHARYA						
SIP Investments	**Since Inception SIP**	**20 Years SIP**	**15 Years SIP**	**10 Years SIP**	**5 Years SIP**	**3 Years SIP**	**1 Year SIP**
Total Amount Invested (₹)	1,70,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,76,711	NA	NA	NA	NA	NA	1,23,397
Returns (Annualised) (%)	5.30	NA	NA	NA	NA	NA	5.32
65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	4.95	NA	NA	NA	NA	NA	5.26
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	-11.41	NA	NA	NA	NA	NA	-14.73

Past performance may or may not be sustained in the future. Inception Date: May 02, 2025. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI DYNAMIC ASSET ALLOCATION ACTIVE FOF

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

Product labelling:
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.

Fund Details

Investment Objective: The investment objective of the scheme shall be to generate long-term capital appreciation by investing in actively managed equity oriented and actively managed debt oriented mutual fund schemes However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Date of Inception / : Allotment 15/09/2025

Benchmark Index : NIFTY 50 Hybrid Composite debt 50:50 Index

NAV :

Regular Plan - Growth	10.0543
Regular Plan - IDCW	10.0543
Direct Plan - Growth	10.1645
Direct Plan - IDCW	10.1638
AUM as on 30/09/2026:	₹ 2,211.79 Cr
AAUM as on 30/09/2026:	₹ 2,273.53 Cr

Fund Manager Details

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

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular	1.34%	1.16%
Direct	0.27%	0.23%

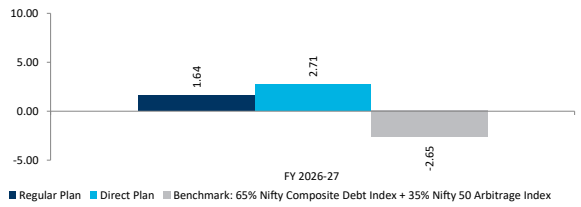
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.64	2.71	-2.65
3 Years	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.
Since Inception	0.52	1.58	-3.36

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

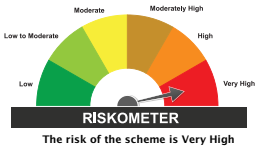
Absolute Returns for each F.Y. for last 5 years



Portfolio

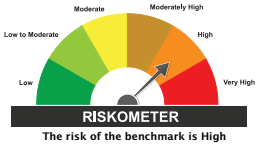
Top 10 Holdings	% to NAV
SBI Medium Term Fund - Direct Plan - Growth Option	18.80
SBI Focused Fund - Direct Plan -Growth Option	10.06
SBI Medium To Long Term Fund-Direct Plan -Growth Option	9.39
SBI Large & Midcap Fund -Direct Plan -Growth Option	9.30
SBI Dynamic Term Fund - Direct Plan - Growth Option	7.65
SBI Healthcare Opportunities Fund - Direct Plan -Growth Option	6.33
SBI Banking & Financial Services Fund - Direct Plan - Growth Option	5.50
SBI Consumption Opportunities Fund - Direct Plan - Growth Option	5.33
SBI Innovative Opportunities Fund - Direct Plan - Growth Option	5.23
SBI Automotive Opportunities Fund - Direct Plan - Growth Option	5.13

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

Major Risk Factors*

Underlying Scheme Risk
Market Risk
Asset-Allocation Risk
Interest Rate Risk
Liquidity Risk

*Refer page 124 for detailed explanation in the Important Link Section

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Sectors



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

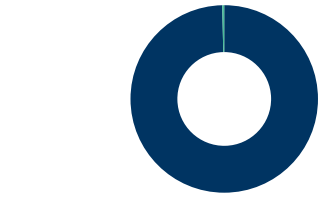
Past Performance is not an indicator or guarantee of future results

SBI DYNAMIC ASSET ALLOCATION ACTIVE FOF

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Allocation of Net Asset by Asset Class



Mutual Fund Units	99.66
Cash, Cash Equivalents And Others	0.34

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	-	-

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	High	Very High
Benchmark	High	High

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.34%	1.34%
Direct	0.25%	0.27%

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX



SBI Dynamic Asset Allocation Active FoF	FUND MANAGER - MR. ARDHENDU BHATTACHARYA & MS. NIDHI CHAWLA - EQUITY						
SIP Investments	**Since Inception SIP**	**20 Years SIP**	**15 Years SIP**	**10 Years SIP**	**5 Years SIP**	**3 Years SIP**	**1 Year SIP**
Total Amount Invested (₹)	1,30,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on September 30, 2026 (₹)	1,29,884	NA	NA	NA	NA	NA	1,19,830
Returns (Annualised) (%)	-0.15	NA	NA	NA	NA	NA	-0.26
NIFTY 50 Hybrid Composite Debt 50:50 Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	-5.98	NA	NA	NA	NA	NA	-6.39
BSE Sensex TRI (Annualised) (TRI) (%)	-14.11	NA	NA	NA	NA	NA	-14.72

Past performance may or may not be sustained in the future. Inception Date: September 15, 2025. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

Snapshot of Debt Funds

Scheme	SBI Gilt Fund	SBI Medium to Long Term Fund (Previously known as SBI Medium to Long Duration Fund)	SBI Dynamic Term Fund (Previously known as SBI Dynamic Bond Fund)	SBI Corporate Bond Fund	SBI Credit Risk Fund	SBI Medium Term Fund (Previously known as SBI Medium Duration Fund)	SBI Short Term Fund (Previously known as SBI Short Term Debt Fund)	SBI 10 year Constant Maturity Gilt Fund (Previously known as SBI Constant Maturity 10-Year Gilt Fund)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/ 01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Sudhir Agarwal	Mr Mohit Jain	Mr. Sudhir Agarwal	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager)	Mr. Lokesh Mallya & Mr. Prashanth Sridhar (Co Fund Manager)	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager)	Ms. Mansi Sajeja	Mr. Sudhir Agarwal
Managing Since	(w.e.f. July 2025)	(w.e.f. July 2025)	(w.e.f. July 2025)	Rajeev Jan-2019-Ardhendhu	Lokesh Feb-2017 Prashant -1st July 2026	(w.e.f. Dec-2023)	Mansi May-2025	(w.e.f. July 2025)
First Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index A-II	NIFTY Credit Risk Bond Index B-II	NIFTY Medium Duration Debt Index A-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
Fund Details as on 30 September 2026								
Month End AUM (₹ in Crores)	₹ 8,065.61	₹ 2,036.17	₹ 3,501.80	₹ 21,816.38	₹ 2,191.92	₹ 6,416.46	₹ 13,236.40	₹ 1,500.50
Modified Duration (years)	5.31	4.33	1.96	2.15	2.07	2.94	2.19	6.72
Average Maturity (years)	15.42	7.95	3.53	2.80	2.80	4.28	2.70	9.62
Macaulay Duration (years)	5.51	4.55	2.06	2.25	2.21	3.09	2.33	6.96
Yield to Maturity (%)^	7.03	7.94	7.10	7.65	8.86	8.37	7.76	7.31
BER\TER (Regular Plan)	0.82%\1.00%	1.26%\1.48%	1.15%\1.37%	0.64%\0.76%	1.31%\1.54%	1.04%\1.22%	0.74%\0.88%	0.54%\0.63%
BER\TER (Direct Plan)	0.40%\0.50%	0.66%\0.78%	0.53%\0.64%	0.31%\0.37%	0.76%\0.90%	0.61%\0.72%	0.35%\0.42%	0.27%\0.32%
Composition by Assets as on 30 September 2026								
Equity Shares	-	-	-	-	-	2.41	-	-
Corporate Debt	-	54.08	37.22	74.12	76.84	65.43	74.17	-
Gilts	69.48	26.94	19.66	5.66	1.57	15.20	0.26	97.21
Money Market Instruments	11.10	-	18.80	8.45	2.25	1.11	10.80	-
Other Assets	19.42	18.98	24.32	11.77	19.34	15.85	14.77	2.79
Composition by Ratings as on 30 September 2026								
AA, AA+, AAA And Equivalent	-	47.69	37.22	74.12	54.19	47.25	74.17	-
Below AA	-	6.39	-	-	22.65	18.18	-	-
Sovereign	87.55	31.56	29.67	8.47	10.63	20.72	6.00	97.21
Below A1+, A1+	-	-	15.81	7.95	-	1.11	10.43	-
Cash, Cash Equivalents, Derivatives and Others	12.45	14.36	17.30	9.46	12.53	12.74	9.40	2.79
Other Details								
Exit Load	NIL	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month – Nil; For the remaining investments - 0.25%	Nil	For 8% of the investments within 1 Year – Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years – Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years – Nil; For the remaining investments - 0.75%	For exit within 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil	NIL	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST. | ^In case of semi-annual convention , the YTM is annualised.

Snapshot of Debt Funds

Scheme	SBI Ultra Short to Short Term Fund (Previously known as SBI Low Duration Fund)	SBI Money Market Fund (Previously known as SBI Savings Fund)	^SBI Banking and PSU Debt Fund (Previously known as SBI Banking and PSU Fund)	SBI Liquid Fund	SBI Ultra Short Term Fund (Previously known as SBI Ultra Short Duration Fund)	SBI Floating Interest Rates Fund (Previously known as SBI Floating Rate Debt Fund)	SBI Long Term Fund (Previously known as 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 Co-Fund manager Mr. Sankalp Jain	Mr. Ardhendhu Bhattacharya	Mr. Rajeev Radhakrishnan	Mr. Sudhir Agrawal	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager)	Mr. Ardhendu Bhattacharya	Ms. Ranjana Gupta
Managing Since	wef 15 May	Rajeev Dec-2023 Sankalp - w.e.f 1st July-2026	Ardhendhu May-2025	Rajeev Dec-2023	wef 15 May	Ardhendu June-21, Rajeev Oct-20	July - 2025	(w.e.f. Dec - 2024)
First Tier Benchmark	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	CRISIL Ultra Short Duration Debt A-I Index	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
Fund Details as on 30 September 2026								
Month End AUM (₹ in Crores)	₹10,934.84	₹ 27,260.88	₹ 7,570.25	₹ 75,788.99	₹ 11,294.10	₹ 675.71	₹1,270.29	₹ 13,481.29
Modified Duration (years)	0.56	0.31	1.42	0.09	0.29	1.08	9.44	1 day
Average Maturity (years)	1.05	0.35	1.24	0.10	0.48	2.30	27.31	1 day
Macaulay Duration (years)	0.61	0.33	1.52	0.10	0.32	1.13	9.80	1 day
Yield to Maturity (%)^	7.17	6.84	6.95	6.27	7.03	7.25	7.54	5.04
BER\TER (Regular Plan)	0.78%\0.92%	0.54%\0.63%	0.65%\0.77%	0.27%\0.32%	0.49%\0.57%	0.34%\0.42%	0.57%\0.68%	0.10%\0.13%
BER\TER (Regular Plan)	0.37%\0.44%	0.22%\0.26%	0.34%\0.41%	0.17%\0.20%	0.30%\0.35%	0.22%\0.28%	0.26%\0.32%	0.07%\0.09%
Composition by Assets as on 30 September 2026								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	45.66	-	34.61	0.38	28.36	22.13	-	-
Gilts	1.90	-	5.42	-	-	5.82	84.27	-
Money Market Instruments	45.57	97.64	46.95	98.52	64.85	37.60	-	4.09
Other Assets	6.87	2.36	13.02	1.10	6.79	34.45	15.73	95.91
Composition by Ratings as on 30 September 2026								
AA, AA+, AAA And Equivalent	45.66	-	34.61	0.38	27.04	22.13	-	-
Below AA	-	-	-	-	1.32	-	-	-
Sovereign	6.43	14.41	9.66	12.56	9.41	34.90	90.25	4.09
Below A1+, A1+	41.04	85.45	45.53	86.09	57.75	37.60	-	-
Cash, Cash Equivalents, Derivatives and Others	6.87	0.14	10.20	0.97	4.48	5.37	9.75	95.91
Other Details								
Exit Load	NIL	NIL	NIL	Investor exit upon subscription / switch -in: Exit Load as a % of redemption proceeds Day 1: 0.0070% Day 2: 0.0065% Day 3: 0.0060% Day 4: 0.0055% Day 5: 0.0050% Day 6: 0.0045% Day 7: 0.0000%	NIL	For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil	NIL	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST. | ^In case of semi-annual convention , the YTM is annualised. ^SBI CPSE Bond Plus SDL Sep 2026 Fund is merged with SBI Banking & PSU Debt Fund with effect from September 30, 2026.

SBI OVERNIGHT FUND

Type of Scheme: An open-ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk

Product labelling:
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.

Fund Details

Investment Objective: To provide the investors an opportunity to invest in overnight securities maturing on the next business day. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / : Allotment 01/10/2002

Benchmark Index : CRISIL Liquid Overnight Index

NAV :

Regular Plan - Daily IDCW	1,387.4716
Regular Plan - Growth	4,430.0143
Regular Plan - Weekly IDCW	1,416.7031
Direct Plan - Daily IDCW	1,394.0617
Direct Plan - Growth	4,491.3512
Direct Plan - Weekly IDCW	1,423.5348

AUM as on 30/09/2026: ₹ 13,481.29 Cr
AAUM as on 30/09/2026: ₹ 23,761.80 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Ms. Ranjana Gupta	29 years	Dec-2024

Lump sum Amount: ₹5,000/- & in multiples of ₹1/-

SIP Amount: ₹2,000/- and in multiples of ₹1/-

Load Structure

Exit Load: •Nil

Expense Ratio

	TER	BER
Regular:	0.13%	0.10%
Direct:	0.09%	0.07%

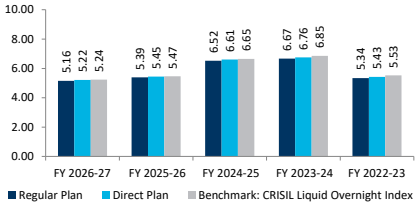
²Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	5.16	5.22	5.24
3 Years	5.94	6.01	6.06
5 Years	5.62	5.69	5.76
Since Inception	6.39	6.16	N.A.

a) As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
b) 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 Part III of Chapter 3 of SEBI Master Circular for Mutual Fund Dated March 20, 2026. 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".
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) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
g) The performance of the schemes is benchmarked to the Total Return variant of the Index.

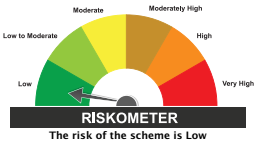
Absolute Returns for each F.Y. for last 5 years



Portfolio

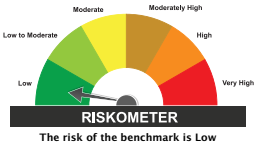
Top 10 Holdings	% to NAV
91 Day T-Bill 01.10.26	1.17
91 Day T-Bill 08.10.26	1.17
91 Day T-Bill 29.10.26	0.58
91 Day T-Bill 15.10.26	0.39
182 Day T-Bill 15.10.26	0.39
364 Day T-Bill 23.10.26	0.39

Scheme Riskometer



The risk of the scheme is Low

Benchmark Riskometer



The risk of the benchmark is Low

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

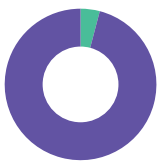
Quantitative Measures/ Risk Measures

1. Modified Duration	1 Day
2. Average Maturity	1 Day
3. Macaulay Duration	1 Day
4. Yield to Maturity^	5.04%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Allocation of Net Assets by Credit Rating



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI OVERNIGHT FUND

Type of Scheme: An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
PSBFAAA/011026	3.91%	Canara Bank CD MAT 01-09-2026	7.37%
91 Day Tbill Mat 01-10-2026	1.17%	Bank Of Baroda CD Mat 01-09-2026	5.66%
91 Day Tbill Mat 08-10-2026	1.17%	NBHFAAA/010926	2.24%
NBHFAAA/011026	1.09%	PSBFAAA/010926	2.14%
91 Day Tbill Mat 29-10-2026	0.58%	CDA1P/010926	2.03%
182 Days Tbill Mat 15-10-2026	0.39%	182 Days Tbill Mat 10-09-2026	1.07%
91 Day Tbill Mat 15-10-2026	0.39%	182 Days Tbill Mat 18-09-2026	0.92%
364 Day Tbill Mat 23-10-2026	0.39%	Kotak Mahindra Prime Limited Cp Mat 01-09-2026	0.85%
-	-	364 Day Tbill Mat 03-09-2026	0.85%
-	-	Indian Bank Cd Mat 01-09-2026	0.53%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.14%	0.13%
Direct	0.09%	0.09%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Low
Benchmark	Low	Low

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration	Credit Quality: Low	Medium	High
Low			
Short			
Medium			
Long			

POTENTIAL RISK MATRIX (PRC)

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

Past Performance is not an indicator or guarantee of future results

SBI LIQUID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

Product labelling: 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.

Fund Details

Investment Objective: To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment : 24/11/2003

Benchmark Index : NIFTY Liquid Index A-I

NAV :

Daily IDCW Option	1,427.6490
Growth Option	4,443.8452
Regular Plan - Daily IDCW	1,140.7391
Regular Plan - Fortnightly IDCW	1,444.7285
Regular Plan - Growth	4,402.2266
Regular Plan - Weekly IDCW	1,379.7334
Direct Plan - Daily IDCW	1,144.0484
Direct Plan - Fortnightly IDCW	1,454.0895
Direct Plan - Growth	4,452.8811
Direct Plan - Weekly IDCW	1,386.6554

AUM as on 30/09/2026: ₹ 75,788.99Cr

AAUM as on 30/09/2026: ₹ 88,651.08 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Rajeev Radhakrishnan	24 years	Dec-2023

Minimum Investment

Lump sum Amount: ₹500/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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%

Expense Ratio[2]

	TER	BER
Regular:	0.32%	0.27%
Direct:	0.20%	0.17%

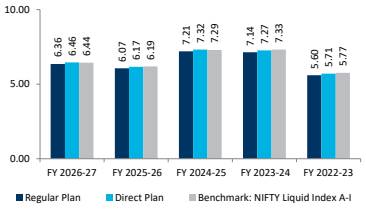
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	6.36	6.46	6.44
3 Years	6.78	6.89	6.89
5 Years	6.22	6.34	6.36
Since Inception	6.87	6.78	7.15

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

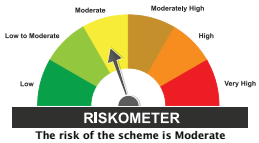
Absolute Returns for each F.Y. for last 5 years



Portfolio

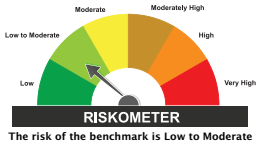
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	8.21
Union Bank Of India	6.43
Reliance Retail Ventures Ltd.	4.81
National Bank For Agriculture And Rural Development	4.67
Small Industries Development Bank Of India	3.72
Bank Of Baroda	3.55
HDFC Securities Ltd.	3.53
91 Day T-Bill 05.11.26	3.47
Punjab National Bank	3.20
Bank Of India	3.20

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

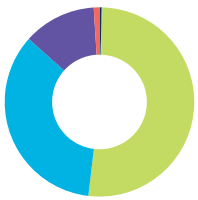
Quantitative Measures/ Risk Measures

1. Modified Duration	0.09 years
2. Average Maturity	0.10 years
3. Macaulay Duration	0.10 years
4. Yield to Maturity^	6.27%

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

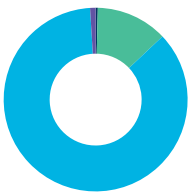
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	0.38
State Development Loans	0.13
Commercial Papers	51.37
Certificate Of Deposits	34.72
Treasury Bills	12.43
Cash, Cash Equivalents And Others	0.97

Allocation of Net Assets by Credit Rating



AAA and Equivalent	0.38
Sovereign	12.56
A1+ (Money Market)	86.09
Cash, Cash Equivalents And Others	0.97

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI LIQUID FUND

Type of Scheme: An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
364 Days Tbill Mat 12-11-2026	2.66%	91 Day Tbill Mat 10-09-2026	7.04%
Reliance Retail Ventures Limited Cp Mat 30-10-2026	2.57%	HDFC Bank Limited Cd Mat 07-09-2026	1.95%
Union Bank Of India Cd Mat 06-11-2026	2.57%	91 Day Tbill Mat 24-09-2026	1.89%
HDFC Bank Limited Cd Mat 19-11-2026	1.92%	National Bank For Agriculture & Rural Development Cp Mat03-09-2026	1.71%
Bank Of India Cd Mat. 03-12-2026	1.91%	Interise Trust Cp Mat. 02-09-2026	1.63%
91 Day Tbill Mat 12-11-2026	1.66%	Bank Of Baroda Cd Mat 15-09-2026	1.62%
Bank Of India Cd Mat. 13-10-2026	1.29%	L&T Metro Rail (Hyderabad) Limited Cp Mat 21-09-2026	1.42%
NTPC Limited Cp Mat 19-10-2026	1.29%	182 Days Tbill Mat 10-09-2026	1.08%
Bharat Petroleum Corporation Ltd Cp Mat 27-10-2026	1.29%	Punjab National Bank Cd Mat 17-09-2026	1.08%
ICICI Securities Limited Cp Mat At 26-10-2026	1.28%	IDFC First Bank Limited Cd Mat 10-09-2026	1.00%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.34%	0.32%
Direct	0.20%	0.20%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Low To Moderate	Low To Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration	Credit Quality: Low	Medium	High
Low			
Short			
Medium			
Long			

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)			

Past Performance is not an indicator or guarantee of future results

SBI ULTRA SHORT TERM FUND

(Previously known as SBI Ultra Short Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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. A moderate interest rate risk and moderate credit risk.

Product labelling: 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.

Fund Details

Investment Objective: To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 21/05/1999

Benchmark Index: CRISIL Ultra Short Duration Debt A-I Index

NAV:

Regular Plan - Cash	6,446.2364
Regular Plan - Daily IDCW	2,428.0130
Regular Plan - Weekly IDCW	1,265.6925
Direct Plan - Cash	6,576.7631
Direct Plan - Daily IDCW	2,459.2314
Direct Plan - Weekly IDCW	1,273.6912
AUM as on 30/09/2026:	₹ 11,294.10 Cr
AAUM as on 30/09/2026:	₹ 11,911.54 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Sudhir Agrawal	20 years	May-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.57%	0.49%
Direct:	0.35%	0.30%

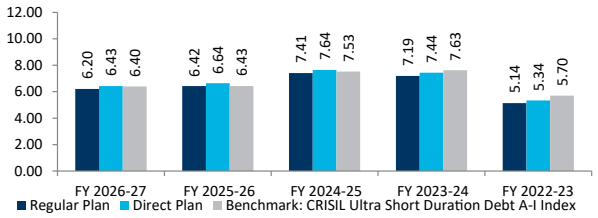
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	6.20	6.43	6.40
3 Years	6.92	7.15	7.08
5 Years	6.26	6.48	6.54
Since Inception	7.03	7.16	7.45

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

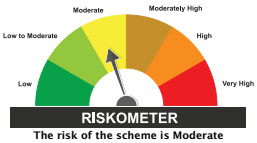
Absolute Returns for each F.Y. for last 5 years



Portfolio

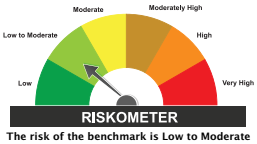
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	9.60
Bank Of Baroda	9.43
National Bank For Agriculture And Rural Development	7.34
91 Day T-Bill 22.10.26	7.10
Punjab National Bank	6.97
Kotak Mahindra Bank Ltd.	6.92
Muthoot Finance Ltd.	5.10
Union Bank Of India	3.48
Muthoot Fincorp Ltd.	3.43
Small Industries Development Bank Of India	3.38

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

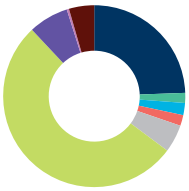
Quantitative Measures/ Risk Measures

1. Modified Duration	0.29 years
2. Average Maturity	0.48 years
3. Macaulay Duration	0.32 years
4. Yield to Maturity^	7.03%

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

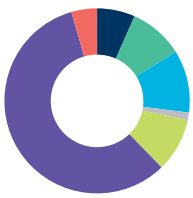
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	24.42
Floating Rate Notes	1.78
Securitised Debt	2.16
State Development Loans	1.91
Commercial Papers	4.94
Certificate Of Deposits	52.81
Treasury Bills	7.10
Strips	0.40
Cash, Cash Equivalents And Others	4.48

Allocation of Net Assets by Credit Rating



AAA and Equivalent	6.63
AA+	9.49
AA	10.92
Below AA	1.32
Sovereign	9.41
A1+ (Money Market)	57.75
Cash, Cash Equivalents And Others	4.48

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI ULTRA SHORT TERM FUND

(Previously known as SBI Ultra Short Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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. A moderate interest rate risk and moderate credit risk.

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
HDFC Bank Limited Cd Mat 15-01-2027	9.60%	National Bank For Agriculture And Rural Development Cd Mat 02-03-2027	6.05%
Bank Of Baroda Cd Mat 07-10-2026	3.78%	HDFC Bank Limited Cd Mat 12-03-2027	5.28%
Union Bank Of India Cd Mat 15-01-2027	2.62%	Punjab National Bank Cd Mat 04-02-2027	3.91%
Bharat Petroleum Corporation Limited 6.27% 26-10-2026 (R)	1.88%	Trep/011026	3.79%
Punjab National Bank Cd Mat 01-10-2026	0.89%	JM Financial Services Limited Cp Mat 10-09-2026	2.10%
Equitas Small Finance Bank Ltd. Cd Mat 26-11-2026	0.88%	Bank Of Baroda Cd Mat 08-03-2027	1.73%
JM Financial Services Limited Cp Mat 24-02-2027	0.86%	182 Days Tbill Mat 10-09-2026	1.68%
Kotak Mahindra Investments Limited 8.2185% 27-11-2026	0.73%	Muthoot Fincorp Limited Mat 25-09-2026	1.67%
JM Financial Services Limited Cp Mat 03-03-2027	0.65%	HDFC Bank Limited Cd Mat 02-03-2027	1.63%
Nirma Ltd 8.50% 07/04/2027 (Ser Vii) Tranche C (R)	0.47%	Canara Bank Cd Mat 04-03-2027	1.63%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.56%	0.57%
Direct	0.35%	0.35%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Low to Moderate	Low to Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration	Credit Quality: Low	Medium	High
Low			
Short			
Medium			
Long			

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)			

SBI Ultra Short Term Fund
(Previously known as SBI Ultra Short Duration Fund)

FUND MANAGER -MR. SUDHIR AGRAWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,90,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	94,90,384	50,59,465	30,39,412	16,56,337	7,10,560	3,98,365	1,24,068
Returns (Annualised) (%)	6.93	6.92	6.65	6.28	6.70	6.70	6.38
CRISIL Ultra Short Duration Debt A-I Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.23	7.14	6.84	6.48	6.91	6.82	6.56
CRISIL 1 Year T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.10	6.16	6.08	5.73	5.82	5.33	3.88

Past performance may or may not be sustained in the future. Inception Date: May 21, 1999
Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI MONEY MARKET FUND

(Previously known as SBI Savings Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open-ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk

Product labelling: 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.

Fund Details

Investment Objective: To provide the investors an opportunity to invest in money market instruments.There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment : 19/07/2004

Benchmark Index : CRISIL Money Market A-I Index

NAV :

Regular Plan - Daily IDCW	14.5564
Regular Plan - Growth	44.6557
Regular Plan - Monthly IDCW	17.6079
Regular Plan - Weekly IDCW	16.2075
Direct Plan - Daily IDCW	15.0351
Direct Plan - Growth	48.1502
Direct Plan - Monthly IDCW	19.0853
Direct Plan - Weekly IDCW	16.9280

AUM as on 30/09/2026: ₹ 27,260.88 Cr

AAUM as on 30/09/2026: ₹ 29,443.29 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Rajeev Radhakrishnan	24 years	Dec-2023
Mr. Sankalp Jain* (Co-Fund Manager)	9 years	w.e.f 1st Jul 2026

*Mr. Sankalp Jain will co manage the fund w.e.f 1st July 2026

Minimum Investment

Lump sum Amount: ₹500/- & in multiples of ₹1/-

SIP Amount: ₹500/- and in multiples of ₹1/-

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.63%	0.54%
Direct:	0.26%	0.22%

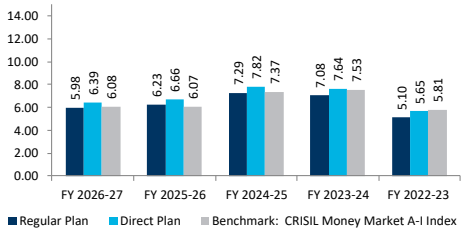
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	5.98	6.39	6.08
3 Years	6.82	7.30	6.88
5 Years	6.16	6.67	6.43
Since Inception	6.97	7.48	6.94

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

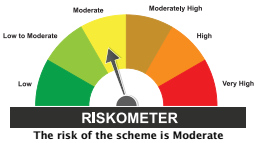
Absolute Returns for each F.Y. for last 5 years



Portfolio

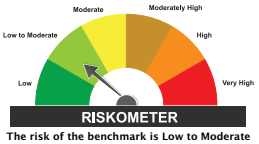
Top 10 Holdings	% to NAV
Union Bank Of India	6.98
Punjab National Bank	6.89
Bank Of Baroda	6.60
182 Day T-Bill 24.12.26	6.52
ICICI Bank Ltd.	5.92
National Bank For Financing Infrastructure And Development	5.06
Jio Credit Ltd.	4.77
Canara Bank	4.71
LIC Housing Finance Ltd.	4.03
182 Day T-Bill 31.12.26	3.54

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

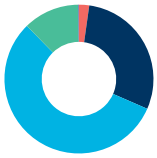
Quantitative Measures/ Risk Measures

1. Modified Duration	0.31 years
2. Average Maturity	0.35 years
3. Macaulay Duration	0.33 years
4. Yield to Maturity^	6.84%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



State Development Loans	2.22
Commercial Papers	29.32
Certificate Of Deposits	56.13
Treasury Bills	12.19
Cash, Cash Equivalents And Others	0.14

Allocation of Net Assets by Credit Rating



Sovereign	14.41
A1+ (Money Market)	85.45
Cash, Cash Equivalents And Others	0.14

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI MONEY MARKET FUND

(Previously known as SBI Savings Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
182 Days Tbill Mat 31-12-2026	3.54%	LIC Housing Finance Limited Cp Mat 11-02-2027	4.03%
HDFC Bank Limited Cd Mat 15-01-2027	1.76%	Union Bank Of India Cd Mat 10-12-2026	3.46%
Hero Fincorp Limited Cp Mat 03-02-2027	1.05%	Punjab National Bank Cd Mat 09-03-2027	3.40%
Tata Teleservices (Maharastra) Ltd. Cp Mat 19-01-2027	1.02%	Jio Credit Ltd Cp Mat 19-03-2027	3.21%
Brookfield India Real Estate Trust Cp Mat 09-02-2027	0.91%	364 Day Tbill Mat 25-02-2027	2.25%
Avanse Financial Services Limited Cp Mat 20-01-2027	0.61%	Bank Of Baroda Cd Mat 05-03-2027	1.95%
Avanse Financial Services Limited Cp Mat 05-02-2027	0.61%	Jio Credit Ltd Cp Mat 12-03-2027	1.56%
Avanse Financial Services Limited Cp Mat 05-03-2027	0.35%	National Bank For Agriculture And Rural Development Cd Mat 10-03-2027	1.50%
Bajaj Auto Credit Limited Mat 22-02-2027	0.26%	L&T Finance Limited Cp Mat 19-03-2027	1.49%
-	-	Small Industries Development Bank Of India Cd Mat 09-02-2027	1.40%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.63%	0.63%
Direct	0.26%	0.26%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Moderate
Benchmark	Low to Moderate	Low to Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			
Medium			
Long			

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 Money Market Fund
(Previously known as SBI Savings Fund)

FUND MANAGER - MR. Rajeev Radhakrishnan & MR. Sankalp Jain (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	26,70,000	24,00,000	18,00,000	12,10,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	61,82,866	50,44,190	30,11,670	16,62,473	7,08,865	3,97,777	1,23,983
Returns (Annualised) (%)	6.93	6.89	6.53	6.14	6.61	6.60	6.24
CRISIL Money Market A-I Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.94	6.91	6.65	6.29	6.73	6.59	6.36
CRISIL 1 Yr T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.13	6.19	6.13	5.80	5.82	5.33	3.88

Past performance may or may not be sustained in the future. Inception Date: July 19, 2004
Returns are calculated for Regular Plan Growth Option.
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, 2026.
1.Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.
2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.
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.

Past Performance is not an indicator or guarantee of future results

SBI ULTRA SHORT TO SHORT TERM FUND

(Previously known as SBI Low Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively high-interest rate risk and moderate credit risk

Product labelling: 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.

Fund Details

Investment Objective: To provide investors an opportunity to generate regular income with reasonable degree of liquidity through investments in debt and money market instruments in such a manner that the Macaulay duration of the portfolio is between 6 months and 12 months.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 27/7/2007

Benchmark Index: CRISIL Low Duration Debt A-I Index

NAV:

Insti Plan - Daily IDCW	1,457.8022
Insti Plan - Growth	3,807.7238
Insti Plan - Weekly IDCW	1,454.1833
Regular Plan - Daily IDCW	1,457.4591
Regular Plan - Fortnightly IDCW	1,482.9704
Regular Plan - Growth	3,741.7353
Regular Plan - Monthly IDCW	1,641.0762
Regular Plan - Weekly IDCW	1,457.4456
Direct Plan - Daily IDCW	1,509.6966
Direct Plan - Fortnightly IDCW	1,536.0887
Direct Plan - Growth	3,916.3230
Direct Plan - Monthly IDCW	1,740.3280
Direct Plan - Weekly IDCW	1,511.9076

AUM as on 30/09/2026: ₹ 10,934.84 Cr

AAUM as on 30/09/2026: ₹ 11,340.38 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Sudhir Agrawal	20 years	May-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹1,000/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.92%	0.78%
Direct:	0.44%	0.37%

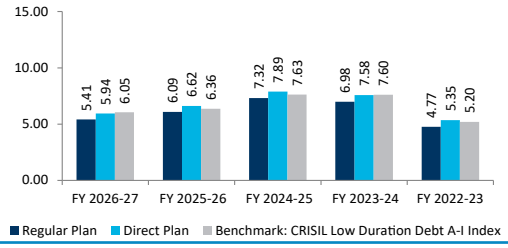
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	5.41	5.94	6.05
3 Years	6.65	7.20	7.08
5 Years	5.96	6.52	6.44
Since Inception	7.12	7.36	7.17

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

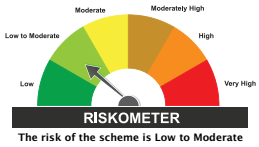
Absolute Returns for each F.Y. for last 5 years



Portfolio

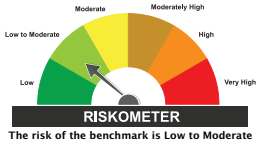
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	8.69
Bharti Telecom Ltd.	6.77
LIC Housing Finance Ltd.	5.63
Small Industries Development Bank Of India	5.58
Indian Bank	4.92
Muthoot Finance Ltd.	4.82
Radhakrishna Securitisation Trust	4.57
Bank Of Baroda	4.53
Canara Bank	4.46
Kotak Mahindra Bank Ltd.	4.44

Scheme Riskometer



The risk of the scheme is Low to Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

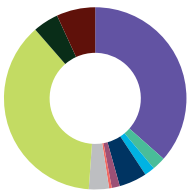
Quantitative Measures/ Risk Measures

1. Modified Duration	0.56 years
2. Average Maturity	1.05 years
3. Macaulay Duration	0.61 years
4. Yield to Maturity^	7.17%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	36.53
Zero Coupon Bonds	2.38
Floating Rate Notes	1.83
Securitised Debt	4.92
Floating Rate Bonds	1.43
Government Securities	0.47
Commercial Papers	3.57
Certificate Of Deposits	37.47
Treasury Bills	4.53
Cash, Cash Equivalents And Others	6.87

Allocation of Net Assets by Credit Rating



AAA and Equivalent	31.13
AA+	9.61
AA	4.92
Sovereign	6.43
A1+ (Money Market)	41.04
Cash, Cash Equivalents And Others	6.87

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI ULTRA SHORT TO SHORT TERM FUND

(Previously known as SBI Low Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively high-interest rate risk and moderate credit risk

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Bank Of Baroda Cd Mat 07-10-2026	3.42%	182 Days Tbill Mat 10-09-2026	6.02%
HDFC Bank Limited Cd Mat 15-01-2027	3.14%	HDFC Bank Limited Cd Mat 02-03-2027	5.55%
Rec Limited 7.67% 30-09-2031 (Series 260-B)	1.14%	Trep/011026	4.98%
-	-	Bharti Telecom Ltd 7.75% 29-02-2028 (Series Xxix)	4.26%
-	-	Small Industries Development Bank Of India 7.40% 18-06-2031 (Series Iii)	2.52%
-	-	National Bank For Financing Infrastructure And Development 7.37% 16-07-2029 (Series I)	1.81%
-	-	National Bank For Agriculture And Rural Development Cd Mat 02-03-2027	1.55%
-	-	Bharti Telecom Limited 8.95% 04-12-2026 (Series Xvii)	0.51%
-	-	91 Day Tbill Mat 10-09-2026	0.43%
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.92%	0.92%
Direct	0.44%	0.44%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Low to Moderate
Benchmark	Low to Moderate	Low to Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration	Credit Quality: Low	Medium	High
Low			
Short			
Medium			
Long			

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 Ultra Short to Short Term Fund
(Previously known as SBI Low Duration Fund)

FUND MANAGER - MR. SUDHIR AGRAWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	23,10,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	46,98,779	NA	30,25,060	16,42,269	7,04,837	3,95,921	1,23,522
Returns (Annualised) (%)	6.87	NA	6.59	6.11	6.38	6.29	5.51
CRISIL Low Duration Debt A-I Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.15	NA	7.02	6.56	6.86	6.79	6.34
CRISIL 1 Year T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.15	NA	6.08	5.73	5.82	5.33	3.88

Past performance may or may not be sustained in the future. Inception Date: July 27, 2007

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI SHORT TERM FUND

(Previously known as SBI Short Term Debt Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 to 3 years. A relatively high-interest rate risk and moderate credit risk.

Product labelling: 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.

Fund Details

Investment Objective: To provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 27/7/2007

Benchmark Index: CRISIL Short Duration Debt A-II Index

NAV:

Retail Plan - Fortnightly IDCW	16.0439
Retail Plan - Growth	38.6186
Retail Plan - Monthly IDCW	17.6884
Retail Plan - Weekly IDCW	16.0197
Regular Plan - Fortnightly IDCW	15.4608
Regular Plan - Growth	34.1330
Regular Plan - Monthly IDCW	18.8707
Regular Plan - Weekly IDCW	15.4762
Direct Plan - Fortnightly IDCW	24.5571
Direct Plan - Growth	36.4597
Direct Plan - Monthly IDCW	20.3306
Direct Plan - Weekly IDCW	15.9704
AUM as on 30/09/2026:	₹ 13,236.40 Cr
AAUM as on 30/09/2026:	₹ 13,266.72 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Ms. Mansi Sajeja	19 years	Dec-2023

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.88%	0.74%
Direct:	0.42%	0.35%

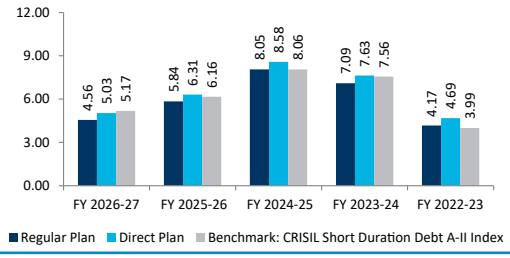
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	4.56	5.03	5.17
3 Years	6.74	7.24	7.07
5 Years	5.86	6.37	6.14
Since Inception	6.61	7.66	7.48

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

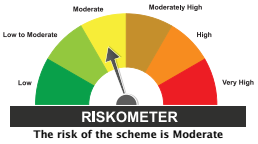
Absolute Returns for each F.Y. for last 5 years



Portfolio

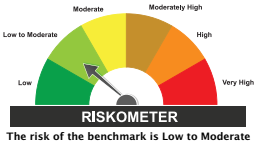
Top 10 Holdings	% to NAV
National Bank For Agriculture And Rural Development	5.54
REC Ltd.	4.68
Shivshakti Securitisation Trust	4.32
HDFC Bank Ltd.	4.07
Small Industries Development Bank Of India	4.05
Mahindra Rural Housing Finance Ltd.	3.30
Muthoot Finance Ltd.	3.15
Cholamandalam Investment & Finance Co. Ltd.	3.08
Siddhivinayak Securitisation Trust	2.71
Bajaj Auto Credit Ltd.	2.62

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

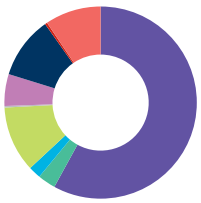
Quantitative Measures/ Risk Measures

1. Modified Duration	2.19 years
2. Average Maturity	2.70 years
3. Macaulay Duration	2.33 years
4. Yield to Maturity^	7.76%

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

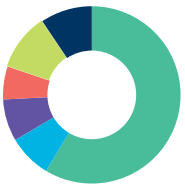
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	57.98
Floating Rate Notes	3.01
Zero Coupon Bonds	2.08
Securitised Debt	11.10
Government Securities	0.26
State Development Loans	5.36
Certificate Of Deposits	10.43
Treasury Bills	0.37
Strips	0.01
Cash, Cash Equivalents And Others	9.40

Allocation of Net Assets by Credit Rating



AAA and Equivalent	58.60
AA+	7.93
AA	7.64
Sovereign	6.00
A1+ (Money Market)	10.43
Cash, Cash Equivalents And Others	9.40

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI SHORT TERM FUND

(Previously known as SBI Short Term Debt Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 to 3 years. A relatively high-interest rate risk and moderate credit risk.

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
HDFC Bank Limited Cd Mat 15-01-2027	4.07%	National Bank For Agriculture And Rural Development 7.44% 17-07-2029 (Series 26f)	2.62%
Canara Bank Cd Mat 01-10-2026	2.27%	Rec Limited 7.38% 28-02-2029 (Series 253)	1.72%
Union Bank Of India Cd Mat 15-01-2027	1.85%	National Bank For Agriculture & Rural Development 7.53% 24-03-2028 (25e-R1)	1.53%
Bajaj Housing Finance Limited 7.79% 20-08-2031 (Series 34 Tranche 4)	1.79%	Toyota Financial Services India Limited 7.6950% 13-06-2028 (Series S52)	1.53%
Rec Limited 7.67% 30-09-2031 (Series 260-B)	1.51%	Govt Of India 7.17% 17-04-2030	1.17%
Cholamandalam Investment And Finance Co. Ltd 9.87% Perpetual Series Pdi 43 (R)	1.49%	Tata Capital Housing Finance Limited 8.15% 11-06-2031 (Series B)	1.16%
RJ Corp Limited 8.20% 24-09-2029 (Series Iii) (R)	0.94%	Union Bank Of India Cd Mat 27-10-2026	1.11%
Motilal Oswal Financial Services Limited 3mtbill+3.30% Spread (Series 2) 25-10-2029 (R)	0.75%	Bajaj Finance Limited 7.92% 24-06-2031 (Series 290 Tranche 16)	0.95%
Axis Bank Limited Cd Mat 13-01-2027	0.74%	Govt Of Tamil Nadu 07.02% 19-09-2029	0.77%
Axis Bank Limited Cd Mat 14-01-2027	0.74%	Govt Of India 07.06% 27-07-2041	0.75%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.87%	0.88%
Direct	0.42%	0.42%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Low to Moderate	Low to Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
Aadhar Housing Finance Ltd. 7.76% 30NOV28 NCD	[ICRA]AA	[ICRA]AA+

Additional Disclosure by AMC

FUND MATRIX



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 Short Term Fund

(Previously known as SBI Short Term Debt Fund)

FUND MANAGER - MS. MANSI SAJEJA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	21,40,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	41,63,297	NA	30,75,028	16,57,123	7,03,987	3,94,875	1,22,799
Returns (Annualised) (%)	6.98	NA	6.79	6.29	6.33	6.11	4.38
CRISIL Short Duration Fund AII Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.26	NA	7.11	6.62	6.69	6.54	5.22
Crisil 1 Yr T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.15	NA	6.08	5.73	5.82	5.33	3.88

Past performance may or may not be sustained in the future. Inception Date: July 27, 2007

Returns are calculated for Regular Plan Growth Option.

Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI FLOATING INTEREST RATES FUND

(Previously known as SBI Floating Rate Debt Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Product labelling: 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.

Fund Details

Investment Objective: The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments.
However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Date of Inception / : Allotment 27/10/2020

Benchmark Index : NIFTY Short Duration Debt Index A-II

NAV :

Regular Plan-Monthly IDCW	14.3368
Regular Plan-Growth	14.3331
Reg Plan-Quarterly	14.3341
Direct Plan-Monthly IDCW	14.4910
Direct Plan-Growth	14.4919
Dir Plan-Quarterly	14.4924

AUM as on 30/09/2026: ₹ 675.71 Cr

AAUM as on 30/09/2026: ₹ 677.49 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Ardhendhu Bhattacharya	15 years	Jun-2021
Mr. Rajeev Radhakrishnan (Co Fund Manager)	24 years	Oct-2020

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.42%	0.34%
Direct:	0.28%	0.22%

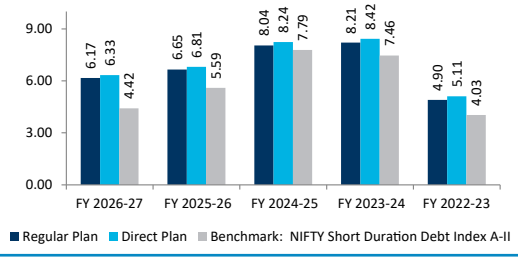
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	6.17	6.33	4.42
3 Years	7.21	7.40	6.60
5 Years	6.50	6.69	5.84
Since Inception	6.26	6.46	5.61

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

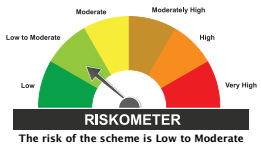
Absolute Returns for each F.Y. for last 5 years



Portfolio

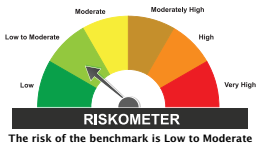
Top 10 Holdings	% to NAV
State Government Of Gujarat	22.55
National Bank For Agriculture And Rural Development	7.40
Axis Bank Ltd.	7.30
Sundaram Finance Ltd.	7.23
Punjab National Bank	7.18
State Government Of Tamil Nadu	6.53
Bank Of Baroda	6.51
Bharti Telecom Ltd.	5.87
Government Of India	5.82
Canara Bank	5.78

Scheme Riskometer



The risk of the scheme is Low to Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

1. Modified Duration	1.08 years
2. Average Maturity	2.30 years
3. Macaulay Duration	1.13 years
4. Yield to Maturity^	7.25%

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

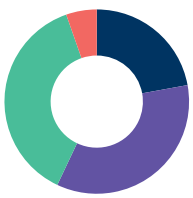
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	22.13
Government Securities	5.82
State Development Loans	29.08
Commercial Papers	7.23
Certificate Of Deposits	30.37
Cash, Cash Equivalents And Others	5.37

Allocation of Net Assets by Credit Rating



AAA and Equivalent	22.13
Sovereign	34.90
A1+ (Money Market)	37.60
Cash, Cash Equivalents And Others	5.37

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI FLOATING INTEREST RATES FUND

(Previously known as SBI Floating Rate Debt Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Govt Of India 6.94% 11-05-2036	3.74%
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.42%	0.42%
Direct	0.28%	0.28%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Low to Moderate
Benchmark	Moderate	Low to Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration	Credit Quality: Low	Credit Quality: Medium	Credit Quality: High
Low			
Short			■
Medium			
Long			

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

SBI Floating Interest Rates Fund
(Previously known as SBI Floating Rate Debt Fund)

FUND MANAGER - MR. ARDHENDU BHATTACHARYA & MR. RAJEEV RADHAKRISHNAN (CO FUND MANAGER)

SIP Investments	Since Inception SIP	20 Years SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	7,20,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	8,84,905	NA	NA	NA	7,16,310	3,99,448	1,24,037
Returns (Annualised) (%)	6.80	NA	NA	NA	7.03	6.88	6.33
NIFTY Short Duration Debt Index A-II (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.47	NA	NA	NA	6.69	6.54	5.22
CRISIL 1 Year T - Bill Index Additional Benchmark Returns (Annualised) (TRI) (%)	5.71	NA	NA	NA	5.82	5.33	3.88

Past performance may or may not be sustained in the future. Inception Date: October 27, 2020. Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI BANKING AND PSU DEBT FUND

(Previously known as SBI Banking & PSU Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Product labelling: 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.

Fund Details

Investment Objective: The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 09/10/2009

Benchmark Index : NIFTY Banking & PSU Debt Index A-II

NAV :

Regular Plan - Daily IDCW	1,509.9321
Regular Plan - Growth	3,309.6016
Regular Plan - Monthly IDCW	1,220.1557
Regular Plan - Weekly IDCW	1,509.5736
Direct Plan - Daily IDCW	1,556.6975
Direct Plan - Growth	3,534.1549
Direct Plan - Monthly IDCW	1,312.6810
Direct Plan - Weekly IDCW	1,553.2400

AUM as on 30/09/2026: ₹ 7,570.25 Cr

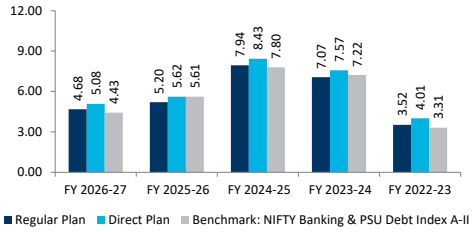
AAUM as on 30/09/2026: ₹ 3,723.37 Cr

Fund Performance as on 30th September, 2026

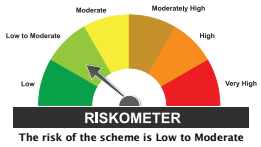
Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	4.68	5.08	4.43
3 Years	6.66	7.11	6.59
5 Years	5.66	6.13	5.65
Since Inception	7.30	7.74	7.32

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years

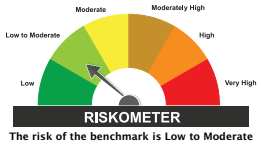


Scheme Riskometer



The risk of the scheme is Low to Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

Portfolio

Top 10 Holdings	% to NAV
Small Industries Development Bank Of India	9.42
Canara Bank	8.49
HDFC Bank Ltd.	8.35
Union Bank Of India	8.29
Punjab National Bank	6.85
Government Of India	5.42
Ongc Petro Additions Ltd.	4.99
Gail (India) Ltd.	4.97
Bank Of Baroda	4.87
State Bank Of India	4.39

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Ardhendhu Bhattacharya (Co Fund Manager)	15 years	(w.e.f. Dec 2023)

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Quantitative Measures/ Risk Measures

1. Modified Duration	1.42 years
2. Average Maturity	1.24 years
3. Macaulay Duration	1.52 years
4. Yield to Maturity^	6.95%

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

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.77%	0.65%
Direct:	0.41%	0.34%

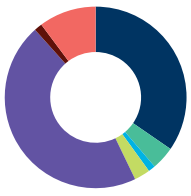
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Note

SBI CPSE Bond Plus SDL Sep 2026 Fund is merged with SBI Banking & PSU Debt Fund with effect from September 30, 2026.

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	34.61
Floating Rate Bonds	4.16
Government Securities	1.26
State Development Loans	2.82
Certificate Of Deposits	45.53
Treasury Bills	1.42
Cash, Cash Equivalents And Others	10.20

Allocation of Net Assets by Credit Rating



AAA and Equivalent	25.64
AA+	8.97
Sovereign	9.66
A1+ (Money Market)	45.53
Cash, Cash Equivalents And Others	10.20

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI BANKING AND PSU DEBT FUND

(Previously known as SBI Banking & PSU Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Govt Of India Frb 04-10-2028	4.28%	Power Grid Corporation Of India Ltd 7.65% 11-01-2034 (Lxxv Bond 75th Issue)	4.99%
HDFC Bank Limited Cd Mat 15-01-2027	4.19%	Govt Of Tamil Nadu 07.74% 03-06-2036	4.77%
HDFC Bank Limited Cd Mat 15-02-2027	4.16%	Housing And Urban Development Corporation Limited 7.23% 18-07-2029 (Series A)	4.54%
State Bank Of India 7.75% (Perpetual) (Ser I) (Basel Iii At1) (R) (Issuer, Tax & Regulatory Call)	3.71%	National Bank For Agriculture And Rural Development 7.16% 14-12-2029 (27a)	4.38%
Bank Of Baroda Cd Mat 25-01-2027	3.48%	India Infrastructure Finance Company Limited 6.99% 31-07-2030	3.50%
Axis Bank Limited Cd Mat 26-02-2027	2.77%	National Highways Infra Trust 0% 30-01-2035 (Series I- Strpp B)	3.38%
National Bank For Agriculture & Rural Development 7.80% 15-03-2027 (Series 24e)	2.23%	LIC Housing Finance Ltd 7.57% 23-11-2029 (Tranche 458)	3.09%
Indian Bank Cd Mat 12-01-2027	2.10%	National Bank For Agriculture & Rural Development 7.48% 15-09-2028 (Series 25g)	2.76%
Union Bank Of India Cd Mat 23-02-2027	2.08%	Small Industries Development Bank Of India 7.40% 18-06-2031 (Series Iii)	1.62%
Punjab National Bank Cd Mat 09-03-2027	2.07%	Govt Of India 6.94% 11-05-2036	1.29%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.80%	0.77%
Direct	0.41%	0.41%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Low To Moderate
Benchmark	Low To Moderate	Low To Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
Yes Bank Ltd. 8% 30SEP26 NCD	CRISIL AA	[ICRA]AA

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			
Medium			
Long			

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 Banking and PSU Debt Fund
(Previously known as SBI Banking & PSU Fund)

FUND MANAGER - MR. ARDHENDU BHATTACHARYA (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	20,40,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	38,34,290	NA	30,80,055	16,56,263	7,02,259	3,94,733	1,23,040
Returns (Annualised) (%)	6.98	NA	6.81	6.28	6.24	6.08	4.75
NIFTY Banking and PSU Debt Index A-II (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.01	NA	6.84	6.29	6.16	5.91	4.32
CRISIL 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.10	NA	6.03	5.44	5.40	4.25	0.91

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

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI CORPORATE BOND FUND

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

Product labelling:

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.

Fund Details

Investment Objective: The investment objective will be to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / : Allotment 16/01/2019

Benchmark Index : NIFTY Corporate Bond Index A-II

NAV :

Regular Plan-Monthly IDCW	15.5117
Regular Plan-Growth	16.4363
Regular Plan-Quarterly IDCW	15.9697
Direct Plan-Monthly IDCW	16.0646
Direct Plan - Growth	17.0194
Direct Plan-Quarterly IDCW	16.5452

AUM as on 30/09/2026: ₹ 21,816.38 Cr

AAUM as on 30/09/2026: ₹ 21,994.88 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Rajeev Radhakrishnan	24 years	Jan-2019
Mr. Ardhendu Bhattacharya (Co-Fund Manager)	15 years	Dec-2023

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	0.76%	0.64%
Direct:	0.37%	0.31%

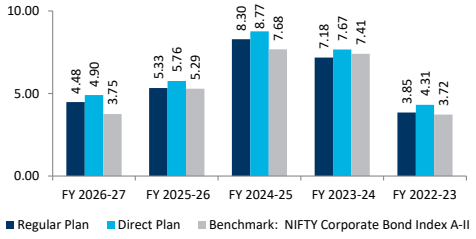
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	4.48	4.90	3.75
3 Years	6.72	7.17	6.33
5 Years	5.80	6.26	5.64
Since Inception	6.70	7.18	6.61

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

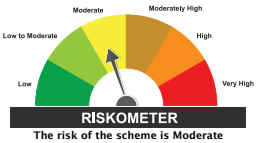
Absolute Returns for each F.Y. for last 5 years



Portfolio

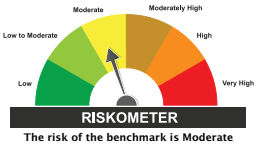
Top 10 Holdings	% to NAV
Government Of India	5.66
Bajaj Finance Ltd.	5.18
Bharti Telecom Ltd.	4.92
Small Industries Development Bank Of India	4.33
Tvs Motor Company Ltd.	4.08
Pipeline Infrastructure Pvt Ltd.	3.83
LIC Housing Finance Ltd.	3.80
Summit Digitel Infrastructure Pvt. Ltd.	3.54
Siddhivinayak Securitisation Trust	3.26
Indigrid Infrastructure Trust	3.07

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

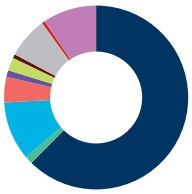
Quantitative Measures/ Risk Measures

1. Modified Duration	2.15 years
2. Average Maturity	2.80 years
3. Macaulay Duration	2.25 years
4. Yield to Maturity^	7.65%

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

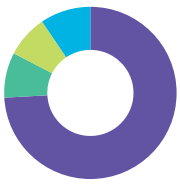
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	62.41
Zero Coupon Bonds	1.41
Securitised Debt	10.30
Government Securities	4.51
Floating Rate Bonds	1.15
State Development Loans	2.31
Commercial Papers	0.67
Certificate Of Deposits	7.28
Treasury Bills	0.50
Cash, Cash Equivalents And Others	9.46

Allocation of Net Assets by Credit Rating



AAA and Equivalent	74.12
Sovereign	8.47
A1+ (Money Market)	7.95
Cash, Cash Equivalents And Others	9.46

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI CORPORATE BOND FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Bajaj Housing Finance Limited 7.79% 20-08-2031 (Series 34 Tranche 4)	2.50%	Govt Of India 6.94% 11-05-2036	4.64%
Govt Of India Frb 04-10-2028	1.19%	Small Industries Development Bank Of India Cd Mat 11-06-2027	2.62%
RJ Corp Limited 8.20% 24-09-2029 (Series Iii) (R)	0.72%	National Bank For Agriculture And Rural Development 7.16% 14-12-2029 (27a)	2.35%
REC Limited 7.59% 31-05-2027 (Series 232-A)	0.71%	REC Limited 6.60% 30-06-2027 (Series 250a)	1.48%
Indigrid Infrastructure Trust 7.07% 20-06-2030 (Series Af) (R)	0.67%	LIC Housing Finance Ltd 7.57% 23-11-2029 (Tranche 458)	1.18%
REC Limited Cp Mat 08-03-2027	0.67%	Govt Of Gujarat 7.63% 10-06-2037	0.92%
HDFC Bank Limited Cd Mat 01-10-2026	0.57%	Indian Bank Cd Mat 01-09-2026	0.90%
REC Limited 7.67% 30-09-2031 (Series 260-B)	0.57%	Bank Of Baroda Cd Mat 04-09-2026	0.90%
91 Day Tbill Mat 12-11-2026	0.50%	Jio Credit Limited 7.78% 07-07-2029 (Series Vii)	0.81%
Bank Of Baroda Cd Mat 27-10-2026	0.46%	Mindspace Business Parks Reit 8.03% Mat 10-12-2026 (Ser Ncd7) (R)	0.73%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.76%	0.76%
Direct	0.37%	0.37%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			■
Medium			
Long			

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 Corporate Bond Fund

FUND MANAGER - MR. Rajeev Radhakrishnan & MR. Ardhendhu Bhattacharya (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	9,30,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	11,84,749	NA	NA	NA	7,03,086	3,94,423	1,22,746
Returns (Annualised) (%)	6.14	NA	NA	NA	6.28	6.03	4.29
NIFTY Corporate Bond Index A-II (First Tier Benchmark Returns) (Annualised) (TRI) (%)	5.99	NA	NA	NA	5.95	5.51	3.58
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	5.20	NA	NA	NA	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: January 16, 2019. Returns are calculated for Regular Plan Growth Option

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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI DYNAMIC TERM FUND

(Previously known as SBI Dynamic Bond Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Product labelling: 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.

Fund Details

Investment Objective: To provide investors attractive returns through investment in an actively managed portfolio of high quality debt securities of varying maturities. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / : Allotment 09/02/2004

Benchmark Index : CRISIL Dynamic Bond A-III Index

NAV :

Regular Plan - Growth	37.5760
Regular Plan - IDCW	19.6994
Direct Plan - Growth	41.4962
Direct Plan - IDCW	23.1781

AUM as on 30/09/2026: ₹ 3,501.80 Cr

AAUM as on 30/09/2026: ₹ 3,532.72 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Sudhir Agarwal	20 years	July-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load: •Nil

Expense Ratio[2]

	TER	BER
Regular:	1.37%	1.15%
Direct:	0.64%	0.53%

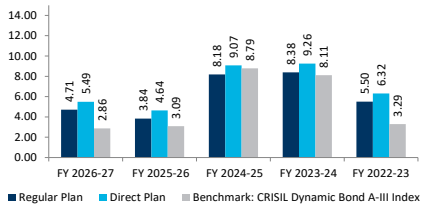
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	4.71	5.49	2.86
3 Years	6.55	7.40	6.22
5 Years	5.91	6.74	5.33
Since Inception	6.02	8.02	7.20

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

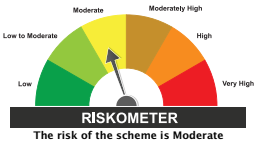
Absolute Returns for each F.Y. for last 5 years



Portfolio

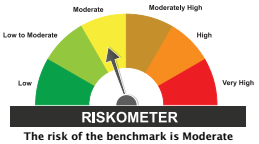
Top 10 Holdings	% to NAV
Government Of India	19.66
HDFC Bank Ltd.	9.80
State Government Of Andhra Pradesh	7.02
National Bank For Agriculture And Rural Development	6.30
Bajaj Finance Ltd.	5.70
Union Bank Of India	5.60
Rec Ltd.	4.96
Summit Digitel Infrastructure Pvt. Ltd.	4.37
National Highways Infra Trust	3.31
91 Day T-Bill 29.10.26	2.99

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

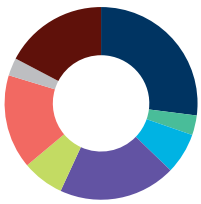
Quantitative Measures/ Risk Measures

1. Modified Duration	1.96 years
2. Average Maturity	3.53 years
3. Macaulay Duration	2.06 years
4. Yield to Maturity^	7.10%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	27.01
Zero Coupon Bonds	3.31
Securitised Debt	6.90
Government Securities	19.66
State Development Loans	7.02
Certificate Of Deposits	15.81
Treasury Bills	2.99
Cash, Cash Equivalents And Others	17.30

Allocation of Net Assets by Credit Rating



AAA and Equivalent	37.22
Sovereign	29.67
A1+ (Money Market)	15.81
Cash, Cash Equivalents And Others	17.30

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI DYNAMIC TERM FUND

(Previously known as SBI Dynamic Bond Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Govt Of India 6.94% 11-05-2036	20.20%	Axis Bank Limited Cd Mat 26-02-2027	6.81%
HDFC Bank Limited Cd Mat 15-01-2027	9.80%	91 Day Tbill Mat 17-09-2026	3.51%
Union Bank Of India Cd Mat 15-01-2027	5.60%	Tata Capital Limited Cp Mat 02-09-2026	2.81%
91 Day Tbill Mat 29-10-2026	2.99%	Govt Of Bihar 7.86% Mat 11-02-2039	1.43%
REC Limited 7.17% 01-07-2031 (Series 255)	1.42%	Trep/011026	1.00%
Small Industries Development Bank Of India Cd Mat 11-08-2027	0.13%	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.37%	1.37%
Direct	0.64%	0.64%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Moderate
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			■
Medium			
Long			

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

SBI Dynamic Term Fund
(Previously known as SBI Dynamic Bond Fund)

FUND MANAGER - MR. SUDHIR AGARWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	27,20,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	63,73,670	51,96,479	31,32,058	16,66,035	7,01,592	3,92,001	1,23,138
Returns (Annualised) (%)	6.89	7.15	7.01	6.39	6.20	5.62	4.91
CRISIL Dynamic Bond A-III Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.51	7.49	7.10	6.30	5.68	4.87	2.29
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.12	6.13	6.03	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: February 09, 2004

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI MEDIUM TERM FUND

(Previously known as SBI Medium Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 to 4 years. A relatively high interest rate risk and relatively high credit risk

Product labelling: 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.

Fund Details

Investment Objective: To provide investors an opportunity to generate attractive returns with moderate degree of liquidity through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 years – 4 years. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 12/11/2003

Benchmark Index : NIFTY Medium Duration Debt Index A-III

NAV :

Regular Plan - Growth	54.8700
Regular Plan - IDCW	21.1892
Direct Plan - Growth	59.6745
Direct Plan - IDCW	23.1065

AUM as on 30/09/2026: ₹ 6,416.46 Cr

AAUM as on 30/09/2026: ₹ 6,447.23 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Lokesh Mallya	20 years	Dec 2023
Mr. Mohit Jain (Co Fund Manager)	14 years	Dec 2023

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load:
- For exit within 3 months from the date of allotment: -1%
- For exit after 3 months from the date of allotment: Nil

Expense Ratio[2]

	TER	BER
Regular:	1.22%	1.04%
Direct:	0.72%	0.61%

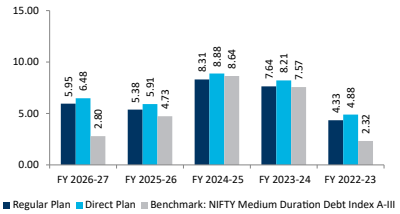
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	5.95	6.48	2.80
3 Years	7.15	7.69	6.39
5 Years	6.21	6.76	5.31
Since Inception	7.71	8.75	7.15

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

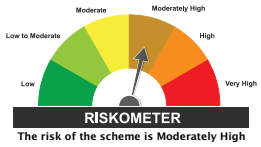
Absolute Returns for each F.Y. for last 5 years



Portfolio

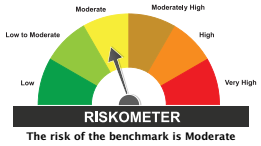
Top 10 Holdings	% to NAV
Government Of India	15.20
Godrej Properties Ltd.	4.69
JSW JFE Kalinga Steel Ltd.	4.38
Godrej Seeds & Genetics Ltd.	4.00
Aditya Birla Real Estate Ltd.	3.43
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	3.36
JTPM Metal Traders Ltd.	3.36
Small Industries Development Bank Of India	3.28
Renserv Global Pvt Ltd.	3.20
Motilal Oswal Finvest Ltd.	3.13

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

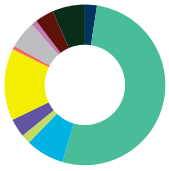
Quantitative Measures/ Risk Measures

1. Modified Duration	2.94 years
2. Average Maturity	4.28 years
3. Macaulay Duration	3.09 years
4. Yield to Maturity^	8.37%

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

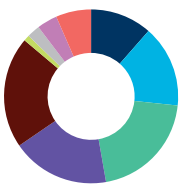
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Real Estate Investment Trust	2.41
Non Convertible Debentures	52.10
Zero Coupon Bonds	7.74
Floating Rate Notes	1.87
Securitised Debt	3.72
Government Securities	14.47
Floating Rate Bonds	0.73
State Development Loans	5.52
Certificate Of Deposits	1.11
Infrastructure Investment Trust	3.78
Cash, Cash Equivalents And Others	6.55

Allocation of Net Assets by Credit Rating



AAA and Equivalent	11.45
AA+	15.23
AA	20.57
Below AA	18.18
Sovereign	20.72
A1+ (Money Market)	1.11
Real Estate Investment Trust	2.41
Infrastructure Investment Trust	3.78
Cash, Cash Equivalents And Others	6.55

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI MEDIUM TERM FUND

(Previously known as SBI Medium Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 to 4 years. A relatively high interest rate risk and relatively high credit risk

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Govt Of India 07.06% 27-07-2041	4.60%	Govt Of India 6.68% 07-07-2040	5.64%
Small Industries Development Bank Of India 7.70% 10-10-2029 (Series V)	1.56%	YES Bank Limited 8% 30-09-2026	3.72%
Cholamandalam Investment And Finance Co. Ltd 9.87% Perpetual Series Pdi 43 (R)	0.77%	Cube Highways Trust	1.91%
Motilal Oswal Financial Services Limited 3mtbill+3.30% Spread (Series 2) 25-10-2029 (R)	0.70%	Kotak Mahindra Prime Limited 7.97% 24-08-2029	0.47%
National Bank For Agriculture & Rural Development 7.68% 30-04-2029 (Sr 24f)	0.40%	National Bank For Agriculture And Rural Development 6.85% 19-01-2029 (26b)	0.40%
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.23%	1.22%
Direct	0.72%	0.72%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderately High	Moderately High
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
GMR Airports Ltd. 5% 13AUG28 NCD	CRISIL A+	CRISIL AA-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			■
Medium			
Long			

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

SBI Medium Term Fund
(Previously known as SBI Medium Duration Fund)

FUND MANAGER - MR. LOKESH MALLYA & MR. MOHIT JAIN (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	27,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	73,66,816	56,10,963	33,30,503	17,20,417	7,12,653	3,98,502	1,23,807
Returns (Annualised) (%)	7.81	7.82	7.76	7.00	6.82	6.72	5.96
NIFTY Medium Duration Debt Index A-III (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.39	7.39	7.01	6.31	5.76	5.15	2.01
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.10	6.13	6.03	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: November 12, 2003

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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Past Performance is not an indicator or guarantee of future results

SBI CREDIT RISK FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Product labelling: 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.

Fund Details

Investment Objective: To provide the investors an opportunity to predominantly invest in corporate bonds rated AA or below(excluding AA+ rated corporate bonds) so as to generate attractive returns while maintaining moderate liquidity in the portfolio through investment in money market securities. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 17/07/2014

Benchmark Index : NIFTY Credit Risk Bond Index B-II

NAV :

Regular Plan - IDCW	22.5081
Regular Plan - Daily IDCW	16.4784
Regular Plan - Growth	49.7873
Direct Plan - IDCW	25.2230
Direct Plan - Daily IDCW	17.1988
Direct Plan - Growth	54.2013

AUM as on 30/09/2026: ₹ 2,191.92 Cr

AAUM as on 30/09/2026: ₹ 2,186.12 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Lokesh Mallya	20 years	Feb-2017
Mr. Prashanth Sridhar* (Co-Fund Manager)	9 years	w.e.f 1st Jul 2026

*Mr. Prashanth Sridhar will co manage the fund w.e.f 1st July 2026.

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular:	1.54%	1.31%
Direct:	0.90%	0.76%

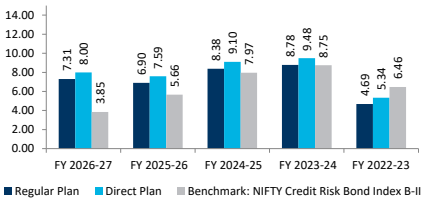
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	7.31	8.00	3.85
3 Years	7.79	8.49	6.51
5 Years	7.00	7.69	6.74
Since Inception	7.70	8.40	8.03

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

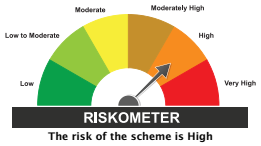
Absolute Returns for each F.Y. for last 5 years



Portfolio

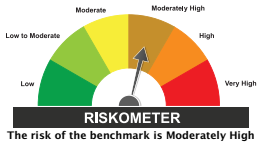
Top 10 Holdings	% to NAV
H.G. Infra Engineering Ltd.	4.64
NJ Capital Pvt. Ltd.	4.54
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	4.53
Tata Projects Ltd.	4.53
Godrej Seeds & Genetics Ltd.	4.52
JTPM Metal Traders Ltd.	4.45
Lodha Developers Ltd.	3.93
Eris Lifesciences Ltd.	3.90
Renserv Global Pvt Ltd.	3.67
Small Industries Development Bank Of India	3.62

Scheme Riskometer



The risk of the scheme is High

Benchmark Riskometer



The risk of the benchmark is Moderately High

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

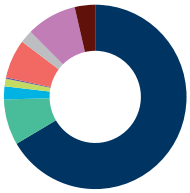
Quantitative Measures/ Risk Measures

1. Modified Duration	2.07 years
2. Average Maturity	2.80 years
3. Macaulay Duration	2.21 years
4. Yield to Maturity^	8.86%

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

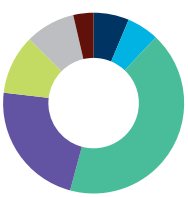
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	66.52
Zero Coupon Bonds	8.03
Floating Rate Notes	2.29
Government Securities	1.34
Floating Rate Bonds	0.23
State Development Loans	6.81
Treasury Bills	2.25
Infrastructure Investment Trust	8.91
Cash, Cash Equivalents And Others	3.62

Allocation of Net Assets by Credit Rating



AAA and Equivalent	6.33
AA+	5.72
AA	42.14
Below AA	22.65
Sovereign	10.63
Infrastructure Investment Trust	8.91
Cash, Cash Equivalents And Others	3.62

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI CREDIT RISK FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Cholamandalam Investment And Finance Co. Ltd 9.87% Perpetual Series Pdi 43 (R)	3.40%	Avanse Financial Services Limited Cp Mat 04-09-2026	2.29%
Motilal Oswal Financial Services Limited 3mtbill+3.30% Spread (Series 2) 25-10-2029 (R)	2.29%	Cube Highways Trust	2.20%
Govt Of India 07.06% 27-07-2041	1.35%	Indus Infra Trust	2.18%
Small Industries Development Bank Of India 7.70% 10-10-2029 (Series V)	1.15%	Govt Of India 6.68% 07-07-2040	1.34%
Govt Of India Frb 04-10-2028	0.24%	YES Bank Limited 8% 30-09-2026	0.98%
-	-	Vertis Infrastructure Trust	0.65%
-	-	Govt Of Maharashtra Sgs 7.55% 22-04-2034	0.21%
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.55%	1.54%
Direct	0.91%	0.90%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	High	High
Benchmark	Moderately High	Moderately High

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
GMR Airports Ltd. 5% 13AUG28 NCD	CRISIL A+	CRISIL AA-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short		■	
Medium			
Long			

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

SBI Credit Risk Fund

FUND MANAGER - MR. Lokesh Mallya & MR. Prashanth Sridhar (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	14,70,000	NA	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	23,37,917	NA	NA	17,36,828	7,27,692	4,04,679	1,24,928
Returns (Annualised) (%)	7.28	NA	NA	7.19	7.66	7.76	7.74
NIFTY Credit Risk Bond Index B-II (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.49	NA	NA	7.25	6.45	5.53	3.21
CRISIL 10 Year Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	5.74	NA	NA	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: July 17, 2014

Returns are calculated for Regular Plan Growth Option

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, 2026.

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

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

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.

Past Performance is not an indicator or guarantee of future results

SBI MEDIUM TO LONG TERM FUND

(Previously known as SBI Medium To Long Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. A relatively high interest rate risk and relatively high credit risk.

Product labelling: 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.

Fund Details

Investment Objective: To provide investors an opportunity to generate regular income through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 25/11/1998

Benchmark Index: CRISIL Medium to Long Duration Debt A-III Index

NAV:

Regular Plan - Bonus	44.5905
Regular Plan - Growth	73.5925
Regular Plan - Half Yearly IDCW	19.2490
Regular Plan - Quarterly IDCW	20.7247
Direct Plan - Bonus	48.5760
Direct Plan - Growth	80.1084
Direct Plan - Half Yearly IDCW	22.7287
Direct Plan - Quarterly IDCW	23.2687

AUM as on 30/09/2026: ₹ 2,036.17 Cr

AAUM as on 30/09/2026: ₹ 2,042.58 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr Mohit Jain	14 years	July-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

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

Expense Ratio[2]

	TER	BER
Regular:	1.48%	1.26%
Direct:	0.78%	0.66%

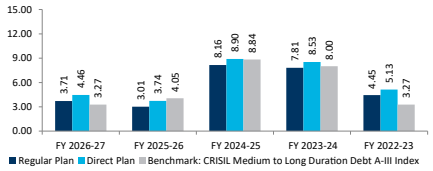
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	3.71	4.46	3.27
3 Years	6.04	6.78	6.49
5 Years	5.39	6.11	5.47
Since Inception	7.40	7.83	9.10

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular growth option.
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) 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.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years



Portfolio

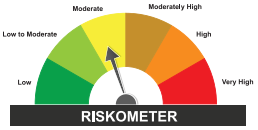
Top 10 Holdings	% to NAV
Government Of India	26.94
Torrent Power Ltd.	4.93
Muthoot Finance Ltd.	4.91
Godrej Seeds & Genetics Ltd.	4.85
State Government Of Bihar	4.62
JSW Jfe Kalinga Steel Ltd.	3.83
Adani Power Ltd.	3.42
Indostar Capital Finance Ltd.	3.41
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	3.31
JTPM Metal Traders Ltd.	3.18

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

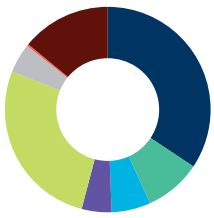
Quantitative Measures/ Risk Measures

1. Modified Duration	4.33 years
2. Average Maturity	7.95 years
3. Macaulay Duration	4.55 years
4. Yield to Maturity^	7.94%

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

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Non Convertible Debentures	34.34
Zero Coupon Bonds	8.91
Floating Rate Notes	6.14
Securitised Debt	4.69
Government Securities	26.94
State Development Loans	4.62
Infrastructure Investment Trust	0.31
Cash, Cash Equivalents And Others	14.05

Allocation of Net Assets by Credit Rating



AAA and Equivalent	6.59
AA+	17.66
AA	23.44
Below AA	6.39
Sovereign	31.56
Infrastructure Investment Trust	0.31
Cash, Cash Equivalents And Others	14.05

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI MEDIUM TO LONG TERM FUND

(Previously known as SBI Medium To Long Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. A relatively high interest rate risk and relatively high credit risk.

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Cholamandalam Investment And Finance Co. Ltd 9.87% Perpetual Series Pdi 43 (R)	2.43%	GOI 6.68% 07-07-2040	4.72%
Motilal Oswal Financial Services Limited 3mtbill+3.30% Spread (Series 2) 25-10-2029 (R)	1.23%	JM Financial Credit Solutions Limited 9.30% 25-09-2026 (Series I) (R)	2.57%
-	-	Bharti Telecom Limited 7.45% 15-12-2028 (Series Xxvi 2028)	1.27%
-	-	Govt Of Maharashtra Sgs 7.55% 22-04-2034	0.01%
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	1.48%	1.48%
Direct	0.78%	0.78%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderately High	Moderately High
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			
Medium			■
Long			

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

SBI Medium to Long Term Fund
(Previously known as SBI Medium to Long Duration Fund)

FUND MANAGER - MR. MOHIT JAIN

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	33,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	98,95,818	51,66,129	31,10,757	16,55,116	6,92,761	3,88,478	1,22,303
Returns (Annualised) (%)	6.95	7.10	6.93	6.26	5.69	5.02	3.60
CRISIL Medium to Long Duration Debt A-III Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.88	7.50	7.20	6.46	5.95	5.25	2.53
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	NA	6.13	6.03	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: November 25, 1998

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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SBI 10 YEAR CONSTANT MATURITY GILT FUND

(Previously known as SBI Constant Maturity 10-Year Gilt Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Product labelling: 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.

Fund Details

Investment Objective: To provide returns to the investors generated through investments predominantly in Government securities issued by the Central Government and/or State Government such that the Average Maturity of the portfolio is around 10 years. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 30/12/2000

Benchmark Index : NIFTY 10 yr Benchmark G-Sec

NAV :

Regular Plan - IDCW	21.3788
Regular Plan - Growth	65.7335
Direct Plan - IDCW	22.3199
Direct Plan - Growth	68.6166

AUM as on 30/09/2026: ₹ 1,500.50 Cr

AAUM as on 30/09/2026: ₹ 1,581.88 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Sudhir Agarwal	20 years	July 1st-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load:

•Nil

Expense Ratio[2]

	TER	BER
Regular:	0.63%	0.54%
Direct:	0.32%	0.27%

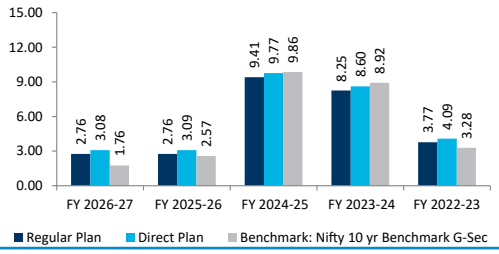
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	2.76	3.08	1.76
3 Years	6.38	6.72	6.38
5 Years	5.21	5.54	5.05
Since Inception	7.57	8.36	7.18

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

Absolute Returns for each F.Y. for last 5 years



Portfolio

Top 10 Holdings	% to NAV
Government Of India	97.21

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

1. Modified Duration	6.72 years
2. Average Maturity	9.62 years
3. Macaulay Duration	6.96 years
4. Yield to Maturity^	7.31%

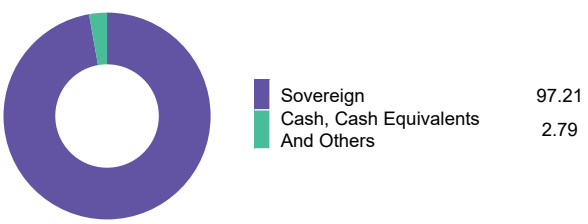
^In case of semi-annual convention , the YTM is annualised

Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Allocation of Net Assets by Credit Rating



Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI 10 YEAR CONSTANT MATURITY GILT FUND

(Previously known as SBI Constant Maturity 10-Year Gilt Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
-	-	Govt Of India Gs 6.48% 06-10-2035	9.86%
-	-	Govt Of India 6.79% 07-10-2034	6.73%
-	-	Trep/011026	0.27%
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.62%	0.63%
Direct	0.32%	0.32%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration	Credit Quality: Low	Medium	High
Low			
Short			
Medium			
Long			

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

SBI 10 year Constant Maturity Gilt Fund

(Previously known as reviously known as SBI Constant Maturity 10-Year Gilt Fund)

FUND MANAGER - MR. SUDHIR AGARWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	31,00,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	91,94,389	55,05,974	32,18,609	16,58,255	6,92,745	3,87,223	1,21,231
Returns (Annualised) (%)	7.55	7.66	7.34	6.30	5.69	4.80	1.92
Nifty 10 yr Benchmark G-Sec (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.16	6.11	6.05	5.48	5.65	4.56	1.18
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	NA	6.13	6.03	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: December 30, 2000

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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SBI GILT FUND

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

Product labelling: 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.

Fund Details

Investment Objective: To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).
There is no guarantee or assurance that the investment objective of the Scheme will be achieved.

Date of Inception / Allotment: 30/12/2000

Benchmark Index : NIFTY All Duration G-Sec Index

NAV :

PF 1 Year - IDCW	21.0879
PF 2 Year - IDCW	21.3411
PF 3 Year - IDCW	20.6920
PF 3 Year - Growth	40.9436
PF Regular - Growth	43.8317
Regular Plan - IDCW	20.9898
Regular Plan - Growth	68.2603
Direct Plan - IDCW	23.2134
Direct Growth	72.7337

AUM as on 30/09/2026: ₹ 8,065.61 Cr

AAUM as on 30/09/2026: ₹ 8,146.52 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr. Sudhir Agarwal	20 years	July-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹500/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load:
•Nil

Expense Ratio[2]

	TER	BER
Regular:	1.00%	0.82%
Direct:	0.50%	0.40%

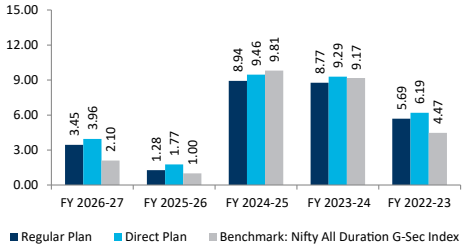
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	3.45	3.96	2.10
3 Years	6.07	6.58	6.28
5 Years	5.69	6.20	5.48
Since Inception	7.74	8.69	N.A.

a) Different plans shall have a different expense structure. Performance for all schemes(s) are of Direct and Regular growth option.
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) SBI Gilt 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.
f) The performance of the schemes is benchmarked to the Total Return variant of the Index.

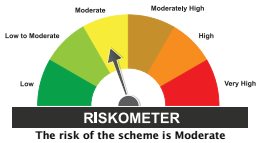
Absolute Returns for each F.Y. for last 5 years



Portfolio

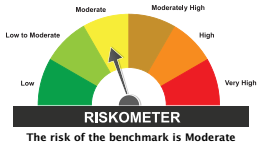
Top 10 Holdings	% to NAV
Government Of India	69.48
State Government Of Andhra Pradesh	6.61
91 Day T-Bill 19.11.26	6.15
91 Day T-Bill 15.10.26	3.09
91 Day T-Bill 01.10.26	1.24
91 Day T-Bill 08.10.26	0.62
State Government Of West Bengal	0.26
State Government Of Chhattisgarh	0.10

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

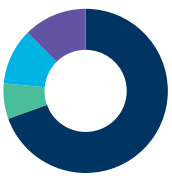
Quantitative Measures/ Risk Measures

1. Modified Duration	5.31 years
2. Average Maturity	15.42 years
3. Macaulay Duration	5.51 years
4. Yield to Maturity^	7.03%

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

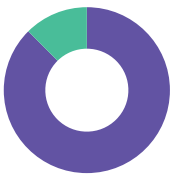
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Government Securities	69.48
State Development Loans	6.97
Treasury Bills	11.10
Cash, Cash Equivalents And Others	12.45

Allocation of Net Assets by Credit Rating



Sovereign	87.55
Cash, Cash Equivalents And Others	12.45

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI GILT FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
91 Day Tbill Mat 15-10-2026	3.09%	Govt Of India 7.71% 18-05-2066	22.11%
91 Day Tbill Mat 01-10-2026	1.24%	91 Day Tbill Mat 05-11-2026	12.06%
91 Day Tbill Mat 08-10-2026	0.62%	91 Day Tbill Mat 12-11-2026	11.81%
Govt Of India 6.90% 15-04-2065	0.58%	Govt Of Maharashtra Sgs 7.55% 22-04-2034	8.85%
-	-	Govt Of India Wn 7.43% 19-01-2076	3.27%
-	-	Trep/011026	2.39%
-	-	Govt Of Kerala 07.66% 18-02-2039	2.01%
-	-	Govt Of Bihar 7.86% Mat 11-02-2039	1.85%
-	-	182 Days Tbill Mat 10-09-2026	1.70%
-	-	Govt Of Mizoram 7.85% 11-02-2042	0.12%

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.99%	1.00%
Direct	0.50%	0.50%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			
Medium			
Long			

Potential Risk Class

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

SBI Gilt Fund — FUND MANAGER - MR. SUDHIR AGARWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	31,00,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	88,58,968	54,54,517	32,56,967	16,66,672	6,92,425	3,86,503	1,22,376
Returns (Annualised) (%)	7.31	7.58	7.49	6.40	5.67	4.68	3.71
Nifty All Duration G-Sec Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	6.90	6.82	6.21	5.58	4.29	1.49
CRISIL 10 Year Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	NA	6.13	6.03	5.44	5.40	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: December 30, 2000

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

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, 2026.

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

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

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.

SBI LONG TERM FUND

(Previously known as SBI Long Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A Relatively High interest rate risk and Low Credit Risk.

Product labelling: 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.

Fund Details

Investment Objective: To generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Date of Inception / Allotment: 21/12/2022

Benchmark Index : CRISIL Long Duration Debt A-III Index

NAV :

Regular Plan - IDCW	12.4970
Regular Plan - Growth	12.4968
Direct Plan - IDCW	12.6913
Direct Plan - Growth	12.6910

AUM as on 30/09/2026: ₹ 1,270.29 Cr

AAUM as on 30/09/2026: ₹ 1,277.84 Cr

Fund Manager Details

Name of Fund Managers	Total Experience	Managing Since
Mr Ardhendu Bhattacharya	15 years	July-2025

Minimum Investment

Lump sum Amount: ₹5,000/- & in multiples of ₹1/- thereafter

SIP Amount: ₹5,000/- and in multiples of ₹1/- thereafter

Load Structure

Exit Load:

•Nil

Expense Ratio[2]

	TER	BER
Regular:	0.68%	0.57%
Direct:	0.32%	0.26%

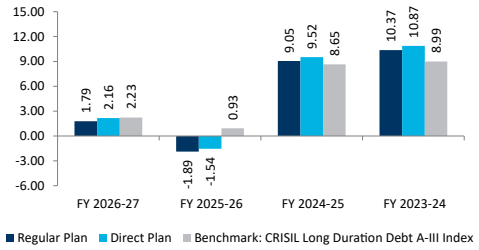
[2]Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST

Fund Performance as on 30th September, 2026

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
1 Year	1.79	2.16	2.23
3 Years	5.71	6.13	5.85
5 Years	N.A.	N.A.	N.A.
Since Inception	6.08	6.51	6.15

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) Load is not considered for computation of returns.
c) 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.
d) Different plans shall have a different expense structure. Performance for all schemes(s) are of Regular & Direct Plan - Growth Option.
e) The performance of the schemes is benchmarked to the Total Return variant of the Index.

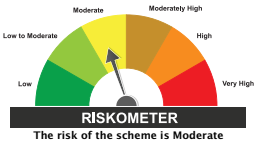
Absolute Returns for each F.Y. for last 5 years



Portfolio

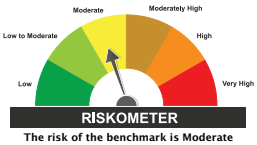
Top 10 Holdings	% to NAV
Government Of India	84.27
State Government Of Tamil Nadu	5.98

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

Major Risk Factors*

1. Interest Rate Risk
2. Credit Risk
3. Liquidity Risk
4. Reinvestment Risk
5. Rating-Migration Risk

*Refer page 124 for detailed explanation in the Important Link Section

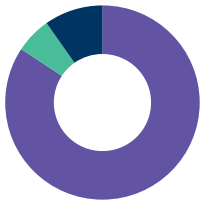
Quantitative Measures/ Risk Measures

1. Modified Duration	9.44 years
2. Average Maturity	27.31 years
3. Macaulay Duration	9.80 years
4. Yield to Maturity^	7.54%

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

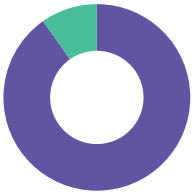
Additional Information pertaining to Portfolio of the scheme

Allocation of Net Asset by Asset Class



Government Securities	84.27
State Development Loans	5.98
Cash, Cash Equivalents And Others	9.75

Allocation of Net Assets by Credit Rating



Sovereign	90.25
Cash, Cash Equivalents And Others	9.75

Detailed Investment in Securities: https://www.sbimf.com/portfolios
Allocation of Net Assets by region/country: https://www.sbimf.com/portfolios

Past Performance is not an indicator or guarantee of future results

SBI LONG TERM FUND

(Previously known as SBI Long Duration Fund)

SBI MUTUAL FUND
A PARTNER FOR LIFE

Type of Scheme: An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A Relatively High interest rate risk and Low Credit Risk.

Major Changes w.r.t previous month –

1. Major changes (Top 10 changes in Holding) in portfolio of the scheme

Name of Securities Added	% of AUM	Name of Securities Deleted / Reduced	% of AUM
Govt Of India 6.94% 11-05-2036	27.17%	Trep/011026	8.56%
-	-	Govt Of Gujarat 7.63% 10-06-2037	6.23%
-	-	Govt Of Tamil Nadu 07.74% 03-06-2036	6.13%
-	-	Govt Of India Wn 7.43% 19-01-2076	4.90%
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

2. Changes in Total Expense Ratio of the scheme

Change in	Previous Month	Current Month
Regular	0.67%	0.68%
Direct	0.32%	0.32%

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Moderate	Moderate

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
-	-	-

Additional Disclosure by AMC

FUND MATRIX

Duration \ Credit Quality	Low	Medium	High
Low			
Short			
Medium			
Long			

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

SBI Long Term Fund

(Previously known as SBI Long Duration Fund)

FUND MANAGER - MR. ARDHENDU BHATTACHARYA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	4,60,000	NA	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on September 30, 2026 (₹)	5,00,909	NA	NA	NA	NA	3,79,600	1,21,238
Returns (Annualised) (%)	4.40	NA	NA	NA	NA	3.48	1.93
CRISIL Long Duration Debt A-III Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	4.95	NA	NA	NA	NA	4.24	2.05
CRISIL 10 Year Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	5.04	NA	NA	NA	NA	4.25	0.91

Past performance may or may not be sustained in the future. Inception Date: December 21, 2022

Returns are calculated for Regular Plan Growth Option.

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, 2026.

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

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

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Description/Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measure	Description
1.	Equity Turnover (%)	Measures how frequently the equity holdings are bought and sold.
2.	Gross Exposure Turnover (%)	Measures the overall trading activity across equity, debt and derivatives combined.
3.	Average Maturity (years)	Represents the average time remaining until the portfolio's holdings mature.
4.	Macaulay Duration (years)	Measures the weighted average time taken to recover the investment through its cash flows.
5.	Modified Duration (%)	Measures how much the portfolio's value changes for every 1% change in interest rates, moving in the opposite direction.
6.	Annualised Portfolio Yield (%)	Represents the expected return if all holdings are held until valuation trigger date.
7.	Yield to Maturity (%)	Represents the expected return if all holdings are held until maturity.

Description/Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measure	Description
1.	Standard Deviation (%)	Measures how much the fund's returns fluctuate around their mean value
2.	Beta	Measures the fund's sensitivity to its benchmark’s movements giving a measure of systemic risk
3.	Tracking Error (%)	Measures how closely a portfolio follows its benchmark — calculated as the standard deviation of return differences between portfolio and benchmark
4.	Sharpe Ratio	Measures the fund's excess return over risk free rate earned per unit of total risk taken
5.	Tracking Difference (%)	Represents the annualised gap between the fund's return and its benchmark's return.
6.	Information Ratio	Measures the fund's excess return over the benchmark per unit of active risk taken; calculated as (portfolio return – Benchmark Return) ÷ Active Risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

Important Weblinks

Sr. No.	Links	Description
1.	Video Explainer	https://youtu.be/UTLKiS3avK4
2.	Calculation/Methodology	https://www.sbimf.com/docs/default-source/pdf/calculation-and-methodology.pdf
3.	Detailed Risk Factors	https://www.sbimf.com/offer-document-sid-kim
4.	QR Code	Scan me!
5.	Investor Services	https://www.sbimf.com/grievance-redressal
6.	Grievance submission and redressal	https://www.sbimf.com/grievance-redressal

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	-3.84	9,616	5.49	10,549	5.19	10,519	10.00	11,000	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	3.82	10,382	13.07	11,307	12.48	11,248	16.01	11,601	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	-8.74	9,126	4.46	10,446	5.43	10,543	10.56	11,056	

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

Performance of Permitted Category FPI Portfolio (advised by Mr. Rohit Shimpi)									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/ CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 2	-2.47	9,753	7.59	10,759	9.17	10,917	14.14	11,414	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	11.17	11,117	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	-5.64	9,436	7.12	10,712	8.66	10,866	11.99	11,199	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	10.83	11,083	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	-5.23	9,477	8.59	10,859	9.26	10,926	11.99	11,199	Inception Date 01-Jan-2021
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	8.79	10,879	Advising Since Jan-2021
Permitted Category - FPI Portfolio 6	8.24	10,824	4.20	10,420	2.44	10,244	8.23	10,823	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	-5.03	9,497	7.69	10,769	7.65	10,765	12.36	11,236	
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	11.17	11,117	Advising Since Nov-2018
Permitted Category - FPI Portfolio 7	-5.18	9,482	6.92	10,692	7.03	10,703	11.37	11,137	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	-4.75	9,525	7.53	10,753	6.25	10,625	10.50	11,050	
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	10.56	11,056	Advising Since Dec-2018
Permitted Category - FPI Portfolio 8	33.96	13,396	25.39	12,539	11.25	11,125	12.53	11,253	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	39.79	13,979	30.62	13,062	15.09	11,509	14.79	11,479	
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	9.96	10,996	Advising Since Jul-2019
Permitted Category - FPI Portfolio 9	35.72	13,572	26.90	12,690	12.58	11,258	12.85	11,285	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	39.79	13,979	30.62	13,062	15.09	11,509	14.79	11,479	
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	9.96	10,996	Advising Since Jul-2019
Permitted Category - FPI Portfolio 10	43.05	14,305	30.89	13,089	13.50	11,350	14.40	11,440	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	41.82	14,182	32.23	13,223	15.56	11,556	15.57	11,557	
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	4.46	10,446	5.43	10,543	9.96	10,996	Advising Since Jul-2019

Past performance may or may not be sustained in the future. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to clause 22.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Regulation 21(b) of SEBI (Mutual Funds) Regulations, 2026, pertaining to FPI – Foreign Portfolio Investor

Notes:

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

Performance of Permitted Category FPI Portfolio (advised by Mr. R. Srinivasan)[11]									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 11	17.32	11,732	N.A.	N.A.	N.A.	N.A.	10.63	11,063	Inception Date 9-April-2024
Scheme Benchmark: - BSE 250 Small Cap Index TRI	5.22	10,522	N.A.	N.A.	N.A.	N.A.	5.93	10,593	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	N.A.	N.A.	N.A.	N.A.	0.06	10,006	
Performance of Permitted Category FPI Portfolio (advised by Mr. Dinesh Balachandran)[12]									
Permitted Category - FPI Portfolio 12	1.56	10,156	N.A.	N.A.	N.A.	N.A.	2.71	10,271	Inception Date 25-Feb-2025
Scheme Benchmark: - BSE 500 Index TRI	-2.33	9,767	N.A.	N.A.	N.A.	N.A.	3.93	10,393	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	-8.74	9,126	N.A.	N.A.	N.A.	N.A.	-0.38	9,962	

Notes:[11]

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

Notes:[12]

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

Past performance may or may not be sustained in the future. Inception date is April 09, 2024. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to clause 22.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Regulation 21(b) of SEBI (Mutual Funds) Regulations, 2026, pertaining to FPI – Foreign Portfolio Investor

IDCW History Of Equity Funds

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Large cap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
23 September 2016	1.00	18.5964
17 July 2015	2.50	17.6880
21 March 2014	1.80	12.7618
4 November 2010	1.50	12.9900
30 November 2007	2.00	13.5800

SBI Large cap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
23 September 2016	1.20	21.8569
17 July 2015	2.90	20.5395
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI ESG Exclusionary Strategy Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	3.40	29.0857
30 May 2017	2.00	30.8936
29 April 2016	4.50	27.4893
24 April 2015	6.00	31.7479
2 May 2014	4.00	27.8757

SBI ESG Exclusionary Strategy Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	4.00	34.6356
30 May 2017	2.50	36.5027
29 April 2016	5.00	32.3240
24 April 2015	7.00	36.7592
N.A	N.A	N.A

SBI Flexicap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	1.90	20.5230
29 December 2017	2.50	23.8257
30 December 2016	1.90	19.2173
20 November 2015	2.90	19.2712
15 March 2013	1.40	12.5064

SBI Flexicap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	2.20	23.9106
29 December 2017	2.90	27.6830
30 December 2016	2.20	22.0670
20 November 2015	3.20	21.8941
N.A	N.A	N.A

SBI Contra Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	2.30	19.7427
23 June 2017	2.30	20.5531
26 February 2016	2.00	16.1649
26 December 2014	2.00	20.3376
29 November 2013	1.50	14.9365

SBI Contra Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	2.90	24.7907
23 June 2017	2.90	25.7138
26 February 2016	2.30	20.0765
N.A	N.A	N.A
N.A	N.A	N.A

SBI Large & Midcap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	11.00	94.1106
27 February 2017	7.80	89.6546
12 September 2014	11.50	74.9641
1 October 2010	7.00	57.1900
22 October 2009	7.00	49.3100

SBI Large & Midcap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	13.00	111.1062
27 February 2017	9.20	105.2064
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

IDCW History Of Equity Funds

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Focused Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	2.70	23.7583
28 April 2017	2.20	22.1892
7 April 2016	2.00	20.1119
28 November 2014	2.70	21.2616
26 April 2013	2.50	15.3680

SBI Focused Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	3.70	33.0672
28 April 2017	3.00	30.5905
7 April 2016	2.50	27.4503
N.A	N.A	N.A
N.A	N.A	N.A

SBI Midcap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	1.80	32.6595
30 June 2016	2.50	28.2445
20 March 2015	4.80	26.6619
8 August 2013	5.00	12.9894
31 December 2007	3.50	29.0200

SBI Midcap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	2.60	47.5513
30 June 2016	3.50	40.3050
20 March 2015	6.80	37.4040
N.A	N.A	N.A
N.A	N.A	N.A

SBI MNC Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 November 2017	5.10	54.5060
25 November 2016	5.00	45.0759
30 October 2015	5.10	49.9803
6 June 2014	5.70	38.0774
31 May 2011	5.00	26.5100

SBI MNC Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 November 2017	6.20	66.3252
25 November 2016	6.00	54.3465
30 October 2015	5.10	59.5549
N.A	N.A	N.A
N.A	N.A	N.A

SBI Small Cap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	9.10	33.3383
28 August 2015	3.60	23.5236
30 January 2015	4.00	26.0785
N.A	N.A	N.A
N.A	N.A	N.A

SBI Small Cap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	11.10	40.7137
28 August 2015	4.30	27.8630
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Healthcare Opportunities - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	14.10	75.9127
30 January 2015	10.00	93.5001
31 December 2004	3.90	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Healthcare Opportunities - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	16.40	88.5986
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

IDCW History Of Equity Funds

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Banking & Financial Services Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	1.50	13.1746
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Banking & Financial Services Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	1.60	13.4469
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI PSU Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	4.20	22.0929
15-March-2010	3.00	16.0100
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI PSU Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	4.30	22.8433
25-July-2008	2.00	17.1400
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Comma Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	4.20	22.0929
15 March 2010	3.00	16.0100
25 July 2008	2.00	15.1400
27 November 2006	1.50	14.6800
N.A	N.A	N.A

SBI Comma Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	4.30	22.8433
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Infrastructure Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	1.70	13.6863
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Infrastructure Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	1.80	14.0096
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Consumption Opportunities Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	12.70	69.8210
29 May 2015	10.00	51.3257
17 May 2013	8.00	46.0416
3 March 2006	6.00	22.0500
N.A	N.A	N.A

SBI Consumption Opportunities Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	15.60	85.9324
29 May 2015	12.00	61.4862
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

IDCW History Of Equity & Hybrid Funds

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Technology Opportunities Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	5.90	33.8510
26 June 2015	6.00	31.8390
8 August 2013	4.50	24.0889
4 July 2007	4.00	25.2500
10 March 2000	4.00	49.3500

SBI Technology Opportunities Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	7.30	41.9142
26 June 2015	7.00	38.6976
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Conservative Hybrid Fund - Regular Plan - Quarterly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.1296581 / 0.120064	11.9186
27 September 2019	0.1440646 / 0.1334045	11.8903
28 June 2019	0.1440646 / 0.1334045	11.8695
29 March 2019	0.1440646 / 0.1334045	11.9960
28 December 2018	0.1440646 / 0.1334045	11.7508

*Dividends declared for retail/Dividends declared for corporates.

SBI Conservative Hybrid Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.15	13.3878
27 September 2019	0.16	13.3387
28 June 2019	0.16	13.2913
29 March 2019	0.16	13.4110
28 December 2018	0.14	13.1211

SBI Multi Asset Allocation Fund - Regular Plan - Annual IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 March 2019	0.5762584 / 0.5336179	15.0775
23 March 2018	0.5778122 / 0.5353326	15.2971
24 March 2017	0.5778122 / 0.5353326	15.0660
23 March 2016	0.5416989 / 0.5018743	14.2490
20 March 2015	0.8710384 / 0.8077708	13.9524

*Dividends declared for retail/Dividends declared for corporates.

SBI Multi Asset Allocation Fund - Direct Plan - Annual IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 March 2019	0.58	16.0175
23 March 2018	0.58	15.9910
24 March 2017	0.58	15.5711
23 March 2016	0.54	14.5438
20 March 2015	0.87	14.0803

SBI Conservative Hybrid Fund - Regular Plan - Annual IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 March 2019	0.5762584 / 0.5336179	13.9783
23 March 2018	0.5778122 / 0.5353326	14.0798
24 March 2017	0.5778122 / 0.5353352	14.2182
23 March 2016	0.5416989 / 0.5018696	13.1919
20 March 2015	0.8710384 / 0.807775	13.1654

*Dividends declared for retail/Dividends declared for corporates.

SBI Conservative Hybrid Fund - Direct Plan - Annual IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 March 2019	0.58	16.6829
23 March 2018	0.58	16.4921
24 March 2017	0.58	16.3740
23 March 2016	0.54	14.9221
20 March 2015	0.87	14.6305

SBI Conservative Hybrid Fund - Regular Plan Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
25 September 2026	0.15	20.9846
31 August 2026	0.15	21.2725
31 July 2026	0.15	21.3412
25 June 2026	0.15	21.4086
29 May 2026	0.15	21.2903

SBI Conservative Hybrid Fund - Direct Plan Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
25 September 2026	0.19	27.5729
31 July 2026	0.19	28.0054
25 June 2026	0.19	28.0737
29 May 2026	0.19	27.9029
24 April 2026	0.19	27.8964

IDCW History Of Debt & Hybrid Funds

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Gilt Fund PF Regular - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.15	14.6101
27 September 2019	0.14	14.4904
28 June 2019	0.13	14.3123
29 March 2019	0.13	13.7166
28 December 2018	0.13	13.6601

SBI Gilt Fund PF Fixed 1 Year - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.14	13.9694
27 September 2019	0.13	13.8546
28 June 2019	0.13	13.6834
29 March 2019	0.13	13.1224
28 December 2018	0.13	13.0774

SBI Gilt Fund PF Fixed 2 Years - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.14	14.1381
27 September 2019	0.13	14.0244
28 June 2019	0.13	13.8489
29 March 2019	0.13	13.2787
28 December 2018	0.13	13.2308

SBI Gilt Fund PF Fixed 3 Years - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.14	13.7079
27 September 2019	0.13	13.5943
28 June 2019	0.13	13.4302
29 March 2019	0.13	12.8829
28 December 2018	0.13	12.8423

SBI Multi Asset Allocation Fund - Regular Plan - Quarterly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.140463 / 0.1300694	12.8814
27 September 2019	0.1440646 / 0.1334045	12.8404
28 June 2019	0.1440646 / 0.1334045	12.5479
29 March 2019	0.1440646 / 0.1334045	12.4772
28 December 2018	0.1440646 / 0.1334045	12.3469

*Dividends declared for retail/Dividends declared for corporates.

SBI Multi Asset Allocation Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.15	14.4924
27 September 2019	0.14	14.4187
28 June 2019	0.14	14.0457
29 March 2019	0.14	13.9338
28 December 2018	0.14	13.7503

SBI Medium to Long Term Fund - Regular Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.15	13.8150
27 September 2019	0.14	13.5154
28 June 2019	0.14	13.3640
29 March 2019	0.14	13.2366
28 December 2018	0.14	13.1160

SBI Medium to Long Term Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.16	14.8286
27 September 2019	0.15	14.4849
28 June 2019	0.14	14.2971
29 March 2019	0.14	14.1266
28 December 2018	0.14	13.9638

SBI Gilt Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
8 February 2022	0.58	15.9191
27 December 2019	0.1584711 / 0.1467449	14.4121
27 September 2019	0.1512678 / 0.1400747	14.2970
28 June 2019	0.1440646 / 0.1334045	14.1242
29 March 2019	0.1440646 / 0.1334045	13.5389

*Dividends declared for retail/Dividends declared for corporates.

SBI Gilt Fund - Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
8 February 2022	0.58	17.2166
27 December 2019	0.1656743 / 0.1534152	15.3912
27 September 2019	0.1620727 / 0.15008	15.2465
28 June 2019	0.1620727 / 0.15008	15.0464
29 March 2019	0.1440646 / 0.1334045	14.4180

*Dividends declared for retail/Dividends declared for corporates.

IDCW History Of Debt & Hybrid Funds

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Medium to Long Term Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 September 2019	0.2881292 / 0.266809	12.3642
29 March 2019	0.2881292 / 0.266809	12.1369
12 October 2018	0.2881292 / 0.266809	11.9114
23 March 2018	0.2889061 / 0.2676663	12.1623
29 September 2017	0.3611326 / 0.3345829	12.4939

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium to Long Term Fund - Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 September 2019	0.32	13.9366
29 March 2019	0.29	13.6399
12 October 2018	0.32	13.2953
23 March 2018	0.29	13.5101
29 September 2017	0.36	13.7724

*Dividends declared for retail/Dividends declared for corporates.

SBI Short Term Fund- Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360162 / 0.0333511	12.8662
31 January 2020	0.0360162 / 0.0333511	12.7872
27 December 2019	0.0360162 / 0.0333511	12.7269
29 November 2019	0.0360162 / 0.0333511	12.7767
25 October 2019	0.0360162 / 0.0333511	12.6922

*Dividends declared for retail/Dividends declared for corporates.

SBI Short Term Fund- Direct Plan - Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.03	13.4462
31 January 2020	0.03	13.3563
27 December 2019	0.03	13.2848
29 November 2019	0.03	13.3297
25 October 2019	0.03	13.2331

SBI Dynamic Term Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.1440646 / 0.1334045	13.1854
27 September 2019	0.1440646 / 0.1334045	13.0602
28 June 2019	0.1440646 / 0.1334045	12.8770
29 March 2019	0.1440646 / 0.1334045	12.5424
28 December 2018	0.1440646 / 0.1334045	12.4192

*Dividends declared for retail/Dividends declared for corporates.

SBI Dynamic Term Fund - Direct Plan - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.16	14.7307
27 September 2019	0.16	14.5709
28 June 2019	0.14	14.3421
29 March 2019	0.14	13.9269
28 December 2018	0.14	13.7513

SBI Credit Risk Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.1548695 / 0.1434098	14.0246
27 September 2019	0.1440646 / 0.1334045	13.9993
28 June 2019	0.1440646 / 0.1334045	13.8909
29 March 2019	0.1440646 / 0.1334045	14.0990
28 December 2018	0.1440646 / 0.1334045	13.9521

*Dividends declared for retail/Dividends declared for corporates.

SBI Credit Risk Fund - Direct Plan - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.17	15.0539
27 September 2019	0.15	15.0036
28 June 2019	0.15	14.8612
29 March 2019	0.15	15.0590
28 December 2018	0.14	14.8782

SBI Corporate Bond Fund - Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.04	10.5457
31 January 2020	0.04	10.4815
27 December 2019	0.0360162 / 0.0333511	10.4402
29 November 2019	0.0360162 / 0.0333511	10.4941
25 October 2019	0.04	10.4274

*Dividends declared for retail/Dividends declared for corporates.

SBI Corporate Bond Fund - Direct Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360162 / 0.0333511	10.6052
31 January 2020	0.0360162 / 0.0333511	10.5363
27 December 2019	0.0360162 / 0.0333511	10.4902
29 November 2019	0.04	10.5400
25 October 2019	0.04	10.4678

*Dividends declared for retail/Dividends declared for corporates.

IDCW History Of Debt & Hybrid Funds

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SBI Ultra Short to Short Term Fund - Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	3.60162 / 3.33511	1135.7857
31 January 2020	3.60162 / 3.33511	1134.8321
27 December 2019	3.60162 / 3.33511	1133.0361
29 November 2019	3.60162 / 3.33511	1135.0405
25 October 2019	3.60162 / 3.33511	1130.9907

*Dividends declared for retail/Dividends declared for corporates.

SBI Ultra Short to Short Term Fund - Direct Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	3.60162 / 3.33511	1162.4360
31 January 2020	3.60162 / 3.33511	1160.7696
27 December 2019	3.60162 / 3.33511	1158.0993
29 November 2019	3.60162 / 3.33511	1145.4224
25 October 2019	3.60162 / 3.33511	1140.6718

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium Term Fund- Regular Plan -IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.1476662 / 0.1367396	13.5749
27 September 2019	0.1440646 / 0.1334045	13.3908
28 June 2019	0.1440646 / 0.1334045	13.2217
29 March 2019	0.1440646 / 0.1334045	13.1192
28 December 2018	0.1440646 / 0.1334045	12.9748

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium Term Fund- Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.1548695 / 0.1434098	14.3000
27 September 2019	0.1440646 / 0.1334045	14.0926
28 June 2019	0.1440646 / 0.1334045	13.8925
29 March 2019	0.1440646 / 0.1334045	13.7653
28 December 2018	0.1440646 / 0.1334045	13.5960

*Dividends declared for retail/Dividends declared for corporates.

SBI Money Market Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360162 / 0.0333511	12.1628
31 January 2020	0.0360162 / 0.0333511	12.1597
27 December 2019	0.0360162 / 0.0333511	12.1447
29 November 2019	0.0360162 / 0.0333511	12.1519
25 October 2019	0.0360162 / 0.0333511	12.1250

*Dividends declared for retail/Dividends declared for corporates.

SBI Money Market Fund - Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360162 / 0.0333511	12.7620
31 January 2020	0.0360162 / 0.0333511	12.7505
27 December 2019	0.03	12.7250
29 November 2019	0.03	12.7243
25 October 2019	0.03	12.6866

*Dividends declared for retail/Dividends declared for corporates.

SBI Corporate Bond Fund - Regular Plan - Quarterly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.1080485 / 0.1000534	10.6459
27 September 2019	0.1152517 / 0.1067236	10.5634
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

*Dividends declared for retail/Dividends declared for corporates.

SBI Corporate Bond Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
27 December 2019	0.10	10.6948
27 September 2019	0.11	10.5980
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

IDCW History Of Debt & Hybrid Funds

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SBI 10 year Constant Maturity Gilt Fund - Regular Plan IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360162 / 0.0333511	14.9477
31 January 2020	0.0360162 / 0.0333511	14.6400
27 December 2019	0.0360162 / 0.0333511	14.6579
29 November 2019	0.0360162 / 0.0333511	14.6612
25 October 2019	0.0360162 / 0.0333511	14.5865

*Dividends declared for retail/Dividends declared for corporates.

SBI 10 year Constant Maturity Gilt Fund - Direct Plan IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.04	15.2849
31 January 2020	0.04	14.9658
27 December 2019	0.04	14.9787
29 November 2019	0.04	14.9776
25 October 2019	0.04	14.8960

SBI Banking and PSU Debt Fund- Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
25 September 2026	5.00	1,219.3122
28 August 2026	5.00	1222.1223
31 July 2026	5.00	1225.9063
25 June 2026	5.00	1223.1777
29 May 2026	5.00	1211.2868

*Dividends declared for retail/Dividends declared for corporates.

SBI Banking and PSU Debt Fund- Direct Plan - Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
25 September 2026	5.00	1,311.7062
28 August 2026	5.00	1313.9602
31 July 2026	5.00	1317.2623
25 June 2026	5.00	1313.4642
29 May 2026	5.00	1299.9839

SBI Short Term Fund - Retail Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360	12.0596
31 January 2020	0.0360	11.9887
27 December 2019	0.0360	11.9353
29 November 2019	0.0360162 / 0.0333511	11.9851
25 October 2019	0.0360162 / 0.0333511	11.9089

*Dividends declared for retail/Dividends declared for corporates.

EQUITY FUNDS

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Large Cap Fund	Lumpsum & SIP (Note - Any day SIP facility is available in Monthly, Quarterly, Semi- Annual and Annual Frequencies)	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
SBI Quant Fund					
SBI Large & MidCap Fund					
SBI Dividend Yeild			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
SBI Multicap Fund					
SBI Focused Fund					
SBI Contra Fund			Rs 1,000 x 6 Instalments		
SBI Midcap Fund					
SBI Equity Minimum Variance Fund					
SBI Quality Fund			Rs 500 x 12 Instalments	Monthly	10th of every month
SBI MNC Fund					
SBI Banking & Financial Services Fund					
SBI Consumption Opportunity Fund			Rs 1,000 x 6 Instalments		
SBI Health Care Opportunities Fund					
SBI Technology Opportunities Fund					
SBI Automative Opportunities Fund			Rs 1,500 x 4 Instalments	Quarterly	10th of every month
SBI Energy Opportunity Fund					
SBI Innovative Opportunities Fund			Rs 3,000 x 4 Instalments	Semi - Annual	10th of every month
SBI Infrastructure Fund					
SBI PSU Fund			Rs 5,000 x 4 Instalments	Annually	10th of every month
SBI Comma Fund					
SBI ESG Exclusionary Strategy Fund & SBI Flexicap Fund	Lumpsum & SIP (Note - Any day SIP facility is available in Monthly, Quarterly, Semi- Annual and Annual Frequencies)	Rs.1000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 1,500 x 4 Instalments	Quarterly	10th of every month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of every month
			Rs 5,000 x 4 Instalments	Annually	10th of every month

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Small Cap Fund	SIP (Max. Inv. Amt - Rs 25,000/- per PAN per month)	N. A.	Rs 1250 x 12 Instalments	Daily	Any Date
			Rs. 6250 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs. 25000 x 6 Months	Monthly	10th of every month
			Rs 75000 x 4 Instalments	Quarterly	10th of Due month
SBI ELSS Tax Saver	Lumpsum & SIP	Rs.500 & in multiples of Rs.500; Additional Investment - Rs.500 & in multiples of Rs.500	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 6 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 500 x 6 Months	Monthly	10th of every month
			Rs 500 x 6 Instalments	Quarterly	10th of Due month
			Rs 500 x 6 Instalments	Semi - Annual	10th of Due month
			Rs 500 x 6 Instalments	Annually	10th of Due month

HYBRID FUNDS

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Arbitrage Fund	Lumpsum & SIP	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
SBI Conservative Hybrid Fund					
SBI Multi Asset Allocation Fund			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
SBI Balanced Advantage Fund					
SBI Balanced Hybrid Fund					
SBI Children Fund- Savings Plan			Rs 1,000 x 6 Instalments		
SBI Childeren Fund - Investment Plan			Rs 500 x 12 Instalments	Monthly	10th of every month
SBI Retirement Benefit Fund - Conservative Plan			Rs 1,000 x 6 Instalments		
SBI Retirement Benefit Fund - Conservative Hybrid Plan			Rs 1,500 x 4 Instalments	Quarterly	10th of Due month
SBI Retirement Benefit Fund - Aggressive Hybrid Plan			Rs 3,000 x 4 Instalments	Semi - Annual	10th of Due month
SBI Retirement Benefit Fund - Aggressive Plan			Rs 5,000 x 4 Instalments	Annually	10th of Due month
SBI Equity Savings Fund & SBI Aggressive Hybrid Fund	Lumpsum & SIP	Rs.1000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 1,500 x 4 Instalments	Quarterly	10th of Due month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of Due month
			Rs 5,000 x 4 Instalments	Annually	10th of Due month

FUND OF FUND (FOF)

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Income Plus Arbitrage Active FOF & SBI Dynamic Asset Allocation Active FOF	Lumpsum & SIP	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 3,000 x 4 Instalments	Quarterly	10th of Due month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of Due month
			Rs 5,000 x 4 Instalments	Annually	10th of Due month
SBI US Specific Equity Active FOF	Lumpsum & SIP (Subscription through Lumpsum investment including additional purchase/swithch in) and fresh registration through Systematic Investment Plan(SIP)/ Systematic Transfer Plans/ transfer of IDCW-in in the scheme is discontinued with effect from Decemeber 26, 2024 i.e. post cutt-off Timings of December 26, 2024 (effective date). Existing Systematic registraions like SIPs / STPs /Transfer of IDCW-ins etc will remain suspended under the sscheme from the effective date till further notice.	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 3,000 x 4 Instalments	Quarterly	10th of Due month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of Due month
			Rs 5,000 x 4 Instalments	Annually	10th of Due month

DEBT FUNDS

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Overnight Fund	Lumpsum & SIP (Growth Option only)	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 2000 x 6 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 2000 x 6 Instalments	Monthly	10th of every month
			Rs 6000 x 2 Instalments	Quarterly	10th of every month
			Rs 12,000 x 2 Instalments	Semi - Annual	10th of every month
			Rs 12,000 x 2 Instalments	Yearly	10th of every month
SBI Liquid Fund	Lumpsum & SIP (Growth Option only)	Growth option - Rs.500 & in multiples of Rs.1 IDCW otpion - Rs.5000 & in Multiples of Rs.1 ; Additional Investment Growth option - Rs.500 & in multiples of Rs.1 IDCW otpion - Rs.5000 & in Multiples of Rs.1	Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 6000 x 2 Instalments	Quarterly	10th of every month
			Rs 12,000 x 2 Instalments	Semi - Annual	10th of every month
			Rs 12,000 x 2 Instalments	Yearly	10th of every month

DEBT FUNDS

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Money Market Fund	Lumpsum & SIP	Rs.500 & in multiples of Rs.1 ; Additional Investment - Rs.500 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 1500 x 4 Instalments	Quarterly	10th of every month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of every month
			Rs 5,000 x 4 Instalments	Yearly	10th of every month
SBI Ultra Short Term Fund	Lumpsum & SIP	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
SBI Ultra Short to Short Term Fund					
SBI Short Term Fund			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
SBI Banking and PSU Debt Fund					
SBI Floating Interest Rates Fund			Rs 1,000 x 6 Instalments		
SBI Corporate Bond					
SBI Dynamic Term Fund			Rs 500 x 12 Instalments	Monthly	10th of every month
SBI Medium to Long Term Fund					
SBI Medium Term Fund			Rs 1,000 x 6 Instalments		
SBI Credit Risk Fund					
SBI 10 year Constant Maturity Gilt Fund			Rs 1500 x 4 Instalments	Quarterly	10th of every month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of every month
SBI Gilt Fund			Rs 5,000 x 4 Instalments	Yearly	10th of every month
SBI Long Term Fund					

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

Asset Management Company: SBI Funds Management Limited (A Joint Venture between SBI & AMUNDI) (CIN: L65990MH1992PLC065289), **Trustee:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496),Sponsor: State Bank of India. **Regd Office** - 9th Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051 Tel: 91-022-61793000 Fax : 91-022-67425687, E-mail : partnerforlife@sbimf.com · www.sbimf.com

Risk Free rate assumed to be 5.07% (CCIL weighted average TREP Rate as on September 30th, 2026).
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

Registered Name: SBI Mutual Fund, SEBI Registration Number of SBI Mutual Fund: MF/009/93/3.

SBI Funds Management Limited Branches

SBI MUTUAL FUND
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NORTH

Rajasthan: AJMER: 0145-2426284 • ALWAR: 0144-4023133 • BHILWARA: 01482-235144 • Bikaner: 0151-2943080 • JAIPUR: 0141-4144100/0141-4144101 • JODHPUR: 0291-2611929/ 28 • KOTA: 0744-2360631 • SRIGANGANAGAR: 0154- 2940384 • UDAIPUR: 0294-2413717 **Delhi:** Janakpuri: 011-42638016/22500097 • Nehru Place: 011-45708803/41045628 • New Delhi: 011-23466601-620 • Nirman Vihar/ Laxmi Nagar: 011-43550360/46011830 • Pitampura: 011-27351974 • Gurgaon: 0124-4083769/4200828 **Uttar Pradesh:** Agra: 0562-2850239/2850237 • Aligarh: 0571-2402017 • Meerut: 0121-2667877 • Saharanpur: 0132-2720789 • Ghaziabad: 0120-4217338 • Noida: 0120-4232214/4287400 • Allahabad: 0532-2261028 • Bareilly: 7379335566 • Ayodhya:9554165444 • Gorakhpur: 0551-2203378 • Jhansi: 0510-2330298 • Kanpur: 9793599935 / 9793599931 • Lucknow: 0522-2286742 • Moradabad: 0591 - 2411411 • Raebareli0535 - 2975087• RenukootNA •Varanasi0542 - 2222492 • BASTI0554-2297888 ETAWAH0535-2975087 **Uttarakhand:** Dehradun: 0135-2741719, 2749913 • Haldwani: 0594-6220526/6222925 • Roorkee: 8954890226 **Punjab:** Amritsar: 0183-5158415 • Bhatinda: 0164-2218415 • Ferozepur: 01632-236167 • Hoshiarpur: 01882-228415 • Jalandhar: 0181-2238415 • Ludhiana: 0161-5058415 • Mohali: 0172-5053380 • pathankot: 9888828415 • Patiala: 0175-2300058 • Sangrur: 01672-500020 • Yamunanagar: 0173-295044 **Jammu and Kashmir:** Jammu: 0191-2955736 • srinagar: 0194-2474864 **Himachal Pradesh:** Baddi: 0179-5244415 • Dharmashala: 01892-225814 • Hamirpur: 0197-2224799 • Mandi: 0190-5223833 • Shimla: 0177-2807608 **Haryana:** Faridabad: 0129-4030661 • Ambala: 0171-2653400 • Hissar: 01662-238415 • Panchkula: 0172-2580136 • Panipat: 0180-2648415, 0180-4078415 • Rohtak: 01262-258415 **Chandigarh:** Chandigarh: 0172-2703380, 2703381 **Manipur:** Imphal: 0385-33183196

SOUTH

Kerala: Alappuzha 0477-2970516 • Calicut: 0495-2768270, 4020079 • Ernakulam: 0484-4011605 / 06 • Thirvananthapuram: 0471-4011590 / 91 • Kannur: 0474-2752760 / 2752860 • Kollam: 0474-2752760 / 2752860 • Kottayam: 0481-2570816-17 • Palakkad: 0491-2971899 • Thiruvalla: 0469-2971155 • Thrissur: 0487-2445700 **Tamil Nadu:** Anna Nagar: 044 48626775 • Chennai: 044 28543382 /3383 • Coimbatore: 0422 2541666 • Madurai: 0452 4374242 • Pondicherry: 0413 2222266 • Salem: 0427 4552289 • Tirunelveli: 0462 4220023 • Tirupur: 0421 2234001 • Trichy: 0431 4000667 • Kumbakonam: 0435-2427426 • Vellore: 0416 2225005 • Tuticorin: 0461 2334400 **Telangana:** Hyderabad: 040 23391901 / 23391902 • KUKATPALLY: 040 29569882 • Madhapur: 040-23119010 • Dilsukhnagar: 040-29311875 • Nalgonda: 08682 221999 • Nizamabad 8462234001 Secunderabad: 040 48544611 / 711 • Warangal: 0870-2430307 •**Andhra Pradesh:** Srikakulam: 08942-220533 • Vizayanagarm: 8922275439 • Vishakapatnam: 0891-2511853 • Kakinada: 0884-2356767 • Rajamundry: 0883-2434002/2432306 • Guntur: 0863-2211022 • Nellore: 0861-2338688 • Kurnool: 08518-227776 • Tirupathi: 0877-2280208 • Ananthapur: 08554-294489 • Kadapa: 08652-355418 • **Karnataka:** Museum Road, Bangalore: +916366776729 • Jayanagar, Bangalore: 080-26540014 • Malleswaram, Bangalore: 080-23447500 • Whitefield, Bangalore: +7710071028 • Koramangala, Bangalore: +917700955650 • Mangalore: 0824-2222463 • Mysore: 0821-2424919 • Hubli: 0836-2368477 • Belgaum: 0831-2422463 • Bellary: 0839-2294323 • Shimoga: 0818-2222463 • Davangere: 0819-2231463 • Gulbarga: 0847-2227350 • Hassan: 0817-2200471 • Tumkur: 0816-4050223 • Udupi: 0820-4290426 • Bagalkot: 0835-4200463

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Andaman and Nicobar Islands: PORTBLAIR03192-239552 **Arunachal Pradesh:** Itanagar: 0360-2292416 • **Assam:** Bongaigaon: 6000905499 / 9864073173 • Guwahati: 0361-2463747 / 2463704 • Jorhat: 8811081942 • Silchar: 0384-2221109 • Tezpur: 9435019671 /7002711578•Tinsukia:8135847027 **Bihar:** Bhagalpur: 0641-2420661 • Biharsharif: 9931092379 • Darbhanga: 06272-245004 • Gaya: 0631-2222405 • Muzaffarpur: 0621-2283014 • Patna: 9262699197, 9262699198 • Purnea: 9709343555 • Siwan: 7545040123 **Jharkhand:** BOKARO: 0654-2232561 • Daltonganj: 9798614664 • Deoghar: 8986614868 • DHANBAD: 0326-2301545 • HAZARIBAGH: 0654-6270415 • JAMSHEDPUR: 657-2320447 • RANCHI: 0651-2331466 • Giridih: 06532-296009 **Meghalaya:** Shillong: 7002996893 **Nagaland:** Dimapur: 0386-2224287 **Orissa:** Angul: 06764-234201 • BALASORE: 0678-2262646 • BHUBANESWAR: 0674-2392401/2392501 • CUTTACK: 0671-2422792 • ROURKELA: 0661-2522999 • SAMBALPUR: 0663-2410001 • BERHAMPUR: 0680-2222792 **SIKKIM:** GANGTOK: 9073387377 **Tripura:** Agartala: 0381-2324107 **WestBengal:** ASANSOL: 8170037270 • Bankura: 9830648090 • Barasat: 9830979009 • Berhampore: 9933625826 • Bindhannagar:8274004546 • Bolpur: 9233179907 • BURDWAN: 9933035302 • Cooch behar: 083178 35401 • DALHOUSIE: 033-40082726 • DURGAPUR: 0343-2544191 • Garia • 9874772626 • Haldia: 9073641484 • KALYANI: 033-25827700 • KHARAGPUR: 03222-225592 • KOLKATA: 033-40924800 • Krishnanagar: 9073340410 • MALDA: 03512-266128 • SILIGURI: 0353-2537065/2461703 • Sreerampur: 033-26520011 • Arambagh: 7604027781 • Behala: 9883283489 • Bashirhat: 9831878397

WEST

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

How to read the Factsheet?

SBI MUTUAL FUND
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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.

Note

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated June 27, 2024. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.

Tracking Error

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

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RETIREMENT ORIENTED FUNDS	HYBRID FUNDS	BALANCED ADVANTAGE FUNDS
CHILDREN-ORIENTED FUNDS	FLEXI CAP FUNDS	MONEY MARKET FUNDS

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



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