DEBT- DYNAMIC BOND FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI DYNAMIC BOND FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk
- **Date of Allotment:** 09/02/2004
- **Report As On:** 30/06/2025
- **AAUM for the Month of June 2025**
  ₹ 3,555.24 Crores
- **AUM as on June 30, 2025**
  ₹ 3,607.90 Crores
- **Fund Manager: Mr Sudhir Agarwal**
  Managing Since:
  Mr Sudhir Agarwal (w.e.f. July 2025)
  Total Experience:
  Mr Sudhir Agarwal Over 20 years
- **First Tier Benchmark:**
  CRISIL Dynamic Bond A-III Index
- **Exit Load:**
  For exit within 1 month from the date of allotment
  For 10% of investment : Nil
  For remaining investment: 0.25%
  For exit after one month from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.82 years
Average Maturity	: 5.39 years
Macaulay Duration	: 4.00 years
Yield to Maturity^	: 6.48%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.7241
Reg-Plan-Growth	35.7156
Dir-Plan-IDCW	21.8246
Dir-Plan-Growth	39.0730

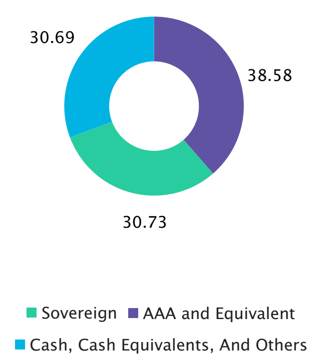
PORTFOLIO

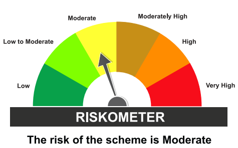
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
National Bank For Agriculture And Rural Development	[ICRA]AAA	4.95
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.45
Power Finance Corporation Ltd.	CRISIL AAA	4.26
REC Ltd.	CRISIL AAA	4.24
LIC Housing Finance Ltd.	CRISIL AAA	4.22
Power Grid Corporation Of India Ltd.	CRISIL AAA	4.17
National Bank For Agriculture And Rural Development	CRISIL AAA	2.83
Anzen India Energy Yield Plus Trust	CRISIL AAA	2.81
Total		**31.93**
Zero Coupon Bonds		
National Highways Infra Trust	IND AAA	3.11
Total		**3.11**
Securitised Debt		
India Universal Trust Al2	CRISIL AAA(SO)	3.54
Total		**3.54**
Government Securities		
Government Of India	SOVEREIGN	13.61
Total		**13.61**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	6.68
State Government Of Madhya Pradesh	SOVEREIGN	3.25
State Government Of Karnataka	SOVEREIGN	2.90
State Government Of Odisha	SOVEREIGN	2.84
State Government Of West Bengal	SOVEREIGN	1.45
Total		**17.12**
Cash, Cash Equivalents And Others		**30.69**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	31.93
State Development Loans	17.12
Government Securities	13.61
Securitised Debt	3.54
Zero Coupon Bonds	3.11
Cash, Cash Equivalents And Others	30.69

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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