SBI MUTUAL FUND
A PARTNER FOR LIFE

WHATEVER YOUR DREAM, THERE IS A MUTUAL FUND SOLUTION FOR YOU!

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From the Managing Director's Desk

Vinay M. Tonse
MD & CEO

Dear Investors,

The Union Budget 2022, presented by Finance Minister Nirmala Sitharaman on Feb 01, can be termed as perhaps amongst the progressive Budgets we have seen in recent times. From acknowledging the digital future of currency to sovereign green bonds to setting up a National Tele Mental Health Programme, the Budget 2022 also bears the tag of being an inclusive one.

The key focus of the Budget this year was to undertake pro-economy spends by boosting overall capex and infrastructure activity for sustainable long-term economic revival and higher employment generation. However, the government did not lose sight of its overall agenda of fiscal consolidation. The fiscal deficit for FY23 is pegged at 6.4% of GDP and the government has targeted a fiscal deficit of 4.5% of GDP by FY26. PM GatiShakti, Inclusive Development, Energy Transition & Climate Action, Better Productivity, and Financing of Investment were some of the priorities outlined for long-term sustainable growth.

Among the noteworthy measures was the PM GatiShakti program aimed at enhancing roads, railways, airports, mass transport, waterways, ports and logistics network and infrastructure to facilitate faster movement of goods & people, along with creating huge employment and entrepreneurial opportunities. This could have a multiplier effect on economic growth.

Taking a step towards digital and financial inclusion, the government plans to digitally integrate post offices with core banking system for seamless transfer of funds and achieve the larger goal of financial inclusion and digitisation of banking. On the other end of this same digitisation spectrum is the cryptocurrency movement that has gathered pace worldwide. Acknowledging this growing space, the government made two landmark announcements. One, the launch of a digital currency of our own, probably by this time next year, and two, the decision to tax all transactions involving digital assets at 30%.

Equity markets, on their part, seem to have welcomed the Budget but volatility is likely to remain for some time to come. While many hope that the third wave is perhaps the last one, thanks to the successful on-going vaccination drive, markets are still worried about future waves, global central bank policy actions and global geo-political issues which could hurt an already fragile economic recovery.

Given this uncertainty, short-term correction cannot be ruled out. But with economic recovery closer than further away, investors should stay invested despite the volatility. To make the most of the opportunities, investors would do well to diversify their investments across asset classes and within an asset class. Staggering your investments across a period of time via the SIP route is also one way of managing volatility efficiently. With respect to solutions, investors could look at investing in hybrid funds which are inherently diversified across equity, debt, and other asset classes.

At our end, this month we will be launching a financial solution which aims to provide unbiased exposure across market-cap sizes. The SBI Multicap Fund new fund offer (NFO) will be open through Feb 14 to Feb 28. The fund mandate is to invest 25% each in largecap, midcap, and smallcap stocks while the remaining 25% will remain flexible. At a time when market movement is unpredictable, investing in a fund that invests across the equity markets would help in limiting downside risks and participate in the upside opportunities.

On that note, I wish you all a productive February.

Till the next time, stay safe and stay invested!

Warm Regards,

Vinay M. Tonse

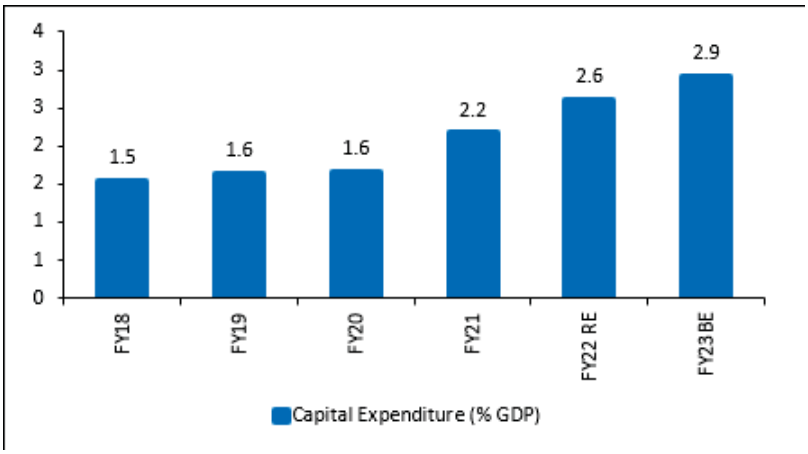
Managing Director & CEO

Market Overview

Financial markets globally have been caught up in the Central Bank's (across developed markets) pivot away from the policy of monetary accommodation. The process which had been set in motion over the last quarter of CY21 has gained further momentum in the new calendar year so far. At the same time, geo-political issues with the ongoing brinkmanship over Ukraine and noise around a potential Russian invasion have kept crude oil prices elevated. A slower than expected normalisation of supply chain disruptions, along with ongoing economic recovery, which has been substantially supported by fiscal policy has kept consumer price inflation way above targets in most of the developed markets, with expectations converging towards a near term persistence in inflation. In such a context, the pivot away from policy accommodation was inevitable, even as higher inflation starts to dominate the political discourse as well. The US Fed has clearly communicated the tapering of the QE by March 22 and has guided for policy rate hikes in the near term and discussions regarding an eventual unwinding of the balance sheet. Market expectations of policy hikes by the FED have converged to as high as 5 rate hikes over the year. Similar measures of market expected rate actions have moved up across key developed markets. This has led to significant asset market volatility, which has impacted Indian markets as well over the month.

Union Budget:

The Union Budget for FY23 continues with the broad theme of accelerating Government capex that can crowd in private investment with its multiplier effects, while targeting a gradual process of fiscal consolidation with the objective of reducing fiscal deficit to 4.5% of GDP by FY26. The broad strategy on fiscal consolidation rests on accelerating economic growth through supply side reforms and Government capex. The medium-term fiscal policy strategy statement refers to the higher multiplier effects on economic recovery through capital expenditure. This can lead to tax revenue pick up, which combined with potential growth in tax compliance can enable Debt/GDP ratios to move lower. The multiplier effects of capital expenditure (in terms of output) made by the Central Government is estimated at 2.45 in year 1 and 3.14 in year 2 (as per RBI Bulletin, Dec 20 referred in the fiscal strategy statement). The same study refers to multiplier effects of revenue expenditure at less than 1.



Source: Budget Documents

Apart from this, the process of conservative budgeting and improving transparency of fiscal numbers by eliminating off balance sheet borrowings has been continued. Tax Revenue buoyancy of the central government has been budgeted at 0.90 with a nominal GDP growth assumption of 11.10% over FY22. Budgeted central government capex at 2.90% of GDP shows an increase of about 34% over FY22 RE. The emphasis on Central capex over revenue expenditure has been evident in the overall muted expenditure growth of 4.4% with total government expenditure at Rs 39.45 trillion. A conservative revenue estimation provides sufficient elbow room for potential under budgeting in certain key subsidy items such as Fertiliser and Food subsidy and even in the health sector allocation.

The key challenge remains execution of Budgeted central government capex, which can facilitate the process of demand generation and eventual revival of private investments. Alongside Fiscal Deficit reduction targets, a targeted increase in Tax/GDP ratio may probably be desirable with Tax/ GDP ratio estimated at 10.7% in FY23 as against 10.8% in RE FY22. The eventual long term stabilisation of public debt ratios and thereby lower long term interest rates would be crucially dependent on a material uptick in the Tax/ GDP ratio.

Equity

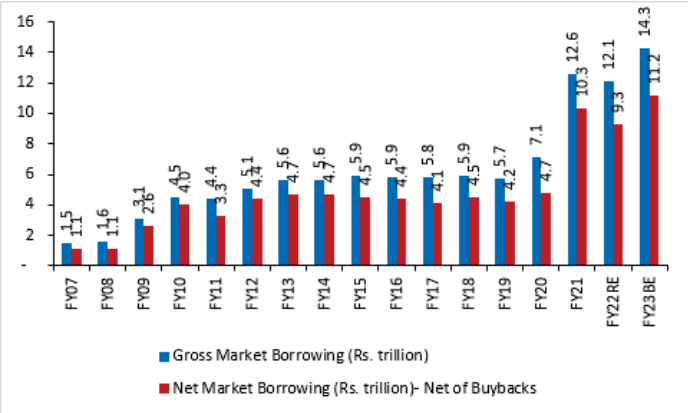
The year has begun on a volatile note for equity markets as fears of accelerated policy normalization have led to sharp uptick in bond yields across the globe including in India, making equity valuations more expensive on a relative basis. This comes against the backdrop of elevated readings on our in-house sentiment measure which had been cautioning of exuberance for a while now. That Fed will hike rates and shrink its balance sheet size appear to be a certainty now, the real question however is whether it will derail the economic momentum. In our base case, we expect the Fed to stay behind the curve in terms of raising interest rates given the high government debt burden and that it should not meaningfully hamper economic growth. That Omicron has turned to be lesser of a worry than feared and could potentially mark the end of the pandemic is another positive for economic reopening and activity. Further, if disruptions caused by Covid-19 ease and the current supply side bottlenecks abate, it should help the inflation situation as well.

What is more interesting, and in line with what we have maintained as a far more important trend for the foreseeable future than the broader market direction, is what transpired beneath the surface. Even as the Nifty and the Sensex closed almost flat month-on-month, the sectoral divergence was huge. Specifically, the shift from low-rate beneficiaries to reflation linked sectors was swift and pronounced. Consequently, Financials, Energy, Utilities and Consumer Discretionary did well for the month while IT, Consumer Staples and Healthcare were key laggards. The Union Budget's decisive thrust on capital expenditure and infrastructure and manufacturing as ways to revive economy should further aid the rotation trade into pro-economy assets.

Overall, against the backdrop of increasing rates, we continue to expect earnings growth to be the dominant driver of returns as valuations continue to derate. The reset higher in cost of capital is real and we are of the view that equity valuations will have to factor that in. For equity markets, high valuations in the context of rising bond yields likely to continue to act as a strong headwind even as earnings growth should provide a floor. In the near term, however, the former is likely to be the dominant force and therefore the near term therefore promises to be fraught with volatility as valuations reset to higher risk-free rates. For investors, being patient should provide opportune entry points.

Debt:

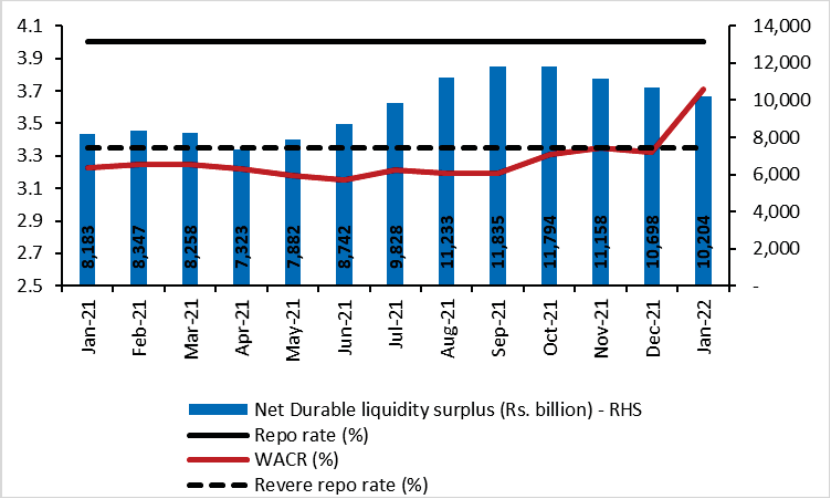
The expectations from the Union Budget from a debt market perspective pertained largely towards some announcement/clarity with regards to the outstanding issues with respect to facilitating Bond Index Inclusion. Taxation of capital gains on Indian bonds traded on Euroclear has been one of the issues being talked about, which though not technically a constraint for Index inclusion has been seen as a facilitator for more offshore investment in Indian bonds. For e.g. Chinese bonds which are now part of all major bond indices aren't yet clearable on Euroclear. Effectively, Bond Index inclusion does not seem likely to be a process that is hostage to the Tax issue. Nevertheless after having taken a policy decision to open up to offshore flows, with measures like FAR (fully accessible route securities) the markets were anticipating some announcement on the taxation front or on any other outstanding points with respect to the same. This has been a near term negative, even as the process of eventual index inclusion seems likely to continue with no definite timeline visible as of now. The other significant negative has been the larger than anticipated borrowing schedule. The Gross borrowing budgeted for FY23 at ₹14.95 trillion and net at ₹11.2 trillion was much higher than most market expectations. With the RBI having conducted a switch auction with the Government of ₹1.2 trillion recently of which ₹630 bn is of FY23 maturities, the FY23 gross number would be revised to ₹14.3 trillion. While the FY22 numbers on dated borrowings haven't changed, the Revised estimates for short term borrowings through Treasury Bills has been enlarged to ₹1 trillion. This could entail additional short-term borrowings through bills in the remainder of this fiscal. A larger than expected borrowing schedule with no clear roadmap that may incentivise additional sources of demand (largely FPI) has led to markets reacting negatively with yield on the benchmark 10y moving up to around 6.90%.



Source: Budget Documents

While the Union Budget continues with the recent emphasis on conservative assumptions along with higher transparency, the challenge of incentivising demand has not received due attention. This would continue to exert upward pressure on yields, more so in an environment where the Monetary and Liquidity stance is likely to be incrementally less supportive. A conservative revenue buoyancy estimate can potentially open up space for additional revenue mop up as the year progresses. However, this is unlikely to matter in the near term as the borrowing calendar picks up in a less supportive market context. Incentivising retail participation in government securities for the Retail Direct Scheme could have been an option to promote alternate demand. The other clear disappointment and probably a missed opportunity has been the lack of provision for issuances of Market Stabilisation Scheme (MSS) securities by the RBI. This is quite baffling as the other options to deal with durable liquidity overhang are clearly more market unfriendly. Interestingly, the RBI has been doing small lot OMO sales on the NDS since end November. In the context of the large liquidity overhang, cumulative sales of about ₹233 bn till Jan 19th, 2022 isn't significant. At the same time, the impact of the same on market expectations and eventual market pricing of long end yields is material.

We continue to maintain that Variable reserve repo auctions cannot deal with unwinding of durable liquidity, and neither would choosing a natural process of unwinding through Currency leakage be a solution. At the same time, the switch of ₹630 bn with the RBI in FY23 bonds, takes away one non disruptive way of shrinking RBI's balance sheet. Considering these, market unfriendly tools like OMO sales and maybe even cash reserve ratio hikes would remain on the table as and when the RBI chooses to address the issue of unwinding surplus durable liquidity. Recent volatility in overnight rates points to the likely challenges ahead. Even as active addition to durable liquidity has been stopped, the stock remains fairly elevated, with swings in government cash balances continuing to create episodes of volatility.



Net Durable liquidity surplus = Net borrowing under LAF adjusted for surplus cash reserves + GoI cash balances.

Source: Bloomberg, RBI data

Given the challenges of conducting a large market borrowing program in an environment where both external and domestic developments may warrant less monetary / liquidity policy support, the RBI would be hard pressed to continue targeting multiple objectives. With fiscal policy having shifted towards enhanced public investment, financed by higher borrowings in the near term, Monetary policy that has so far been in the forefront may need to step back gradually with a stance towards normalisation and probably a neutral stance. Similarly liquidity management operations could become less discretionary and provide a more clear guide path for markets in terms of sequencing, tools used and end objectives. Alongside this, financial markets may need to eventually realign to the possibility of an extended period of volatility with a directional trend of hardening interest rates.

From the Chief Business Officer's Desk

D.P. Singh
Chief Business Officer

Dear Friends,

2022's first month has gone by as the world across witnesses the gradual decline in the pandemic numbers. On the other side, however many countries experienced effects of climate change with unusual weather affecting many parts of the globe, thus bringing in even more emphasis on reducing carbon footprint and initiatives on conservation. Closer to home, many parts of our country saw steep drops in temperature, unseasonal rain and even dust storms severely affecting the AQI in many cities like Mumbai and Delhi.

Our country's bellwether indices witnessed selloffs in January, with persistent selling by FPIs due to weak global cues arising from the Fed's proposed rate hikes and rapid spread of Omicron. The Union Budget 2022 presented on February 1 was the second budget presented during the pandemic with a vision in place for the country's next 25 years and a sign of things to come. Initiatives aimed at long-term growth such as PM GatiShakti are aimed at boosting infrastructure spending. While personal finance saw minimal mention in the Budget, it signals a steady effort at making our finances predictable and introduce changes only when needed.

As a fund house, we thought it is an opportune time to present our newest offering, SBI Multicap Fund, to investors looking to invest in mature, growing, and young potentials across the equity market spectrum all through a single fund. The SBI Multicap Fund combines the power of diversification by investing in large, mid, and small cap companies with the high conviction ideas of our analyst team who choose which companies across the market cap spectrum are a 'best fit' for the fund's portfolio. For those equity investors looking to consolidate their portfolio, this fund presents a one-stop solution; even millennials and first-time investors looking to reap the advantages of different market cap stocks can look at this fund for their long-term wealth creation needs.

Our efforts in investor awareness continue as we urge people to be responsible and secure their investments by nominating a loved one. Doing this simple act goes a long way in streamlining a lot of things in the future and ensuring one's hard-earned money grown over time passes on to their loved ones.

Warm Regards,

D.P.Singh

Chief Business Officer

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	SBI Flexicap Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
Ideal Investment Horizon	4 years +	3 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Ms. Sohini Andani	Mr. Rohit Shimpi	Mr. R. Srinivasan	Mr. Dinesh Balachandran & Mohit Jain (investments in foreign securities portion)	Mr. Saurabh Pant	Ms. Sohini Andani	Mr. R. Srinivasan
Managing Since	Sep-2010	Jan-2022	Jan-2022	May-2018	Sep-2016	July-2010	Jan-2022
Benchmark	S&P BSE 100 Index (TRI)	Nifty 100 ESG Index (TRI)	S&P BSE 500 Index (TRI)	S&P BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Fund Details as on 31 January 2022							
Month End AUM (₹ in Crores)	₹31,582.13 Crores	₹4,533.58 Crores	₹15,668.09 Crores	₹3,782.73 Crores	₹5,916.03 Crores	₹6,867.24 Crores	₹5,271.59 Crores
Portfolio Turnover	0.07	0.39	0.33	1.23	0.55	0.28	0.34
Standard Deviation#	21.92%	21.13%	21.37%	23.40%	23.18%	25.17%	15.80%
Beta#	1.01	1.00	0.96	1.02	0.99	0.97	0.86
Sharpe Ratio#	0.74	0.76	0.76	0.95	0.80	0.94	0.98
Expense Ratio	Regular- 1.67% Direct- 0.95%	Regular- 2.00% Direct- 1.27%	Regular- 1.80%, Direct- 0.85%	Regular- 2.12%, Direct- 1.31%	Regular- 2.05% Direct- 1.22%	Regular- 1.95%, Direct- 1.03%	Regular- 2.03%, Direct- 1.25%
Portfolio Classification By Asset Allocation (%) as on 31 January 2022							
Large Cap (%)	84.61	81.10	63.03	30.01	35.94	6.01	21.85
Mid Cap (%)	11.50	12.77	13.98	16.72	37.99	65.57	34.60
Small Cap (%)	1.23	1.19	15.87	28.83	20.39	27.65	18.43
Unclassified (%)	0.40	-	-	1.47	-	-	-
Other Assets (%)	2.26	4.94	7.12	20.34	5.68	0.77	25.12
Portfolio Classification By Industry Allocation (%) as on 31 January 2022							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 32.75 Automobile 11.12 IT 11.05 Construction 7.35 Oil & Gas 6.50 Pharma 5.94 Consumer Goods 5.67 Industrial Manufacturing 5.06 Cement & Cement Products 3.58 Metals 2.65	Financial Services 31.77 IT 19.38 Automobile 8.13 Consumer Goods 6.30 Consumer Services 3.92 Construction 3.79 Industrial Manufacturing 3.48 Pharma 3.48 Cash, Cash Equivalents And Others 3.41 Telecom 3.34	Financial Services 29.04 IT 12.15 Consumer Goods 9.98 Oil & Gas 7.50 Automobile 4.89 Pharma 3.45 Cash, Cash Equivalents And Others 3.28 Chemicals 3.21 Metals 3.15 Construction 3.05	Financial Services 13.29 Industrial Manufacturing 9.41 Automobile 8.63 Cash, Cash Equivalents And Others 8.44 Derivatives 8.21 IT 8.14 Consumer Goods 6.76 Oil & Gas 5.86 Consumer Services 5.42 Construction 4.68	Financial Services 20.91 Consumer Goods 10.00 Automobile 9.12 Industrial Manufacturing 8.93 IT 6.61 Pharma 6.58 Textiles 6.17 Cash, Cash Equivalents And Others 4.34 Construction 4.05 Consumer Services 3.88	Industrial Manufacturing 17.79 Financial Services 13.53 Automobile 13.25 Consumer Goods 11.28 Cement & Cement Products 7.75 Textiles 7.07 Construction 5.43 Consumer Services 4.78 Fertilisers & Pesticides 3.72 Pharma 3.52	Industrial Manufacturing 24.63 Consumer Goods 23.25 IT 15.62 Cash, Cash Equivalents And Others 7.58 Pharma 7.01 Automobile 6.51 Media, Entertainment & Publication 5.47 Textiles 2.62 Cement & Cement Products 2.46 Chemicals 2.37
Other Details							
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022)
Basis for Ratio Calculation: 3 Years Monthly Data Points.
Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Magnum COMMA Fund
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan	Mr. R. Srinivasan	Mr. Dinesh Balachandran	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Richard D'souza	Mr. Richard D'souza
Managing Since	May-2009	Nov - 2013	Sep-2016	Jun-2011	Aug - 2019	Aug-2014	Aug-2014
Benchmark	S&P BSE 500 Index (TRI)	S&P BSE 250 Small Cap Index TRI	S&P BSE 500 Index (TRI)	S&P BSE HEALTH CARE Index (TRI)	Nifty Financial Services Index (TRI)	S&P BSE PSU INDEX (TRI)	Nifty Commodities Index (TRI)
Fund Details as on 31 January 2022							
Month End AUM (Rs. in Crores)	₹23,250.16 Crores	₹11,298.36 Crores	₹10,989.08 Crores	₹1,788.02 Crores	₹3,170.30 Crores	₹472.89 Crores	₹481.94 Crores
Portfolio Turnover	0.47	0.27	0.29	0.32	0.69	0.35	0.45
Standard Deviation#	20.86%	23.52%	21.17%	20.32%	29.90%	24.67%	24.41%
Beta#	0.87	0.77	0.95	0.89	0.97	0.78	0.93
Sharpe Ratio#	0.93	1.09	0.73	0.92	0.52	0.47	1.08
Expense Ratio	Regular- 1.72% Direct- 0.68%	Regular- 1.83% Direct- 0.75%	Regular- 1.86%, Direct- 1.21%	Regular- 2.12%, Direct- 1.06%	Regular- 2.00% Direct- 0.83%	Regular- 2.54%, Direct- 1.45%	Regular- 2.55%, Direct- 2.01%
Portfolio Classification By Asset Allocation (%) as on 31 January 2022							
Large Cap (%)	40.46	-	63.05	51.14	68.32	53.21	42.86
Mid Cap (%)	33.26	15.01	22.30	26.32	14.10	27.06	10.47
Small Cap (%)	6.20	74.45	10.86	17.46	12.98	11.17	42.70
Unclassified (%)	-	0.42	-	1.51	-	-	-
Other Assets (%)	20.08	10.12	3.79	3.57	4.60	8.56	3.97
Portfolio Classification By Industry Allocation (%) as on 31 January 2022							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 23.81 Consumer Goods 13.67 Consumer Services 8.25 Cash, Cash Equivalents And Others 7.95 Telecom 7.38 Media, Entertainment & Publication 6.09 IT 6.04 Automobile 5.27 Power 5.13 Pharma 4.70	Industrial Manufacturing 23.15 Consumer Goods 22.13 Chemicals 9.47 Cash, Cash Equivalents And Others 9.04 Consumer Services 8.63 Construction 6.41 Cement & Cement Products 4.11 Automobile 3.66 Financial Services 2.99 Healthcare Services 2.79	Financial Services 25.93 IT 10.83 Oil & Gas 8.17 Automobile 8.08 Pharma 7.58 Construction 7.15 Industrial Manufacturing 6.96 Consumer Goods 4.82 Cash, Cash Equivalents And Others 3.79 Cement & Cement Products 3.53	Pharma 69.69 Healthcare Services 20.91 Consumer Services 5.44 Cash, Cash Equivalents And Others 3.57 Construction 0.39	Financial Services 95.40 Cash, Cash Equivalents And Others 4.60	Financial Services 28.70 Oil & Gas 21.95 Metals 15.01 Power 13.13 Industrial Manufacturing 9.91 Cash, Cash Equivalents And Others 8.56 Services 2.74	Metals 21.80 Cement & Cement Products 18.64 Chemicals 17.66 Oil & Gas 16.22 Consumer Goods 8.69 Cash, Cash Equivalents And Others 3.97 Utilities 3.92 Power 3.55 Textiles 3.43 Fertilisers & Pesticides 2.12
Other Details							
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI Gold Fund	SBI International Access – US Equity FoF	SBI Nifty Index Fund
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	NA	3 years +
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021	17/01/2002
Fund Manager	Mr. Bhavin Vithlani	Mr. Saurabh Pant	Mr. Saurabh Pant	Mr. Raviprakash Sharma	Mr. Raviprakash Sharma	Mr. Mohit Jain	Mr. Raviprakash Sharma
Managing Since	Jan-2022	Jun-2011	Jan-2022	Mar-2019	Sep-2011	March-2021	Feb-2011
Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	S&P BSE Teck Index (TRI	Nifty 50 Index (TRI)	Price of Physical Gold	S&P 500 Index, after converting it to Indian Rupee	Nifty 50 Index (TRI)
Fund Details as on 31 January 2022							
Month End AUM (Rs. in Crores)	₹778.56 Crores	₹893.27 Crores	₹2,327.23 Crores	₹128.03 Crores	₹1,091.00 Crores	₹1,084.33 Crores	₹1,916.99 Crores
Portfolio Turnover	0.65	0.55	0.09	0.49	-	0.08	0.33
Standard Deviation#	23.99%	23.32%	19.41%	-	-	-	-
Beta#	1.02	1.18	0.92	-	-	-	-
Sharpe Ratio#	0.84	0.66	1.39	-	-	-	-
Expense Ratio	Regular- 2.54% Direct- 1.93%	Regular- 2.44% Direct- 1.37%	Regular- 2.18% Direct- 0.91%	Regular- 0.74% Direct- 0.34%	Regular- 0.52%, Direct- 0.10%	Regular- 1.55%, Direct- 0.76%	Regular- 0.50%, Direct- 0.18%
Portfolio Classification By Asset Allocation (%) as on 31 January 2022							
Large Cap (In %)	52.02	27.01	55.97	99.51	-	-	100.16
Mid Cap (In %)	9.89	23.74	7.21	-	-	-	-
Small Cap (In %)	34.52	45.61	7.65	-	ETF: 98.65	Overseas Mutual Fund: 99.65	-
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (In %)	3.57	3.64	29.17	0.49	1.35	0.35	-0.16
Portfolio Classification By Industry Allocation (%) as on 31 January 2022							
Portfolio Classification By Industry Allocation (%) (Top 10)	Construction 22.27 Industrial Manufacturing 19.47 Oil & Gas 13.25 Cement & Cement Products 9.27 Telecom 6.97 Power 5.54 Services 4.60 Financial Services 3.79 Cash, Cash Equivalents And Others 3.57 Automobile 2.88	Consumer Goods 45.76 Consumer Services 22.03 Textiles 16.10 Telecom 8.17 Automobile 2.88 Media, Entertainment & Publication 2.71 Cash, Cash Equivalents And Others 2.35	IT 80.07 Cash, Cash Equivalents And Others 8.86 Telecom 5.60 Media, Entertainment & Publication 3.75 Consumer Services 1.02 Financial Services 0.70	Consumer Goods 28.32 Pharma 17.48 IT 11.37 Financial Services 11.17 Power 6.70 Automobile 6.55 Oil & Gas 4.35 Metals 4.05 Telecom 3.56 Cement & Cement Products 2.92	Exchange Traded Funds 98.65 Cash, Cash Equivalents And Others 1.35	Mutual Fund 99.65 Cash, Cash Equivalents And Others 0.35	Financial Services 36.78 IT 17.53 Oil & Gas 12.63 Consumer Goods 10.41 Automobile 5.43 Metals 3.34 Pharma 3.20 Construction 3.05 Cement & Cement Products 2.39 Telecom 2.28
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	On or before 15 days - 1%	For exit on or before 1 year from the date of allotment – 1.00% For exit after 1 year from the date of allotment – Nil	For exit on or before 15 days from the date of allotment – 0.5% For exit after 15 days from the date of allotment - Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BLUE CHIP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in large cap stocks.
- **Date of Allotment:** 14/02/2006
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 32,192.44 Crores
- **AUM as on January 31, 2022**
  ₹ 31,582.13 Crores
- **Fund Manager:** Ms. Sohini Andani
  Managing Since: Sep-2010
  Total Experience: Over 23 years
- **Benchmark:** S&P BSE 100 Index (TRI)
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %; For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.92%
Beta#	: 1.01
Sharpe Ratio#	: 0.74
Portfolio Turnover*	
Equity Turnover	: 0.07
Total Turnover	: 0.07

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	34.3385
Reg-Plan-Growth	60.3602
Dir-Plan-IDCW	42.3478
Dir-Plan-Growth	65.2512

LAST IDCW — Face value: ₹10

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

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

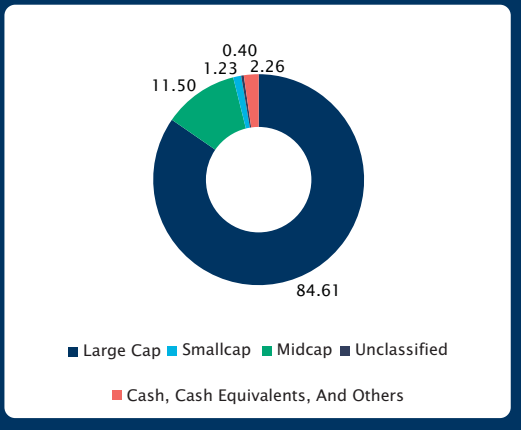
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	8.26
ICICI Bank Ltd.	7.61
Infosys Ltd.	5.96
Larsen & Toubro Ltd.	4.57
Reliance Industries Ltd.	4.40
HCL Technologies Ltd.	3.88
Housing Development Finance Corporation Ltd.	3.71
ITC Ltd.	3.27
State Bank Of India	3.13
Divi'S Laboratories Ltd.	2.81
Axis Bank Ltd.	2.51
Bharti Airtel Ltd.	2.41
Hindalco Industries Ltd.	2.22
Shree Cement Ltd.	2.11
Mahindra & Mahindra Ltd.	2.09
Motherson Sumi Systems Ltd.	1.79
Eicher Motors Ltd.	1.77
Sona Blw Precision Forgings Ltd.	1.71
ICICI Prudential Life Insurance Company Ltd.	1.66
HDFC Life Insurance Company Ltd.	1.51
Ultratech Cement Ltd.	1.47
Godrej Properties Ltd.	1.41
Cipla Ltd.	1.41
DLF Ltd.	1.37
Cummins India Ltd.	1.32
ICICI Lombard General Insurance Company Ltd.	1.31
Bharat Electronics Ltd.	1.30
Cholamandalam Investment & Finance Co. Ltd.	1.26
Page Industries Ltd.	1.18
Sun Pharmaceutical Industries Ltd.	1.16
Thermax Ltd.	1.08
Crompton Greaves Consumer Electricals Ltd.	1.08
Britannia Industries Ltd.	1.05
Bajaj Auto Ltd.	1.01
Hero Motocorp Ltd.	0.98
Tech Mahindra Ltd.	0.97
Max Healthcare Institute Ltd.	0.96
Maruti Suzuki India Ltd.	0.92
Kotak Mahindra Bank Ltd.	0.88
SKF India Ltd.	0.80
Hindustan Petroleum Corporation Ltd.	0.76
Indian Oil Corporation Ltd.	0.68
Bharat Petroleum Corporation Ltd.	0.66
Avenue Supermarts Ltd.	0.57
Schaeffler India Ltd.	0.56
PI Industries Ltd.	0.46
TVS Motor Company Ltd.	0.45
Coal India Ltd.	0.43
Motherson Sumi Wiring India Ltd.	0.40
Aurobindo Pharma Ltd.	0.37
Zomato Ltd.	0.32
Mahindra & Mahindra Financial Services Ltd.	0.31
Nestle India Ltd.	0.27
Tata Consultancy Services Ltd.	0.24
Shriram City Union Finance Ltd.	0.24
Strides Pharma Science Ltd.	0.19
Power Grid Corporation Of India Ltd.	0.17
Total	**97.38**
Warrants	
HDFC Ltd.(Warrants)	0.36
Total	**0.36**
Cash, Cash Equivalents And Others	**2.26**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.75
Automobile	11.12
IT	11.05
Construction	7.35
Oil & Gas	6.50
Pharma	5.94
Consumer Goods	5.67
Industrial Manufacturing	5.06
Cement & Cement Products	3.58
Metals	2.65
Telecom	2.41
Textiles	1.18
Healthcare Services	0.96
Consumer Services	0.89
Fertilisers & Pesticides	0.46
Power	0.17
Cash, Cash Equivalents And Others	2.26

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

- Long term capital appreciation.
- Investment in equity and equity-related instruments of large cap companies.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM EQUITY ESG FUND

An open-ended Equity Scheme investing in companies following the ESG theme
(Previously known as SBI Magnum Equity Fund)

Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria.

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in companies following the ESG theme.
- **Date of Allotment:** 01/01/1991
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 4,640.20 Crores
- **AUM as on January 31, 2022**
  ₹ 4,533.58 Crores
- **Fund Manager:** Mr. Rohit Shimpi
  Managing Since: Jan-2022
  Total Experience: Over 15 years
- **Benchmark:** Nifty 100 ESG Index (TRI)
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.13%
Beta#	: 1.00
Sharpe Ratio#	: 0.76
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.39

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	51.4243
Reg-Plan-Growth	164.4300
Dir-Plan-IDCW	63.2832
Dir-Plan-Growth	176.2766

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

LAST IDCW

Face value: ₹10

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

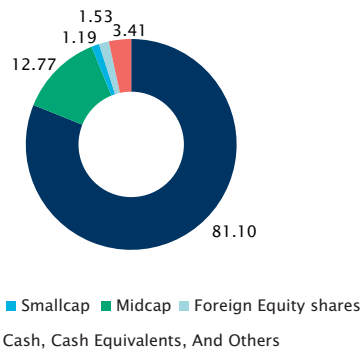
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Housing Development Finance Corporation Ltd.	6.45
Infosys Ltd.	5.74
ICICI Bank Ltd.	5.57
Tata Consultancy Services Ltd.	5.36
HDFC Bank Ltd.	5.24
Tata Motors Ltd.	5.14
Larsen & Toubro Ltd.	3.79
Axis Bank Ltd.	3.67
Wipro Ltd.	3.54
Bharti Airtel Ltd.	3.34
Page Industries Ltd.	3.28
Titan Company Ltd.	2.86
State Bank Of India	2.85
Bajaj Finance Ltd.	2.63
Ultratech Cement Ltd.	2.55
Britannia Industries Ltd.	2.50
Divi'S Laboratories Ltd.	2.23
L&T Technology Services Ltd.	2.07
ABB India Ltd.	2.03
Tata Steel Ltd.	1.92
SBI Life Insurance Company Ltd.	1.90
Reliance Industries Ltd.	1.68
Cholamandalam Investment & Finance Co. Ltd.	1.53
Maruti Suzuki India Ltd.	1.52
TVS Motor Company Ltd.	1.47
Cummins India Ltd.	1.45
Jubilant Foodworks Ltd.	1.43
FSN E-Commerce Ventures Ltd.	1.35
Cipla Ltd.	1.25
PVR Ltd.	1.19
Interglobe Aviation Ltd.	1.19
Hindalco Industries Ltd.	1.19
Info Edge (India) Ltd.	1.14
HCL Technologies Ltd.	1.14
ICICI Lombard General Insurance Company Ltd.	1.06
Colgate Palmolive (India) Ltd.	0.94
ICICI Prudential Life Insurance Company Ltd.	0.87
Total	**95.06**
Foreign Equity Shares	
Microsoft Corporation	1.53
Total	**1.53**
Cash, Cash Equivalents And Others	**3.41**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.77
IT	19.38
Automobile	8.13
Consumer Goods	6.30
Consumer Services	3.92
Construction	3.79
Industrial Manufacturing	3.48
Pharma	3.48
Telecom	3.34
Textiles	3.28
Metals	3.11
Cement & Cement Products	2.55
Oil & Gas	1.68
Media, Entertainment & Publication	1.19
Services	1.19
Cash, Cash Equivalents And Others	3.41

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI FLEXICAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- **Date of Allotment:** 29/09/2005
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 15,875.06 Crores
- **AUM as on January 31, 2022**
  ₹ 15,668.09 Crores
- **Fund Manager:** Mr. R. Srinivasan
  Managing Since: Jan-2022
  Total Experience: Over 26 years
- **Benchmark:** S&P BSE 500 Index (TRI)
- **Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.37%
Beta#	: 0.96
Sharpe Ratio#	: 0.76
Portfolio Turnover*	
Equity Turnover	: 0.33
Total Turnover	: 0.33

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	33.9615
Reg-Plan-Growth	75.8445
Dir-Plan-IDCW	41.0965
Dir-Plan-Growth	82.2207

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

LAST IDCW

Face value: ₹10

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

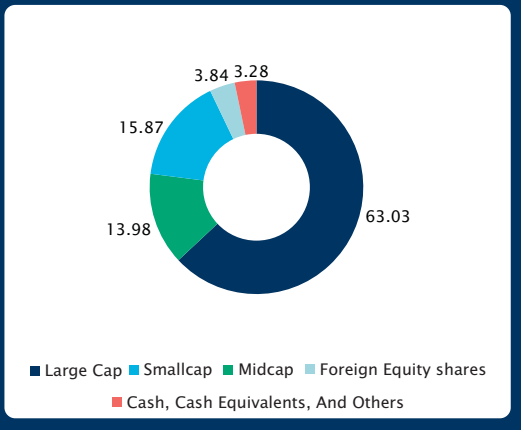
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	9.06
ICICI Bank Ltd.	8.39
HCL Technologies Ltd.	4.41
Axis Bank Ltd.	4.32
ITC Ltd.	3.28
Infosys Ltd.	3.09
Larsen & Toubro Ltd.	3.05
The Indian Hotels Company Ltd.	2.47
Bharti Airtel Ltd.	2.43
State Bank Of India	2.41
Hindalco Industries Ltd.	2.22
Power Grid Corporation Of India Ltd.	2.08
GAIL (India) Ltd.	2.01
Reliance Industries Ltd.	2.00
Carborundum Universal Ltd.	1.95
Cipla Ltd.	1.91
Sona Blw Precision Forgings Ltd.	1.67
V-Guard Industries Ltd.	1.62
ICICI Prudential Life Insurance Company Ltd.	1.54
Divi'S Laboratories Ltd.	1.54
Page Industries Ltd.	1.51
TTK Prestige Ltd.	1.46
Larsen & Toubro Infotech Ltd.	1.46
Sheela Foam Ltd.	1.41
Maruti Suzuki India Ltd.	1.39
Nuvoco Vistas Corporation Ltd.	1.36
Bharat Petroleum Corporation Ltd.	1.27
Rossari Biotech Ltd.	1.26
Crompton Greaves Consumer Electricals Ltd.	1.15
SRF Ltd.	1.12
Narayana Hrudayalaya Ltd.	1.12
Indian Oil Corporation Ltd.	1.12
Container Corporation Of India Ltd.	1.11
Oil & Natural Gas Corporation Ltd.	1.10
Cholamandalam Investment & Finance Co. Ltd.	1.09
Prism Johnson Ltd.	1.08
Bharat Forge Ltd.	1.07
Relaxo Footwears Ltd.	1.06
Wabco India Ltd.	1.00
PVR Ltd.	0.97
Tata Steel Ltd.	0.93
Interglobe Aviation Ltd.	0.90
TVS Motor Company Ltd.	0.83
Camlin Fine Sciences Ltd.	0.83
Manappuram Finance Ltd.	0.81
Credit Access Grameen Ltd.	0.76
Max Healthcare Institute Ltd.	0.66
City Union Bank Ltd.	0.66
Star Cement Ltd.	0.60
K.P.R. Mill Ltd.	0.34
Total	**92.88**
Foreign Equity Shares	
Alphabet Inc.	3.19
NETFlix Inc	0.65
Total	**3.84**
Cash, Cash Equivalents And Others	**3.28**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.04
IT	12.15
Consumer Goods	9.98
Oil & Gas	7.50
Automobile	4.89
Pharma	3.45
Chemicals	3.21
Metals	3.15
Construction	3.05
Cement & Cement Products	3.04
Industrial Manufacturing	3.02
Consumer Services	2.47
Telecom	2.43
Power	2.08
Services	2.01
Textiles	1.85
Healthcare Services	1.78
Media, Entertainment & Publication	1.62
Cash, Cash Equivalents And Others	3.28

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following contrarian investment strategy.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 3,702.50 Crores
- **AUM as on January 31, 2022**
  ₹ 3,782.73 Crores
- **Fund Manager:** Mr. Dinesh Balachandran & Mohit Jain (investments in foreign securities portion)
  Managing Since: May-2018
  Total Experience: Over 17 Years
- **Benchmark:** S&P BSE 500 TRI
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.40%
Beta#	: 1.02
Sharpe Ratio#	: 0.95
Portfolio Turnover*	
Equity Turnover	: 0.63
Total Turnover	: 1.23

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Note: Fund Manager for Foreign Securities Mr.Mohit Jain w.e.f. Nov 28, 2017. Exp. Over 5years
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	35.1699
Reg-Plan-Growth	202.8212
Dir-Plan-IDCW	45.3320
Dir-Plan-Growth	214.7962

LAST IDCW

Face value: ₹10

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

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

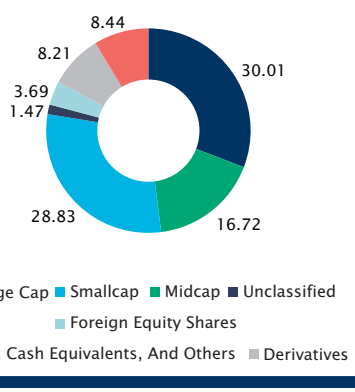
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
Tube Investments Of India Ltd.	3.41	-	3.41
HCL Technologies Ltd.	3.12	-	3.12
ICICI Bank Ltd.	3.02	-	3.02
Neogen Chemicals Ltd.	2.58	-	2.58
Mtar Technologies Ltd.	2.42	-	2.42
GAIL (India) Ltd.	2.31	-	2.31
Reliance Industries Ltd.	2.22	-	2.22
Infosys Ltd.	2.09	-	2.09
The Indian Hotels Company Ltd.	2.01	-	2.01
Axis Bank Ltd.	1.93	-	1.93
Carborundum Universal Ltd.	1.83	-	1.83
The Phoenix Mills Ltd.	1.82	-	1.82
Prism Johnson Ltd.	1.79	-	1.79
Info Edge (India) Ltd.	1.78	-	1.78
Bharti Airtel Ltd.	1.73	-	1.73
Kajaria Ceramics Ltd.	1.72	-	1.72
State Bank Of India	1.63	-	1.63
Kotak Mahindra Bank Ltd.	1.55	-	1.55
Bajaj Auto Ltd.	1.48	-	1.48
Gateway Rail Freight Ltd.	1.47	-	1.47
ITC Ltd.	1.43	-	1.43
Wendt (India) Ltd.	1.40	-	1.40
HDFC Bank Ltd.	1.39	-	1.39
Ashiana Housing Ltd.	1.39	-	1.39
Dr. Reddy'S Laboratories Ltd.	1.37	-	1.37
Kalpataru Power Transmission Ltd.	1.31	-	1.31
Equitas Holdings Ltd.	1.30	-	1.30
ESAB India Ltd.	1.28	-	1.28
Disa India Ltd.	1.28	-	1.28
Colgate Palmolive (India) Ltd.	1.28	-	1.28
Lupin Ltd.	1.19	-	1.19
Ashok Leyland Ltd.	1.19	-	1.19
SBI Life Insurance Company Ltd.	1.14	-	1.14
NMDC Ltd.	1.10	-	1.10
Bharat Petroleum Corporation Ltd.	0.95	-	0.95
V-Guard Industries Ltd.	0.92	-	0.92
K.P.R. Mill Ltd.	0.92	-	0.92
Bosch Ltd.	0.88	-	0.88
Aurobindo Pharma Ltd.	0.87	-	0.87
CESC Ltd.	0.86	-	0.86
Ingersoll Rand (India) Ltd.	0.84	-	0.84
Go Fashion (India) Ltd.	0.84	-	0.84
Bank Of Baroda	0.80	-	0.80
Greenply Industries Ltd.	0.78	-	0.78
Automotive Axles Ltd.	0.77	-	0.77
Westlife Development Ltd.	0.73	-	0.73
Prataap Snacks Ltd.	0.63	-	0.63
NHPC Ltd.	0.60	-	0.60
Prestige Estates Projects Ltd.	0.58	-	0.58
UPL Ltd.	0.56	-	0.56
Andhra Paper Ltd.	0.55	-	0.55
JMC Projects (India) Ltd.	0.54	-	0.54
Minda Corporation Ltd.	0.48	-	0.48
Biocon Ltd.	0.44	-	0.44
Torrent Power Ltd.	0.43	-	0.43
Rolex Rings Ltd.	0.42	-	0.42
Chennai Petroleum Corporation Ltd.	0.38	-	0.38
Mazagon Dock Shipbuilders Ltd.	0.36	-	0.36
Sadbhav Engineering Ltd.	0.35	-	0.35
ICICI Prudential Life Insurance Company Ltd.	0.31	-	0.31
Indian Bank	0.22	-	0.22
Burger King India Ltd.	0.06	-	0.06
National Stock Exchange Of India Ltd.-24-Feb-22	-	8.21	8.21
Total	**77.03**	**8.21**	**85.24**
Foreign Equity Shares			
Cognizant Technology Solutions Corporation	1.76	-	-
Alphabet Inc.	1.17	-	-
NETFlix Inc	0.76	-	-
Total	**3.69**	**-**	**-**
Treasury Bills			
364 Day T-Bill 21.04.22	2.63	-	-
Total	**2.63**	**-**	**-**
Cash, Cash Equivalents And Others	**8.44**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	13.29
Industrial Manufacturing	9.41
Automobile	8.63
IT	8.14
Consumer Goods	6.76
Oil & Gas	5.86
Consumer Services	5.42
Construction	4.68
Pharma	3.87
Power	3.20
Sovereign	2.63
Chemicals	2.58
Cement & Cement Products	1.79
Telecom	1.73
Services	1.47
Metals	1.10
Textiles	0.92
Media, Entertainment & Publication	0.76
Fertilisers & Pesticides	0.56
Paper And Jute	0.55
Derivatives	8.21
Cash, Cash Equivalents And Others	8.44

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LARGE & MIDCAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- **Date of Allotment:** 28/02/1993
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 5,855.56 Crores
- **AUM as on January 31, 2022**
  ₹ 5,916.03 Crores
- **Fund Manager:** Mr. Saurabh Pant
  Managing Since: Sep-2016
  Total Experience Over 11 years
- **Benchmark:** NIFTY LargeMidCap 250 Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.18%
Beta#	: 0.99
Sharpe Ratio#	: 0.80
Portfolio Turnover*	
Equity Turnover	: 0.44
Total Turnover	: 0.55

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	167.3285
Reg-Plan-Growth	370.3767
Dir-Plan-IDCW	203.2869
Dir-Plan-Growth	390.0255

LAST IDCW — Face value: ₹10

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

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

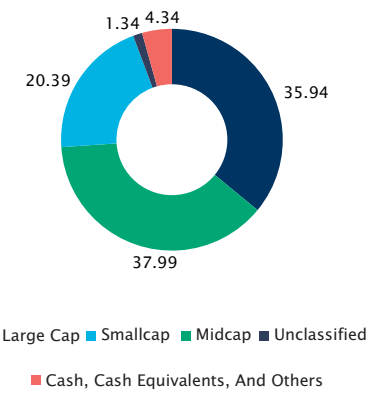
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	6.01
Page Industries Ltd.	5.19
HDFC Bank Ltd.	4.03
State Bank Of India	3.47
Bharti Airtel Ltd.	3.34
Reliance Industries Ltd.	3.23
The Indian Hotels Company Ltd.	3.00
Infosys Ltd.	2.71
Nuvoco Vistas Corporation Ltd.	2.69
Emami Ltd.	2.53
Minda Industries Ltd.	2.44
Sheela Foam Ltd.	2.27
Sona Blw Precision Forgings Ltd.	2.18
Cholamandalam Investment & Finance Co. Ltd.	2.13
Relaxo Footwears Ltd.	2.09
Ingersoll Rand (India) Ltd.	2.04
Sun Pharmaceutical Industries Ltd.	1.98
G R Infra Projects Ltd.	1.95
Wabco India Ltd.	1.90
Max Healthcare Institute Ltd.	1.87
ITC Ltd.	1.87
Bharat Forge Ltd.	1.87
SBI Life Insurance Company Ltd.	1.81
HCL Technologies Ltd.	1.75
Torrent Power Ltd.	1.62
Privi Speciality Chemicals Ltd.	1.61
Fortis Healthcare Ltd.	1.59
Ashok Leyland Ltd.	1.57
Natco Pharma Ltd.	1.54
Container Corporation Of India Ltd.	1.53
Triveni Turbine Ltd.	1.52
Kirloskar Oil Engines Ltd.	1.45
ICICI Prudential Life Insurance Company Ltd.	1.42
Ajanta Pharma Ltd.	1.42
Tega Industries Ltd.	1.27
Brigade Enterprises Ltd.	1.27
Neogen Chemicals Ltd.	1.24
Axis Bank Ltd.	1.05
Muthoot Finance Ltd.	0.99
Ganesha Ecosphere Ltd.	0.98
Divi'S Laboratories Ltd.	0.96
Lemon Tree Hotels Ltd.	0.88
Ahluwalia Contracts (India) Ltd.	0.83
Control Print Ltd.	0.81
ABB India Ltd.	0.78
Zydus Wellness Ltd.	0.76
Torrent Pharmaceuticals Ltd.	0.68
Andhra Paper Ltd.	0.67
Tata Motors Ltd.	0.64
Prataap Snacks Ltd.	0.48
Goodyear India Ltd.	0.39
Gayatri Bioorganics Ltd.	0.02
Total	**94.32**
Foreign Equity Shares	
Cognizant Technology Solutions Corporation	1.34
Total	**1.34**
Cash, Cash Equivalents And Others	**4.34**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.91
Consumer Goods	10.00
Automobile	9.12
Industrial Manufacturing	8.93
IT	6.61
Pharma	6.58
Textiles	6.17
Construction	4.05
Consumer Services	3.88
Healthcare Services	3.46
Telecom	3.34
Oil & Gas	3.23
Chemicals	2.87
Cement & Cement Products	2.69
Power	1.62
Services	1.53
Paper And Jute	0.67
Cash, Cash Equivalents And Others	4.34

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI FOCUSED EQUITY FUND

An open-ended Equity Scheme investing in maximum 30 stocks across multicap space
(Previously known as SBI Emerging Businesses Fund)

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- **Date of Allotment:** 17/09/2004
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 23,759.85 Crores
- **AUM as on January 31, 2022**
  ₹ 23,250.16 Crores
- **Fund Manager:** Mr. R. Srinivasan
  Managing Since: May-2009
- **Total Experience:** Over 26 years
- **Benchmark:** S&P BSE 500 Index (TRI)
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 20.86%
Beta#	: 0.87
Sharpe Ratio#	: 0.93
Portfolio Turnover*	
Equity Turnover	: 0.43
Total Turnover	: 0.47

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	43.1029
Reg-Plan-Growth	235.6539
Dir-Plan-IDCW	62.5073
Dir-Plan-Growth	256.4984

LAST IDCW

Face value: ₹10

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

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

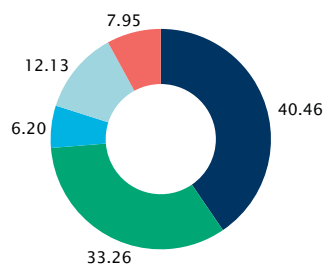
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Bharti Airtel Ltd.	7.38
Muthoot Finance Ltd.	6.10
Procter & Gamble Hygiene And Health Care Ltd.	5.73
Divi'S Laboratories Ltd.	4.70
HDFC Bank Ltd.	4.49
ICICI Bank Ltd.	4.42
Max Healthcare Institute Ltd.	3.96
Medplus Health Services Ltd.	3.68
State Bank Of India	3.48
Solar Industries India Ltd.	3.29
Hatsun Agro Product Ltd.	3.21
Avenue Supermarts Ltd.	3.02
NHPC Ltd.	2.76
Tube Investments Of India Ltd.	2.75
Bajaj Finance Ltd.	2.72
ICICI Lombard General Insurance Company Ltd.	2.60
Page Industries Ltd.	2.56
Wabco India Ltd.	2.52
Relaxo Footwears Ltd.	2.45
Torrent Power Ltd.	2.37
Crompton Greaves Consumer Electricals Ltd.	2.28
ABB India Ltd.	1.90
FSN E-Commerce Ventures Ltd.	1.55
Total	**79.92**
Foreign Equity Shares	
NETFlix Inc	6.09
Alphabet Inc.	6.04
Total	**12.13**
Cash, Cash Equivalents And Others	**7.95**
Grand Total	**100.00**

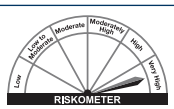
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	23.81
Consumer Goods	13.67
Consumer Services	8.25
Telecom	7.38
Media, Entertainment & Publication	6.09
IT	6.04
Automobile	5.27
Power	5.13
Pharma	4.70
Healthcare Services	3.96
Chemicals	3.29
Textiles	2.56
Industrial Manufacturing	1.90
Cash, Cash Equivalents And Others	7.95

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM MIDCAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in mid cap stocks.
- **Date of Allotment:** 29/03/2005
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 6,975.92 Crores
- **AUM as on January 31, 2022**
  ₹ 6,867.24 Crores
- **Fund Manager:** Ms. Sohini Andani
  Managing Since: July-2010
  Total Experience: Over 23 years
- **Benchmark:** Nifty Midcap 150 Index (TRI)
- **Exit Load:** For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 25.17%
Beta#	: 0.97
Sharpe Ratio#	: 0.94
Portfolio Turnover*	
Equity Turnover	: 0.28
Total Turnover	: 0.28

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	57.2999
Reg-Plan-Growth	140.2335
Dir-Plan-IDCW	86.4492
Dir-Plan-Growth	152.4843

LAST IDCW

Face value: ₹10

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

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

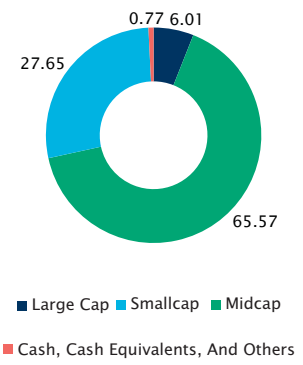
PORTFOLIO

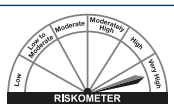
Stock Name	(%) Of Total AUM
Equity Shares	
Sheela Foam Ltd.	6.30
Page Industries Ltd.	5.57
Tube Investments Of India Ltd.	4.56
Carborundum Universal Ltd.	3.98
Thermax Ltd.	3.83
JK Cement Ltd.	3.44
Schaeffler India Ltd.	3.14
Cholamandalam Investment & Finance Co. Ltd.	3.12
Gujarat State Petronet Ltd.	2.71
The Indian Hotels Company Ltd.	2.57
Sona Blw Precision Forgings Ltd.	2.49
Godrej Properties Ltd.	2.38
Max Healthcare Institute Ltd.	2.32
Coromandel International Ltd.	2.30
The Ramco Cements Ltd.	2.19
Crisil Ltd.	2.19
Endurance Technologies Ltd.	2.10
Procter & Gamble Hygiene And Health Care Ltd.	2.04
Bharat Forge Ltd.	1.93
SKF India Ltd.	1.86
Medplus Health Services Ltd.	1.75
Crompton Greaves Consumer Electricals Ltd.	1.68
The Phoenix Mills Ltd.	1.62
Tatva Chintan Pharma Chem Ltd.	1.60
TVS Motor Company Ltd.	1.50
Gokaldas Exports Ltd.	1.50
PI Industries Ltd.	1.42
The Federal Bank Ltd.	1.38
Wabco India Ltd.	1.37
Mahindra & Mahindra Financial Services Ltd.	1.32
Aditya Birla Sun Life Amc Ltd.	1.28
ABB India Ltd.	1.26
Minda Industries Ltd.	1.23
Bharat Electronics Ltd.	1.21
Torrent Power Ltd.	1.17
Sanofi India Ltd.	1.11
National Aluminium Company Ltd.	1.08
HDFC Bank Ltd.	1.08
Natco Pharma Ltd.	1.00
City Union Bank Ltd.	0.99
Prism Johnson Ltd.	0.92
Chemplast Sanmar Ltd.	0.90
Nuvoco Vistas Corporation Ltd.	0.79
Oberoi Realty Ltd.	0.78
Shriram City Union Finance Ltd.	0.77
NCC Ltd.	0.65
Dodla Dairy Ltd.	0.61
SRF Ltd.	0.53
Pfizer Ltd.	0.53
Housing And Urban Development Corporation Ltd.	0.52
Indian Bank	0.47
Info Edge (India) Ltd.	0.46
Mangalam Cement Ltd.	0.41
Computer Age Management Services Ltd.	0.41
Hatsun Agro Product Ltd.	0.38
Mindtree Ltd.	0.35
Strides Pharma Science Ltd.	0.34
Swaraj Engines Ltd.	0.32
Solara Active Pharma Sciences Ltd.	0.30
Indigo Paints Ltd.	0.27
NRB Bearings Ltd.	0.26
Happiest Minds Technologies Ltd.	0.25
Glaxosmithkline Pharmaceuticals Ltd.	0.24
Oil India Ltd.	0.20
Total	**99.23**
Cash, Cash Equivalents And Others	**0.77**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Industrial Manufacturing	17.79
Financial Services	13.53
Automobile	13.25
Consumer Goods	11.28
Cement & Cement Products	7.75
Textiles	7.07
Construction	5.43
Consumer Services	4.78
Fertilisers & Pesticides	3.72
Pharma	3.52
Chemicals	3.03
Oil & Gas	2.91
Healthcare Services	2.32
Power	1.17
Metals	1.08
IT	0.60
Cash, Cash Equivalents And Others	0.77

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM GLOBAL FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in companies following the MNC theme.
- **Date of Allotment:** 30/09/1994
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 5,499.00 Crores
- **AUM as on January 31, 2022**
  ₹ 5,271.59 Crores
- **Fund Manager:** Mr. R. Srinivasan
  Managing Since: Jan-2022
  Total Experience: Over 26 years
- **Benchmark:** Nifty MNC Index (TRI)
- **Exit Load:** For exit within 12 months from the date of allotment - 1.00%;
  For exit after 12 months from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 15.80%
Beta#	: 0.86
Sharpe Ratio#	: 0.98
Portfolio Turnover*	
Equity Turnover	: 0.34
Total Turnover	: 0.34

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	85.1781
Reg-Plan-Growth	278.8235
Dir-Plan-IDCW	107.0614
Dir-Plan-Growth	299.9210

LAST IDCW — Face value: ₹10

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

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

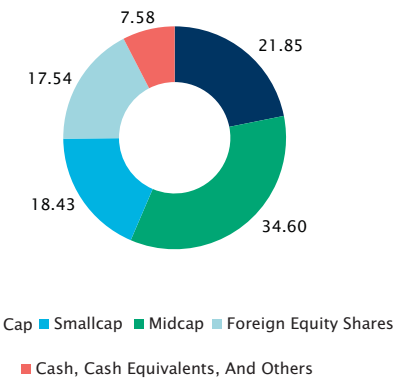
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Procter & Gamble Hygiene And Health Care Ltd.	7.56
Grindwell Norton Ltd.	7.27
SKF India Ltd.	4.73
Colgate Palmolive (India) Ltd.	4.59
Maruti Suzuki India Ltd.	4.19
Schaeffler India Ltd.	4.15
HCL Technologies Ltd.	3.55
Nestle India Ltd.	3.51
Hindustan Unilever Ltd.	3.41
Page Industries Ltd.	2.62
Ambuja Cements Ltd.	2.46
Divi'S Laboratories Ltd.	2.41
Galaxy Surfactants Ltd.	2.37
Wabco India Ltd.	2.32
Britannia Industries Ltd.	2.32
Timken India Ltd.	2.27
ABB India Ltd.	2.23
Ajanta Pharma Ltd.	2.19
Westlife Development Ltd.	1.84
Mtar Technologies Ltd.	1.73
United Breweries Ltd.	1.58
ESAB India Ltd.	1.53
Pfizer Ltd.	1.26
Abbott India Ltd.	1.15
Kennametal India Ltd.	0.72
CSB Bank Ltd.	0.64
CCL Products (India) Ltd.	0.28
Total	**74.88**
Foreign Equity Shares	
Alphabet Inc.	5.69
NETFlix Inc	5.47
Microsoft Corporation	3.46
Nvidia Corporation	2.92
Total	**17.54**
Cash, Cash Equivalents And Others	**7.58**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Industrial Manufacturing	24.63
Consumer Goods	23.25
IT	15.62
Pharma	7.01
Automobile	6.51
Media, Entertainment & Publication	5.47
Textiles	2.62
Cement & Cement Products	2.46
Chemicals	2.37
Consumer Services	1.84
Financial Services	0.64
Cash, Cash Equivalents And Others	7.58

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SMALL CAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in small cap stocks.
- **Date of Allotment:** 09/09/2009
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹11,483.70 Crores
- **AUM as on January 31, 2022**
  ₹11,298.36 Crores
- **Fund Manager:** Mr. R. Srinivasan
  Managing Since: Nov - 2013
  Total Experience: Over 26 years
- **Benchmark:** S&P BSE 250 Small Cap Index TRI
- **Exit Load:** For exit within one year from the date of allotment -1%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:
  Daily SIP/STP-in: ₹1,250,
  Weekly SIP/STP-in: ₹6,250,
  Monthly SIP/STP-in: ₹25,000,
  Quarterly SIP/STP-in: ₹75,000
  All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.
- Minimum Investment and Additional Investment:
  Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

Quantitative Data

Standard Deviation#	: 23.52%
Beta#	: 0.77
Sharpe Ratio#	: 1.09
Portfolio Turnover*	
Equity Turnover	: 0.25
Total Turnover	: 0.27

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	61.5032
Reg-Plan-Growth	104.1064
Dir-Plan-IDCW	78.5860
Dir-Plan-Growth	115.1383

LAST IDCW — Face value: ₹10

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

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

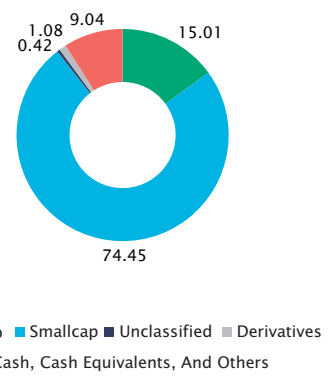
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
ELGI Equipments Ltd.	4.67	-	4.67
Sheela Foam Ltd.	4.54	-	4.54
Carborundum Universal Ltd.	3.20	-	3.20
Blue Star Ltd.	3.06	-	3.06
JK Cement Ltd.	2.93	-	2.93
Triveni Turbine Ltd.	2.78	-	2.78
Navin Fluorine International Ltd.	2.75	-	2.75
Fine Organic Industries Ltd.	2.70	-	2.70
Hatsun Agro Product Ltd.	2.58	-	2.58
ESAB India Ltd.	2.57	-	2.57
Narayana Hrudayalaya Ltd.	2.52	-	2.52
Finolex Industries Ltd.	2.52	-	2.52
V-Mart Retail Ltd.	2.50	-	2.50
V-Guard Industries Ltd.	2.42	-	2.42
Grindwell Norton Ltd.	2.41	-	2.41
GR Infra Projects Ltd.	2.38	-	2.38
Lemon Tree Hotels Ltd.	2.29	-	2.29
Chalet Hotels Ltd.	2.23	-	2.23
Kalpataru Power Transmission Ltd.	2.22	-	2.22
Knr Constructions Ltd.	2.16	-	2.16
Rossari Biotech Ltd.	2.14	-	2.14
Timken India Ltd.	2.03	-	2.03
Relaxo Footwears Ltd.	1.96	-	1.96
TTK Prestige Ltd.	1.95	-	1.95
Hawkins Cookers Ltd.	1.95	-	1.95
Cms Infosystems Ltd.	1.88	-	1.88
Chemplast Sanmar Ltd.	1.88	-	1.88
Wabco India Ltd.	1.84	-	1.84
Rajratan Global Wire Ltd.	1.82	-	1.82
Vst Industries Ltd.	1.64	-	1.64
Dodla Dairy Ltd.	1.43	-	1.43
City Union Bank Ltd.	1.40	-	1.40
Go Fashion (India) Ltd.	1.36	-	1.36
CSB Bank Ltd.	1.23	-	1.23
Kirloskar Oil Engines Ltd.	1.22	-	1.22
Star Cement Ltd.	1.18	-	1.18
Ahluwalia Contracts (India) Ltd.	1.00	-	1.00
Ratnamani Metals & Tubes Ltd.	0.96	-	0.96
GE T&D India Ltd.	0.91	-	0.91
Alembic Ltd.	0.88	-	0.88
Mtar Technologies Ltd.	0.84	-	0.84
Engineers India Ltd.	0.72	-	0.72
Thangamayil Jewellery Ltd.	0.60	-	0.60
Garware Technical Fibres Ltd.	0.60	-	0.60
Anand Rathi Wealth Ltd.	0.36	-	0.36
Sahajanand Medical Technologies Ltd.	0.27	-	0.27
Matrimony.Com Ltd.	0.25	-	0.25
National Stock Exchange Of India Ltd.-24-Feb-22	-	1.08	1.08
Total	**89.73**	**1.08**	**90.81**
Preference Shares			
Shreno Ltd.	0.15	-	-
Total	**0.15**	**-**	**-**
Cash, Cash Equivalents And Others	**9.04**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Industrial Manufacturing	23.15
Consumer Goods	22.13
Chemicals	9.47
Consumer Services	8.63
Construction	6.41
Cement & Cement Products	4.11
Automobile	3.66
Financial Services	2.99
Healthcare Services	2.79
Power	2.22
Services	1.88
Metals	0.96
Pharma	0.88
Textiles	0.60
Derivatives	1.08
Cash, Cash Equivalents And Others	9.04

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LONG TERM EQUITY FUND

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

(Previously known as SBI Magnum Taxgain Scheme)

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	55.7841
Reg-Plan-Growth	224.2671
Dir-Plan-IDCW	72.0054
Dir-Plan-Growth	236.8712

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
06-Mar-20 (Reg Plan)	3.40	33.1968
06-Mar-20 (Dir Plan)	4.30	42.3469
08-Mar-19 (Reg Plan)	3.40	38.0109
08-Mar-19 (Dir Plan)	4.30	48.1586
09-Mar-18 (Reg Plan)	4.00	41.3443
09-Mar-18 (Dir Plan)	5.00	52.0013

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit
- **Date of Allotment:** 31/03/1993
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 11,082.62 Crores
- **AUM as on January 31, 2022**
  ₹ 10,989.08 Crores
- **Fund Manager:** Mr. Dinesh Balachandran
  Managing Since: Sep-2016
  Total Experience: Over 17 years
- **Benchmark:** S&P BSE 500 Index (TRI)
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Minimum amount for SIP ₹500 & in multiples of ₹500
  Minimum Installments: The Scheme offers Daily - 12 SIP; Weekly, Monthly, Quarterly, Semi-Annual and Annual - 6 SIP
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 500
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 500
  (subject to lock in period of 3 years from the date of allotment).

Quantitative Data

Standard Deviation#	: 21.17%
Beta#	: 0.95
Sharpe Ratio#	: 0.73
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.29

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

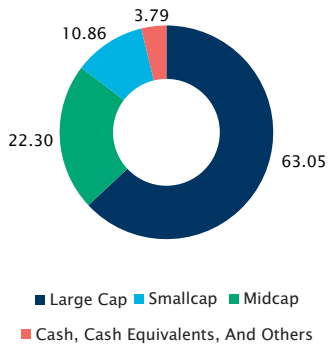
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	5.32
Larsen & Toubro Ltd.	4.29
Infosys Ltd.	4.00
Reliance Industries Ltd.	3.99
State Bank Of India	3.77
Tech Mahindra Ltd.	3.58
ICICI Prudential Life Insurance Company Ltd.	3.52
Bharti Airtel Ltd.	3.17
HDFC Bank Ltd.	2.94
Cipla Ltd.	2.93
Mahindra & Mahindra Ltd.	2.75
Axis Bank Ltd.	2.67
Cummins India Ltd.	2.65
Ambuja Cements Ltd.	2.47
Crompton Greaves Consumer Electricals Ltd.	2.37
Lupin Ltd.	2.22
Torrent Power Ltd.	1.92
The Federal Bank Ltd.	1.91
Tata Motors Dvr Ltd.	1.80
Rallis India Ltd.	1.57
ITC Ltd.	1.57
GAIL (India) Ltd.	1.51
ABB India Ltd.	1.50
HCL Technologies Ltd.	1.49
Page Industries Ltd.	1.46
AIA Engineering Ltd.	1.41
GE T&D India Ltd.	1.40
Chemplast Sanmar Ltd.	1.37
Bharat Petroleum Corporation Ltd.	1.35
Indian Oil Corporation Ltd.	1.32
Mahindra & Mahindra Financial Services Ltd.	1.27
Tata Motors Ltd.	1.26
The Phoenix Mills Ltd.	1.16
DLF Ltd.	1.07
ACC Ltd.	1.06
Sun Pharmaceutical Industries Ltd.	1.03
Sundaram Clayton Ltd.	1.01
Container Corporation Of India Ltd.	0.95
Wipro Ltd.	0.94
Maruti Suzuki India Ltd.	0.94
Emami Ltd.	0.88
Punjab National Bank	0.86
Multi Commodity Exchange Of India Ltd.	0.84
Tata Consultancy Services Ltd.	0.82
ICICI Lombard General Insurance Company Ltd.	0.79
Strides Pharma Science Ltd.	0.73
Tata Steel Ltd.	0.69
Sanofi India Ltd.	0.67
Irb Infrastructure Developers Ltd.	0.63
Hindalco Industries Ltd.	0.56
Aster Dm Healthcare Ltd.	0.51
PB Fintech Ltd.	0.47
Hindustan Copper Ltd.	0.47
Va Tech Wabag Ltd.	0.45
The New India Assurance Company Ltd.	0.45
Computer Age Management Services Ltd.	0.40
Indian Bank	0.37
LIC Housing Finance Ltd.	0.35
Exide Industries Ltd.	0.32
Zomato Ltd.	0.04
Total	**96.21**
Cash, Cash Equivalents And Others	**3.79**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.93
IT	10.83
Oil & Gas	8.17
Automobile	8.08
Pharma	7.58
Construction	7.15
Industrial Manufacturing	6.96
Consumer Goods	4.82
Cement & Cement Products	3.53
Telecom	3.17
Power	1.92
Metals	1.72
Fertilisers & Pesticides	1.57
Textiles	1.46
Chemicals	1.37
Services	0.95
Healthcare Services	0.51
Utilities	0.45
Consumer Services	0.04
Cash, Cash Equivalents And Others	3.79

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI HEALTHCARE OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in healthcare sector.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 1,865.51 Crores
- **AUM as on January 31, 2022**
  ₹ 1,788.02 Crores
- **Fund Manager:** Mr. Tanmaya Desai
  Managing Since: Jun-2011
  Total Experience: Over 12 years
- **Benchmark:** S&P BSE HEALTHCARE Index (TRI)
- **Exit Load:** For exit within 15 Days from the date of allotment - 0.50%;
  For exit after 15 Days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 20.32%
Beta#	: 0.89
Sharpe Ratio#	: 0.92
Portfolio Turnover*	
Equity Turnover	: 0.32
Total Turnover	: 0.32

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	137.7041
Reg-Plan-Growth	218.5960
Dir-Plan-IDCW	167.6318
Dir-Plan-Growth	241.2756

LAST IDCW

Face value: ₹10

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

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

PORTFOLIO

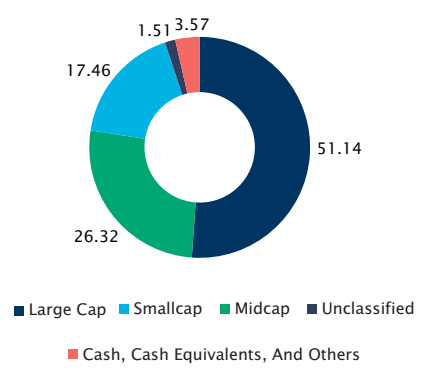
Stock Name	(%) Of Total AUM
Equity Shares	
Sun Pharmaceutical Industries Ltd.	13.06
Cipla Ltd.	9.51
Dr. Reddy's Laboratories Ltd.	9.38
Divi'S Laboratories Ltd.	8.12
Max Healthcare Institute Ltd.	6.57
Apollo Hospitals Enterprise Ltd.	5.98
Medplus Health Services Ltd.	5.44
Lupin Ltd.	5.08
Aurobindo Pharma Ltd.	4.26
Alkem Laboratories Ltd.	3.56
JB Chemicals & Pharmaceuticals Ltd.	2.92
Narayana Hrudayalaya Ltd.	2.89
Fortis Healthcare Ltd.	2.72
Torrent Pharmaceuticals Ltd.	2.69
Gland Pharma Ltd.	2.40
Abbott India Ltd.	2.16
Ajanta Pharma Ltd.	1.97
Ami Organics Ltd.	1.64
Gufic Biosciences Ltd.	1.24

Stock Name	(%) Of Total AUM
Krsnaa Diagnostics Ltd.	1.17
Sahajanand Medical Technologies Ltd.	1.12
Solara Active Pharma Sciences Ltd.	1.04
Strides Pharma Science Ltd.	0.66
Vijaya Diagnostic Centre Ltd.	0.46
Total	**96.04**
Non-Convertible Preference Shares	
Shreno Ltd.	0.39
Total	**0.39**
Cash, Cash Equivalents And Others	**3.57**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Pharma	69.69
Healthcare Services	20.91
Consumer Services	5.44
Construction	0.39
Cash, Cash Equivalents And Others	3.57

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

- Long term capital appreciation.
- Equity investments in stocks of companies in the healthcare sector.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & FINANCIAL SERVICES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in Banking and Financial Services sector.
- **Date of Allotment:** 26/02/2015
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 3,128.00 Crores
- **AUM as on January 31, 2022**
  ₹ 3,170.30 Crores
- **Fund Manager:** Mr. Milind Agrawal
  Managing Since: Aug-2019
  Total Experience: Over 8 years
- **Benchmark:** Nifty Financial Services Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment – 0.50%
  For exit after 30 days from the date of allotment – Nil (w.e.f June 7, 2021)
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly – Minimum ₹1000 & in multiples of ₹1 thereafter for minimum 6months or Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12months
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 29.90%
Beta#	: 0.97
Sharpe Ratio#	: 0.52
Portfolio Turnover*	
Equity Turnover	: 0.69
Total Turnover	: 0.69

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.2526
Reg-Plan-Growth	24.7794
Dir-Plan-IDCW	23.7853
Dir-Plan-Growth	26.6092

LAST IDCW

Face value: ₹10

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

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

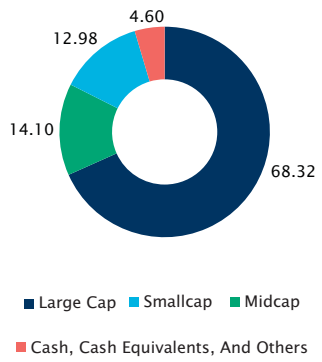
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	20.65
ICICI Bank Ltd.	17.16
Axis Bank Ltd.	10.52
State Bank Of India	9.24
Manappuram Finance Ltd.	4.08
Bank Of Baroda	3.74
Kotak Mahindra Bank Ltd.	3.32
Cholamandalam Investment & Finance Co. Ltd.	2.91
The Federal Bank Ltd.	2.54
Credit Access Grameen Ltd.	2.50
SBI Life Insurance Company Ltd.	2.46
City Union Bank Ltd.	2.35
ICICI Prudential Life Insurance Company Ltd.	2.17
Max Financial Services Ltd.	1.80
Cholamandalam Financial Holdings Ltd.	1.77
Indian Bank	1.76
Aditya Birla Sun Life Amc Ltd.	1.35
Muthoot Finance Ltd.	1.22
Equitas Holdings Ltd.	1.19
CSB Bank Ltd.	1.09
ICICI Lombard General Insurance Company Ltd.	0.91
Total	**94.73**
Warrants	
Housing Development Finance Corporation Ltd.(Warrants)	0.67
Total	**0.67**
Cash, Cash Equivalents And Others	**4.60**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	95.40
Cash, Cash Equivalents And Others	4.60

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI PSU FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.4571
Reg-Plan-Growth	13.4588
Dir-Plan-IDCW	14.2487
Dir-Plan-Growth	14.2686

LAST IDCW

Face value: ₹10

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment:** 07/07/2010
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 458.09 Crores
- **AUM as on January 31, 2022**
  ₹ 472.89 Crores
- **Fund Manager:** Mr. Richard D'souza
  Managing Since: Aug 2014
  Total Experience: Over 26 years
- **Benchmark:** S&P BSE PSU INDEX (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment – 0.50%
  For exit after 30 days from the date of allotment - Nil (w.e.f June 7, 2021)
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 24.67%
Beta#	: 0.78
Sharpe Ratio#	: 0.47
Portfolio Turnover*	
Equity Turnover	: 0.35
Total Turnover	: 0.35

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

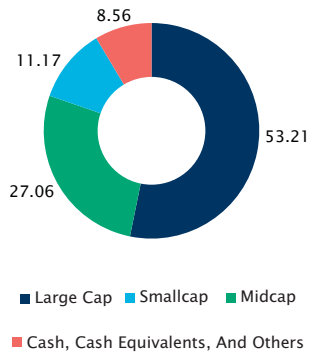
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
State Bank Of India	10.46
NTPC Ltd.	6.81
Oil & Natural Gas Corporation Ltd.	6.58
Power Grid Corporation Of India Ltd.	6.32
Indian Oil Corporation Ltd.	4.53
Hindustan Copper Ltd.	4.42
National Aluminium Company Ltd.	4.29
Hindustan Petroleum Corporation Ltd.	4.16
Hindustan Aeronautics Ltd.	4.13
SBI Life Insurance Company Ltd.	4.09
Indian Bank	4.07
Bank Of Baroda	3.70
Mazagon Dock Shipbuilders Ltd.	3.56
Bharat Petroleum Corporation Ltd.	3.40
GAIL (India) Ltd.	3.28
Punjab National Bank	3.19
Central Depository Services (I) Ltd.	3.19
Steel Authority Of India Ltd.	2.81
Container Corporation Of India Ltd.	2.74
Coal India Ltd.	2.71
Bharat Electronics Ltd.	2.22
NMDC Ltd.	0.78
Total	**91.44**
Cash, Cash Equivalents And Others	**8.56**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.70
Oil & Gas	21.95
Metals	15.01
Power	13.13
Industrial Manufacturing	9.91
Services	2.74
Cash, Cash Equivalents And Others	8.56

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM COMMA FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in commodity and commodity related sectors.
- **Date of Allotment:** 08/08/2005
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 488.59 Crores
- **AUM as on January 31, 2022**
  ₹ 481.94 Crores
- **Fund Manager:** Mr. Richard D'souza
  Managing Since: Aug-2014
  Total Experience: Over 26 years
- **Benchmark:** Nifty Commodities Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment – 0.50%
  For exit after 30 days from the date of allotment – Nil (w.e.f June 7, 2021)
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 24.41%
Beta#	: 0.93
Sharpe Ratio#	: 1.08
Portfolio Turnover*	
Equity Turnover	: 0.45
Total Turnover	: 0.45

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	41.4514
Reg-Plan-Growth	73.0314
Dir-Plan-IDCW	44.0735
Dir-Plan-Growth	77.4492

LAST IDCW

Face value: ₹10

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

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

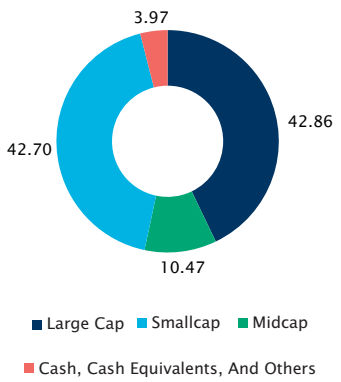
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Hindalco Industries Ltd.	6.20
Reliance Industries Ltd.	6.17
Tata Steel Ltd.	6.04
Ultratech Cement Ltd.	5.70
Neogen Chemicals Ltd.	5.63
Balrampur Chini Mills Ltd.	4.54
CCL Products (India) Ltd.	4.15
Hindustan Copper Ltd.	4.12
Clean Science & Technology Ltd.	4.03
Oil & Natural Gas Corporation Ltd.	3.95
Antony Waste Handling Cell Ltd.	3.92
Rossari Biotech Ltd.	3.75
Sagar Cements Ltd.	3.63
NTPC Ltd.	3.55
Indian Oil Corporation Ltd.	3.46
K.P.R. Mill Ltd.	3.43
Vedanta Ltd.	3.18
The India Cements Ltd.	3.16
Grasim Industries Ltd.	3.05
Hindustan Petroleum Corporation Ltd.	2.64
Camlin Fine Sciences Ltd.	2.54
National Aluminium Company Ltd.	2.26
India Pesticide Ltd.	2.12
Tatva Chintan Pharma Chem Ltd.	1.71
Shree Cement Ltd.	1.56
Dalmia Bharat Ltd.	1.54
Total	**96.03**
Cash, Cash Equivalents And Others	**3.97**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Metals	21.80
Cement & Cement Products	18.64
Chemicals	17.66
Oil & Gas	16.22
Consumer Goods	8.69
Utilities	3.92
Power	3.55
Textiles	3.43
Fertilisers & Pesticides	2.12
Cash, Cash Equivalents And Others	3.97

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI INFRASTRUCTURE FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in infrastructure and allied sectors.
- **Date of Allotment:** 06/07/2007
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 788.53 Crores
- **AUM as on January 31, 2022**
  ₹ 778.56 Crores
- **Fund Manager:** Mr. Bhavin Vithlani
  Managing Since: Jan-2022
  Total Experience: Over 18 years
- **Benchmark:** Nifty Infrastructure Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment – 0.50%
  For exit after 30 days from the date of allotment - Nil (w.e.f June 7, 2021)
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.99%
Beta#	: 1.02
Sharpe Ratio#	: 0.84
Portfolio Turnover*	
Equity Turnover	: 0.65
Total Turnover	: 0.65

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.4575
Reg-Plan-Growth	25.2452
Dir-Plan-IDCW	23.6126
Dir-Plan-Growth	26.6815

LAST IDCW

Face value: ₹10

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

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

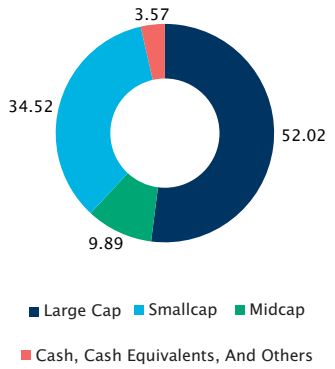
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Larsen & Toubro Ltd.	12.72
Reliance Industries Ltd.	8.03
Bharti Airtel Ltd.	6.97
Power Grid Corporation Of India Ltd.	5.54
Ultratech Cement Ltd.	5.21
Kennametal India Ltd.	3.85
Carborundum Universal Ltd.	2.92
Wabco India Ltd.	2.88
GR Infra Projects Ltd.	2.85
Hindalco Industries Ltd.	2.77
GAIL (India) Ltd.	2.67
Bharat Petroleum Corporation Ltd.	2.55
Brigade Enterprises Ltd.	2.40
Max Healthcare Institute Ltd.	2.38
Container Corporation Of India Ltd.	2.37
Disa India Ltd.	2.35
Ingersoll Rand (India) Ltd.	2.31
Nuvoco Vistas Corporation Ltd.	2.29
The Great Eastern Shipping Company Ltd.	2.23
JMC Projects (India) Ltd.	2.19
Chemplast Sanmar Ltd.	2.11
Ahluwalia Contracts (India) Ltd.	2.11
ICICI Bank Ltd.	2.03
GE T&D India Ltd.	1.94
Ambuja Cements Ltd.	1.77
HDFC Bank Ltd.	1.76
Timken India Ltd.	1.73
Tega Industries Ltd.	1.71
ESAB India Ltd.	1.59
Chalet Hotels Ltd.	1.13
MM Forgings Ltd.	1.07
Total	**96.43**
Cash, Cash Equivalents And Others	**3.57**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Construction	22.27
Industrial Manufacturing	19.47
Oil & Gas	13.25
Cement & Cement Products	9.27
Telecom	6.97
Power	5.54
Services	4.60
Financial Services	3.79
Automobile	2.88
Metals	2.77
Healthcare Services	2.38
Chemicals	2.11
Consumer Services	1.13
Cash, Cash Equivalents And Others	3.57

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

- Long term capital appreciation.
- Equity investments in stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONSUMPTION OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following consumption theme.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 895.91 Crores
- **AUM as on January 31, 2022**
  ₹ 893.27 Crores
- **Fund Manager:** Mr. Saurabh Pant
  Managing Since: Jun-2011
  Total Experience: Over 11 years
- **Benchmark:** Nifty India Consumption Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.32%
Beta#	: 1.18
Sharpe Ratio#	: 0.66
Portfolio Turnover*	
Equity Turnover	: 0.55
Total Turnover	: 0.55

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	110.0888
Reg-Plan-Growth	182.8536
Dir-Plan-IDCW	141.5283
Dir-Plan-Growth	201.0399

LAST IDCW

Face value: ₹10

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

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

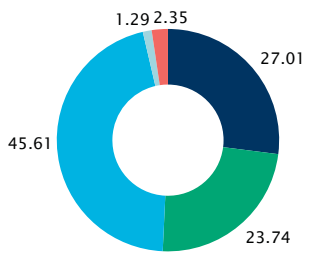
PORTFOLIO

Stock Name	(%) Of Total AUM
Bharti Airtel Ltd.	8.17
Page Industries Ltd.	8.08
ITC Ltd.	7.90
The Indian Hotels Company Ltd.	5.37
Sheela Foam Ltd.	5.03
Greenpanel Industries Ltd.	4.67
Emami Ltd.	4.30
Go Fashion (India) Ltd.	4.28
Chalet Hotels Ltd.	4.06
Ganesha Ecosphere Ltd.	3.63
Gokaldas Exports Ltd.	3.38
Britannia Industries Ltd.	3.29
Relaxo Footwears Ltd.	3.09
Hawkins Cookers Ltd.	3.07
FSN E-Commerce Ventures Ltd.	2.78
Blue Star Ltd.	2.23
Godrej Consumer Products Ltd.	1.99
Zydus Wellness Ltd.	1.95
Medplus Health Services Ltd.	1.83
V-Guard Industries Ltd.	1.69
Procter & Gamble Hygiene And Health Care Ltd.	1.65
Maruti Suzuki India Ltd.	1.64
Lemon Tree Hotels Ltd.	1.51
PVR Ltd.	1.42
Avanti Feeds Ltd.	1.34
United Breweries Ltd.	1.25
Mahindra & Mahindra Ltd.	1.24
Dodla Dairy Ltd.	1.17
Greenply Industries Ltd.	1.14
Westlife Development Ltd.	1.12
Burger King India Ltd.	1.08
Indian Terrain Fashions Ltd.	1.01
Equity Shares Total	**96.36**
NETFlix Inc	1.29
Foreign Equity Shares Total	**1.29**
Cash, Cash Equivalents And Others	**2.35**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Goods	45.76
Consumer Services	22.03
Textiles	16.10
Telecom	8.17
Automobile	2.88
Media, Entertainment & Publication	2.71
Cash, Cash Equivalents And Others	2.35

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI TECHNOLOGY OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in technology and technology related sectors.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 2,315.56 Crores
- **AUM as on January 31, 2022**
  ₹ 2,327.23 Crores
- **Fund Manager:** Mr. Saurabh Pant
  Managing Since: Jan-2022
  Total Experience: Over 11 years
- **Benchmark:** S&P BSE Teck Index (TRI)
- **Exit Load:** For exit within 15 days from the date of allotment - 0.50%;
  For exit after 15 days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 19.41%
Beta#	: 0.92
Sharpe Ratio#	: 1.39
Portfolio Turnover*	
Equity Turnover	: 0.09
Total Turnover	: 0.09

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Note: Fund Manager for Foreign Securities Mr.Mohit Jain w.e.f. Nov 28, 2017. Exp. Over 5years
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	89.3152
Reg-Plan-Growth	148.3229
Dir-Plan-IDCW	115.4671
Dir-Plan-Growth	162.5693

LAST IDCW

Face value: ₹10

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

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

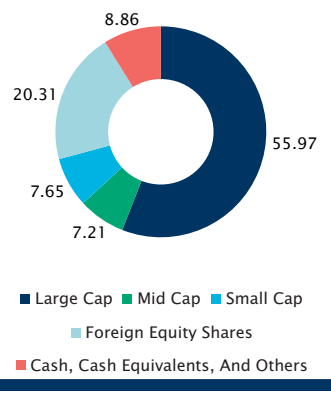
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	21.02
Tata Consultancy Services Ltd.	8.08
HCL Technologies Ltd.	8.08
Tech Mahindra Ltd.	5.82
Bharti Airtel Ltd.	5.60
Larsen & Toubro Infotech Ltd.	4.37
Persistent Systems Ltd.	2.74
Eclerx Services Ltd.	2.32
Coforge Ltd.	2.31
PVR Ltd.	2.22
Oracle Financial Services Software Ltd.	2.16
Wipro Ltd.	1.98
Cyient Ltd.	1.47
Zomato Ltd.	1.02
Newgen Software Technologies Ltd.	0.75
Computer Age Management Services Ltd.	0.70
C.E. Info Systems Ltd.	0.19
Total	**70.83**
Foreign Equity Shares	
Alphabet Inc.	8.34
Microsoft Corporation	4.16
Cognizant Technology Solutions Corporation	3.74
Nvidia Corporation	2.54
NETFlix Inc	1.53
Total	**20.31**
Cash, Cash Equivalents And Others	**8.86**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

IT	80.07
Telecom	5.60
Media, Entertainment & Publication	3.75
Consumer Services	1.02
Financial Services	0.70
Cash, Cash Equivalents And Others	8.86

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI

EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.5401
Reg-Plan-Growth	15.5363
Dir-Plan-IDCW	15.7196
Dir-Plan-Growth	15.7205

Investment Objective

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

Fund Details

- **Type of Scheme**
  An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 129.67 Crores
- **AUM as on January 31, 2022**
  ₹ 128.03 Crores
- **Fund Manager:** Mr. Raviprakash Sharma
  Managing Since: March-2019
  Total Experience: Over 19 years
- **Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment – 0.5%
  For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.37
Total Turnover	: 0.49

Total Turnover = Equity + Debt + Derivatives
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

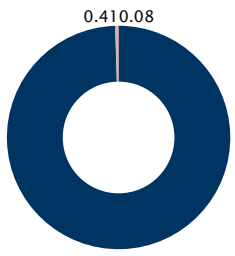
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
Britannia Industries Ltd.	7.95	-	7.95
Tata Consultancy Services Ltd.	7.87	-	7.87
Hindustan Unilever Ltd.	7.75	-	7.75
Nestle India Ltd.	7.62	-	7.62
Cipla Ltd.	7.10	-	7.10
Dr. Reddy'S Laboratories Ltd.	6.28	-	6.28
Power Grid Corporation Of India Ltd.	5.61	-	5.61
Bharti Airtel Ltd.	3.56	-	3.56
Divi'S Laboratories Ltd.	2.26	-	2.26
Asian Paints Ltd.	2.04	-	2.04
Sun Pharmaceutical Industries Ltd.	1.84	-	1.84
Oil & Natural Gas Corporation Ltd.	1.19	-	1.19
Maruti Suzuki India Ltd.	1.15	-	1.15
State Bank Of India	1.14	-	1.14
Indian Oil Corporation Ltd.	1.12	-	1.12
Hero Motocorp Ltd.	1.12	-	1.12
Bajaj Auto Ltd.	1.11	-	1.11
Axis Bank Ltd.	1.11	-	1.11
NTPC Ltd.	1.09	-	1.09
Mahindra & Mahindra Ltd.	1.09	-	1.09
Tata Motors Ltd.	1.08	-	1.08
Coal India Ltd.	1.07	-	1.07
Hindalco Industries Ltd.	1.05	-	1.05
Bharat Petroleum Corporation Ltd.	1.05	-	1.05
UPL Ltd.	1.04	-	1.04
ICICI Bank Ltd.	1.04	-	1.04
Grasim Industries Ltd.	1.04	-	1.04
SBI Life Insurance Company Ltd.	1.03	-	1.03
Kotak Mahindra Bank Ltd.	1.03	-	1.03
ITC Ltd.	1.02	-	1.02
Tata Consumer Products Ltd.	1.01	-	1.01
Larsen & Toubro Ltd.	1.01	-	1.01
Infosys Ltd.	1.01	-	1.01
Eicher Motors Ltd.	1.00	-	1.00
Reliance Industries Ltd.	0.99	-	0.99
Indusind Bank Ltd.	0.99	-	0.99
HDFC Bank Ltd.	0.99	-	0.99
Adani Ports And Special Economic Zone Ltd.	0.99	-	0.99
Tata Steel Ltd.	0.97	-	0.97
HDFC Life Insurance Company Ltd.	0.97	-	0.97
Bajaj Finance Ltd.	0.97	-	0.97
Ultratech Cement Ltd.	0.96	-	0.96
JSW Steel Ltd.	0.96	-	0.96
HDFC Ltd.	0.96	-	0.96
Bajaj Finserv Ltd.	0.94	-	0.94
Titan Company Ltd.	0.93	-	0.93
Shree Cement Ltd.	0.92	-	0.92
Tech Mahindra Ltd.	0.84	-	0.84
HCL Technologies Ltd.	0.84	-	0.84
Wipro Ltd.	0.81	-	0.81
National Stock Exchange Of India Ltd.-24-Feb-22	-	0.41	0.41
Total	**99.51**	**0.41**	**99.92**
Cash, Cash Equivalents And Others	**0.08**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Goods	28.32
Pharma	17.48
IT	11.37
Financial Services	11.17
Power	6.70
Automobile	6.55
Oil & Gas	4.35
Metals	4.05
Telecom	3.56
Cement & Cement Products	2.92
Fertilisers & Pesticides	1.04
Construction	1.01
Services	0.99
Derivatives	0.41
Cash, Cash Equivalents And Others	0.08

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Large Cap Derivatives
Cash, Cash Equivalents, And Others

Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI GOLD FUND

An open-ended Fund of Fund Scheme investing in SBI-ETF Gold

Investment Objective

The scheme seeks to provide returns that closely correspond to returns provided by SBI - ETF Gold (erstwhile known as SBI Gold Exchange Traded Scheme).

Fund Details

- **Type of Scheme**
  An open-ended Fund of Fund Scheme investing in SBI-ETF Gold
- **Date of Allotment:** 12/09/2011
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 1,117.17 Crores
- **AUM as on January 31, 2022**
  ₹ 1,091.00 Crores
- **Fund Manager:** Mr. Raviprakash Sharma
  Managing Since: Sep-2011
  Total Experience: Over 19 years
- **Benchmark:** Price of Physical Gold
- **Exit Load:** For exit on or before 15 days from the date of allotment – 1%
  For exit after 15 days from the date of allotment - Nil (w.e.f. 8 September 2020)
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

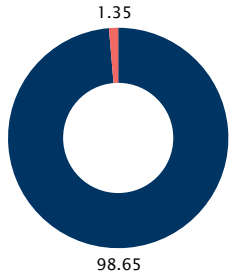
NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.5686
Reg-Plan-Growth	14.5647
Dir-Plan-IDCW	15.0928
Dir-Plan-Growth	15.1144

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Exchange Traded Funds	
SBI-ETF Gold	98.65
Total	**98.65**
Cash, Cash Equivalents And Others	**1.35**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Moderately High risk

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

- Long term capital appreciation.
- Investment in SBI - ETF Gold.

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

Note: The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which SBI Gold Fund makes investments

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI INTERNATIONAL ACCESS - US EQUITY FoF

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.7242
Reg-Plan-Growth	11.7234
Dir-Plan-IDCW	11.8168
Dir-Plan-Growth	11.8165

Investment Objective

The scheme seeks to provide long term capital appreciation by investing in units of one or more mutual fund schemes / ETF, which are domiciled overseas and predominantly invest in US markets. However, there can be no assurance that the investment objective of the scheme would be achieved.

Fund Details

- **Type of Scheme**
  An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- **Date of Allotment:** 22/03/2021
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 1,079.78 Crores
- **AUM as on January 31, 2022**
  ₹ 1,084.33 Crores
- **Fund Manager:** Mr. Mohit Jain
  Managing Since: March 2021
  Total Experience: Over 6 years
- **Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment – 1.00%
  For exit after 1 year from the date of allotment – Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Total Turnover : 0.08

Total Turnover = Equity + Debt + Derivatives

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

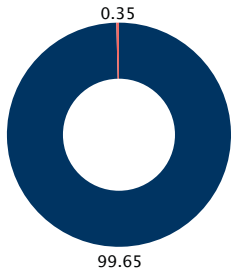
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Overseas Mutual Fund	
Amundi Funds Us Pioneer Fund -12 Usd C	99.65
Total	**99.65**
Cash, Cash Equivalents And Others	**0.35**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

SBI International Access – US Equity FoF
This product is suitable for investors who are seeking^:

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI NIFTY INDEX FUND

An open-ended Scheme tracking Nifty 50 Index

Investment Objective

The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 Index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 Index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/loss plus IDCW payments by the constituent stocks. However, there can be no assurance that the investment objective of the scheme will be achieved.

Fund Details

- **Type of Scheme**
  An open-ended Scheme tracking Nifty 50 Index.
- **Date of Allotment:** 17/01/2002
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 1,881.09 Crores
- **AUM as on January 31, 2022**
  ₹ 1,916.99 Crores
- **Fund Manager:** Mr. Raviprakash Sharma
  Managing Since: Feb-2011
  Total Experience: Over 19 years
- **Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit within 15 days from the date of allotment - 0.20%
  For exit on or after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.20
Total Turnover	: 0.33

Total Turnover = Equity + Debt + Derivatives

Tracking Error	: 0.23%

**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st January 2022, based on month-end NAV. Tracking Error is computed using Total Returns Index. Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018*

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	76.6361
Reg-Plan-Growth	149.3728
Dir-Plan-IDCW	79.6603
Dir-Plan-Growth	155.0904

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
23-Mar-06	3.30	14.5541
28-Mar-05	3.80	15.0818

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

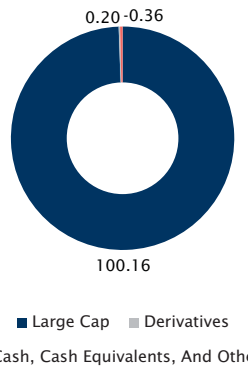
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
Reliance Industries Ltd.	10.88	-	10.88
HDFC Bank Ltd.	8.60	-	8.60
Infosys Ltd.	8.51	-	8.51
ICICI Bank Ltd.	7.24	-	7.24
HDFC Ltd.	6.03	-	6.03
Tata Consultancy Services Ltd.	5.11	-	5.11
Kotak Mahindra Bank Ltd.	3.60	-	3.60
Larsen & Toubro Ltd.	3.05	-	3.05
State Bank Of India	2.73	-	2.73
Hindustan Unilever Ltd.	2.68	-	2.68
Axis Bank Ltd.	2.63	-	2.63
ITC Ltd.	2.55	-	2.55
Bajaj Finance Ltd.	2.46	-	2.46
Bharti Airtel Ltd.	2.28	-	2.28
Asian Paints Ltd.	1.88	-	1.88
HCL Technologies Ltd.	1.58	-	1.58
Maruti Suzuki India Ltd.	1.51	-	1.51
Titan Company Ltd.	1.30	-	1.30
Bajaj Finserv Ltd.	1.25	-	1.25
Tata Motors Ltd.	1.23	-	1.23
Tech Mahindra Ltd.	1.21	-	1.21
Sun Pharmaceutical Industries Ltd.	1.19	-	1.19
Tata Steel Ltd.	1.14	-	1.14
Wipro Ltd.	1.12	-	1.12
Mahindra & Mahindra Ltd.	1.12	-	1.12
Ultratech Cement Ltd.	1.10	-	1.10
Power Grid Corporation Of India Ltd.	0.97	-	0.97
Hindalco Industries Ltd.	0.94	-	0.94
NTPC Ltd.	0.89	-	0.89
Nestle India Ltd.	0.87	-	0.87
Grasim Industries Ltd.	0.86	-	0.86
Oil & Natural Gas Corporation Ltd.	0.83	-	0.83
JSW Steel Ltd.	0.82	-	0.82
HDFC Life Insurance Company Ltd.	0.77	-	0.77
Indusind Bank Ltd.	0.75	-	0.75
SBI Life Insurance Company Ltd.	0.72	-	0.72
Adani Ports And Special Economic Zone Ltd.	0.70	-	0.70
Dr. Reddy's Laboratories Ltd.	0.69	-	0.69
Divi's Laboratories Ltd.	0.68	-	0.68
Cipla Ltd.	0.64	-	0.64
Bajaj Auto Ltd.	0.61	-	0.61
Tata Consumer Products Ltd.	0.58	-	0.58
UPL Ltd.	0.56	-	0.56
Britannia Industries Ltd.	0.55	-	0.55
Bharat Petroleum Corporation Ltd.	0.50	-	0.50
Eicher Motors Ltd.	0.49	-	0.49
Hero Motocorp Ltd.	0.47	-	0.47
Coal India Ltd.	0.44	-	0.44
Shree Cement Ltd.	0.43	-	0.43
Indian Oil Corporation Ltd.	0.42	-	0.42
National Stock Exchange Of India Ltd.-24-Feb-22	-	0.20	0.20
Total	**100.16**	**0.20**	**100.36**
Cash, Cash Equivalents And Others	**-0.36**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.78
IT	17.53
Oil & Gas	12.63
Consumer Goods	10.41
Automobile	5.43
Metals	3.34
Pharma	3.20
Construction	3.05
Cement & Cement Products	2.39
Telecom	2.28
Power	1.86
Services	0.70
Fertilisers & Pesticides	0.56
Derivatives	0.20
Cash, Cash Equivalents And Others#	-0.36

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

- Long term capital appreciation.
- Passive Investment in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of Nifty 50 Index.

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

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Magnum Children's Benefit Fund –Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund – Investment Plan
Ideal Investment Horizon	3 years +	2 years +	2 years +	5 years +	1 year	3 months	3 years +	5 years +
Inception Date	09/10/1995	09/04/2001	21/12/2005	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
Fund Manager	Mr. R. Srinivasan - Equity Mr. Dinesh Ahuja - Debt Mr. Mohit Jain - Investments in foreign securities portion	Mr. Saurabh Pant -Equity Ms. Mansi Sajeja -Debt	Mr. Dinesh Balachandran Mr. Raj Gandhi (for ETCDs)	Mr. R Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Ms. Nidhi Chawla (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion)	Mr. R Srinivasan - Equity Portion; Mr. Dinesh Ahuja - Debt Portion Mr. Mohit Jain shall manage investments in foreign securities of the Scheme
Managing Since	Jan-2012	Saurabh-Jan-2022 & Mansi-June-2021	Dinesh- Oct 2021- Raj- Feb 2020	Jun-2008	Nidhi-Jan-2022 Mansi-June-2021 Neeraj-May-2015	Oct 2012 - Neeraj Kumar June 2021 - Arun R	Aug 2021 - Dinesh Balachandran Aug 2021 - Dinesh Ahuja	Sep 2020
Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold (w.e.f November 6, 2020)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings	Nifty 50 Arbitrage	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 31 January 2022								
Month End AUM (Rs. in Crores)	₹49,168.27 Crores	₹5,551.08 Crores	₹414.08 Crores	₹87.08 Crores	₹2,057.65 Crores	₹5,436.39 Crores	₹23,590.36 Crores	₹424.03 Crores
Modified Duration (years)	2.52	1.53	-	2.96	1.67	-	2.65	2.22
Average Maturity (years)	3.38	1.97	-	3.57	2.16	-	3.29	2.55
Macaulay Duration (years)	2.63	1.62	-	3.08	1.76	-	2.81	2.35
Yield to Maturity (%)	5.57	5.22	-	5.78	4.80	-	5.22	5.01
Standard Deviation#	15.60%	-	-	-	-	0.83%	-	-
Beta#	1.08	-	-	-	-	0.31	-	-
Sharpe Ratio#	0.87	-	-	-	-	1.16	-	-
Expense Ratio	Regular-1.56% Direct-0.85%	Regular- 1.20% Direct- 0.56%	Regular- 1.76% Direct- 0.86%	Regular- 1.22% Direct- 0.72%	Regular- 1.20% Direct- 0.63%	Regular- 0.83% Direct- 0.37%	Regular- 1.59% Direct- 0.34%	Regular- 2.55% Direct- 1.00%
Composition by Assets as on 31 January 2022								
Equity Shares	68.56	23.09	20.73	19.06	68.00	69.08	67.44	74.04
Corporate Debt	9.13	36.29	-	19.46	9.71	0.84	0.86	-
Gilts	6.44	8.27	25.99	45.23	2.46	6.76	20.31	2.32
Money Market Instruments	3.01	9.82	-	-	2.18	11.22	1.27	-
Other Assets	12.86	22.53	53.28	16.25	17.65	12.10	10.12	23.64
Composition by Ratings & Assets as on 31 January 2022								
Large Cap	54.91	10.05	14.51	2.38	54.48	53.69	57.04	10.36
Mid Cap	9.91	5.99	6.22	1.10	7.30	11.96	7.36	13.79
Small Cap	2.84	7.05	-	15.58	6.22	3.43	1.44	49.89
Unclassified	-	-	-	-	-	-	0.51	-
AA, AA+, AAA And EQUIVALENT	7.23	33.67	-	19.46	7.01	0.84	0.86	-
Below AA	1.90	2.62	-	-	2.70	-	-	-
Sovereign	7.31	18.34	25.99	45.23	6.93	14.65	21.58	2.32
Below A1+, A1+	2.81	8.92	-	-	1.08	3.33	-	-
Cash, Cash Equivalents, Derivatives and Others	13.09	13.36	Others 26.85,ETF 26.43	16.25	14.28	12.10	11.21	23.64
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 on or before 1 month from the date of allotment –0.25% For exit after 1 month from the date of allotment – Nil	NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment	For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out on or before 1 year from the date of allotment, 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment, 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment, Nil for redemption or switch-out after 3 years from the date of allotment.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. Mr Gaurav Mehta has been replaced with Mr Rohit Shimpi (w.e.f October 1, 2021)

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund – Aggressive Plan	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	SBI Retirement Benefit Fund – Conservative Hybrid Plan	SBI Retirement Benefit Fund – Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments
Managing Since	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021
Benchmark	S&P BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	NIFTY Composite Debt Index
Fund Details as on 31 January 2022				
Month End AUM (Rs. in Crores)	₹739.48 Crores	₹633.76 Crores	₹184.28 Crores	₹144.03 Crores
Modified Duration (years)	3.34	3.26	3.63	3.53
Average Maturity (years)	3.78	3.74	5.58	5.19
Macaulay Duration (years)	3.43	3.36	3.97	3.69
Yield to Maturity (%)	5.81	5.81	5.83	5.82
Standard Deviation#	-	-	-	-
Beta#	-	-	-	-
Sharpe Ratio#	-	-	-	-
Expense Ratio	Regular-2.31% Direct-0.96%	Regular- 2.40% Direct- 1.05%	Regular- 1.63% Direct- 0.87%	Regular- 1.37% Direct- 0.83%
Composition by Assets as on 31 January 2022				
Equity Shares	92.98	76.48	38.73	16.67
Corporate Debt	-	-	17.36	31.26
Gilts	1.99	13.57	29.10	37.26
Money Market Instruments	-	-	-	-
Other Assets	5.03	9.95	14.81	14.81
Composition by Ratings & Assets as on 31 January 2022				
Large Cap	52.70	40.79	20.43	8.45
Mid Cap	23.09	20.68	10.11	4.46
Small Cap	17.19	15.01	8.19	3.76
Unclassified	-	-	-	-
AA, AA+, AAA And EQUIVALENT	-	-	17.36	31.26
Below AA	-	-	-	-
Sovereign	1.99	14.41	37.44	43.27
Below A1+, A1+	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	5.03	9.11	6.47	8.80
Other Details				
Exit Load	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. Mr Gaurav Mehta has been replaced with Mr Rohit Shimpi (w.e.f October 1, 2021)

HYBRID – AGGRESSIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

Investment Objective

To provide investors long-term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.

Fund Details

- **Type of Scheme**
  An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- **Date of Allotment:** 09/10/1995
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 49,467.85 Crores
- **AUM as on January 31, 2022**
  ₹ 49,168.27 Crores
- **Fund Managers:**
  Mr. R. Srinivasan –Equity
  Mr. Dinesh Ahuja –Debt
  Mr. Mohit Jain – Investments in foreign securities portion
  Managing Since: Jan-2012
  Total Experience:
  Mr. R. Srinivasan –Over 26 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain – Over 6 years
- **Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index
- **Exit Load:**
  For exit within 12 months from the date of allotment:
  For 10% of investment - Nil
  For remaining investments - 1.00%;
  For exit after 12 months from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 15.60%
Beta#	: 1.08
Sharpe Ratio#	: 0.87
Modified Duration	: 2.52 years
Average Maturity	: 3.38 years
Macaulay Duration	: 2.63 years
Yield to Maturity	: 5.57%

#Source: CRISIL Fund Analyser
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	42.6271
Reg-Plan-Growth	201.1630
Dir-Plan-IDCW	63.5118
Dir-Plan-Growth	217.0456

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

LAST IDCW

Face value: ₹10

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

PORTFOLIO

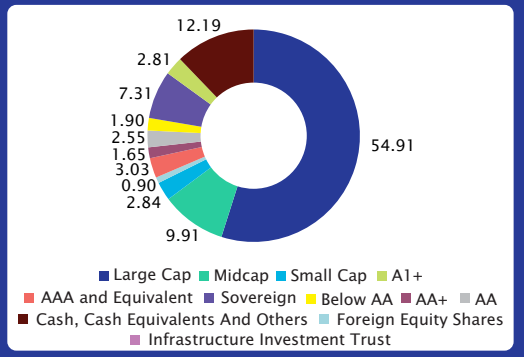
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
ICICI Bank Ltd.		5.62
HDFC Bank Ltd.		3.93
Infosys Ltd.		3.89
Reliance Industries Ltd.		3.40
Divi's Laboratories Ltd.		3.05
Bharti Airtel Ltd.		3.03
Bajaj Finance Ltd.		2.99
State Bank Of India		2.96
Kotak Mahindra Bank Ltd.		2.65
Power Grid Corporation Of India Ltd.		2.59
Avenue Supermarts Ltd.		2.41
Hindalco Industries Ltd.		2.39
HCL Technologies Ltd.		2.02
Indian Oil Corporation Ltd.		1.79
Larsen & Toubro Ltd.		1.78
Sun Pharmaceutical Industries Ltd.		1.70
Shree Cement Ltd.		1.63
MRF Ltd.		1.62
Max Healthcare Institute Ltd.		1.57
ITC Ltd.		1.48
ICICI Lombard General Insurance Company Ltd.		1.48
Solar Industries India Ltd.		1.45
Cipla Ltd.		1.35
AIA Engineering Ltd.		1.21
SRF Ltd.		1.15
Page Industries Ltd.		1.10
The Ramco Cements Ltd.		0.86
Procter & Gamble Hygiene And Health Care Ltd.		0.80
Chemplast Sanmar Ltd.		0.79
Westlife Development Ltd.		0.74
Galaxy Surfactants Ltd.		0.74
3M India Ltd.		0.66
UPL Ltd.		0.65
Relaxo Footwears Ltd.		0.64
Bharat Electronics Ltd.		0.52
SJVN Ltd.		0.48
Interglobe Aviation Ltd.		0.45
Indigo Paints Ltd.		0.09
Total		**67.66**
Foreign Equity Shares		
Cognizant Technology Solutions Corporation		0.90
Total		**0.90**
Commercial Papers		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.56
Reliance Jio Infocomm Ltd.	CRISIL A1+	0.70
ICICI Securities Ltd.	CRISIL A1+	0.30
Tata Motors Finance Ltd.	CRISIL A1+	0.25
Total		**2.81**

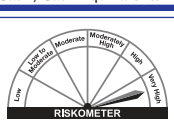
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.89
Indian Bank (Tier Ii Bond Under Basel III)	CRISIL AAA	0.84
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.65
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.60
Tata Motors Finance Solutions Ltd.	CARE AA-	0.51
Tata International Ltd. (Perpetual Bond)	CARE A+	0.48
Manappuram Finance Ltd.	CRISIL AA	0.47
Tata Power Company Ltd.	IND AA	0.44
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	0.41
Indian Bank (Tier Ii Bond Under Basel III)	IND AA+	0.31
Tata Realty And Infrastructure Ltd.	[ICRA]AA	0.29
Tata Capital Ltd.	CRISIL AAA	0.26
Indinfravit Trust	CRISIL AAA	0.26
Tata Steel Ltd.	CARE AA+	0.24
Tata Realty And Infrastructure Ltd.	CRISIL AA	0.21
Tata Motors Ltd.	CARE AA-	0.21
Aadhar Housing Finance Ltd.	CARE AA	0.21
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	0.19
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.17
Punjab National Bank (Tier Ii Bond Under Basel III)	CRISIL AA+	0.16
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.16
NABARD	[ICRA]AAA	0.15
Punjab National Bank (At1 Bond Under Basel III)	BWR AA	0.14
Indostar Capital Finance Ltd.	CRISIL AA-	0.10
Muthoot Finance Ltd.	CRISIL AA+	0.07
State Bank Of India (Tier Ii Bond Under Basel III)	CRISIL AAA	0.05
Bank Of Baroda (At1 Bond Under Basel III)	IND AA+	0.05
Canara Bank (At1 Bond Under Basel III)	CRISIL AA+	0.01
Total		**8.53**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.60
Total		**0.60**
Government Securities		
Government Of India	SOVEREIGN	6.44
Total		**6.44**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	0.20
State Government Of Rajasthan	SOVEREIGN	0.19
State Government Of Kerala	SOVEREIGN	0.14
State Government Of Uttar Pradesh	SOVEREIGN	0.13
State Government Of Maharashtra	SOVEREIGN	0.01
Total		**0.67**
Treasury Bills		
91 Day T-Bill 07.04.22	SOVEREIGN	0.20
Total		**0.20**
Cash, Cash Equivalents And Others		**12.19**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.77
Sovereign	7.31
IT	6.81
Pharma	6.10
Oil & Gas	5.19
Chemicals	4.13
Telecom	3.73
Consumer Goods	3.67
Power	3.51
Consumer Services	3.15
Services	2.90
Metals	2.63
Construction	2.54
Cement & Cement Products	2.49
Automobile	1.83
Industrial Manufacturing	1.73
Healthcare Services	1.57
Textiles	1.10
Fertilisers & Pesticides	0.65
Cash, Cash Equivalents And Others	12.19

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at Very High risk

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

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

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

HYBRID – CONSERVATIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Hybrid Scheme investing predominantly in debt instruments.
- **Date of Allotment:** 09/04/2001
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 5,478.92 Crores
- **AUM as on January 31, 2022**
  ₹ 5,551.08 Crores
- **Fund Managers:**
  Mr. Saurabh Pant - (Equity Portion)
  Ms. Mansi Sajeja - (Debt Portion)
  Mr. Mohit Jain - Investments in foreign securities portion
  Managing Since:
  Mr. Saurabh Pant - Jan 2022
  Ms. Mansi Sajeja - June 2021
  Mr. Mohit Jain –January 2020
- **Total Experience**
  Mr. Saurabh Pant - Over 11 years
  Ms. Mansi Sajeja - Over 12 years
  Mr. Mohit Jain - Over 6 years
- **Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil
  For remaining investment: 1.00%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.53 years
Average Maturity	: 1.97 years
Macaulay Duration	: 1.62 years
Yield to Maturity	: 5.22%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	53.2927	Dir-Plan-Growth	57.2140
Reg-Plan-Monthly IDCW	16.3700	Dir-Plan-Monthly IDCW	20.9437
Reg-Plan-Quarterly IDCW	15.3706	Dir-Plan-Quarterly IDCW	17.4812
Reg-Plan-Annual IDCW	18.7981	Dir-Plan-Annual IDCW	22.8160

PORTFOLIO

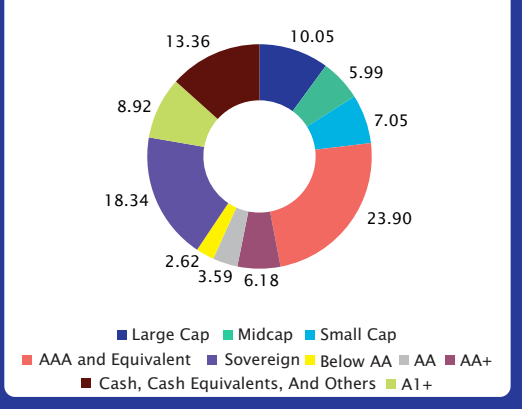
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
ICICI Bank Ltd.		1.42
Page Industries Ltd.		1.23
Bharti Airtel Ltd.		1.12
Tata Motors Ltd.		0.93
TVS Motor Company Ltd.		0.88
Axis Bank Ltd.		0.87
Jk Cement Ltd.		0.84
Maruti Suzuki India Ltd.		0.78
L&T Technology Services Ltd.		0.76
Sheela Foam Ltd.		0.74
HDFC Bank Ltd.		0.70
Procter & Gamble Hygiene And Health Care Ltd.		0.64
Ultratech Cement Ltd.		0.60
FSN E-Commerce Ventures Ltd.		0.60
Larsen & Toubro Ltd.		0.59
Manappuram Finance Ltd.		0.57
V-Guard Industries Ltd.		0.55
Gokaldas Exports Ltd.		0.54
Thangamayil Jewellery Ltd.		0.53
Max Healthcare Institute Ltd.		0.53
SBI Life Insurance Company Ltd.		0.51
Bank Of Baroda		0.50
Wabco India Ltd.		0.48
Avanti Feeds Ltd.		0.48
Blue Star Ltd.		0.47
State Bank Of India		0.46
Titan Company Ltd.		0.44
Sona Blw Precision Forgings Ltd.		0.43
Bajaj Finance Ltd.		0.43
Ahluwalia Contracts (India) Ltd.		0.39
Kalpataru Power Transmission Ltd.		0.35
Ge T&D India Ltd.		0.35
Lemon Tree Hotels Ltd.		0.34
Tega Industries Ltd.		0.32
Zomato Ltd.		0.30
Interglobe Aviation Ltd.		0.30
Chemplast Sanmar Ltd.		0.26
ESAB India Ltd.		0.24
Automotive Axles Ltd.		0.23
Nazara Technologies Ltd.		0.21
PI Industries Ltd.		0.18
Total		**23.09**
Commercial Papers		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.69
Tata Projects Ltd.	CRISIL A1+	1.33
Sikka Ports & Terminals Ltd.	CRISIL A1+	0.89
JM Financial Credit Solutions Ltd.	CRISIL A1+	0.53
Total		**5.44**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	3.48
Total		**3.48**

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
NABARD	[ICRA]AAA	5.42
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	3.19
Power Finance Corporation Ltd.	CRISIL AAA	2.73
Bajaj Housing Finance Ltd.	CRISIL AAA	2.27
Indinfravit Trust	CRISIL AAA	2.00
Embassy Office Parks Reit	CRISIL AAA	1.80
Nirma Ltd.	CRISIL AA-	1.37
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	1.26
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.25
Mahindra Rural Housing Finance Ltd.	IND AA+	1.17
Muthoot Finance Ltd.	CRISIL AA+	1.06
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.94
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.91
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	0.91
Tata Capital Financial Services Ltd.	[ICRA]AAA	0.90
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.90
Bharti Hexacom Ltd.	CRISIL AA+	0.90
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.89
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.89
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.88
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA(CE)	0.75
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.70
Manappuram Finance Ltd.	CRISIL AA	0.56
Indostar Capital Finance Ltd.	CRISIL AA-	0.54
Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	0.47
Tata Realty And Infrastructure Ltd.	[ICRA]AA	0.46
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.46
Total		**35.58**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.71
Total		**0.71**
Government Securities		
Government Of India	SOVEREIGN	8.27
Total		**8.27**
State Development Loans		
State Government Of Andhra Pradesh	SOVEREIGN	2.42
State Government Of Rajasthan	SOVEREIGN	2.41
State Government Of Maharashtra	SOVEREIGN	1.88
State Government Of Gujarat	SOVEREIGN	1.82
State Government Of Telangana	SOVEREIGN	0.64
Total		**9.17**
Treasury Bills		
91 Day T-Bill 17.03.22	SOVEREIGN	0.63
91 Day T-Bill 17.02.22	SOVEREIGN	0.18
364 Day T-Bill 21.04.22	SOVEREIGN	0.09
Total		**0.90**
Cash, Cash Equivalents And Others		**13.36**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	33.00
Sovereign	18.34
Services	8.01
Construction	6.57
Consumer Goods	3.85
Automobile	3.73
Telecom	2.90
Textiles	1.77
Chemicals	1.63
Power	1.57
Cement & Cement Products	1.44
Consumer Services	1.24
Industrial Manufacturing	0.91
IT	0.76
Healthcare Services	0.53
Media, Entertainment & Publication	0.21
Fertilisers & Pesticides	0.18
Cash, Cash Equivalents And Others	13.36

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MULTI ASSET ALLOCATION FUND

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

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in equity, debt and gold and gold related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- **Date of Allotment:** 21/12/2005
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 517.79 Crores
- **AUM as on January 31, 2022**
  ₹ 414.08 Crores
- **Fund Manager: Mr. Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs)**
  Managing Since:
  Mr. Dinesh Balachandran - Oct 2021
  Mr. Raj Gandhi - Feb 27, 2020
  Total Experience:
  Mr. Dinesh Balachandran – over 17 years
  Mr. Raj Gandhi - over 14 years
- **Benchmark:**
  45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold (w.e.f. from November 06, 2020)
- **Exit Load:** For exit within 12 months from the date of allotment
  For 10% of investments : Nil
  For remaining investment: 1.00%
  For exit after 12 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimumof 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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	37.0927	Dir-Plan-Growth	39.8580
Reg-Plan-Monthly IDCW	16.5858	Dir-Plan-Monthly IDCW	17.8979
Reg-Plan-Quarterly IDCW	16.5698	Dir-Plan-Quarterly IDCW	18.9325
Reg-Plan-Annual IDCW	20.9718	Dir-Plan-Annual IDCW	22.7097

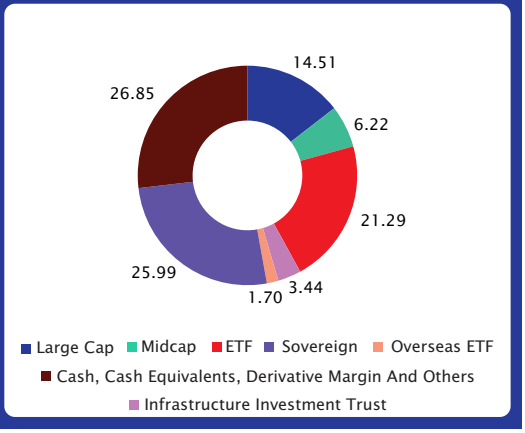
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Vedanta Ltd.		0.97
Avenue Supermarts Ltd.		0.87
Apollo Hospitals Enterprise Ltd.		0.80
Info Edge (India) Ltd.		0.74
Pidilite Industries Ltd.		0.73
Page Industries Ltd.		0.67
Godrej Consumer Products Ltd.		0.65
ICICI Lombard General Insurance Company Ltd.		0.59
Havells India Ltd.		0.58
Dabur India Ltd.		0.58
Ambuja Cements Ltd.		0.52
Piramal Enterprises Ltd.		0.51
Jubilant Foodworks Ltd.		0.51
United Spirits Ltd.		0.50
Larsen & Toubro Infotech Ltd.		0.50
Gail (India) Ltd.		0.50
Marico Ltd.		0.48
Hindustan Petroleum Corporation Ltd.		0.47
DLF Ltd.		0.47
Cholamandalam Investment & Finance Co. Ltd.		0.44
Lupin Ltd.		0.43
ICICI Prudential Life Insurance Company Ltd.		0.43
Bandhan Bank Ltd.		0.42
Siemens Ltd.		0.40
Indus Towers Ltd.		0.39
ACC Ltd.		0.38
Colgate Palmolive (India) Ltd.		0.37
Bajaj Holdings & Investment Ltd.		0.36
InterGlobe Aviation Ltd.		0.35
Bank Of Baroda		0.35
Aurobindo Pharma Ltd.		0.35
PI Industries Ltd.		0.34
Berger Paints India Ltd.		0.34
Muthoot Finance Ltd.		0.31
Biocon Ltd.		0.31
SBI Cards & Payment Services Ltd.		0.27
Jindal Steel & Power Ltd.		0.27
Indraprastha Gas Ltd.		0.27
Bosch Ltd.		0.27
Torrent Pharmaceuticals Ltd.		0.25
Yes Bank Ltd.		0.24
Steel Authority Of India Ltd.		0.24
HDFC Asset Management Company Ltd.		0.24
NMDC Ltd.		0.23
Gland Pharma Ltd.		0.23
Punjab National Bank		0.22
Cadila Healthcare Ltd.		0.20
Procter & Gamble Hygiene And Health Care Ltd.		0.19
Total		**20.73**
Overseas ETF		
SPDR Gold Trust		1.70
Total		**1.70**
Government Securities		
Government Of India	SOVEREIGN	25.99
Total		**25.99**
Exchange Traded Funds		
SBI-ETF Gold		10.60
ICICI Prud Mutual Fund - Bharat 22 ETF		6.33
Reliance Mutual Fund CPSE ETF		4.36
Total		**21.29**
Infrastructure Investment Trust		
Powergrid Infrastructure Investment Trust		3.44
Total		**3.44**
Cash, Cash Equivalents And Others		**26.85**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	25.99
Exchange Traded Funds	21.29
Financial Services	4.38
Consumer Goods	3.69
Power	3.44
Consumer Services	2.12
Pharma	1.77
Metals	1.71
Mutual Fund	1.70
Oil & Gas	1.24
Cement & Cement Products	0.90
Healthcare Services	0.80
Chemicals	0.73
Textiles	0.67
IT	0.50
Construction	0.47
Industrial Manufacturing	0.40
Telecom	0.39
Services	0.35
Fertilisers & Pesticides	0.34
Automobile	0.27
Cash, Cash Equivalents And Others	26.85

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Investors understand that their principal will be at High risk

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

- Long term capital growth with potential for regular income
- Investment in a diversified portfolio of equity, fixed income and gold and gold related instruments including domestic and overseas ETFs; with a minimum allocation of 10% in each of the asset class and units of REITs and InvITs with an allocation of up to 10%.

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

SOLUTIONS ORIENTED SCHEME–CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM CHILDREN'S BENEFIT FUND – SAVINGS PLAN

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

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	76.6450
Dir-Plan-Growth	82.5379

Investment Objective

To provide the investors an opportunity to earn regular income predominantly through investment in debt and money market instruments and capital appreciation through an actively managed equity portfolio.

Fund Details

- **Type of Scheme**
  An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).
- **Date of Allotment:** 21/02/2002
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 87.38 Crores
- **AUM as on January 31, 2022**
  ₹ 87.08 Crores
- **Fund Manager:**
  Mr. R Srinivasan – Equity
  Managing since: January 13, 2021
  Mr. Rajeev Radhakrishnan – Debt
  Managing Since: Jun-2008
  Total Experience:
  Mr. R Srinivasan -Over 26 years
  Mr. Rajeev Radhakrishnan -Over 17 years
- **Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:**
  With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- **Entry Load:** N.A
- **Plans Available:** Regular, Direct
- **Options:** Growth,
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.96 years
Average Maturity	: 3.57 years
Macaulay Duration	: 3.08 years
Yield to Maturity	: 5.78%

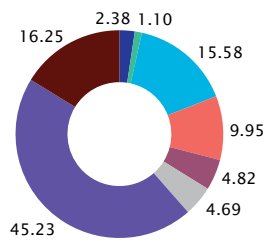
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Gokaldas Exports Ltd.		2.29
Medplus Health Services Ltd.		1.63
Garware Technical Fibres Ltd.		1.46
Chemplast Sanmar Ltd.		1.18
Hawkins Cookers Ltd.		1.16
GR Infra Projects Ltd.		1.10
Dodla Dairy Ltd.		1.02
Wabco India Ltd.		1.01
Go Fashion (India) Ltd.		0.99
Wendt (India) Ltd.		0.88
JMC Projects (India) Ltd.		0.88
CSB Bank Ltd.		0.87
HDFC Bank Ltd.		0.85
Muthoot Finance Ltd.		0.84
Automotive Axles Ltd.		0.73
ICICI Lombard General Insurance Company Ltd.		0.69
Thangamayil Jewellery Ltd.		0.68
Rossari Biotech Ltd.		0.41
K.P.R. Mill Ltd.		0.39
Manpasand Beverages Ltd.		0.00
Total		**19.06**
Non Convertible Debentures		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	5.96
Indinfravit Trust	CRISIL AAA	3.99
Indian Bank (Tier II Bond Under Basel III)	IND AA+	2.49
Tata Power Company Ltd.	IND AA	2.38
Muthoot Finance Ltd.	CRISIL AA+	2.33
Punjab National Bank (At1 Bond Under Basel III)	BWR AA	2.31
Total		**19.46**
Government Securities		
Government Of India	SOVEREIGN	45.23
Total		**45.23**
Cash, Cash Equivalents And Others		**16.25**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	45.23
Financial Services	16.34
Construction	5.97
Textiles	4.14
Consumer Goods	2.86
Consumer Services	2.62
Power	2.38
Automobile	1.74
Chemicals	1.59
Industrial Manufacturing	0.88
Cash, Cash Equivalents And Others	16.25

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Large Cap, Midcap, Small Cap, AAA and Equivalent, Sovereign, AA, AA+, Cash, Cash Equivalents, And Others

Investors understand that their principal will be at Moderately High risk

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

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

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

HYBRID – EQUITY SAVINGS FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
EQUITY SAVINGS FUND

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

Investment Objective

The scheme aims to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity.

Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in equity, arbitrage and debt.
- **Date of Allotment:** 27/05/2015
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 2,259.05 Crores
- **AUM as on January 31, 2022**
  ₹ 2,057.65 Crores
- **Fund Manager:**
  Ms. Nidhi Chawla (Equity Portion)
  Ms. Mansi Sajeja (Debt Portion)
  Mr. Neeraj Kumar (Arbitrage Portion)
  Managing Since:
  Ms. Nidhi Chawla - Jan 2022
  Ms. Mansi Sajeja - June 2021
  Mr. Neeraj Kumar - May 2015
  Total Experience:
  Ms. Nidhi Chawla – Over 8 years
  Ms. Mansi Sajeja – Over 12 years
  Mr. Neeraj Kumar –Over 22 years
- **Benchmark:** NIFTY Equity Savings
- **Exit Load:**
  For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.67 years
Average Maturity	: 2.16 years
Macaulay Duration	: 1.76 years
Yield to Maturity	: 4.80%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	17.3267	Dir-Plan-Growth	18.7618
Reg-Plan-Monthly IDCW	16.0635	Dir-Plan-Monthly IDCW	17.1664
Reg-Plan-Quarterly IDCW	16.3843	Dir-Plan-Quarterly IDCW	17.7672

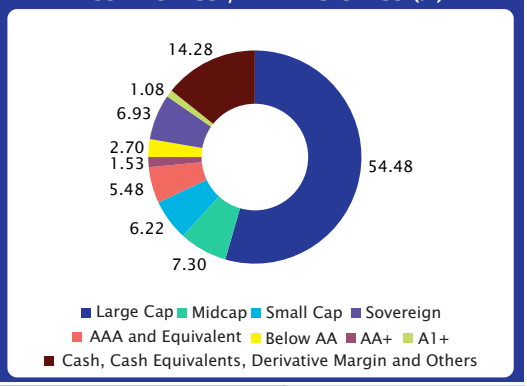
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Diff in % of AUM
Equity Shares					
Infosys Ltd.		1.43	-		1.43
HDFC Bank Ltd.		1.42	-		1.42
Medplus Health Services Ltd.		1.14	-		1.14
Bajaj Finance Ltd.		1.11	-		1.11
Kotak Mahindra Bank Ltd.		1.08	-		1.08
Bharti Airtel Ltd.		1.06	-		1.06
Sheela Foam Ltd.		1.01	-		1.01
Divi'S Laboratories Ltd.		0.91	-		0.91
Page Industries Ltd.		0.84	-		0.84
Relaxo Footwears Ltd.		0.81	-		0.81
Wabco India Ltd.		0.71	-		0.71
ICICI Prudential Life Insurance Company Ltd.		0.67	-		0.67
Go Fashion (India) Ltd.		0.62	-		0.62
V-Guard Industries Ltd.		0.60	-		0.60
Ganesha Ecosphere Ltd.		0.57	-		0.57
Antony Waste Handling Cell Ltd.		0.54	-		0.54
TVS Motor Company Ltd.		0.53	-		0.53
Gokaldas Exports Ltd.		0.52	-		0.52
Max Healthcare Institute Ltd.		0.49	-		0.49
The Indian Hotels Company Ltd.		0.46	-		0.46
Procter & Gamble Hygiene And Health Care Ltd.		0.46	-		0.46
State Bank Of India		0.45	-		0.45
ITC Ltd.		0.42	-		0.42
Container Corporation Of India Ltd.		0.40	-		0.40
FSN E-Commerce Ventures Ltd.		0.38	-		0.38
Bajaj Finserv Ltd.		0.21	-		0.21
Tata Motors Ltd.		0.21	-		0.21
Tv Today Network Ltd.		0.19	-		0.19
Wipro Ltd.		0.19	-		0.19
Ultratech Cement Ltd.		0.19	-		0.19
Mahindra & Mahindra Ltd.		0.19	-		0.19
Power Grid Corporation Of India Ltd.		0.16	-		0.16
Hindalco Industries Ltd.		0.16	-		0.16
Oil & Natural Gas Corporation Ltd.		0.14	-		0.14
Nestle India Ltd.		0.14	-		0.14
Dr. Reddy'S Laboratories Ltd.		0.11	-		0.11
Tata Consumer Products Ltd.		0.09	-		0.09
Britannia Industries Ltd.		0.09	-		0.09
Indian Oil Corporation Ltd.		0.07	-		0.07
Coal India Ltd.		0.07	-		0.07
Shree Cement Ltd.		0.07	-		0.07
Total		**20.91**	**–**		**20.91**
Equity Shares & Derivatives					
HDFC Ltd.		5.64	-4.66		0.98
Reliance Industries Ltd.		5.48	-3.80		1.68
Adani Ports And Special Economic Zone Ltd.		4.38	-4.28		0.10
Larsen & Toubro Ltd.		2.76	-1.20		1.56
Tata Steel Ltd.		2.36	-2.19		0.17
Tech Mahindra Ltd.		2.32	-2.12		0.20
ICICI Bank Ltd.		2.25	-0.02		2.23
Hindustan Unilever Ltd.		1.77	-1.32		0.45
Axis Bank Ltd.		1.76	-0.33		1.43
Tata Consultancy Services Ltd.		1.73	-0.87		0.86
Maruti Suzuki India Ltd.		1.30	-0.40		0.90
Grasim Industries Ltd.		0.99	-0.84		0.15
SBI Life Insurance Company Ltd.		0.91	-0.06		0.85
Sun Pharmaceutical Industries Ltd.		0.84	-0.64		0.2
Bharat Petroleum Corporation Ltd.		0.83	-0.20		0.63
JSW Steel Ltd.		0.81	-0.68		0.13
Petronet LNG Ltd.		0.68	-0.68		-
InterGlobe Aviation Ltd.		0.66	-0.09		0.57
DLF Ltd.		0.66	-0.66		-
Dabur India Ltd.		0.64	-0.65		-0.01
Tata Chemicals Ltd.		0.62	-0.62		-
Cipla Ltd.		0.59	-0.03		0.56
Indusind Bank Ltd.		0.58	-0.47		0.11
Cholamandalam Investment & Finance Co. Ltd.		0.54	-0.09		0.45
HCL Technologies Ltd.		0.48	-0.21		0.27
Eicher Motors Ltd.		0.42	-0.34		0.08
Escorts Ltd.		0.41	-0.41		-
HDFC Life Insurance Company Ltd.		0.37	-0.25		0.12
United Spirits Ltd.		0.37	-0.37		-
Hero Motocorp Ltd.		0.37	-0.28		0.09
Adani Enterprises Ltd.		0.33	-0.33		-
ICICI Lombard General Insurance Company Ltd.		0.31	-0.31		-
Apollo Hospitals Enterprise Ltd.		0.30	-0.30		-
Shriram Transport Finance Company Ltd.		0.27	-0.27		-
Glenmark Pharmaceuticals Ltd.		0.26	-0.26		-
Bajaj Auto Ltd.		0.26	-0.15		0.11
Titan Company Ltd.		0.24	-0.02		0.22
NTPC Ltd.		0.22	-0.07		0.15
The Federal Bank Ltd.		0.20	-0.20		-
Biocon Ltd.		0.19	-0.19		-
UPL Ltd.		0.15	-0.05		0.1
Polycab India Ltd.		0.14	-0.14		-
Aditya Birla Fashion And Retail Ltd.		0.11	-0.11		-
Aurobindo Pharma Ltd.		0.10	-0.10		-
HDFC Asset Management Company Ltd.		0.10	-0.10		-
Marico Ltd.		0.09	-0.08		0.01
Pidilite Industries Ltd.		0.09	-0.09		-
GAIL (India) Ltd.		0.08	-0.08		-
Granules India Ltd.		0.06	-0.06		-
Power Finance Corporation Ltd.		0.04	-0.04		-
Tata Power Company Ltd.		0.02	-0.02		-
Deepak Nitrite Ltd.		0.01	-0.01		-
Total		**47.09**	**-31.74**		**15.35**
Commercial Papers					
Tata Projects Ltd.	CRISIL A1+	1.08	-		-
Total		**1.08**	**–**		**–**
Non Convertible Debentures					
NABARD	[ICRA]AAA	2.20	-		-
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	1.11	-		-
Bajaj Housing Finance Ltd.	CRISIL AAA	1.09	-		-
HDFC Ltd.	CRISIL AAA	1.08	-		-
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.87	-		-
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.66	-		-
Total		**7.01**	**–**		**–**
Zero Coupon Bonds					
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	2.70	-		-
Total		**2.70**	**–**		**–**
Government Securities					
Government Of India	SOVEREIGN	2.46	-		-
Total		**2.46**	**–**		**–**
State Development Loans					
State Government Of Gujarat	SOVEREIGN	2.22	-		-
State Government Of Madhya Pradesh	SOVEREIGN	1.15	-		-
Total		**3.37**	**–**		**–**
Treasury Bills					
364 Day T-Bill 30.03.22	SOVEREIGN	1.10	-		-
Total		**1.10**	**–**		**–**
Cash, Cash Equivalents, Derivative Margin And Others		**14.28**	**–**		**–**
Grand Total		**100.00**			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.51
Oil & Gas	7.28
Sovereign	6.93
Consumer Goods	6.73
Services	6.55
IT	6.15
Construction	4.50
Automobile	4.40
Metals	3.73
Pharma	3.06
Consumer Services	2.71
Textiles	1.93
Cement & Cement Products	1.25
Telecom	1.06
Healthcare Services	0.79
Chemicals	0.72
Utilities	0.54
Power	0.40
Media, Entertainment & Publication	0.19
Fertilisers & Pesticides	0.15
Industrial Manufacturing	0.14
Cash, Cash Equivalents, Derivative Margin And Others	14.28

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

- Regular income & Capital appreciation.
- To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

Investment Objective

To provide capital appreciation and regular income for unit holders by identifying profitable arbitrage opportunities between the spot and derivative market segments as also through investment of surplus cash in debt and money market instruments.

Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in arbitrage opportunities.
- **Date of Allotment:** 03/11/2006
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 5,910.56 Crores
- **AUM as on January 31, 2022**
  ₹ 5,436.39 Crores
- **Fund Manager:**
  Mr. Neeraj Kumar –Equity Portion
  Mr. Arun R. –Debt Portion
  Managing Since:
  Mr. Neeraj Kumar –Oct 2012
  Mr. Arun R. – June 2021
  Total Experience:
  Mr. Neeraj Kumar –Over 22 years
  Mr. Arun R. –Over 12 years
- **Benchmark:** NIFTY 50 Arbitrage
- **Exit Load:** For exit on or before 1 month from the date of allotment – 0.25% For exit after 1 month from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 0.83%
Beta#	: 0.31
Sharpe Ratio#	: 1.16
Portfolio Turnover*	
Equity Turnover	: 1.80
Total Turnover	: 12.87

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (3.40% as on 31st January 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.2706
Reg-Plan-Growth	27.1366
Dir-Plan-IDCW	15.3232
Dir-Plan-Growth	28.3601

LAST IDCW — Face value: ₹10

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

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

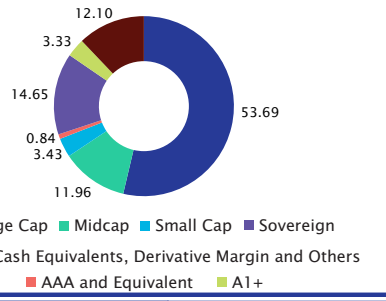
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Diff in % of AUM
Equity Shares					
Adani Ports And Special Economic Zone Ltd.		6.52	(6.55)	(0.03)	
Reliance Industries Ltd.		3.52	(3.52)	-	
Tata Power Company Ltd.		3.29	(3.31)	(0.02)	
Tata Steel Ltd.		3.28	(3.29)	(0.01)	
ITC Ltd.		2.37	(2.32)	0.05	
Adani Enterprises Ltd.		2.10	(2.11)	(0.01)	
Grasim Industries Ltd.		2.05	(2.05)	-	
Apollo Hospitals Enterprise Ltd.		1.96	(1.96)	-	
Housing Development Finance Corporation Ltd.		1.91	(1.92)	(0.01)	
HDFC Bank Ltd.		1.68	(1.68)	-	
Bajaj Finance Ltd.		1.65	(1.65)	-	
Tech Mahindra Ltd.		1.60	(1.61)	(0.01)	
JSW Steel Ltd.		1.56	(1.57)	(0.01)	
HCL Technologies Ltd.		1.26	(1.27)	(0.01)	
Tata Consultancy Services Ltd.		1.13	(1.14)	(0.01)	
Larsen & Toubro Infotech Ltd.		1.02	(1.02)	-	
Titan Company Ltd.		0.99	(0.99)	-	
UPL Ltd.		0.98	(0.98)	-	
Escorts Ltd.		0.97	(0.97)	-	
United Spirits Ltd.		0.93	(0.94)	(0.01)	
Indusind Bank Ltd.		0.87	(0.87)	-	
Rec Ltd.		0.80	(0.79)	0.01	
LIC Housing Finance Ltd.		0.78	(0.78)	-	
IDFC Ltd.		0.77	(0.77)	-	
Divi'S Laboratories Ltd.		0.77	(0.77)	-	
ICICI Lombard General Insurance Company Ltd.		0.71	(0.71)	-	
Indian Railway Catering & Tourism Corporation Ltd.		0.70	(0.70)	-	
NMDC Ltd.		0.66	(0.66)	-	
HDFC Life Insurance Company Ltd.		0.60	(0.60)	-	
Kotak Mahindra Bank Ltd.		0.59	(0.59)	-	
Ultratech Cement Ltd.		0.57	(0.58)	(0.01)	
Hero Motocorp Ltd.		0.56	(0.54)	0.02	
Marico Ltd.		0.53	(0.52)	0.01	
Tata Chemicals Ltd.		0.47	(0.47)	-	
Power Finance Corporation Ltd.		0.47	(0.46)	0.01	
Dr. Reddy'S Laboratories Ltd.		0.47	(0.48)	(0.01)	
Trent Ltd.		0.44	(0.44)	-	
Sun Pharmaceutical Industries Ltd.		0.44	(0.44)	-	
Havells India Ltd.		0.44	(0.44)	-	
Indraprastha Gas Ltd.		0.43	(0.44)	(0.01)	
Aurobindo Pharma Ltd.		0.43	(0.43)	-	
Aditya Birla Capital Ltd.		0.42	(0.42)	-	
The Federal Bank Ltd.		0.39	(0.39)	-	
Cadila Healthcare Ltd.		0.38	(0.39)	(0.01)	
Bata India Ltd.		0.37	(0.37)	-	
Muthoot Finance Ltd.		0.36	(0.36)	-	
Tata Consumer Products Ltd.		0.35	(0.35)	-	
Sun Tv Network Ltd.		0.35	(0.34)	0.01	
Delta Corp Ltd.		0.35	(0.35)	-	
State Bank Of India		0.34	(0.34)	-	
Ipca Laboratories Ltd.		0.32	(0.32)	-	
Balrampur Chini Mills Ltd.		0.30	(0.30)	-	
Punjab National Bank		0.29	(0.29)	-	
The Indian Hotels Company Ltd.		0.28	(0.28)	-	
Pidilite Industries Ltd.		0.28	(0.28)	-	
The India Cements Ltd.		0.26	(0.26)	-	
Indian Energy Exchange Ltd.		0.26	(0.26)	-	
Aditya Birla Fashion And Retail Ltd.		0.26	(0.26)	-	
HDFC Asset Management Company Ltd.		0.25	(0.25)	-	
Vedanta Ltd.		0.24	(0.25)	(0.01)	
ICICI Bank Ltd.		0.24	(0.25)	(0.01)	
Godrej Properties Ltd.		0.24	(0.24)	-	
Birlasoft Ltd.		0.24	(0.24)	-	
Bajaj Auto Ltd.		0.24	(0.24)	-	
Asian Paints Ltd.		0.24	(0.24)	-	
L&T Finance Holdings Ltd.		0.22	(0.22)	-	
Jubilant Foodworks Ltd.		0.22	(0.22)	-	
Bank Of Baroda		0.22	(0.22)	-	
SBI Cards & Payment Services Ltd.		0.21	(0.21)	-	
National Aluminium Company Ltd.		0.21	(0.21)	-	
Eicher Motors Ltd.		0.21	(0.21)	-	
Tata Communications Ltd.		0.20	(0.20)	-	
Strides Pharma Science Ltd.		0.20	(0.20)	-	
Axis Bank Ltd.		0.20	(0.20)	-	
Zee Entertainment Enterprises Ltd.		0.19	(0.19)	-	
Godrej Consumer Products Ltd.		0.19	(0.19)	-	
Britannia Industries Ltd.		0.19	(0.19)	-	
Astral Limited		0.19	(0.19)	-	
Mindtree Ltd.		0.18	(0.18)	-	
Bharat Heavy Electricals Ltd.		0.18	(0.19)	(0.01)	
Whirlpool Of India Ltd.		0.17	(0.17)	-	
PVR Ltd.		0.17	(0.18)	(0.01)	
Jindal Steel & Power Ltd.		0.17	(0.17)	-	
Hindustan Unilever Ltd.		0.17	(0.17)	-	
Exide Industries Ltd.		0.17	(0.17)	-	
Bajaj Finserv Ltd.		0.17	(0.17)	-	
Siemens Ltd.		0.16	(0.16)	-	
Shriram Transport Finance Company Ltd.		0.16	(0.16)	-	
IDFC First Bank Ltd.		0.15	(0.15)	-	
GAIL (India) Ltd.		0.14	(0.14)	-	
ACC Ltd.		0.14	(0.14)	-	
Max Financial Services Ltd.		0.13	(0.12)	0.01	
Info Edge (India) Ltd.		0.13	(0.13)	-	
Granules India Ltd.		0.13	(0.13)	-	
Dabur India Ltd.		0.13	(0.13)	-	
Hindustan Copper Ltd.		0.12	(0.12)	-	
Berger Paints India Ltd.		0.12	(0.12)	-	
Wipro Ltd.		0.11	(0.11)	-	
Nestle India Ltd.		0.11	(0.11)	-	
Biocon Ltd.		0.11	(0.11)	-	
Bharat Electronics Ltd.		0.11	(0.11)	-	
Nbcc (India) Ltd.		0.10	(0.10)	-	
Apollo Tyres Ltd.		0.10	(0.11)	(0.01)	
Ambuja Cements Ltd.		0.10	(0.10)	-	
SRF Ltd.		0.09	(0.09)	-	
PI Industries Ltd.		0.09	(0.09)	-	
Persistent Systems Ltd.		0.09	(0.09)	-	
Oberoi Realty Ltd.		0.09	(0.09)	-	
Manappuram Finance Ltd.		0.09	(0.09)	-	
Firstsource Solutions Ltd.		0.09	(0.09)	-	
Colgate Palmolive (India) Ltd.		0.09	(0.09)	-	
The Ramco Cements Ltd.		0.08	(0.08)	-	
Petronet Lng Ltd.		0.08	(0.08)	-	
Balkrishna Industries Ltd.		0.08	(0.08)	-	
Tata Motors Ltd.		0.07	(0.07)	-	
Mahindra & Mahindra Financial Services Ltd.		0.07	(0.07)	-	
Mahanagar Gas Ltd.		0.07	(0.07)	-	
Coal India Ltd.		0.07	(0.07)	-	
Can Fin Homes Ltd.		0.07	(0.07)	-	
Bandhan Bank Ltd.		0.07	(0.07)	-	
Lupin Ltd.		0.06	(0.06)	-	
Interglobe Aviation Ltd.		0.06	(0.06)	-	
DLF Ltd.		0.06	(0.06)	-	
Ashok Leyland Ltd.		0.06	(0.06)	-	
Rain Industries Ltd.		0.05	(0.05)	-	
Glenmark Pharmaceuticals Ltd.		0.05	(0.05)	-	
Canara Bank		0.05	(0.05)	-	
Shree Cement Ltd.		0.04	(0.04)	-	
Mahindra & Mahindra Ltd.		0.04	(0.04)	-	
Larsen & Toubro Ltd.		0.04	(0.04)	-	
Hindalco Industries Ltd.		0.04	(0.04)	-	
Container Corporation Of India Ltd.		0.04	(0.04)	-	
Chambal Fertilisers And Chemicals Ltd.		0.04	(0.04)	-	
SBI Life Insurance Company Ltd.		0.03	(0.03)	-	
Multi Commodity Exchange Of India Ltd.		0.03	(0.03)	-	
Mphasis Ltd.		0.03	(0.03)	-	
Gmr Infrastructure Ltd.		0.03	(0.03)	-	
Abbott India Ltd.		0.03	(0.03)	-	
Page Industries Ltd.		0.02	(0.02)	-	
NTPC Ltd.		0.02	(0.02)	-	
L&T Technology Services Ltd.		0.02	(0.02)	-	
Indian Oil Corporation Ltd.		0.02	(0.02)	-	
ICICI Prudential Life Insurance Company Ltd.		0.02	(0.02)	-	
Coromandel International Ltd.		0.02	(0.02)	-	
Bharat Forge Ltd.		0.02	(0.02)	-	
Vodafone Idea Ltd.		0.01	(0.01)	-	
Oracle Financial Services Software Ltd.		0.01	(0.01)	-	
Gujarat Narmada Valley Fertilizers & Chemicals Ltd.		0.01	(0.01)	-	
Dixon Technologies (India) Ltd.		0.01	(0.01)	-	
Dalmia Bharat Ltd.		0.01	(0.01)	-	
City Union Bank Ltd.		0.01	(0.01)	-	
Alembic Pharmaceuticals Ltd.		0.01	(0.01)	-	
Total		**69.08**	**(69.18)**	**(0.10)**	
Commercial Papers					
TVS Credit Services Ltd.	CRISIL A1+	3.33	-	-	
Total		**3.33**	**–**	**–**	
Non Convertible Debentures					
National Highways Authority Of India	CRISIL AAA	0.84	-	-	
Total		**0.84**	**–**	**–**	
Government Securities					
Government Of India	SOVEREIGN	6.76	-	-	
Total		**6.76**	**–**	**–**	
Treasury Bills					
182 Day T-Bill 28.04.22	SOVEREIGN	1.08	-	-	
364 Day T-Bill 30.03.22	SOVEREIGN	0.83	-	-	
364 Day T-Bill 21.04.22	SOVEREIGN	0.83	-	-	
364 Day T-Bill 17.03.22	SOVEREIGN	0.83	-	-	
364 Day T-Bill 14.04.22	SOVEREIGN	0.83	-	-	
364 Day T-Bill 03.03.22	SOVEREIGN	0.83	-	-	
182 Day T-Bill 18.02.22	SOVEREIGN	0.83	-	-	
182 Day T-Bill 14.04.22	SOVEREIGN	0.83	-	-	
182 Day T-Bill 04.05.22	SOVEREIGN	0.58	-	-	
364 Day T-Bill 24.03.22	SOVEREIGN	0.42	-	-	
Total		**7.89**	**–**	**–**	
Cash, Cash Equivalents, Derivative Margin And Others		**12.10**	**–**	**–**	
Grand Total		**100.00**			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.61
Sovereign	14.65
Metals	8.45
Consumer Goods	7.70
Services	7.32
IT	5.78
Oil & Gas	4.26
Pharma	3.40
Power	3.31
Cement & Cement Products	3.25
Automobile	2.50
Healthcare Services	1.96
Consumer Services	1.68
Construction	1.40
Fertilisers & Pesticides	1.13
Chemicals	0.90
Media, Entertainment & Publication	0.71
Industrial Manufacturing	0.66
Telecom	0.21
Textiles	0.02
Cash, Cash Equivalents, Derivative Margin And Others	12.10

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Low risk

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

- Short term investment.
- Investments to exploit profitable arbitrage opportunities between the spot and derivative market segments to provide capital appreciation and regular income.

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

HYBRID - BALANCED ADVANTAGE FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
BALANCED ADVANTAGE FUND
An open-ended dynamic asset allocation fund

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	10.1794	Dir-Plan-IDCW	10.2394
Reg-Plan-Growth	10.1796	Dir-Plan-Growth	10.2388

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended dynamic asset allocation fund.
- **Date of Allotment:** 31/08/2021
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 23,448.82 Crores
- **AUM as on January 31, 2022**
  ₹ 23,590.36 Crores
- **Fund Manager:**
  Mr. Dinesh Balachandran –Equity Portion
  Mr. Dinesh Ahuja –Debt Portion
  Mr. Mohit Jain shall manage investments in foreign securities of the Scheme
  Managing Since:
  Mr. Dinesh Balachandran –August 2021
  Mr. Dinesh Ahuja – August 2021
  Mr. Mohit Jain – August 2021
  Total Experience:
  Mr. Dinesh Balachandran –Over 17 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain –Over 6 years
- **Benchmark:** Nifty 50 Hybrid Composite Debt 50:50 Index
- **Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year. Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.65 years
Average Maturity	: 3.29 years
Macaulay Duration	: 2.81 years
Yield to Maturity	: 5.22%

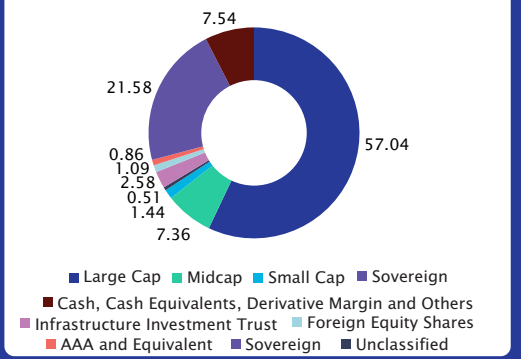
PORTFOLIO

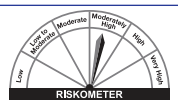
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Diff in % of AUM
Equity Shares				
GAIL (India) Ltd.		1.20	-	1.20
Power Grid Corporation Of India Ltd.		1.03	-	1.03
Max Healthcare Institute Ltd.		0.92	-	0.92
Cummins India Ltd.		0.80	-	0.80
NHPC Ltd.		0.79	-	0.79
Wipro Ltd.		0.65	-	0.65
Coromandel International Ltd.		0.65	-	0.65
Carborundum Universal Ltd.		0.59	-	0.59
Gateway Rail Freight Ltd.		0.51	-	0.51
Crompton Greaves Consumer Electricals Ltd.		0.44	-	0.44
Ashok Leyland Ltd.		0.43	-	0.43
Ambuja Cements Ltd.		0.40	-	0.40
Go Fashion (India) Ltd.		0.34	-	0.34
Blue Star Ltd.		0.34	-	0.34
Container Corporation Of India Ltd.		0.31	-	0.31
Hindustan Aeronautics Ltd.		0.17	-	0.17
Total		**9.57**	**-**	**9.57**
Equity Shares & Derivatives				
HDFC Ltd.		3.14	(2.70)	0.44
ICICI Bank Ltd.		3.85	(2.31)	1.54
Kotak Mahindra Bank Ltd.		2.40	(2.08)	0.32
Tata Motors Ltd.		2.09	(1.87)	0.22
Axis Bank Ltd.		3.21	(1.60)	1.61
Bharti Airtel Ltd.		2.22	(1.39)	0.83
Tech Mahindra Ltd.		2.36	(1.30)	1.06
Adani Enterprises Ltd.		1.19	(1.20)	(0.01)
State Bank Of India		1.95	(1.19)	0.76
Tata Steel Ltd.		1.16	(1.17)	(0.01)
Tata Consultancy Services Ltd.		1.77	(1.14)	0.63
Maruti Suzuki India Ltd.		1.04	(1.04)	-
ITC Ltd.		2.24	(0.91)	1.33
HDFC Bank Ltd.		2.38	(0.81)	1.57
Adani Ports And Special Economic Zone Ltd.		0.78	(0.78)	-
Larsen & Toubro Ltd.		1.41	(0.75)	0.66
Divi'S Laboratories Ltd.		1.04	(0.67)	0.37
Reliance Industries Ltd.		1.57	(0.64)	0.93
Bajaj Auto Ltd.		0.60	(0.60)	-
HCL Technologies Ltd.		1.81	(0.53)	1.28
Hindustan Unilever Ltd.		0.50	(0.50)	-
Sun Pharmaceutical Industries Ltd.		1.08	(0.46)	0.62
JSW Steel Ltd.		0.44	(0.45)	(0.01)
Bajaj Finance Ltd.		0.44	(0.44)	-
Grasim Industries Ltd.		0.35	(0.35)	-
Oil & Natural Gas Corporation Ltd.		0.36	(0.35)	0.01
SBI Life Insurance Company Ltd.		1.22	(0.35)	0.87
United Spirits Ltd.		0.33	(0.33)	-
Dr. Reddy'S Laboratories Ltd.		0.60	(0.33)	0.27
Apollo Hospitals Enterprise Ltd.		0.32	(0.32)	-
Tata Power Company Ltd.		0.31	(0.31)	-
HDFC Life Insurance Company Ltd.		0.29	(0.29)	-
Page Industries Ltd.		0.27	(0.27)	-
Canara Bank		0.27	(0.27)	-
UPL Ltd.		0.25	(0.25)	-
Lupin Ltd.		0.24	(0.24)	-
Jindal Steel & Power Ltd.		0.22	(0.22)	-
Hindalco Industries Ltd.		0.52	(0.22)	0.30
Pidilite Industries Ltd.		0.20	(0.20)	-
Mahindra & Mahindra Ltd.		1.05	(0.20)	0.85
Titan Company Ltd.		0.19	(0.19)	-
Hindustan Petroleum Corporation Ltd.		0.19	(0.19)	-
Tata Chemicals Ltd.		0.18	(0.18)	-
Coal India Ltd.		0.17	(0.17)	-
Hero Motocorp Ltd.		0.18	(0.17)	0.01
Indian Energy Exchange Ltd.		0.14	(0.14)	-
Dabur India Ltd.		0.12	(0.12)	-
Eicher Motors Ltd.		0.11	(0.11)	-
SRF Ltd.		0.10	(0.10)	-
Indusind Bank Ltd.		0.10	(0.10)	-
Exide Industries Ltd.		0.10	(0.10)	-
Britannia Industries Ltd.		0.55	(0.10)	0.45
National Aluminium Company Ltd.		0.09	(0.09)	-
ACC Ltd.		0.32	(0.08)	0.24
Mindtree Ltd.		0.07	(0.07)	-
Can Fin Homes Ltd.		0.07	(0.07)	-
Ultratech Cement Ltd.		0.06	(0.06)	-
Tata Consumer Products Ltd.		0.06	(0.06)	-
Shriram Transport Finance Company Ltd.		0.06	(0.06)	-
Interglobe Aviation Ltd.		0.06	(0.06)	-
Asian Paints Ltd.		0.06	(0.06)	-
Infosys Ltd.		0.88	(0.06)	0.82
The Indian Hotels Company Ltd.		0.05	(0.05)	-
Info Edge (India) Ltd.		0.05	(0.05)	-
HDFC Asset Management Company Ltd.		0.05	(0.05)	-
Havells India Ltd.		0.03	(0.04)	(0.01)
NMDC Ltd.		0.03	(0.03)	-
ICICI Prudential Life Insurance Company Ltd.		1.01	(0.03)	0.98
Cipla Ltd.		1.09	(0.03)	1.06
Aurobindo Pharma Ltd.		0.02	(0.02)	-
Power Finance Corporation Ltd.		0.01	(0.01)	-
Colgate Palmolive (India) Ltd.		0.01	(0.01)	-
Siemens Ltd.		0.04	(0.01)	0.03
Shree Cement Ltd.		0.24	(0.01)	0.23
ICICI Lombard General Insurance Company Ltd.		0.49	(0.01)	0.48
DLF Ltd.		0.96	(0.01)	0.95
Bharat Petroleum Corporation Ltd.		0.62	-	0.62
Bharat Forge Ltd.		0.75	-	0.75
National Stock Exchange Of India Ltd. -24-Feb-22		-	2.88	2.88
Total		**56.78**	**(30.85)**	**25.93**
Foreign Equity Shares				
Cognizant Technology Solutions Corporation		0.76	-	-
NETFlix Inc		0.33	-	-
Total		**1.09**	**-**	**-**
Non Convertible Debentures				
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	0.86	-	-
Total		**0.86**	**-**	**-**
Government Securities				
Government Of India	SOVEREIGN	20.31	-	-
Total		**20.31**	**-**	**-**
Treasury Bills				
364 Day T-Bill 11.03.22	SOVEREIGN	0.44	-	-
364 Day T-Bill 24.03.22	SOVEREIGN	0.42	-	-
364 Day T-Bill 24.11.22	SOVEREIGN	0.41	-	-
Total		**1.27**	**-**	**-**
Infrastructure Investment Trust				
National Highways Infra Trust		2.58	-	-
Total		**2.58**	**-**	**-**
Cash, Cash Equivalents, Derivative Margin And Others		**7.54**	**-**	**-**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	21.58
Financial Services	21.08
IT	8.30
Automobile	5.60
Construction	4.95
Consumer Goods	4.87
Pharma	4.07
Oil & Gas	3.94
Metals	3.82
Services	2.52
Industrial Manufacturing	2.35
Telecom	2.22
Power	2.13
Cement & Cement Products	1.37
Healthcare Services	1.24
Fertilisers & Pesticides	0.90
Chemicals	0.48
Consumer Services	0.44
Media, Entertainment & Publication	0.33
Textiles	0.27
Cash, Cash Equivalents, Derivative Margin And Others	7.54

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Moderately High risk

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

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

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

SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI

MAGNUM CHILDREN'S BENEFIT FUND - INVESTMENT PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	23.6241
Dir-Plan-Growth	24.1236

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
- **Date of Allotment:** 29/ 09/2020
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹412.70 Crores
- **AUM as on January 31, 2022**
  ₹424.03 Crores
- **Fund Manager:**
  Mr. R Srinivasan –Equity Portion
  Mr. Dinesh Ahuja –Debt Portion
  Mr. Mohit Jain shall manage investments in foreign securities of the Scheme
  Managing since: September 29, 2020
  Total Experience:
  Mr. R. Srinivasan –Over 26 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain –Over 6 years
- **Benchmark:** CRISIL Hybrid 35+65 -Aggressive Index
- **Exit Load:**
  For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:
  3% for redemption/switch out on or before 1 year from the date of allotment
  2% for redemption/switch out after 1 year and up to 2 years from the date of allotment
  1% for redemption/switch out after 2 years and up to 3 years from the date of allotment
  Nil for redemption or switch-out after 3 years from the date of allotment.
- **Entry Load:** NA
- **Plans Available:** Regular, Direct
- **Option:** Growth
- **SIP**
  Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
  Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000 & in multiples of ₹1
- **Additional Investment**
  ₹1000 & in multiples of ₹1

Quantitative Data

Modified Duration	: 2.22 years
Average Maturity	: 2.55 years
Macaulay Duration	: 2.35 years
Yield to Maturity	: 5.01%

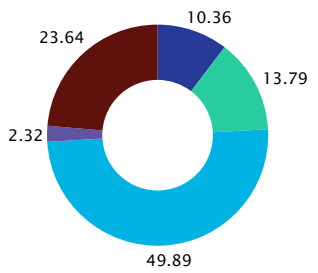
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Gokaldas Exports Ltd.		6.58
Medplus Health Services Ltd.		4.37
Cholamandalam Investment & Finance Co. Ltd.		4.33
Sheela Foam Ltd.		4.25
Neogen Chemicals Ltd.		4.01
Procter & Gamble Hygiene And Health Care Ltd.		3.85
Triveni Turbine Ltd.		3.37
G R Infra Projects Ltd.		3.37
Garware Technical Fibres Ltd.		3.32
Bharti Airtel Ltd.		3.28
Disa India Ltd.		2.99
Hawkins Cookers Ltd.		2.82
Finolex Industries Ltd.		2.78
ICICI Bank Ltd.		2.43
Chemplast Sanmar Ltd.		2.43
Muthoot Finance Ltd.		2.42
AIA Engineering Ltd.		2.24
Dodla Dairy Ltd.		2.17
Rajratan Global Wire Ltd.		2.05
Ratnamani Metals & Tubes Ltd.		1.98
Thangamayil Jewellery Ltd.		1.96
Privi Speciality Chemicals Ltd.		1.92
Wendt (India) Ltd.		1.27
CSB Bank Ltd.		1.25
HDFC Bank Ltd.		1.16
ICICI Lombard General Insurance Company Ltd.		1.07
Wabco India Ltd.		0.37
Total		**74.04**
Government Securities		
Government Of India	SOVEREIGN	2.32
Total		**2.32**
Cash, Cash Equivalents And Others		**23.64**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Goods	15.05
Financial Services	12.66
Industrial Manufacturing	12.65
Textiles	9.90
Chemicals	8.36
Consumer Services	4.37
Construction	3.37
Telecom	3.28
Automobile	2.42
Sovereign	2.32
Metals	1.98
Cash, Cash Equivalents And Others	23.64

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Small Cap ■ Sovereign
■ Cash, Cash Equivalents, Derivative Margin and Others

Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI RETIREMENT BENEFIT FUND-AGGRESSIVE PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.0380
Reg-Plan-Growth	13.0378

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	13.2362
Dir-Plan-Growth	13.2424

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- **Date of Allotment:** 10/02/2021
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 734.66 Crores
- **AUM as on January 31, 2022**
  ₹ 739.48 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi – Equity Portion
  Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) -Debt portion
  Mr. Mohit Jain Overseas investments
  Managing since:
  Dinesh Ahuja: Feb - 2021
  Rohit Shimpi: Oct - 2021
  Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 15 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain –Over 6 years
  Mr. Ardhendu Bhattacharya - Over 11 years
- **Benchmark:** S&P BSE 500 TRI
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.34 years
Average Maturity	: 3.78 years
Macaulay Duration	: 3.43 years
Yield to Maturity	: 5.81%

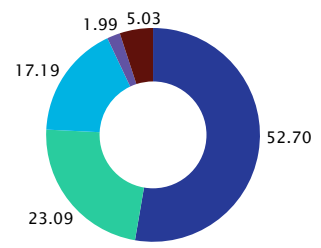
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
ICICI Bank Ltd.		7.53
HDFC Bank Ltd.		7.53
Housing Development Finance Corporation Ltd.		5.23
Axis Bank Ltd.		4.24
State Bank Of India		4.15
Maruti Suzuki India Ltd.		3.71
Larsen & Toubro Ltd.		3.37
Ultratech Cement Ltd.		3.23
ABB India Ltd.		3.18
Grindwell Norton Ltd.		3.04
ICICI Prudential Life Insurance Company Ltd.		2.76
HCL Technologies Ltd.		2.75
Chalet Hotels Ltd.		2.68
The Indian Hotels Company Ltd.		2.66
Cholamandalam Investment & Finance Co. Ltd.		2.59
Cipla Ltd.		2.44
Hindalco Industries Ltd.		2.42
Page Industries Ltd.		2.23
Timken India Ltd.		2.14
ICICI Lombard General Insurance Company Ltd.		2.14
Wabco India Ltd.		2.13
V-Mart Retail Ltd.		2.11
V-Guard Industries Ltd.		1.99
ESAB India Ltd.		1.91
Relaxo Footwears Ltd.		1.78
Sona Blw Precision Forgings Ltd.		1.72
AIA Engineering Ltd.		1.62
Abbott India Ltd.		1.61
Nuvoco Vistas Corporation Ltd.		1.59
Hawkins Cookers Ltd.		1.55
The Phoenix Mills Ltd.		1.51
FSN E-Commerce Ventures Ltd.		1.20
Medplus Health Services Ltd.		1.17
TVS Motor Company Ltd.		1.07
Total		**92.98**
Government Securities		
Government Of India	SOVEREIGN	1.99
Total		**1.99**
Cash, Cash Equivalents And Others		**5.03**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.17
Industrial Manufacturing	11.89
Consumer Services	9.82
Automobile	8.63
Consumer Goods	5.32
Construction	4.88
Cement & Cement Products	4.82
Pharma	4.05
IT	2.75
Metals	2.42
Textiles	2.23
Sovereign	1.99
Cash, Cash Equivalents And Others	5.03

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Small Cap ■ Sovereign
■ Cash, Cash Equivalents, Derivative Margin and Others

Investors understand that their principal will be at Very High risk

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

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

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

SOLUTIONS ORIENTED SCHEME–RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

RETIREMENT BENEFIT FUND-AGGRESSIVE HYBRID PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	12.6151
Reg-Plan-Growth	12.6151

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	12.7953
Dir-Plan-Growth	12.7924

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- **Date of Allotment:** 10/02/2021
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹634.60 Crores
- **AUM as on January 31, 2022**
  ₹633.76 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi – Equity Portion
  Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) -Debt portion
  Mr. Mohit Jain Overseas investments
  Managing since:
  Dinesh Ahuja: Feb - 2021
  Rohit Shimpi: Oct - 2021
  Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 15 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain –Over 6 years
  Mr. Ardhendu Bhattacharya - Over 11 years
- **Benchmark:** CRISIL Hybrid 35+65 -Aggressive Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000 & in multiples of ₹1
- **Additional Investment**
  ₹1000 & in multiples of ₹1

Quantitative Data

Modified Duration	: 3.26 years
Average Maturity	: 3.74 years
Macaulay Duration	: 3.36 years
Yield to Maturity	: 5.81%

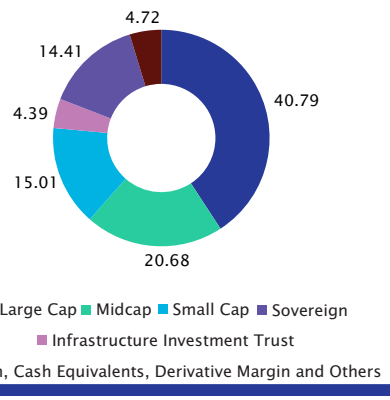
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		6.31
ICICI Bank Ltd.		5.33
Housing Development Finance Corporation Ltd.		4.10
State Bank Of India		3.30
Grindwell Norton Ltd.		3.12
Axis Bank Ltd.		2.98
Maruti Suzuki India Ltd.		2.88
HCL Technologies Ltd.		2.77
The Indian Hotels Company Ltd.		2.72
Larsen & Toubro Ltd.		2.47
ABB India Ltd.		2.38
Ultratech Cement Ltd.		2.28
Hindalco Industries Ltd.		2.25
Chalet Hotels Ltd.		2.20
ESAB India Ltd.		2.14
Cholamandalam Investment & Finance Co. Ltd.		2.07
V-Mart Retail Ltd.		2.04
Timken India Ltd.		2.01
Wabco India Ltd.		1.87
Relaxo Footwears Ltd.		1.84
ICICI Prudential Life Insurance Company Ltd.		1.82
Cipla Ltd.		1.75
Abbott India Ltd.		1.63
Page Industries Ltd.		1.61
V-Guard Industries Ltd.		1.53
ICICI Lombard General Insurance Company Ltd.		1.51
AIA Engineering Ltd.		1.43
Sona Blw Precision Forgings Ltd.		1.42
Nuvoco Vistas Corporation Ltd.		1.40
Hawkins Cookers Ltd.		1.35
TVS Motor Company Ltd.		1.06
FSN E-Commerce Ventures Ltd.		1.04
Medplus Health Services Ltd.		1.02
The Phoenix Mills Ltd.		0.85
Total		**76.48**
Government Securities		
Government Of India	SOVEREIGN	13.57
Total		**13.57**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	0.84
Total		**0.84**
Infrastructure Investment Trust		
National Highways Infra Trust		4.39
Total		**4.39**
Cash, Cash Equivalents And Others		**4.72**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.42
Sovereign	14.41
Industrial Manufacturing	11.08
Consumer Services	9.02
Construction	7.71
Automobile	7.23
Consumer Goods	4.72
Cement & Cement Products	3.68
Pharma	3.38
IT	2.77
Metals	2.25
Textiles	1.61
Cash, Cash Equivalents And Others	4.72

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SOLUTIONS ORIENTED SCHEME–RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

RETIREMENT BENEFIT FUND–CONSERVATIVE HYBRID PLAN

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

NET ASSET VALUE		NET ASSET VALUE	
Option	**NAV (₹)**	**Option**	**NAV (₹)**
Reg-Plan-IDCW	11.3491	Direct Plan-IDCW	11.4396
Reg-Plan-Growth	11.3474	Dir-Plan-Growth	11.4402

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- **Date of Allotment:** 10/02/2021
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹184.54 Crores
- **AUM as on January 31, 2022**
  ₹184.28 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi – Equity Portion
  Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) -Debt portion
  Mr. Mohit Jain Overseas investments
  Managing since:
  Dinesh Ahuja: Feb - 2021
  Rohit Shimpi: Oct - 2021
  Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 15 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain –Over 6 years
  Mr. Ardhendu Bhattacharya - Over 11 years
- **Benchmark:** CRISIL Hybrid 65+35 - Conservative Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000 & in multiples of ₹1
- **Additional Investment**
  ₹1000 & in multiples of ₹1

Quantitative Data

Modified Duration	: 3.63 years
Average Maturity	: 5.58 years
Macaulay Duration	: 3.97 years
Yield to Maturity	: 5.83%

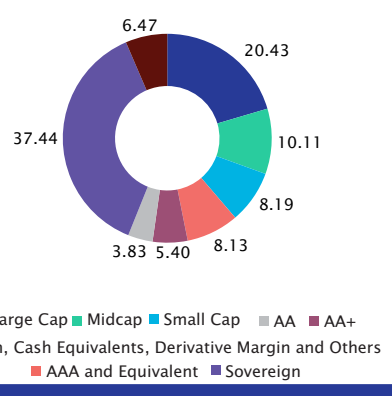
PORTFOLIO

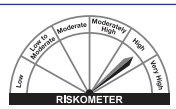
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		3.23
ICICI Bank Ltd.		2.68
Housing Development Finance Corporation Ltd.		2.09
Axis Bank Ltd.		1.65
Grindwell Norton Ltd.		1.59
Maruti Suzuki India Ltd.		1.42
State Bank Of India		1.36
ESAB India Ltd.		1.33
Larsen & Toubro Ltd.		1.24
ABB India Ltd.		1.21
Ultratech Cement Ltd.		1.18
Wabco India Ltd.		1.15
HCL Technologies Ltd.		1.14
The Indian Hotels Company Ltd.		1.13
Cholamandalam Investment & Finance Co. Ltd.		1.13
V-Mart Retail Ltd.		1.05
Chalet Hotels Ltd.		1.05
Hindalco Industries Ltd.		1.03
Cipla Ltd.		0.98
Hawkins Cookers Ltd.		0.94
ICICI Prudential Life Insurance Company Ltd.		0.92
Timken India Ltd.		0.91
ICICI Lombard General Insurance Company Ltd.		0.91
AIA Engineering Ltd.		0.87
Page Industries Ltd.		0.85
V-Guard Industries Ltd.		0.81
Abbott India Ltd.		0.78
Sona Blw Precision Forgings Ltd.		0.71
Nuvoco Vistas Corporation Ltd.		0.71
Relaxo Footwears Ltd.		0.70
FSN E-Commerce Ventures Ltd.		0.60
Medplus Health Services Ltd.		0.52
TVS Motor Company Ltd.		0.43
The Phoenix Mills Ltd.		0.43
Total		**38.73**
Non Convertible Debentures		
Mahindra Rural Housing Finance Ltd.	IND AA+	5.40
Bajaj Finance Ltd.	CRISIL AAA	2.75
Tata Realty And Infrastructure Ltd.	[ICRA]AA	2.74
Kotak Mahindra Prime Ltd.	CRISIL AAA	2.70
HDFC Ltd.	CRISIL AAA	2.68
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	1.09
Total		**17.36**
Government Securities		
Government Of India	SOVEREIGN	29.10
Total		**29.10**
State Development Loans		
State Government Of Chhattisgarh	SOVEREIGN	4.81
State Government Of Kerala	SOVEREIGN	2.77
State Government Of Karnataka	SOVEREIGN	0.76
Total		**8.34**
Cash, Cash Equivalents And Others		**6.47**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	37.44
Financial Services	28.59
Industrial Manufacturing	5.91
Construction	4.41
Consumer Services	4.35
Automobile	3.71
Consumer Goods	2.45
Cement & Cement Products	1.89
Pharma	1.76
IT	1.14
Metals	1.03
Textiles	0.85
Cash, Cash Equivalents And Others	6.47

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at High risk

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

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

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

SOLUTIONS ORIENTED SCHEME–RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

RETIREMENT BENEFIT FUND–CONSERVATIVE PLAN

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

NET ASSET VALUE		NET ASSET VALUE	
Option	**NAV (₹)**	**Option**	**NAV (₹)**
Reg-Plan-IDCW	10.7843	Direct Plan-IDCW	10.8446
Reg-Plan-Growth	10.7843	Dir-Plan-Growth	10.8461

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- **Date of Allotment:** 10/02/2021
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹144.62 Crores
- **AUM as on January 31, 2022**
  ₹144.03 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi – Equity Portion
  Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) -Debt portion
  Mr. Mohit Jain Overseas investments
  Managing since:
  Dinesh Ahuja: Feb - 2021
  Rohit Shimpi: Oct - 2021
  Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 15 years
  Mr. Dinesh Ahuja –Over 20 years
  Mr. Mohit Jain –Over 6 years
  Mr. Ardhendu Bhattacharya - Over 11 years
- **Benchmark:** NIFTY Composite Debt Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000 & in multiples of ₹1
- **Additional Investment**
  ₹1000 & in multiples of ₹1

Quantitative Data

Modified Duration	: 3.53 years
Average Maturity	: 5.19 years
Macaulay Duration	: 3.69 years
Yield to Maturity	: 5.82%

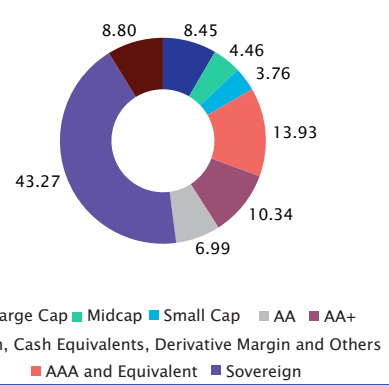
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		1.32
ICICI Bank Ltd.		1.10
Housing Development Finance Corporation Ltd.		0.88
Grindwell Norton Ltd.		0.82
ESAB India Ltd.		0.77
Axis Bank Ltd.		0.67
State Bank Of India		0.60
Maruti Suzuki India Ltd.		0.60
V-Mart Retail Ltd.		0.59
Larsen & Toubro Ltd.		0.53
HCL Technologies Ltd.		0.51
Ultratech Cement Ltd.		0.50
The Indian Hotels Company Ltd.		0.50
Wabco India Ltd.		0.49
Cholamandalam Investment & Finance Co. Ltd.		0.49
Hindalco Industries Ltd.		0.46
ABB India Ltd.		0.43
Chalet Hotels Ltd.		0.41
Timken India Ltd.		0.40
Cipla Ltd.		0.39
Page Industries Ltd.		0.37
AIA Engineering Ltd.		0.35
V-Guard Industries Ltd.		0.34
Hawkins Cookers Ltd.		0.34
Relaxo Footwears Ltd.		0.33
ICICI Lombard General Insurance Company Ltd.		0.32
Sona Blw Precision Forgings Ltd.		0.31
ICICI Prudential Life Insurance Company Ltd.		0.31
Nuvoco Vistas Corporation Ltd.		0.30
Abbott India Ltd.		0.30
TVS Motor Company Ltd.		0.26
FSN E-Commerce Ventures Ltd.		0.26
Medplus Health Services Ltd.		0.24
The Phoenix Mills Ltd.		0.18
Total		**16.67**
Non Convertible Debentures		
Bajaj Finance Ltd.	CRISIL AAA	7.04
Mahindra Rural Housing Finance Ltd.	IND AA+	6.92
Tata Realty And Infrastructure Ltd.	[ICRA]AA	3.51
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	3.48
Kotak Mahindra Prime Ltd.	CRISIL AAA	3.46
HDFC Ltd.	CRISIL AAA	3.43
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	3.42
Total		**31.26**
Government Securities		
Government Of India	SOVEREIGN	37.26
Total		**37.26**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	3.56
State Government Of Rajasthan	SOVEREIGN	2.45
Total		**6.01**
Cash, Cash Equivalents And Others		**8.80**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	43.27
Financial Services	33.44
Construction	4.22
Industrial Manufacturing	2.77
Consumer Services	2.00
Automobile	1.66
Consumer Goods	1.01
Cement & Cement Products	0.80
Pharma	0.69
IT	0.51
Metals	0.46
Textiles	0.37
Cash, Cash Equivalents And Others	8.80

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/ 01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Dinesh Ahuja	Mr. Dinesh Ahuja	Mr. Dinesh Ahuja	Mr. Rajeev Radhakrishnan & Mr. Mohit Jain	Mr. Lokesh Mallya	Mr. Dinesh Ahuja	Mr. Rajeev Radhakrishnan	Mr. Dinesh Ahuja (w.e.f. Jan 27, 2020)
Managing Since	Jan-2011	Jan-2011	Jan-2011	Jan-2019	Feb-2017	July-2011	Jun-2008	Jan - 2020
Benchmark	CRISIL Dynamic Gilt Index.	NIFTY Medium to Long Duration Debt Index	NIFTY Composite Debt Index	NIFTY Corporate Bond Index	CRISIL Short Term Credit Risk Index	NIFTY Medium Duration Debt Index	CRISIL Short Term Bond Fund Index	Crisil 10 Year Gilt Index
Fund Details as on 31 January 2022								
Month End AUM (Rs. in Crores)	₹3,597.27 Crores	₹1,669.16 Crores	₹2,598.41 Crores	₹21,730.83 Crores	₹3,268.18 Crores	₹10,728.12 Crores	₹16,632.67 Crores	₹688.46 Crores
Modified Duration (years)	5.31	4.19	3.68	1.50	1.81	3.02	1.54	6.40
Average Maturity (years)	6.15	6.60	5.01	2.03	2.22	4.00	2.12	9.67
Macaulay Duration (years)	4.02	4.37	3.79	1.57	1.91	3.15	1.60	6.60
Yield to Maturity (%)	5.41	6.56	5.53	5.14	6.47	6.22	5.10	6.40
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.80%	Regular- 1.65% Direct- 0.88%	Regular- 0.80% Direct- 0.35%	Regular- 1.55% Direct- 0.92%	Regular- 1.21% Direct- 0.68%	Regular- 0.84% Direct- 0.34%	Regular- 0.64% Direct- 0.33%
Composition by Assets as on 31 January 2022								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	56.45	16.48	76.14	65.56	55.99	45.33	-
Gilts	65.83	36.09	66.10	11.93	12.58	33.54	28.10	83.46
Money Market Instruments	22.40	4.74	12.58	1.48	11.93	6.16	10.80	-
Other Assets	11.77	2.72	4.84	10.45	9.93	4.31	15.77	16.54
Composition by Ratings as on 31 January 2022								
AA, AA+, AAA And EQUIVALENT	-	50.83	16.48	76.14	45.55	48.23	45.33	-
Below AA	-	5.62	-	-	20.01	7.76	-	-
Sovereign	88.23	37.87	70.13	17.06	17.76	35.48	34.08	87.90
Below A1+, A1+	-	2.96	8.55	0.79	10.71	6.11	10.80	-
Cash, Cash Equivalents, Derivatives and Others	11.77	2.72	4.84	6.01	5.97	2.42	9.79	12.10
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 12 months from the date of allotment: - For 8% of investment - Nil - For remaining investments - 1.50%	NIL	NIL

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

Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	SBI Savings Fund	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	SBI Floating Rate Debt Fund	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund Liquid Floater)
Ideal Investment Horizon	3 months +	3 months +	3 years +	7day +	1 day +	3 years +	1 day +
Inception Date	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	01/10/2002
Fund Manager	Mr. Rajeev Radhakrishnan	Mr. R. Arun	Mr. Rajeev Radhakrishnan Mr. Mohit Jain - investments in foreign securities of the Scheme (w.e.f. Jan 22, 2020)	Mr. R. Arun	Mr. R. Arun	Mr. Rajeev Radhakrishnan and Mr. Ardhendu Bhattacharya (Co-fund manager)	Mr. R. Arun
Managing Since	Jun-2008	Apr-2012	Nov-2013	May-2018	June 2021	Rajeev Radhakrishnan - Oct 2020 Ardhendu Bhattacharya - June 2021	Apr-2012
Benchmark	NIFTY Low Duration Debt Index	NIFTY Money Market Index	NIFTY Banking and PSU Debt Index	CRISIL Liquid Fund Index	NIFTY Ultra Short Duration Debt Index	CRISIL Ultra Short Term Debt Index	CRISIL Overnight Index
Fund Details as on 31 January 2022							
Month End AUM (Rs. in Crores)	₹11,575.40 Crores	₹25,157.35 Crores	₹8,522.95 Crores	₹62,544.02 Crores	₹9,945.38 Crores	₹3,377.96 Crores	₹20,033.77 Crores
Modified Duration (years)	0.47	0.23	1.82	0.10	0.35	0.68	1 Day
Average Maturity (years)	0.71	0.24	2.16	0.10	0.37	1.37	1 Day
Macaulay Duration (years)	0.48	0.23	1.92	0.10	0.35	1.31	1 Day
Yield to Maturity (%)	4.50	4.10	5.19	3.70	4.24	4.88	3.17
Expense Ratio	Regular- 0.96% Direct- 0.40%	Regular- 0.76% Direct- 0.23%	Regular- 0.81% Direct- 0.34%	Regular- 0.28% Direct- 0.18%	Regular- 0.49% Direct- 0.31%	Regular- 0.46% Direct- 0.26%	Regular- 0.18% Direct- 0.10%
Composition by Assets as on 31 January 2022							
Equity Shares	-	-	-	-	-	-	-
Corporate Debt	29.73	-	69.06	-	25.17	50.17	-
Gilts	17.96	9.17	8.47	0.47	11.39	19.99	-
Money Market Instruments	44.16	75.77	6.67	90.50	50.30	20.95	1.20
Other Assets	8.15	15.06	15.80	9.03	13.14	8.89	98.80
Composition by Ratings as on 31 January 2022							
AA, AA+, AAA And EQUIVALENT	29.73	-	69.06	-	25.17	50.17	-
Below AA	-	-	-	-	-	-	-
Sovereign	23.85	22.27	14.11	36.88	18.13	26.00	-
Below A1+, A1+	42.24	69.84	6.32	54.09	46.81	20.95	1.20
Cash, Cash Equivalents, Derivatives and Others	4.18	7.89	10.51	9.03	9.89	2.88	100.00
Other Details							
Exit Load	NIL	Within 3 business days - 0.10%	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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM GILT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	16.0608	PF-Regular Growth	33.3756
PF-Fixed Period-2 Year-IDCW	16.2540	Reg-Plan-IDCW	16.5691
PF-Fixed Period-3 Year-IDCW	15.7595	Reg-Plan-Growth	51.9891
PF-Regular IDCW	16.7970	Dir-Plan-IDCW	17.8701
PF-Fixed Period-3 Year-Growth	31.1837	Dir-Plan-Growth	54.1674

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk
- **Date of Allotment:** 30/12/2000
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 3,585.59 Crores
- **AUM as on January 31, 2022**
  ₹ 3,597.27 Crores
- **Fund Manager: Mr. Dinesh Ahuja**
  Managing Since: Jan-2011
  Total Experience: Over 20 years
- **Benchmark:** CRISIL Dynamic Gilt index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 5.31 years
Average Maturity	: 6.15 years
Macaulay Duration	: 4.02 years
Yield to Maturity	: 5.41%

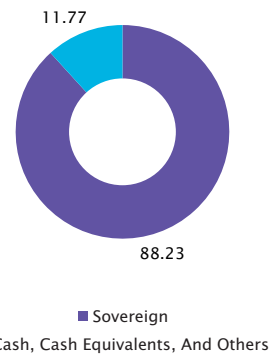
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	65.83
Total		**65.83**
Treasury Bills		
91 Day T-Bill 31.03.22	SOVEREIGN	8.28
91 Day T-Bill 17.03.22	SOVEREIGN	6.91
364 Day T-Bill 24.02.22	SOVEREIGN	3.88
91 Day T-Bill 10.03.22	SOVEREIGN	2.77
91 Day T-Bill 17.02.22	SOVEREIGN	0.42
364 Day T-Bill 21.04.22	SOVEREIGN	0.14
Total		**22.40**
Cash, Cash Equivalents And Others		**11.77**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	65.83
Treasury Bills	22.40
Cash, Cash Equivalents And Others	11.77

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

DEBT-MEDIUM TO LONG DURATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM INCOME FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 25 for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 25/11/1998
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 1,687.64 Crores
- **AUM as on January 31, 2022**
  ₹ 1,669.16 Crores
- **Fund Manager: Mr. Dinesh Ahuja**
  Managing Since: Jan-2011
  Total Experience: Over 20 years
- **Benchmark:** NIFTY Medium to Long Duration Debt Index
- **Exit Load:** For exit within 1 year from the date of allotment.
  For 10% of investment : Nil
  For remaining investment: 1.00%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 4.19 years
Average Maturity	: 6.60 years
Macaulay Duration	: 4.37 years
Yield to Maturity	: 6.56%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	34.3215	Dir-Plan-Bonus	36.2567
Reg-Plan-Growth	56.6447	Dir-Plan-Growth	59.7352
Reg-Plan-Half Yearly IDCW	14.8154	Dir-Plan-Half Yearly IDCW	16.9484
Reg-Plan-Quarterly IDCW	15.9522	Dir-Plan-Quarterly IDCW	17.3510

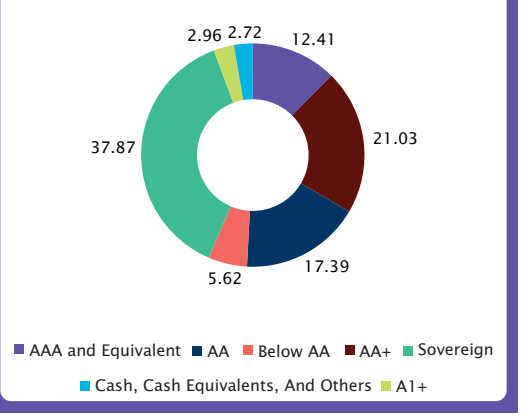
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.96
Total		**2.96**
Non Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	4.52
Tata Realty And Infrastructure Ltd.	[ICRA]AA	4.27
Indian Bank (Tier II Bond Under Basel III)	IND AA+	4.20
Flometallic India Pvt. Ltd.	CRISIL AA+	4.20
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA(CE)	3.71
Ahmedabad-Maliya Tollway Ltd.	[ICRA]AA(CE)	3.58
Mahindra Rural Housing Finance Ltd.	IND AA+	3.57
Indinfravit Trust	CRISIL AAA	3.56
Aadhar Housing Finance Ltd.	CARE AA	3.05
Air India Assets Holding Ltd.	[ICRA]AAA	3.03
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	3.02
Indostar Capital Finance Ltd.	CRISIL AA-	2.97
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.92
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	2.90
Tata Power Company Ltd.	IND AA	2.78
Muthoot Finance Ltd.	CRISIL AA+	1.52
Total		**53.80**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	2.65
Total		**2.65**
Government Securities		
Government Of India	SOVEREIGN	36.09
Total		**36.09**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	0.89
364 Day T-Bill 21.04.22	SOVEREIGN	0.89
Total		**1.78**
Cash, Cash Equivalents And Others		**2.72**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	53.80
Government Securities	36.09
Commercial Papers	2.96
Zero Coupon Bonds	2.65
Treasury Bills	1.78
Cash, Cash Equivalents And Others	2.72

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

SBI 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:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 2,624.10 Crores
- **AUM as on January 31, 2022**
  ₹ 2,598.41 Crores
- **Fund Manager: Mr. Dinesh Ahuja**
  Managing Since: Jan-2011
  Total Experience: Over 20 years
- **Benchmark:** NIFTY Composite Debt 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	: 3.68 years
Average Maturity	: 5.01 years
Macaulay Duration	: 3.79 years
Yield to Maturity	: 5.53%

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.8357
Reg-Plan-Growth	28.2988
Dir-Plan-IDCW	16.8297
Dir-Plan-Growth	30.1305

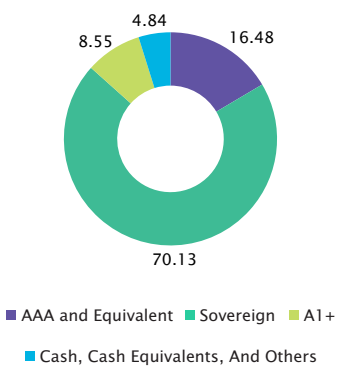
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.67
Tata Motors Finance Ltd.	CRISIL A1+	2.88
Total		**8.55**
Non Convertible Debentures		
REC Ltd.	CRISIL AAA	4.87
Mahindra & Mahindra Financial Services Ltd.	IND AAA	3.28
Housing Development Finance Corporation Ltd.	CRISIL AAA	3.28
LIC Housing Finance Ltd.	CRISIL AAA	1.95
HDFC Credila Financial Services Pvt. Ltd.	CRISIL AAA	1.93
Larsen & Toubro Ltd.	CRISIL AAA	1.17
Total		**16.48**
Government Securities		
Government Of India	SOVEREIGN	66.10
Total		**66.10**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	3.07
91 Day T-Bill 17.03.22	SOVEREIGN	0.77
364 Day T-Bill 21.04.22	SOVEREIGN	0.19
Total		**4.03**
Cash, Cash Equivalents And Others		**4.84**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	66.10
Non Convertible Debentures	16.48
Commercial Papers	8.55
Treasury Bills	4.03
Cash, Cash Equivalents And Others	4.84

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
CORPORATE BOND FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	11.7952	Dir-Plan-Monthly IDCW	11.9709
Reg-Plan-Growth	12.4975	Dir-Plan-Growth	12.6824
Reg-Plan-Quarterly IDCW	12.1427	Dir-Plan-Quarterly IDCW	12.3291

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- **Date of Allotment:** 16/01/2019
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 22,082.14 Crores
- **AUM as on January 31, 2022**
  ₹ 21,730.83 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Mr. Mohit Jain- investments in foreign securities of the Scheme.
  Managing Since: Jan-2019
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 17 years
  Mr. Mohit Jain Over 6 Years
- **Benchmark:** NIFTY Corporate Bond Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.50 years
Average Maturity	: 2.03 years
Macaulay Duration	: 1.57 years
Yield to Maturity	: 5.14%

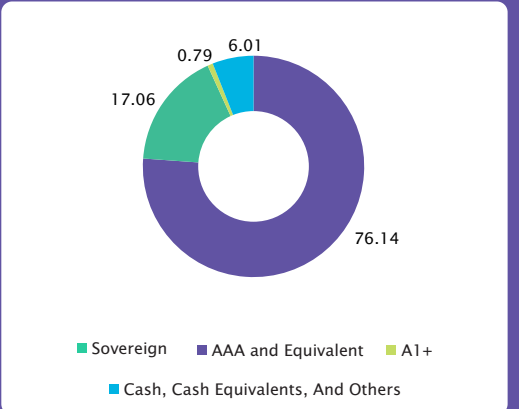
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
LIC Housing Finance Ltd.	CRISIL A1+	0.79
Total		**0.79**
Non Convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	5.49
HDFC Ltd.	CRISIL AAA	5.45
REC Ltd.	CRISIL AAA	5.12
NABARD	[ICRA]AAA	4.75
Air India Assets Holding Ltd.	[ICRA]AAA	3.96
Reliance Industries Ltd.	CRISIL AAA	3.86
Larsen & Toubro Ltd.	CRISIL AAA	3.03
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	2.90
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	2.77
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.70
National Housing Bank	CRISIL AAA	2.62
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	2.53
Tata Capital Ltd.	CRISIL AAA	2.10
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.00
NABARD	CRISIL AAA	1.94
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.86
Sundaram Finance Ltd.	CRISIL AAA	1.78
Mahindra & Mahindra Ltd.	CRISIL AAA	1.63
Nabha Power Ltd.	[ICRA]AAA(CE)	1.41
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	1.37
LIC Housing Finance Ltd.	CRISIL AAA	1.24
Tata Capital Housing Finance Ltd.	[ICRA]AAA	1.15
LIC Housing Finance Ltd.	CARE AAA	1.13
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.04
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.02
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.01
Export-Import Bank Of India	CRISIL AAA	0.99
NTPC Ltd.	CRISIL AAA	0.92
Bharat Petroleum Corporation Ltd.	CRISIL AAA	0.92
Small Industries Development Bank Of India	[ICRA]AAA	0.83
Mahindra & Mahindra Ltd.	IND AAA	0.82
Bajaj Finance Ltd.	CRISIL AAA	0.81
Tata Capital Financial Services Ltd.	[ICRA]AAA	0.68
Small Industries Development Bank Of India	CARE AAA	0.59
India Grid Trust	CRISIL AAA	0.59
Indian Oil Corporation Ltd.	CRISIL AAA	0.44
National Highways Authority Of India	CRISIL AAA	0.41
Reliance Jio Infocomm Ltd.	CRISIL AAA	0.32
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.22
NHPC Ltd.	[ICRA]AAA	0.14
HDFC Credila Financial Services Pvt. Ltd.	CRISIL AAA	0.14
NHPC Ltd.	IND AAA	0.12
Gail (India) Ltd.	IND AAA	0.11
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.01
Total		**74.92**
Zero Coupon Bonds		
Bajaj Finance Ltd.	CRISIL AAA	0.62
LIC Housing Finance Ltd.	CRISIL AAA	0.60
Total		**1.22**
Government Securities		
Government Of India	SOVEREIGN	11.93
Total		**11.93**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	1.78
State Government Of Madhya Pradesh	SOVEREIGN	1.29
State Government Of Karnataka	SOVEREIGN	0.57
State Government Of Tamil Nadu	SOVEREIGN	0.49
State Government Of Rajasthan	SOVEREIGN	0.12
Total		**4.25**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	0.62
Total		**0.62**
Strips		
Reserve Bank Of India	SOVEREIGN	0.19
Total		**0.19**
Treasury Bills		
91 Day T-Bill 17.03.22	SOVEREIGN	0.05
364 Day T-Bill 21.04.22	SOVEREIGN	0.02
Total		**0.07**
Cash, Cash Equivalents And Others		**6.01**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	74.92
Government Securities	11.93
State Development Loans	4.25
Zero Coupon Bonds	1.22
Commercial Papers	0.79
Treasury Bills	0.69
Strips	0.19
Cash, Cash Equivalents And Others	6.01

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Low to Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CREDIT RISK FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	16.2263	Dir-Plan-IDCW	17.6470
Reg-Plan-Daily IDCW	11.8797	Dir-Plan-Daily IDCW	12.0312
Reg-Plan-Growth	35.8926	Dir-Plan-Growth	37.9206

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 17/07/2014
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 3,276.10 Crores
- **AUM as on January 31, 2022**
  ₹ 3,268.18 Crores
- **Fund Manager:**
  Mr. Lokesh Mallya
  Managing Since: Feb-2017
  Total Experience:
  Mr. Lokesh Mallya - Over 10 years
- **Benchmark:** CRISIL Short Term Credit Risk Index
- **Exit Load**
  For exit within 12 months from the date of allotment: For 8% of the investment – Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment – Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment – Nil For the remaining investment -0.75%; For exit after 36 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment$**
  ₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.81 years
Average Maturity	: 2.22 years
Macaulay Duration	: 1.91 years
Yield to Maturity	: 6.47%

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

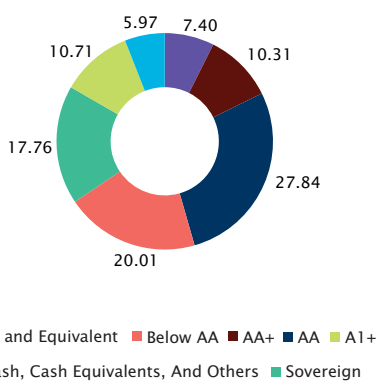
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Century Textiles & Industries Ltd.	CRISIL A1+	3.04
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.95
Aarti Industries Ltd.	CRISIL A1+	2.29
KEC International Ltd.	CRISIL A1+	1.52
JM Financial Asset Reconstruction Company Ltd.	CRISIL A1+	0.91
Total		**10.71**
Non Convertible Debentures		
Indinfravit Trust	CRISIL AAA	4.63
Tata International Ltd.(Perpetual Bond)	CARE A+	4.62
Flometallic India Pvt. Ltd.	CRISIL AA+	4.30
Godrej Industries Ltd.	CRISIL AA	3.55
Tata Projects Ltd.	IND AA	3.45
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA(CE)	3.17
Aadhar Housing Finance Ltd.	CARE AA	3.17
Mahindra Rural Housing Finance Ltd.	IND AA+	3.11
Prestige Projects Pvt. Ltd.	[ICRA]A+(CE)	2.91
Avanse Financial Services Ltd.	CARE A+	2.90
AU Small Finance Bank Ltd. (Tier II Bond Under Basel III)	CRISIL AA-	2.38
Manappuram Finance Ltd.	CRISIL AA	2.37
Gateway Distriparks Ltd.	IND AA	2.30
Pune Solapur Expressways Pvt. Ltd. (A Tata Realty And Infrastructure Limited JV)	[ICRA]AA-	2.12
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Limited)	CARE AA(CE)	1.55
Union Bank Of India (At1 Bond Under Basel III)	IND AA	1.54
Latur Renewable Pvt. Ltd.	CRISIL AA(CE)	1.54
Indostar Capital Finance Ltd.	CRISIL AA-	1.53
Bharti Hexacom Ltd.	CRISIL AA+	1.53
Indian Bank (At1 Bond Under Basel III)	CRISIL AA+	1.37
Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	1.26
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	1.23
Tata Realty And Infrastructure Ltd.	[ICRA]AA	1.09
Nuvoco Vistas Corporation Ltd.	CRISIL AA	1.07
Ahmedabad-Maliya Tollway Ltd.	[ICRA]AA(CE)	0.92
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.89
NABARD	[ICRA]AAA	0.77
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.74
Total		**62.01**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	3.55
Total		**3.55**
Government Securities		
Government Of India	SOVEREIGN	12.58
Total		**12.58**
State Development Loans		
State Government Of Kerala	SOVEREIGN	2.32
State Government Of Tamil Nadu	SOVEREIGN	1.64
Total		**3.96**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	0.61
364 Day T-Bill 21.04.22	SOVEREIGN	0.61
Total		**1.22**
Cash, Cash Equivalents And Others		**5.97**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	62.01
Government Securities	12.58
Commercial Papers	10.71
State Development Loans	3.96
Zero Coupon Bonds	3.55
Treasury Bills	1.22
Cash, Cash Equivalents And Others	5.97

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM MEDIUM DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.8651
Reg-Plan-Growth	40.9298
Dir-Plan-IDCW	16.8903
Dir-Plan-Growth	43.4516

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 23 for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 12/11/2003
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 10,835.39 Crores
- **AUM as on January 31, 2022**
  ₹ 10,728.12 Crores
- **Fund Managers: Mr. Dinesh Ahuja**
  Managing Since: July-2011
  Total Experience: Over 20 years
- **Benchmark:** NIFTY Medium Duration Debt Index
- **Exit Load:**
  For exit within 12 months from the date of allotment: - For 8% of investment - Nil For remaining investments - 1.50%;
  For exit after 12 months from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.02 years
Average Maturity	: 4.00 years
Macaulay Duration	: 3.15 years
Yield to Maturity	: 6.22%

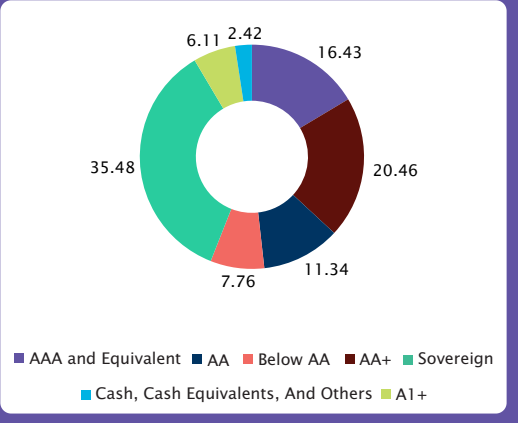
PORTFOLIO

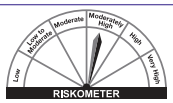
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.97
Nabha Power Ltd.	CRISIL A1+	2.32
KEC International Ltd.	CRISIL A1+	0.46
JM Financial Credit Solutions Ltd.	CRISIL A1+	0.36
Total		**6.11**
Non Convertible Debentures		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.34
Indinfravit Trust	CRISIL AAA	4.09
Mahindra Rural Housing Finance Ltd.	IND AA+	4.07
Flometallic India Pvt. Ltd.	CRISIL AA+	3.50
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	3.02
Muthoot Finance Ltd.	CRISIL AA+	3.01
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	2.90
Indostar Capital Finance Ltd.	CRISIL AA-	2.51
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	2.46
Latur Renewable Pvt. Ltd.	CRISIL AA(CE)	2.28
Tata Realty And Infrastructure Ltd.	[ICRA]AA	2.22
India Grid Trust	CRISIL AAA	2.17
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA(CE)	1.79
Sundaram Home Finance Ltd.	CARE AA+	1.74
Aadhar Housing Finance Ltd.	CARE AA	1.67
Avanse Financial Services Ltd.	CARE A+	1.44
Tata Realty And Infrastructure Ltd.	CRISIL AA	1.41
Tata Motors Finance Solutions Ltd.	CARE AA-	1.41
Bharti Hexacom Ltd.	CRISIL AA+	1.40
Tata Power Company Ltd.	IND AA	1.16
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.08
Pune Solapur Expressways Pvt. Ltd. (A Tata Realty And Infrastructure Limited JV)	[ICRA]AA-	0.92
Manappuram Finance Ltd.	CRISIL AA	0.81
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.79
Tata Steel Ltd.	CARE AA+	0.68
Tata International Ltd. (Perpetual Bond)	CARE A+	0.47
REC Ltd.	CRISIL AAA	0.47
HDFC Ltd.	CRISIL AAA	0.47
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.37
Canara Bank (At1 Bond Under Basel III)	CRISIL AA+	0.33
Tata Motors Ltd.	CARE AA-	0.26
Total		**55.24**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.75
Total		**0.75**
Government Securities		
Government Of India	SOVEREIGN	33.54
Total		**33.54**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	0.72
State Government Of Odisha	SOVEREIGN	0.70
State Government Of Haryana	SOVEREIGN	0.47
Total		**1.89**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	0.05
Total		**0.05**
Cash, Cash Equivalents And Others		**2.42**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	55.24
Government Securities	33.54
Commercial Papers	6.11
State Development Loans	1.89
Zero Coupon Bonds	0.75
Treasury Bills	0.05
Cash, Cash Equivalents And Others	2.42

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderately High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SHORT TERM DEBT FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 24 for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk
- **Date of Allotment:** 27/7/2007
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 16,782.46 Crores
- **AUM as on January 31, 2022**
  ₹ 16,632.67 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan
  Managing Since: Jun-2008
  Total Experience: Over 17 years
- **Benchmark:**
  CRISIL Short Term Bond Fund Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.54 years
Average Maturity	: 2.12 years
Macaulay Duration	: 1.60 years
Yield to Maturity	: 5.10%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	12.1654	Reg-Plan-Monthly IDCW	14.3093
Retail-Plan-Growth	29.2832	Reg-Plan-Weekly IDCW	11.7350
Retail-Plan-Monthly IDCW	13.4124	Dir-Plan-Fortnightly IDCW	18.2104
Retail-Plan-Weekly IDCW	12.1472	Dir-Plan-Growth	27.0362
Reg-Plan-Fortnightly IDCW	11.7234	Dir-Plan-Monthly IDCW	15.1072
Reg-Plan-Growth	25.8819	Dir-Plan-Weekly IDCW	11.8426

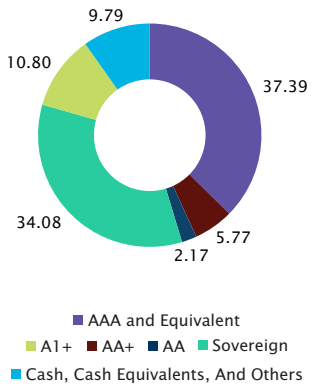
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Tata Motors Ltd.	CRISIL A1+	2.38
Tata Motors Finance Ltd.	CRISIL A1+	1.50
Bajaj Housing Finance Ltd.	CRISIL A1+	1.18
LIC Housing Finance Ltd.	CRISIL A1+	1.03
Tata Motors Finance Solutions Ltd.	CRISIL A1+	0.90
Tata Projects Ltd.	CRISIL A1+	0.89
Total		**7.88**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	2.92
Total		**2.92**
Non Convertible Debentures		
HDFC Ltd.	CRISIL AAA	3.39
Reliance Industries Ltd.	CRISIL AAA	3.01
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	2.91
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	2.71
Mahindra Rural Housing Finance Ltd.	IND AA+	2.51
India Grid Trust	CRISIL AAA	2.35
LIC Housing Finance Ltd.	CARE AAA	2.10
Air India Assets Holding Ltd.	[ICRA]AAA	2.08
Muthoot Finance Ltd.	CRISIL AA+	2.01
L&T Finance Ltd.	CRISIL AAA	1.51
NABARD	CRISIL AAA	1.43
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.38
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.32
Punjab National Bank (At1 Bond Under Basel III)	BWR AA	1.32
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	1.28
Nabha Power Ltd.	[ICRA]AAA(CE)	1.24
NABARD	[ICRA]AAA	1.21
Tata Cleantech Capital Ltd.	CRISIL AAA	1.17
REC Ltd.	CRISIL AAA	1.14
Larsen & Toubro Ltd.	CRISIL AAA	1.12
Bajaj Finance Ltd.	CRISIL AAA	0.90
Tata Realty And Infrastructure Ltd.	CRISIL AA	0.85
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.84
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.82
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.67
Power Finance Corporation Ltd.	CRISIL AAA	0.66
Can Fin Homes Ltd.	[ICRA]AA+	0.61
Export-Import Bank Of India	CRISIL AAA	0.48
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.46
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.34
National Housing Bank	CRISIL AAA	0.31
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.24
NTPC Ltd.	CRISIL AAA	0.24
Bharti Hexacom Ltd.	CRISIL AA+	0.24
Indian Oil Corporation Ltd.	CRISIL AAA	0.15
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.15
Small Industries Development Bank Of India	CARE AAA	0.07
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.01
Total		**45.23**
Zero Coupon Bonds		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.06
Axis Finance Ltd.	CRISIL AAA	0.04
Total		**0.10**
Government Securities		
Government Of India	SOVEREIGN	28.10
Total		**28.10**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	2.84
State Government Of Tamil Nadu	SOVEREIGN	1.84
State Government Of Rajasthan	SOVEREIGN	0.61
State Government Of Haryana	SOVEREIGN	0.32
State Government Of Gujarat	SOVEREIGN	0.16
State Government Of Uttar Pradesh	SOVEREIGN	0.15
Total		**5.92**
Strips		
Reserve Bank Of India	SOVEREIGN	0.06
Total		**0.06**
Cash, Cash Equivalents And Others		**9.79**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	45.23
Government Securities	28.10
Commercial Papers	7.88
State Development Loans	5.92
Certificate Of Deposits	2.92
Zero Coupon Bonds	0.10
Strips	0.06
Cash, Cash Equivalents And Others	9.79

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM CONSTANT MATURITY FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.4812
Reg-Plan-Growth	50.6749
Dir-Plan-IDCW	16.9530
Dir-Plan-Growth	52.1182

Investment Objective

To provide returns to the investors generated through investments predominantly in Government securities issued by the Central Government and/or State Government such that the Average Maturity of the portfolio is around 10 years.

Fund Details

- **Type of Scheme**
  An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk
- **Date of Allotment:** 30/12/2000
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 699.68 Crores
- **AUM as on January 31, 2022**
  ₹ 688.46 Crores
- **Fund Manager: Mr. Dinesh Ahuja**
  Managing Since: Jan - 2020
  Total Experience: Over 20 years
- **Benchmark:** Crisil 10 Year Gilt Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 6.40 years
Average Maturity	: 9.67 years
Macaulay Duration	: 6.60 years
Yield to Maturity	: 6.40%

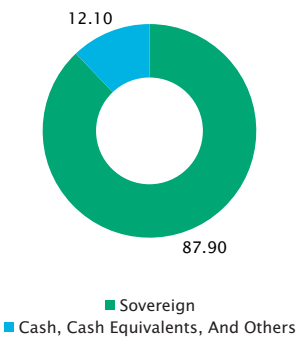
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	83.46
Total		**83.46**
Strips		
Reserve Bank Of India	SOVEREIGN	4.44
Total		**4.44**
Cash, Cash Equivalents And Others		**12.10**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	83.46
Strips	4.44
Cash, Cash Equivalents And Others	12.10

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM LOW DURATION FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 22 for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk
- **Date of Allotment:** 27/7/2007
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 11,475.51 Crores
- **AUM as on January 31, 2022**
  ₹ 11,575.40 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan
  Managing Since: Jun-2008
  Total Experience: Over 17 years
- **Benchmark:** NIFTY Low Duration Debt Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.47 years
Average Maturity	: 0.71 years
Macaulay Duration	: 0.48 years
Yield to Maturity	: 4.50%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,101.5952	Reg-Plan-Weekly IDCW	1,101.9548
Institutional-Growth	2,878.9669	Dir-Plan-Daily IDCW	1,113.6564
Institutional-Weekly IDCW	1,099.4878	Dir-Plan-Fortnightly IDCW	1,133.0411
Reg-Plan-Daily IDCW	1,101.9701	Dir-Plan-Growth	2,888.7606
Reg-Plan-Fortnightly IDCW	1,121.2518	Dir-Plan-Monthly IDCW	1,283.6439
Reg-Plan-Growth	2,829.1371	Dir-Plan-Weekly IDCW	1,115.2173
Reg-Plan-Monthly IDCW	1,240.8778		

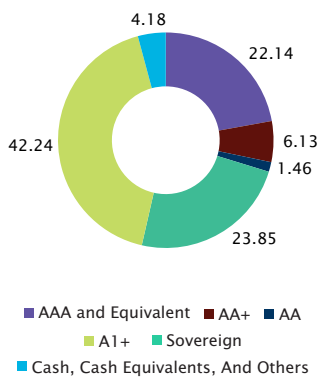
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Tata Teleservices (Maharastra) Ltd.	CRISIL A1+	3.26
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.04
Tata Motors Ltd.	CRISIL A1+	2.64
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.61
Tata Motors Finance Ltd.	CRISIL A1+	2.20
Nabha Power Ltd.	CRISIL A1+	2.20
L&T Finance Ltd.	CRISIL A1+	2.18
LIC Housing Finance Ltd.	CRISIL A1+	2.17
Tata Projects Ltd.	CRISIL A1+	2.16
Tata Teleservices Ltd.	CRISIL A1+	2.11
Sundaram Home Finance Ltd.	CRISIL A1+	1.75
Manappuram Finance Ltd.	CRISIL A1+	1.74
Jamnagar Utilities & Power Private Ltd.	CRISIL A1+	1.74
JM Financial Products Ltd.	CRISIL A1+	1.72
ICICI Securities Ltd.	CRISIL A1+	1.32
Infina Finance Pvt.Ltd.	CRISIL A1+	0.87
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.87
KEC International Ltd.	CRISIL A1+	0.66
Total		**35.24**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	4.16
Bank Of Baroda	IND A1+	1.75
Small Industries Development Bank Of India	CRISIL A1+	1.09
Total		**7.00**
Non Convertible Debentures		
REC Ltd.	CRISIL AAA	3.23
NABARD	[ICRA]AAA	2.92
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	2.88
Mahindra & Mahindra Financial Services Ltd.	IND AAA	2.21
HDFC Ltd.	CRISIL AAA	1.95
Power Finance Corporation Ltd.	CRISIL AAA	1.79
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.79
Bajaj Finance Ltd.	CRISIL AAA	1.55
NABARD	CRISIL AAA	1.54
Nuvoco Vistas Corporation Ltd.	CRISIL AA	1.46
Flometallic India Pvt. Ltd.	CRISIL AA+	1.37
Tata Steel Ltd.	CARE AA+	1.30
Reliance Industries Ltd.	CRISIL AAA	1.25
LIC Housing Finance Ltd.	CRISIL AAA	1.09
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.67
Export-Import Bank Of India	CRISIL AAA	0.67
Larsen & Toubro Ltd.	CRISIL AAA	0.58
Hindalco Industries Ltd.	CRISIL AA+	0.58
HDB Financial Services Ltd.	CRISIL AAA	0.45
Air India Assets Holding Ltd.	[ICRA]AAA	0.45
Total		**29.73**
Government Securities		
Government Of India	SOVEREIGN	17.96
Total		**17.96**
State Development Loans		
State Government Of Tamil Nadu	SOVEREIGN	1.55
State Government Of Kerala	SOVEREIGN	1.29
State Government Of Himachal Pradesh	SOVEREIGN	0.46
State Government Of Karnataka	SOVEREIGN	0.44
State Government Of Maharashtra	SOVEREIGN	0.23
Total		**3.97**
Treasury Bills		
182 Day T-Bill 28.07.22	SOVEREIGN	1.70
91 Day T-Bill 17.02.22	SOVEREIGN	0.18
91 Day T-Bill 17.03.22	SOVEREIGN	0.04
Total		**1.92**
Cash, Cash Equivalents And Others		**4.18**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	35.24
Non Convertible Debentures	29.73
Government Securities	17.96
Certificate Of Deposits	7.00
State Development Loans	3.97
Treasury Bills	1.92
Cash, Cash Equivalents And Others	4.18

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SAVINGS FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
- An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
- **Date of Allotment:** 19/07/2004
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 24,873.74 Crores
- **AUM as on January 31, 2022**
  ₹ 25,157.35 Crores
- **Fund Manager: Mr. R. Arun**
  Managing Since: Apr-2012
  Total Experience: Over 12 years
- **Benchmark:** NIFTY Money Market Index
- **Exit Load:**
  For exit within 3 business days from the date of allotment - 0.10%
  For exit after 3 business days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.23 years
Average Maturity	: 0.24 years
Macaulay Duration	: 0.23 years
Yield to Maturity	: 4.10%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	10.9107	Dir-Plan-Daily IDCW	11.0221
Reg-Plan-Growth	33.4723	Dir-Plan-Growth	35.2986
Reg-Plan-Monthly IDCW	13.1987	Dir-Plan-Monthly IDCW	13.9912
Reg-Plan-Weekly IDCW	12.4557	Dir-Plan-Weekly IDCW	12.6778

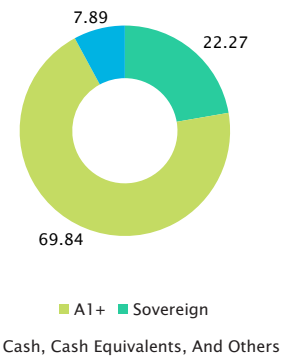
PORTFOLIO

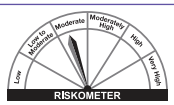
Issue Name	Rating	(%) Of Total AUM
Commercial Papers		
HDFC Ltd.	CRISIL A1+	4.36
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.89
LIC Housing Finance Ltd.	CRISIL A1+	3.74
Adani Ports And Special Economic Zone Ltd.	[ICRA]A1+	3.17
Reliance Jio Infocomm Ltd.	CRISIL A1+	3.14
Jamnagar Utilities & Power Private Ltd.	CRISIL A1+	2.65
Reliance Retail Ventures Ltd.	CRISIL A1+	2.29
Bharat Heavy Electricals Ltd.	CRISIL A1+	1.99
Vedanta Ltd.	CRISIL A1+	1.98
Motilal Oswal Finvest Ltd.	CRISIL A1+	1.98
Can Fin Homes Ltd.	[ICRA]A1+	1.98
Manappuram Finance Ltd.	CRISIL A1+	1.96
Sikka Ports & Terminals Ltd.	CRISIL A1+	1.76
ICICI Securities Ltd.	CRISIL A1+	1.38
Bharti Hexacom Ltd.	CRISIL A1+	1.18
Tata Realty And Infrastructure Ltd.	CRISIL A1+	1.00
NLC Tamil Nadu Power Ltd.	BWR A1+	0.99
L&T Finance Ltd.	CRISIL A1+	0.99
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.98
Ashok Leyland Ltd.	[ICRA]A1+	0.80
Kotak Mahindra Prime Ltd.	CRISIL A1+	0.79
Export-Import Bank Of India	CRISIL A1+	0.79
Poonawalla Fincorp Ltd.	CARE A1+	0.59
Bajaj Housing Finance Ltd.	CRISIL A1+	0.59
Godrej Properties Ltd.	CRISIL A1+	0.58
Tata Motors Ltd.	CRISIL A1+	0.50
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.48
JM Financial Asset Reconstruction Company Ltd.	CRISIL A1+	0.47
JM Financial Credit Solutions Ltd.	CRISIL A1+	0.41
JM Financial Products Ltd.	CRISIL A1+	0.40
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.39
Aarti Industries Ltd.	CRISIL A1+	0.30
Tata Motors Finance Ltd.	CRISIL A1+	0.20
Kotak Mahindra Investments Ltd.	CRISIL A1+	0.20
JM Financial Services Ltd.	CRISIL A1+	0.20
Total		**49.10**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	8.01
Bank Of Baroda	IND A1+	4.05
Indusind Bank Ltd.	CRISIL A1+	3.92
IDFC First Bank Ltd.	CRISIL A1+	1.96
Small Industries Development Bank Of India	CRISIL A1+	1.91
RBL Bank Ltd.	[ICRA]A1+	0.79
Kotak Mahindra Bank Ltd.	CRISIL A1+	0.10
Total		**20.74**
Government Securities		
Government Of India	SOVEREIGN	9.17
Total		**9.17**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	2.02
State Government Of Maharashtra	SOVEREIGN	1.14
State Government Of Odisha	SOVEREIGN	0.86
State Government Of Haryana	SOVEREIGN	0.79
State Government Of Jammu And Kashmir	SOVEREIGN	0.62
State Government Of Gujarat	SOVEREIGN	0.40
State Government Of Andhra Pradesh	SOVEREIGN	0.40
State Government Of Kerala	SOVEREIGN	0.36
State Government Of Nagaland	SOVEREIGN	0.20
State Government Of Bihar	SOVEREIGN	0.20
State Government Of Chhattisgarh	SOVEREIGN	0.18
Total		**7.17**
Treasury Bills		
91 Day T-Bill 24.02.22	SOVEREIGN	2.78
91 Day T-Bill 17.02.22	SOVEREIGN	1.99
364 Day T-Bill 19.01.23	SOVEREIGN	0.76
364 Day T-Bill 30.03.22	SOVEREIGN	0.40
Total		**5.93**
Cash, Cash Equivalents And Others		**7.89**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	49.10
Certificate Of Deposits	20.74
Government Securities	9.17
State Development Loans	7.17
Treasury Bills	5.93
Cash, Cash Equivalents And Others	7.89

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

DEBT- BANKING AND PSU FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & PSU FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,154.4974	Dir-Plan-Daily IDCW	1,166.1133
Reg-Plan-Growth	2,530.5862	Dir-Plan-Growth	2,647.4115
Reg-Plan-Monthly IDCW	1,133.0354	Dir-Plan-Monthly IDCW	1,181.2400
Reg-Plan-Weekly IDCW	1,154.2820	Dir-Plan-Weekly IDCW	1,163.5238

Investment Objective

The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.

Fund Details

- **Type of Scheme**
  An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- **Date of Allotment:** 09/10/2009
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 8,501.30 Crores
- **AUM as on January 31, 2022**
  ₹ 8,522.95 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan (Managing Since: Nov 2013)
  Mr. Mohit Jain –Investments in foreign securities of the Scheme (w.e.f. Jan 22, 2020)
  Total Experience:
  Mr. Rajeev Radhakrishnan – Over 17 years
  Mr. Mohit Jain – Over 6 years
- **Benchmark:** NIFTY Banking and PSU Debt Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.82 years
Average Maturity	: 2.16 years
Macaulay Duration	: 1.92 years
Yield to Maturity	: 5.19%

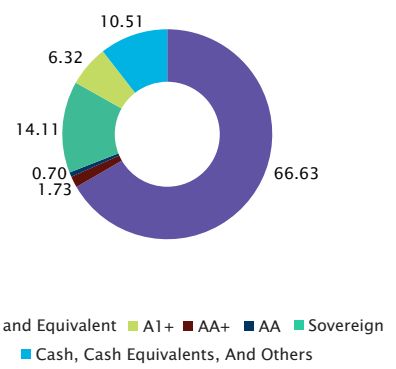
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	4.00
Bank Of Baroda	IND A1+	2.32
Total		**6.32**
Non Convertible Debentures		
National Housing Bank	CRISIL AAA	7.68
NABARD	[ICRA]AAA	6.49
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	6.42
Indian Railway Finance Corporation Ltd.	CRISIL AAA	6.42
REC Ltd.	CRISIL AAA	6.17
Power Finance Corporation Ltd.	CRISIL AAA	5.75
Air India Assets Holding Ltd.	[ICRA]AAA	4.17
Export-Import Bank Of India	CRISIL AAA	3.94
Indian Oil Corporation Ltd.	CRISIL AAA	2.98
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	2.88
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.39
Power Grid Corporation Of India Ltd.	CRISIL AAA	2.17
NTPC Ltd.	CRISIL AAA	2.03
Axis Bank Ltd.	CRISIL AAA	1.88
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	1.46
NABARD	CRISIL AAA	1.44
Indian Bank(Tier II Bond Under Basel III)	CRISIL AAA	1.14
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.76
Punjab National Bank (At1 Bond Under Basel III)	BWR AA	0.70
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	0.60
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	0.58
Punjab National Bank	CRISIL AA+	0.37
Small Industries Development Bank Of India	[ICRA]AAA	0.33
Gail (India) Ltd.	IND AAA	0.29
NHPC Ltd.	[ICRA]AAA	0.02
Total		**69.06**
Government Securities		
Government Of India	SOVEREIGN	8.47
Total		**8.47**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	3.34
State Government Of Kerala	SOVEREIGN	1.26
State Government Of Haryana	SOVEREIGN	0.63
State Government Of Maharashtra	SOVEREIGN	0.06
Total		**5.29**
Treasury Bills		
91 Day T-Bill 17.03.22	SOVEREIGN	0.35
Total		**0.35**
Cash, Cash Equivalents And Others		**10.51**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	69.06
Government Securities	8.47
Certificate Of Deposits	6.32
State Development Loans	5.29
Treasury Bills	0.35
Cash, Cash Equivalents And Others	10.51

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Low to Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LIQUID FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk
- **Date of Allotment:** 24/11/2003
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 71,051.27 Crores
- **AUM as on January 31, 2022**
  ₹ 62,544.02 Crores
- **Fund Manager: Mr. R. Arun**
  Managing Since: May-2018
  Total Experience: Over 12 years
- **Benchmark:** CRISIL Liquid Fund Index
- **Exit Load:**

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

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

Quantitative Data

Modified Duration	: 0.10 years
Average Maturity	: 0.10 years
Macaulay Duration	: 0.10 years
Yield to Maturity	: 3.70%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,067.4591	Reg-Plan-Weekly IDCW	1,129.8046
Institutional-Fortnightly IDCW	1,092.2814	Dir-Plan-Daily IDCW	1,069.1628
Institutional-Growth	3,322.7178	Dir-Plan-Fortnightly IDCW	1,081.9525
Reg-Plan-Daily IDCW	1,067.4553	Dir-Plan-Growth	3,313.2829
Reg-Plan-Fortnightly IDCW	1,080.2397	Dir-Plan-Weekly IDCW	1,131.6158
Reg-Plan-Growth	3,291.6063		

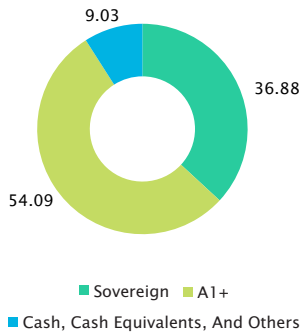
PORTFOLIO

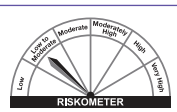
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
NABARD	CRISIL A1+	9.58
HDFC Ltd.	CRISIL A1+	5.80
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.41
Export-Import Bank Of India	CRISIL A1+	4.32
Bharti Airtel Ltd.	CRISIL A1+	2.17
Reliance Retail Ventures Ltd.	CRISIL A1+	1.58
Infina Finance Pvt.Ltd.	CRISIL A1+	1.55
Bharat Heavy Electricals Ltd.	CRISIL A1+	1.55
Aditya Birla Finance Ltd.	[ICRA]A1+	1.55
Bajaj Finance Ltd.	CRISIL A1+	1.54
Tata Steel Ltd.	IND A1+	1.31
LIC Housing Finance Ltd.	CRISIL A1+	1.17
Tata Motors Finance Ltd.	CRISIL A1+	1.08
Larsen & Toubro Ltd.	CRISIL A1+	0.93
Kotak Securities Ltd.	CRISIL A1+	0.93
Hindustan Petroleum Corporation Ltd.	CRISIL A1+	0.93
Muthoot Finance Ltd.	CRISIL A1+	0.78
Bharat Petroleum Corporation Ltd.	CRISIL A1+	0.78
HDFC Securities Ltd.	CRISIL A1+	0.77
Axis Finance Ltd.	CRISIL A1+	0.77
Small Industries Development Bank Of India	CRISIL A1+	0.62
TVS Credit Services Ltd.	CRISIL A1+	0.47
Tata Power Renewable Energy Ltd.	CRISIL A1+	0.47
Tata Motors Finance Solutions Ltd.	CRISIL A1+	0.47
Rashtriya Chemicals And Fertilizers Ltd.	[ICRA]A1+	0.46
National Housing Bank	CRISIL A1+	0.46
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	0.46
CESC Ltd.	[ICRA]A1+	0.46
Adani Ports And Special Economic Zone Ltd.	[ICRA]A1+	0.46
Sharekhan Ltd.	[ICRA]A1+	0.42
Ultratech Cement Ltd.	CRISIL A1+	0.39
Dalmia Cement (Bharat) Ltd.	CRISIL A1+	0.39
ICICI Securities Ltd.	CRISIL A1+	0.35
Julius Baer Capital (India) Private Ltd.	CRISIL A1+	0.32
Reliance Industries Ltd.	CRISIL A1+	0.31
NTPC Ltd.	CRISIL A1+	0.31
Century Textiles & Industries Ltd.	CRISIL A1+	0.18
Bharat Oman Refineries Ltd.	CRISIL A1+	0.15
Sharekhan BNP Paribas Financial Services Ltd.	[ICRA]A1+	0.12
Total		**51.77**
Certificate Of Deposits		
HDFC Bank Ltd.	IND A1+	2.32
Total		**2.32**
Government Securities		
Government Of India	SOVEREIGN	0.47
Total		**0.47**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	8.92
91 Day T-Bill 07.04.22	SOVEREIGN	7.25
364 Day T-Bill 07.04.22	SOVEREIGN	4.61
91 Day T-Bill 10.02.22	SOVEREIGN	3.84
91 Day T-Bill 03.03.22	SOVEREIGN	3.10
91 Day T-Bill 24.02.22	SOVEREIGN	2.40
364 Day T-Bill 14.04.22	SOVEREIGN	2.31
91 Day T-Bill 02.02.22	SOVEREIGN	2.20
91 Day T-Bill 17.03.22	SOVEREIGN	1.16
91 Day T-Bill 31.03.22	SOVEREIGN	0.62
Total		**36.41**
Cash, Cash Equivalents And Others		**9.03**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	51.77
Treasury Bills	36.41
Certificate Of Deposits	2.32
Government Securities	0.47
Cash, Cash Equivalents And Others	9.03

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Low to Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM ULTRA SHORT DURATION FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 20 for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk
- **Date of Allotment:** 21/05/1999
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 9,622.44 Crores
- **AUM as on January 31, 2022**
  ₹ 9,945.38 Crores
- **Fund Manager:**
  Mr. R. Arun
  Managing Since: June-2021
  Total Experience: Over 12 years
- **Benchmark:** NIFTY Ultra Short Duration Debt Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  (w.e.f. June 04, 2020)
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.35 years
Average Maturity	: 0.37 years
Macaulay Duration	: 0.35 years
Yield to Maturity	: 4.24%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	4,812.2575	Dir-Plan-Cash	4,861.9420
Reg-Plan-Daily IDCW	1,812.1600	Dir-Plan-Daily IDCW	1,818.0061
Reg-Plan-Weekly IDCW	1,166.3266	Dir-Plan-Weekly IDCW	1,170.2180

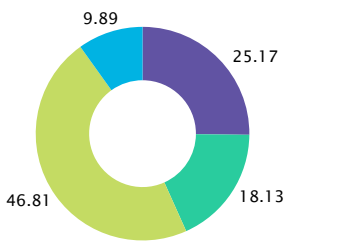
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Reliance Jio Infocomm Ltd.	CRISIL A1+	4.42
Ultratech Cement Ltd.	CRISIL A1+	4.37
Bharti Hexacom Ltd.	CRISIL A1+	3.44
Jamnagar Utilities & Power Private Ltd.	CRISIL A1+	2.94
Ashok Leyland Ltd.	[ICRA]A1+	2.48
L&T Finance Ltd.	CRISIL A1+	2.47
Kotak Securities Ltd.	CRISIL A1+	1.98
LIC Housing Finance Ltd.	CRISIL A1+	1.96
ICICI Securities Ltd.	CRISIL A1+	1.48
Fullerton India Credit Company Ltd.	CRISIL A1+	1.47
Bajaj Housing Finance Ltd.	CRISIL A1+	1.47
HDFC Ltd.	CRISIL A1+	1.46
Sundaram Finance Ltd.	CRISIL A1+	0.99
Kotak Mahindra Prime Ltd.	CRISIL A1+	0.99
Kotak Mahindra Investments Ltd.	CRISIL A1+	0.99
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.99
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.97
Export-Import Bank Of India	CRISIL A1+	0.25
Total		**35.12**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	5.98
RBL Bank Ltd.	[ICRA]A1+	3.97
Small Industries Development Bank Of India	CRISIL A1+	1.74
Total		**11.69**
Non Convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	4.10
NABARD	[ICRA]AAA	3.78
NABARD	CRISIL AAA	3.53
REC Ltd.	CRISIL AAA	2.51
Sundaram Finance Ltd.	[ICRA]AAA	2.00
Indian Oil Corporation Ltd.	CRISIL AAA	1.62
Reliance Industries Ltd.	CRISIL AAA	1.45
LIC Housing Finance Ltd.	CRISIL AAA	1.27
Food Corporation Of India	CRISIL AAA(CE)	1.25
Larsen & Toubro Ltd.	CRISIL AAA	0.76
NTPC Ltd.	CRISIL AAA	0.75
Nabha Power Ltd.	[ICRA]AAA(CE)	0.75
LIC Housing Finance Ltd.	CARE AAA	0.50
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.50
Small Industries Development Bank Of India	CARE AAA	0.40
Total		**25.17**
Government Securities		
Government Of India	SOVEREIGN	11.39
Total		**11.39**
State Development Loans		
State Government Of Andhra Pradesh	SOVEREIGN	1.35
State Government Of Maharashtra	SOVEREIGN	1.27
State Government Of Rajasthan	SOVEREIGN	0.36
State Government Of Gujarat	SOVEREIGN	0.27
Total		**3.25**
Treasury Bills		
91 Day T-Bill 17.02.22	SOVEREIGN	3.49
Total		**3.49**
Cash, Cash Equivalents And Others		**9.89**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	35.12
Non Convertible Debentures	25.17
Certificate Of Deposits	11.69
Government Securities	11.39
Treasury Bills	3.49
State Development Loans	3.25
Cash, Cash Equivalents And Others	9.89

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Low to Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI FLOATING RATE DEBT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	10.5527	Dir-Plan-Monthly IDCW	10.5787
Reg-Plan-Growth	10.5520	Dir-Plan-Growth	10.5794
Reg-Plan-Quarterly IDCW	10.5527	Dir-Plan-Quarterly IDCW	10.5794

Investment Objective

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Fund Details

- **Type of Scheme**
  An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). A moderate interest rate risk and relatively low credit risk
- **Date of Allotment:** 27/10/2020
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 3,684.84 Crores
- **AUM as on January 31, 2022**
  ₹ 3,377.96 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan and Mr. Ardhendu Bhattacharya (Co-fund manager)
  Managing Since:
  Rajeev Radhakrishnan - Oct 2020
  Ardhendu Bhattacharya- June 2021
  Total Experience:
  Mr. Rajeev Radhakrishnan: –17 years
  Mr. Ardhendu Bhattacharya: –11 years
- **Benchmark:** CRISIL Ultra Short Term Debt Index
- **Exit Load:** For exit within 3 days from the date of allotment: 0.10%,
  For exit on or after 3 days from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.68 years
Average Maturity	: 1.37 years
Macaulay Duration	: 1.31 years
Yield to Maturity	: 4.88%

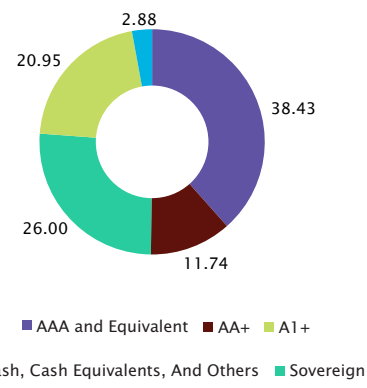
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.81
Total		**5.81**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	9.32
Kotak Mahindra Bank Ltd.	CRISIL A1+	5.82
Total		**15.14**
Non Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	9.79
Housing Development Finance Corporation Ltd.	CRISIL AAA	6.22
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	5.06
Air India Assets Holding Ltd.	[ICRA]AAA	4.95
LIC Housing Finance Ltd.	CARE AAA	4.41
Kotak Mahindra Prime Ltd.	CRISIL AAA	4.41
Bajaj Finance Ltd.	CRISIL AAA	4.08
LIC Housing Finance Ltd.	CRISIL AAA	2.86
NTPC Ltd.	CRISIL AAA	1.50
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.19
National Bank For Agriculture And Rural Development	CRISIL AAA	0.90
Muthoot Finance Ltd.	CRISIL AA+	0.90
REC Ltd.	CRISIL AAA	0.75
National Housing Bank	CRISIL AAA	0.75
India Grid Trust	CRISIL AAA	0.75
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.45
Sundaram Home Finance Ltd.	CARE AA+	0.30
Flometallic India Pvt. Ltd.	CRISIL AA+	0.30
Bharti Hexacom Ltd.	CRISIL AA+	0.30
Tata Cleantech Capital Ltd.	CRISIL AAA	0.15
Mahindra Rural Housing Finance Ltd.	IND AA+	0.15
Total		**50.17**
Government Securities		
Government Of India	SOVEREIGN	19.99
Total		**19.99**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	2.46
State Government Of Tamil Nadu	SOVEREIGN	1.11
State Government Of Karnataka	SOVEREIGN	1.07
State Government Of Uttar Pradesh	SOVEREIGN	0.79
State Government Of Jharkhand	SOVEREIGN	0.32
State Government Of Punjab	SOVEREIGN	0.16
State Government Of Gujarat	SOVEREIGN	0.10
Total		**6.01**
Cash, Cash Equivalents And Others		**2.88**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	50.17
Government Securities	19.99
Certificate Of Deposits	15.14
State Development Loans	6.01
Commercial Papers	5.81
Cash, Cash Equivalents And Others	2.88

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI OVERNIGHT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,067.2230	Dir-Plan-Daily IDCW	1,068.6423
Reg-Plan-Growth	3,407.5030	Dir-Plan-Growth	3,442.9386
Reg-Plan-Weekly IDCW	1,089.7812	Dir-Plan-Weekly IDCW	1,091.2418

Investment Objective

To provide the investors an opportunity to invest in overnight securities maturing on the next business day.

Fund Details

- **Type of Scheme**
  An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk
- **Date of Allotment:** 01/10/2002
- **Report As On:** 31/01/2022
- **AAUM for the Month of January 2022**
  ₹ 21,577.57 Crores
- **AUM as on January 31, 2022**
  ₹ 20,033.77 Crores
- **Fund Manager: Mr. R. Arun**
  Managing Since: Apr-2012
  Total Experience: Over 12 years
- **Benchmark:** CRISIL Overnight Index
- **Exit Load:** NIL
  Entry Load: N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  For Growth option only:
  Weekly/Monthly frequency – ₹2,000 and 6 installments;
  Quarterly – ₹6,000 and 2 installments;
  Semi-Annual and Annual – ₹12,000 and 2 installments
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1 day
Average Maturity	: 1 day
Macaulay Duration	: 1 day
Yield to Maturity	: 3.17%

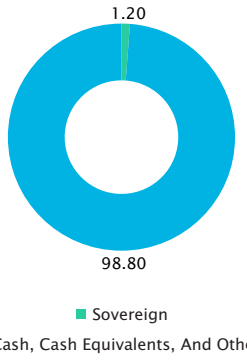
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Treasury Bills		
364 Day T-Bill 10.02.22	SOVEREIGN	1.20
Total		**1.20**
Cash, Cash Equivalents And Others		**98.80**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Sovereign	1.20
Cash, Cash Equivalents And Others	98.80

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Low risk

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

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

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

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Ahuja									
SBI Dynamic Bond Fund	2.27	10,227	8.32	12,712	6.60	13,768	5.95	28,302	Inception Date 09-02-2004
Scheme Benchmark: - NIFTY Composite Debt Index	3.83	10,383	8.79	12,879	7.15	14,124	7.10	34,325	Managing Since Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	5.63	26,797	
SBI Magnum Income Fund	3.39	10,339	8.76	12,869	7.20	14,162	7.73	56,313	Inception Date 25-11-1998
Scheme Benchmark: - NIFTY Medium to Long Duration Debt Index	3.84	10,384	9.07	12,978	7.06	14,065	N.A.	N.A.	Managing Since Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	N.A.	N.A.	
SBI Magnum Gilt Fund	3.22	10,322	9.24	13,039	7.06	14,069	8.12	51,985	Inception Date 30-12-2000
Scheme Benchmark: - CRISIL Dynamic Gilt index	2.38	10,238	8.04	12,614	6.41	13,648	8.56	56,591	Managing Since Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	N.A.	N.A.	
SBI Magnum Medium Duration Fund	4.07	10,407	8.90	12,916	7.92	14,643	8.02	40,842	Inception Date 12-11-2003
Scheme Benchmark: - NIFTY Medium Duration Debt Index	4.73	10,473	9.02	12,959	7.56	14,397	7.55	37,693	Managing Since Jul-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	5.58	26,898	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & Mohit Jain (investments in foreign securities portion)									
SBI Equity Hybrid Fund	24.42	12,442	16.86	15,965	14.01	19,271	15.66	4,60,888	Inception Date 09-10-1995
Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	20.91	12,091	16.24	15,712	13.75	19,054	N.A.	N.A.	Managing Since Jan-12
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.86	2,41,688	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Mohit Jain (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	13.37	11,337	11.75	13,959	8.18	14,818	8.35	53,171	Inception Date 09-04-2001
Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	7.36	10,736	10.60	13,534	8.82	15,260	N.A.	N.A.	Managing Since Mansi - Jul-11 Saurabh - Jan-22 Mohit - Jan-20
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	N.A.	N.A.	
Fund Managed by Rohit Shimpi									
SBI Magnum Equity ESG Fund	28.75	12,875	18.42	16,616	15.56	20,612	14.68	7,09,191	Inception Date 01-01-1991
Scheme Benchmark: - Nifty 100 ESG Index (TRI)	30.12	13,012	21.08	17,760	19.03	23,902	N.A.	N.A.	Managing Since Jan-22
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	15.43	8,66,587	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & Mohit Jain (investments in foreign securities portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	86.44	18,644	N.A.	N.A.	N.A.	N.A.	89.97	23,624	Inception Date 29-09-2020
Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	20.91	12,091	N.A.	N.A.	N.A.	N.A.	27.85	13,899	Managing Since Sep-20
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	38.48	15,468	
Funds Managed by Lokesh Mallya									
SBI Credit Risk Fund	5.16	10,516	6.92	12,225	6.67	13,812	7.97	17,836	Inception Date 17-07-2014
Scheme Benchmark: - CRISIL Short Term Credit Risk Index	6.91	10,691	9.10	12,989	8.25	14,866	8.96	19,110	Managing Since Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	7.41	17,154	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Dinesh Ahuja & Mr. Mohit Jain - Investments in foreign securities portion). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total no of schemes managed by Mr. Rohit Shimpi is 1 (2 schemes are jointly managed by Ms.Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 2 (1 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

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

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

d. Load is not considered for computation of returns.

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

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

g. SBI Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.

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

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

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

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

l. The debt portion of SBI Conservative Hybrid Fund was managed by Mr. Dinesh Ahuja till 29th June 2021. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022

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

Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan									
SBI Focused Equity Fund	37.53	13,753	22.60	18,437	18.90	23,773	19.93	2,35,654	Inception Date 17-09-2004
Scheme Benchmark: - S&P BSE 500 (TRI)	33.26	13,326	19.85	17,222	16.68	21,637	15.87	1,29,482	Managing Since May-09
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	16.00	1,31,980	
SBI Small Cap Fund	46.06	14,606	29.38	21,673	22.65	27,776	20.79	1,04,106	Inception Date 09-09-2009
Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	57.38	15,738	25.18	19,629	15.72	20,757	10.93	36,219	Managing Since Nov-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.35	42,377	
SBI Flexicap Fund	30.24	13,024	18.73	16,747	15.25	20,338	13.19	75,845	Inception Date 29-09-2005
Scheme Benchmark: - S&P BSE 500 (TRI)	33.26	13,326	19.85	17,222	16.68	21,637	13.77	82,446	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.85	83,384	
SBI Magnum Global Fund	33.85	13,385	19.03	16,874	15.40	20,477	14.79	4,35,731	Inception Date 30-09-1994
Scheme Benchmark: - Nifty MNC (TRI)	23.18	12,318	13.87	14,772	14.34	19,552	N.A.	N.A.	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	11.62	2,02,276	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	4.26	10,426	4.45	11,398	5.04	12,791	6.76	27,137	Inception Date 03-11-2006
Scheme Benchmark: - Nifty 50 Arbitrage	4.54	10,454	4.32	11,354	4.43	12,422	N.A.	N.A.	Managing Since Oct-12
Additional Benchmark: - Crisil 1 Yr T-Bill Index	3.52	10,352	5.42	11,719	5.83	13,275	6.21	25,073	
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	13.51	11,351	11.53	13,879	9.04	15,419	8.57	17,327	Inception Date 27-05-2015
Scheme Benchmark: - Nifty Equity Savings	12.80	11,280	10.90	13,645	10.01	16,118	9.02	17,816	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.63	15,357	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes managed by Mr. R. Srinivasan is 4. The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr Saurabh Pant & Mr. Mohit Jain - Investments in foreign securities portion and 1 scheme is jointly managed with Mr Neeraj Kumar & Ms. Nidhi Chawla)

b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Magnum Global Fund regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).

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

d. Load is not considered for computation of returns.

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

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

g. SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.

h. SBI Magnum Global Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.

i. SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI Magnum Global Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

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

k. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021

l. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.

m. Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani									
SBI Infrastructure Fund	47.85	14,785	22.46	18,373	14.08	19,331	6.56	25,245	Inception Date 06-07-2007
Scheme Benchmark: - Nifty Infrastructure (TRI)	39.63	13,963	21.47	17,934	13.41	18,768	3.13	15,683	Managing Since Jan - 2022
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	11.21	47,088	

Notes:

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

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

c. Load is not considered for computation of returns.

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

e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.

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

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani									
SBI Magnum MidCap Fund	50.35	15,035	26.49	20,253	15.42	20,493	16.96	1,40,234	Inception Date 29-03-2005
Scheme Benchmark: - Nifty Midcap 150 (TRI)	45.81	14,581	24.71	19,408	18.67	23,548	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	15.59	1,14,950	Managing Since July-10
SBI Blue Chip Fund	27.25	12,725	18.47	16,633	14.08	19,329	11.91	60,360	Inception Date 14-02-2006
Scheme Benchmark: - S&P BSE 100 (TRI)	29.07	12,907	18.27	16,550	16.31	21,291	12.97	70,159	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.09	71,338	Managing Since Sep-10
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	21.15	12,115	14.97	15,202	16.54	21,504	13.98	24,779	Inception Date 26-02-2015
Scheme Benchmark: - Nifty Financial Services (TRI)	22.72	12,272	16.41	15,782	18.30	23,185	13.67	24,314	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.06	22,024	Managing Since Aug-19

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Ms. Sohini Andani has been managing SBI Blue Chip Fund since September 2010 and SBI Magnum Midcap Fund since July 2010 The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
h. SBI Magnum Midcap Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
I. The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Saurabh Pant									
SBI Consumption Opportunities Fund	34.57	13,457	17.14	16,080	17.63	22,533	15.31	2,49,679	Inception Date 05-07-1999
Scheme Benchmark: - Nifty India Consumption (TRI)	20.52	12,052	15.01	15,220	14.17	19,408	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.94	1,90,729	Managing Since Jun-11
SBI Large & Midcap Fund	38.87	13,887	20.77	17,622	17.02	21,953	14.88	5,53,624	Inception Date 28-02-1993
Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	37.28	13,728	21.48	17,935	17.52	22,427	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.80	3,26,476	Managing Since Sep-16
SBI Technology Opportunities Fund	47.72	14,772	32.52	23,293	28.29	34,780	15.92	2,81,210	Inception Date 05-07-1999
Scheme Benchmark: - S&P BSE Teck (TRI)	37.64	13,764	29.30	21,630	25.92	31,675	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.94	1,90,729	Managing Since Jun-11

Funds Managed by Tanmaya Desai									
SBI Healthcare Opportunities Fund	13.17	11,317	22.23	18,273	10.88	16,763	15.95	2,83,151	Inception Date 05-07-1999
Scheme Benchmark: - S&P BSE Health Care (TRI)	17.39	11,739	20.99	17,722	10.96	16,823	14.40	2,08,706	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.94	1,90,729	Managing Since Jun-11

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 3. The total no of schemes managed by Mr.Tanmaya Desai is 1.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013, SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Consumption Opportunities Fund & SBI Large & Midcap Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
h. SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values from 28-Feb-93 to 18 -Aug-96 and TRI values since 19-Aug-96.
i. SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of S&P BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	-3.69	9,631	11.82	13,987	9.19	15,523	3.68	14,565	Inception Date 12-09-2011
Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	-2.50	9,750	12.80	14,356	10.32	16,342	5.16	16,872	Managing Since Sep-11
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.36	40,350	
SBI Nifty Index Fund	27.60	12,760	17.21	16,108	15.54	20,594	14.44	1,49,373	Inception Date 17-01-2002
Scheme Benchmark: - Nifty 50 (TRI)	28.50	12,850	18.35	16,583	16.60	21,557	16.30	2,06,625	Managing Since Feb-11
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	16.93	2,30,173	
SBI Equity Minimum Variance Fund	25.38	12,538	N.A.	N.A.	N.A.	N.A.	16.57	15,536	Inception Date 31-03-2019
Scheme Benchmark: - Nifty 50 TRI	28.50	12,850	N.A.	N.A.	N.A.	N.A.	16.59	15,545	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	16.77	15,613	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
SBI Nifty Next 50 Index Fund	8.74	10,874	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.15	11,115	Inception Date 19-05-2021
Scheme Benchmark: - Nifty Next 50 TRI	9.54	10,954	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.86	11,186	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.25	11,725	

Notes:

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

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Mohit Jain											
SBI International Access - US Equity FoF	6.42	10,642	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.23	11,723	Inception Date 22-03-2021
Scheme Benchmark: - S&P 500	6.07	10,607	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.13	11,813	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.58	11,758	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	31.17	13,117	17.91	16,402	13.84	19,127	15.84	6,96,391	Inception Date 31-03-1993
Scheme Benchmark: - S&P BSE 500 (TRI)	33.26	13,326	19.85	17,222	16.68	21,637	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.43	3,79,714	
Fund Jointly Managed by Dinesh Balachandran and Mohit Jain (investments in foreign securities portion)									
SBI Contra Fund	45.81	14,581	25.33	19,696	17.34	22,255	19.04	5,13,224	Inception Date 05-07-1999
Scheme Benchmark: - S&P BSE 500 TRI	33.26	13,326	19.85	17,222	16.68	21,637	N.A.	N.A.	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.94	1,90,729	
Funds Managed by Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs)									
SBI Multi Asset Allocation Fund	14.22	11,422	12.35	14,187	N.A.	N.A.	9.97	14,235	Inception Date 16-05-2018
Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	10.71	11,071	12.95	14,415	N.A.	N.A.	12.03	15,250	Managing Since Feb-19
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	18.26	16,546	N.A.	N.A.	15.60	17,133	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Mohit Jain). SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018. The total no. of schemes managed by Mr. Mohit Jain is 40(He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
g. SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
h. SBI Long Term Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.
i. SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
j. SBI Muti Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
k. SBI Muti Asset Allocation Fund: Benchmark of the scheme is changed to 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold w.e.f. November 06, 2020
l. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.
m. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
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	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by R. Arun															
SBI Overnight Fund	3.48	10,007	3.69	10,015	3.44	10,029	3.15	10,315	3.91	11,222	4.74	12,608	6.53	34,030	Inception Date 01-10-2002
Scheme Benchmark: - CRISIL Overnight Index	3.62	10,007	3.84	10,016	3.59	10,030	3.32	10,332	4.06	11,269	4.86	12,681	N.A.	N.A.	Managing Since Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	5.93	30,457	
SBI Savings Fund	3.04	10,006	2.79	10,013	3.41	10,029	3.42	10,342	5.41	11,715	5.92	13,336	7.12	33,451	Inception Date 19-07-2004
Scheme Benchmark: - NIFTY Money Market Index	2.85	10,005	2.48	10,010	3.41	10,029	3.70	10,370	5.16	11,629	5.91	13,331	7.37	34,854	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.00	27,785	Managing Since Apr-12
SBI Liquid Fund	3.28	10,006	2.94	10,012	3.20	10,027	3.32	10,332	4.53	11,422	5.49	13,068	7.01	27,381	Inception Date 24-11-2003
Scheme Benchmark: - CRISIL Liquid Fund Index	3.79	10,007	3.42	10,014	3.69	10,031	3.64	10,364	4.90	11,545	5.80	13,262	7.03	27,459	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.27	24,707	Managing Since May-18

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Overnight Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Richard D'souza									
SBI Magnum Comma Fund	60.47	16,047	30.41	22,194	17.09	22,023	12.81	73,031	Inception Date 08-08-2005
Scheme Benchmark: - Nifty Commodities (TRI)	57.80	15,780	23.13	18,676	14.15	19,389	11.77	62,703	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.63	95,064	
SBI PSU Fund	46.26	14,626	12.76	14,342	3.60	11,938	2.60	13,459	Inception Date 07-07-2010
Scheme Benchmark: - S&P BSE PSU (TRI)	64.91	16,491	13.99	14,816	5.38	12,999	2.45	13,236	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.42	38,799	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Richard D'souza is 2.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The data of the last working day has been considered for the calculation of performance.
h. SBI Magnum Comma Fund: As TRI data is not available since inception of SBI Magnum Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
i. The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Ahuja									
SBI Magnum Constant Maturity Fund	1.67	10,167	8.28	12,698	8.01	14,705	7.99	50,473	Inception Date 30-12-2000
Scheme Benchmark: -Crisil 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	N.A.	N.A.	Managing Since Jan 27, 2020
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.52	10,352	5.42	11,719	5.83	13,275	6.20	35,488	

Notes:

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

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan									
SBI Short Term Debt Fund	3.22	10,322	7.21	12,327	6.62	13,778	6.77	25,882	Inception Date 27-07-2007
Scheme Benchmark: - CRISIL Short Term Bond Fund Index	4.72	10,472	7.92	12,573	7.25	14,191	7.90	30,196	Managing Since Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.52	10,352	5.42	11,719	5.83	13,275	6.18	23,891	
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion)									
SBI Magnum Children's Benefit Fund - Savings Plan	18.80	11,880	11.84	13,992	11.19	16,998	10.72	76,340	Inception Date 21-02-2002
Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	7.36	10,736	10.60	13,534	8.82	15,260	9.21	57,974	Managing Since Jun-08
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	18.26	16,546	17.33	22,246	16.72	2,18,801	
Fund Jointly Managed Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)									
SBI Banking and PSU Fund	2.90	10,290	7.47	12,416	7.17	14,139	7.83	25,306	Inception Date 09-10-2009
Scheme Benchmark: - NIFTY Banking and PSU Debt Index	4.33	10,433	7.91	12,568	6.87	13,941	7.91	25,540	Managing Since Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.42	21,514	
SBI Corporate Bond Fund	3.44	10,344	N.A.	N.A.	N.A.	N.A.	7.71	12,498	Inception Date 01-02-2019
Scheme Benchmark: - NIFTY Corporate Bond Index	5.01	10,501	N.A.	N.A.	N.A.	N.A.	8.68	12,836	Managing Since Jan-19
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.01	9,999	N.A.	N.A.	N.A.	N.A.	6.88	12,208	
Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager)									
SBI Floating Rate Debt Fund	3.37	10,337	N.A.	N.A.	N.A.	N.A.	4.35	10,552	Inception Date 27-10-2020
Scheme Benchmark: - CRISIL Ultra Short Term Debt Index	4.26	10,426	N.A.	N.A.	N.A.	N.A.	4.20	10,533	Managing Since Oct-20
Additional Benchmark: - Crisil 1 Yr T-Bill Index	3.52	10,352	N.A.	N.A.	N.A.	N.A.	3.40	10,431	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Arun R.															
SBI Magnum Ultra Short Duration Fund	2.96	10,006	3.09	10,014	3.77	10,032	3.53	10,353	5.57	11,768	6.28	13,563	7.15	48,012	Inception Date 21-05-1999
Scheme Benchmark: - NIFTY Ultra Short Duration Debt Index	3.06	10,006	2.75	10,011	3.85	10,033	4.04	10,404	5.61	11,782	6.38	13,626	N.A.	N.A.	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.42	41,121	Managing Since June-21
Fund Jointly Managed Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)															
SBI Magnum Low Duration Fund	2.80	10,005	2.80	10,013	3.33	10,028	3.34	10,334	5.88	11,871	6.37	13,622	7.42	28,291	Inception Date 27-07-2007
Scheme Benchmark: - NIFTY Low Duration Debt Index	2.61	10,005	2.58	10,011	3.51	10,030	4.15	10,415	6.11	11,949	6.51	13,709	7.96	30,422	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.18	23,891	Managing Since Jun-08

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion) & Mr. Mohit Jain – Overseas Investments											
SBI Retirement Benefit Fund - Aggressive Plan	24.31	12,431	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	30.38	13,038	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
Scheme Benchmark: - S&P BSE 500 TRI	18.68	11,868	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.11	12,111	
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.21	11,421	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	21.32	12,132	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	26.15	12,615	
Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.69	11,369	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13.72	11,372	
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.21	11,421	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	10.55	11,055	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13.47	11,347	
Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index	8.95	10,895	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.30	10,930	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.62	9,938	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.79	10,079	
SBI Retirement Benefit Fund - Conservative Plan	5.85	10,585	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.84	10,784	
Scheme Benchmark: - NIFTY Composite Debt Index	3.56	10,356	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.93	10,493	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.62	9,938	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.79	10,079	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Dinesh Ahuja). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan) . The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja and Gaurav Mehta). The total number of schemes managed by Mr. Gaurav Mehta is 6 (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. Mohit Jain is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. Jan 22 2020.
i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
j. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
k. Mr Dinesh Ahuja (debt portion) , Mr Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021) , Mr Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr Mohit Jain (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category FPI Portfolio 1	21.90	12,190	16.47	11,647	N.A.	N.A.	15.73	11,573	Inception Date 03-12-2018
Benchmark: - MSCI INDIA 10/40 TRI	33.48	13,348	20.64	12,064	N.A.	N.A.	19.70	11,970	Advising Since Dec-18
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	11,826	N.A.	N.A.	17.28	11,728	

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	37.51	13,751	20.32	12,032	N.A.	N.A.	20.21	12,021	Inception Date 1-Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	18.26	11,826	N.A.	N.A.	18.67	11,867	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	20.88	12,088	16.64	11,664	N.A.	N.A.	15.69	11,569	Inception Date 21-Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	18.26	11,826	N.A.	N.A.	18.10	11,810	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	20.09	12,009	N.A.	N.A.	N.A.	N.A.	14.32	11,432	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	17.06	11,706	Advising Since Apr-2019
Permitted Category - FPI Portfolio 5	25.69	12,569	N.A.	N.A.	N.A.	N.A.	18.17	11,817	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	17.06	11,706	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	35.66	13,566	17.62	11,762	N.A.	N.A.	16.06	11,606	Inception Date 1-Nov-2018
Benchmark: - BSE 100	27.52	12,752	16.79	11,679	N.A.	N.A.	16.72	11,672	Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	18.26	11,826	N.A.	N.A.	18.67	11,867	
Permitted Category - FPI Portfolio 7	23.89	12,389	18.77	11,877	N.A.	N.A.	16.42	11,642	Inception Date 3-Dec-2018
Benchmark: - MSCI INDIA	29.03	12,903	16.92	11,692	N.A.	N.A.	15.86	11,586	Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	18.26	11,826	N.A.	N.A.	17.28	11,728	
Permitted Category - FPI Portfolio 8	-5.88	9,412	N.A.	N.A.	N.A.	N.A.	11.64	11,164	Inception Date 1-Jul-2019
Benchmark: - MSCI Emerging Markets Index	-4.81	9,519	N.A.	N.A.	N.A.	N.A.	10.98	11,098	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	17.04	11,704	
Permitted Category - FPI Portfolio 9	-2.53	9,747	N.A.	N.A.	N.A.	N.A.	10.82	11,082	Inception Date 1-Jul-2019
Benchmark: - MSCI Emerging Markets Free Index	-4.81	9,519	N.A.	N.A.	N.A.	N.A.	10.98	11,098	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	17.04	11,704	
Permitted Category - FPI Portfolio 10	-12.47	8,753	N.A.	N.A.	N.A.	N.A.	12.06	11,206	Inception Date 1-Jul-2019
Benchmark: - MSCI AC Asia ex Japan Index	-9.01	9,099	N.A.	N.A.	N.A.	N.A.	11.70	11,170	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	17.04	11,704	

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

Notes:

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

Performance of Permitted Category FPI Portfolio (advised by Mr. Rajeev Radhakrishnan)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category FPI Portfolio 11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.54	10,054	Inception Date 17-06-2021
Benchmark: - JP MORGAN GBI-EM BROAD INDIA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.85	10,185	Advising Since Jun - 21
Additional Benchmark: - CRISIL 10 Year Gilt Index	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-1.28	9,872	

Past performance may or may not be sustained in the future. Inception date is June 17, 2021. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

Notes:

a. The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. June 17, 2021.
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. Benchmark return is based on INR value (Source: Bloomberg)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Ahuja									
SBI Dynamic Bond Fund	3.06	10,306	9.06	12,974	7.39	14,285	8.49	20,974	Inception Date 01-01-2013
Scheme Benchmark: - NIFTY Composite Debt Index	3.83	10,383	8.79	12,879	7.15	14,124	8.21	20,488	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.60	17,877	
SBI Magnum Income Fund	4.08	10,408	9.44	13,111	7.98	14,686	8.53	21,037	Inception Date 01-01-2013
Scheme Benchmark: - NIFTY Medium to Long Duration Debt Index	3.84	10,384	9.07	12,978	7.06	14,065	8.11	20,315	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.60	17,877	
SBI Magnum Gilt Fund	3.71	10,371	9.74	13,219	7.60	14,428	9.82	23,426	Inception Date 02-01-2013
Scheme Benchmark: - CRISIL Dynamic Gilt index	2.38	10,238	8.04	12,614	6.41	13,648	7.89	19,928	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.60	17,872	
SBI Magnum Medium Duration Fund	4.64	10,464	9.38	13,088	8.59	15,101	9.65	22,946	Inception Date 28-01-2013
Scheme Benchmark: - NIFTY Medium Duration Debt Index	4.73	10,473	9.02	12,959	7.56	14,397	8.41	20,700	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.49	17,623	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & Mohit Jain (investments in foreign securities portion)									
SBI Equity Hybrid Fund	25.31	12,531	17.64	16,290	14.93	20,061	15.91	38,266	Inception Date 01-01-2013
Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	20.91	12,091	16.24	15,712	13.75	19,054	12.82	29,920	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Mohit Jain (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	14.02	11,402	12.39	14,200	8.97	15,367	10.13	23,987	Inception Date 07-01-2013
Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	7.36	10,736	10.60	13,534	8.82	15,260	9.20	22,225	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.53	17,745	
Fund Managed by Rohit Shimpi									
SBI Magnum Equity ESG Fund	29.77	12,977	19.32	16,995	16.53	21,493	15.33	36,549	Inception Date 01-01-2013
Scheme Benchmark: - Nifty 100 ESG Index (TRI)	30.12	13,012	21.08	17,760	19.03	23,902	15.90	38,216	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & Mohit Jain (investments in foreign securities portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	89.32	18,932	N.A.	N.A.	N.A.	N.A.	92.96	24,124	Inception Date 29-09-2020
Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	20.91	12,091	N.A.	N.A.	N.A.	N.A.	27.85	13,899	Managing Since Sep-20
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	38.48	15,468	
Funds Managed by R. Srinivasan									
SBI Focused Equity Fund	39.01	13,901	23.87	19,015	20.10	25,001	17.02	41,734	Inception Date 01-01-2013
Scheme Benchmark: - S&P BSE 500 (TRI)	33.26	13,326	19.85	17,222	16.68	21,637	14.74	34,886	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
SBI Small Cap Fund	47.58	14,758	30.85	22,422	24.04	29,382	27.28	89,463	Inception Date 02-01-2013
Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	57.38	15,738	25.18	19,629	15.72	20,757	13.75	32,242	Managing Since Nov-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.09	33,131	
SBI Flexicap Fund	31.50	13,150	19.84	17,221	16.42	21,398	17.50	43,229	Inception Date 04-01-2013
Scheme Benchmark: - S&P BSE 500 (TRI)	33.26	13,326	19.85	17,222	16.68	21,637	14.60	34,472	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.06	33,014	
SBI Magnum Global Fund	34.87	13,487	19.91	17,250	16.33	21,315	17.64	43,771	Inception Date 01-01-2013
Scheme Benchmark: - Nifty MNC (TRI)	23.18	12,318	13.87	14,772	14.34	19,552	15.32	36,528	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Dinesh Ahuja & Mohit Jain (investments in foreign securities portion). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total no of schemes managed by Mr. Saurabh Pant is 3 (2 schemes are jointly managed by Ms.Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

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

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

d. Load is not considered for computation of returns.

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

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

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

h. The debt portion of SBI Conservative Hybrid Fund was managed by Mr. Dinesh Ahuja till 29th June 2021. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	4.73	10,473	4.93	11,553	5.57	13,113	6.74	18,055	Inception Date 11-01-2013
Scheme Benchmark: - Nifty 50 Arbitrage	4.54	10,454	4.32	11,354	4.43	12,422	5.84	16,729	Managing Since Jan-13
Additional Benchmark: - Crisil 1 Yr T-Bill Index	3.52	10,352	5.42	11,719	5.83	13,275	6.53	17,738	
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	14.21	11,421	12.23	14,139	10.20	16,253	9.87	18,762	Inception Date 27-05-2015
Scheme Benchmark: - Nifty Equity Savings	12.80	11,280	10.90	13,645	10.01	16,118	9.02	17,816	Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.63	15,357	
Funds Managed by Lokesh Mallya									
SBI Credit Risk Fund	5.82	10,582	7.57	12,450	7.41	14,302	8.67	18,735	Inception Date 02-01-2013
Scheme Benchmark: - CRISIL Short Term Credit Risk Index	6.91	10,691	9.10	12,989	8.25	14,866	8.96	19,110	Managing Since Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	7.41	17,154	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021
h. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani									
SBI Infrastructure Fund	48.78	14,878	23.16	18,693	14.86	19,999	13.21	30,881	Inception Date 02-01-2013
Scheme Benchmark: - Nifty Infrastructure (TRI)	39.63	13,963	21.47	17,934	13.41	18,768	9.09	22,049	Managing Since Nov-18
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.09	33,131	

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani									
SBI Magnum MidCap Fund	51.71	15,171	27.59	20,784	16.55	21,512	20.58	54,791	Inception Date 01-01-2013
Scheme Benchmark: - Nifty Midcap 150 (TRI)	45.81	14,581	24.71	19,408	18.67	23,548	18.49	46,715	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	Managing Since Jan-13
SBI Blue Chip Fund	28.22	12,822	19.36	17,012	15.09	20,201	16.16	39,026	Inception Date 01-01-2013
Scheme Benchmark: - S&P BSE 100 (TRI)	29.07	12,907	18.27	16,550	16.31	21,291	14.05	33,036	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	Managing Since Jan-13
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	22.63	12,263	16.28	15,728	17.92	22,812	15.16	26,609	Inception Date 26-02-2015
Scheme Benchmark: - Nifty Financial Services (TRI)	22.72	12,272	16.41	15,782	18.30	23,185	13.67	24,314	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.06	22,024	Managing Since Aug-19

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Saurabh Pant									
SBI Consumption Opportunities Fund	34.57	13,457	17.14	16,080	17.63	22,533	15.31	2,49,679	Inception Date 01-01-2013
Scheme Benchmark: - Nifty India Consumption (TRI)	20.52	12,052	15.01	15,220	14.17	19,408	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	13.94	1,90,729	Managing Since Jan-13
SBI Large & Midcap Fund	38.87	13,887	20.77	17,622	17.02	21,953	14.88	5,53,624	Inception Date 01-01-2013
Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	37.28	13,728	21.48	17,935	17.52	22,427	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	12.80	3,26,476	Managing Since Sep-16
SBI Technology Opportunities Fund	49.56	14,956	33.89	24,019	29.65	36,654	24.05	70,529	Inception Date 09-01-2013
Scheme Benchmark: - S&P BSE Teck (TRI)	37.64	13,764	29.30	21,630	25.92	31,675	19.88	51,754	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.16	33,211	Managing Since Jan-13
Funds Managed by Tanmaya Desai									
SBI Healthcare Opportunities Fund	14.42	11,442	23.53	18,859	12.13	17,728	16.51	40,086	Inception Date 01-01-2013
Scheme Benchmark: - S&P BSE Health Care (TRI)	17.39	11,739	20.99	17,722	10.96	16,823	13.34	31,203	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	Managing Since Jan-13

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 2. The total no of schemes managed by Mr.Tanmaya Desai is 1.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.

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

Comparative Performance for all Schemes –Direct Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	-3.33	9,667	12.26	14,151	9.63	15,841	3.81	14,049	Inception Date 01-01-2013
Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	-2.50	9,750	12.80	14,356	10.32	16,342	4.96	15,524	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
SBI Nifty Index Fund	28.03	12,803	17.67	16,301	15.99	21,005	13.03	30,436	Inception Date 01-01-2013
Scheme Benchmark: - Nifty 50 (TRI)	28.50	12,850	18.35	16,583	16.60	21,557	13.86	32,539	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
SBI Equity Minimum Variance Fund	25.89	12,589	N.A.	N.A.	N.A.	N.A.	17.05	15,721	Inception Date 19-03-2019
Scheme Benchmark: - Nifty 50 TRI	28.50	12,850	N.A.	N.A.	N.A.	N.A.	16.59	15,545	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	N.A.	N.A.	N.A.	N.A.	16.77	15,613	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
SBI Nifty Next 50 Index Fund	9.26	10,926	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.54	11,154	Inception Date 19-05-2021
Scheme Benchmark: - Nifty Next 50 TRI	9.54	10,954	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.86	11,186	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.25	11,725	

Notes:

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

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Mohit Jain											
SBI International Access - US Equity FoF	7.33	10,733	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.17	11,817	Inception Date 22-03-2021
Scheme Benchmark: - S&P 500	6.07	10,607	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.13	11,813	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.58	11,758	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	31.98	13,198	18.64	16,705	14.59	19,763	14.80	35,061	Inception Date 01-01-2013
Scheme Benchmark: - S&P BSE 500 (TRI)	33.26	13,326	19.85	17,222	16.68	21,637	14.74	34,886	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
Fund Jointly Managed by Dinesh Balachandran and Mohit Jain (investments in foreign securities portion)									
SBI Contra Fund	46.86	14,686	26.11	20,067	18.12	23,000	15.26	36,351	Inception Date 01-01-2013
Scheme Benchmark: - S&P BSE 500 TRI	33.26	13,326	19.85	17,222	16.68	21,637	14.74	34,886	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	
Funds Managed by Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs)									
SBI Multi Asset Allocation Fund	15.19	11,519	13.09	14,467	N.A.	N.A.	10.86	14,669	Inception Date 15-03-2013
Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	10.71	11,071	12.95	14,415	N.A.	N.A.	12.03	15,250	Managing Since Feb-19
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	18.26	16,546	N.A.	N.A.	15.60	17,133	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Mohit Jain). SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018. The total no. of schemes managed by Mr.Mohit Jain is 40(He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
g. SBI Muti Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
h. SBI Muti Asset Allocation Fund: Benchmark of the scheme is changed to 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold w.e.f. November 06, 2020
I. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.
k. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

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

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by R. Arun															
SBI Overnight Fund	3.56	10,007	3.77	10,016	3.52	10,030	3.22	10,322	3.99	11,246	4.82	12,656	6.31	17,439	Inception Date 01-01-2013
Scheme Benchmark: - CRISIL Overnight Index	3.62	10,007	3.84	10,016	3.59	10,030	3.32	10,332	4.06	11,269	4.86	12,681	6.11	17,146	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.56	17,815	
SBI Savings Fund	3.56	10,007	3.32	10,015	3.94	10,033	3.95	10,395	6.00	11,911	6.57	13,746	7.78	19,758	Inception Date 01-01-2013
Scheme Benchmark: - NIFTY Money Market Index	2.85	10,005	2.48	10,010	3.41	10,029	3.70	10,370	5.16	11,629	5.91	13,331	7.13	18,701	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.56	17,815	Managing Since Jan-13
SBI Liquid Fund	3.38	10,006	3.04	10,013	3.30	10,028	3.41	10,341	4.61	11,450	5.58	13,121	6.91	18,347	Inception Date 01-01-2013
Scheme Benchmark: - CRISIL Liquid Fund Index	3.79	10,007	3.42	10,014	3.69	10,031	3.64	10,364	4.90	11,545	5.80	13,262	6.98	18,465	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.56	17,815	Managing Since May-18

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Richard D'souza									
SBI Magnum Comma Fund	61.45	16,145	31.14	22,572	17.93	22,824	15.03	35,658	Inception Date 04-01-2013
Scheme Benchmark: - Nifty Commodities (TRI)	57.80	15,780	23.13	18,676	14.15	19,389	11.57	27,025	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.06	33,014	
SBI PSU Fund	47.79	14,779	13.59	14,660	4.43	12,421	6.03	17,027	Inception Date 01-01-2013
Scheme Benchmark: - S&P BSE PSU (TRI)	64.91	16,491	13.99	14,816	5.38	12,999	5.44	16,180	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.45	12,645	18.26	16,546	17.33	22,246	14.17	33,356	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Richard D'souza is 2.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Ahuja									
SBI Magnum Constant Maturity Fund	1.99	10,199	8.61	12,815	8.35	14,939	9.56	22,917	Inception Date 02-01-2013
Scheme Benchmark: -Crisil 10 Year Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.60	17,872	Managing Since Jan-20
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.52	10,352	5.42	11,719	5.83	13,275	6.55	17,799	

Notes:

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

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

Comparative Performance for all Schemes –Direct Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan									
SBI Short Term Debt Fund	3.74	10,374	7.75	12,513	7.19	14,156	8.20	20,463	Inception Date 01-01-2013
Scheme Benchmark: - CRISIL Short Term Bond Fund Index	4.72	10,472	7.92	12,573	7.25	14,191	8.17	20,416	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.52	10,352	5.42	11,719	5.83	13,275	6.56	17,815	
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion)									
SBI Magnum Children's Benefit Fund - Savings Plan	19.40	11,940	12.61	14,284	12.08	17,696	12.83	29,925	Inception Date 04-01-2013
Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	7.36	10,736	10.60	13,534	8.82	15,260	9.20	22,237	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex TRI	26.45	12,645	18.26	16,546	17.33	22,246	14.06	33,014	
Fund Jointly Managed Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)									
SBI Banking and PSU Fund	3.38	10,338	7.98	12,593	7.69	14,489	8.45	20,866	Inception Date 07-01-2013
Scheme Benchmark: - NIFTY Banking and PSU Debt Index	4.33	10,433	7.91	12,568	6.87	13,941	7.91	19,955	Managing Since Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.01	9,999	6.59	12,111	4.83	12,662	6.53	17,745	
SBI Corporate Bond Fund	3.91	10,391	N.A.	N.A.	N.A.	N.A.	8.24	12,682	Inception Date 01-02-2019
Scheme Benchmark: - NIFTY Corporate Bond Index	5.01	10,501	N.A.	N.A.	N.A.	N.A.	8.68	12,836	Managing Since Feb-19
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.01	9,999	N.A.	N.A.	N.A.	N.A.	6.88	12,208	
Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager)									
SBI Floating Rate Debt Fund	3.58	10,358	N.A.	N.A.	N.A.	N.A.	4.56	10,579	Inception Date 27-10-2020
Scheme Benchmark: - CRISIL Ultra Short Term Debt Index	4.26	10,426	N.A.	N.A.	N.A.	N.A.	4.20	10,533	Managing Since Oct-20
Additional Benchmark: - Crisil 1 Yr T-Bill Index	3.52	10,352	N.A.	N.A.	N.A.	N.A.	3.40	10,431	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Arun R.															
SBI Magnum Ultra Short Duration Fund	3.14	10,006	3.27	10,015	3.95	10,034	3.72	10,372	5.75	11,827	6.44	13,662	7.41	19,147	Inception Date 01-01-2013
Scheme Benchmark: - NIFTY Ultra Short Duration Debt Index	3.06	10,006	2.75	10,011	3.85	10,033	4.04	10,404	5.61	11,782	6.38	13,626	7.47	19,250	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.56	17,815	Managing Since Jun-21
Fund Jointly Managed Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)															
SBI Magnum Low Duration Fund	3.36	10,006	3.37	10,016	3.90	10,033	3.88	10,388	6.43	12,057	6.74	13,860	7.67	19,582	Inception Date 01-01-2013
Scheme Benchmark: - NIFTY Low Duration Debt Index	2.61	10,005	2.58	10,011	3.51	10,030	4.15	10,415	6.11	11,949	6.51	13,709	7.51	19,310	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.46	10,007	1.34	10,006	1.99	10,017	3.52	10,352	5.42	11,719	5.83	13,275	6.56	17,815	Managing Since Jan-13
Fund managed by Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion) & Mr. Mohit Jain – Overseas Investments															
SBI Retirement Benefit Fund - Aggressive Plan	26.08	12,608	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	32.42	13,242					Inception Date 10-02-2021
Scheme Benchmark: - S&P BSE 500 TRI	18.68	11,868	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.11	12,111					Managing Since Feb - 2021 June - 2021
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.21	11,421					
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	22.85	12,285	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	27.92	12,792					
Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.69	11,369	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13.72	11,372					
Additional Benchmark: - S&P BSE Sensex TRI	20.91	12,091	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.21	11,421					
SBI Retirement Benefit Fund - Conservative Hybrid Plan	11.40	11,140	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.40	11,440					
Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index	8.95	10,895	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.30	10,930					
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.62	9,938	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.79	10,079					
SBI Retirement Benefit Fund - Conservative Plan	6.39	10,639	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.46	10,846					
Scheme Benchmark: - NIFTY Composite Debt Index	3.56	10,356	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.93	10,493					
Additional Benchmark: - Crisil 10 Yr Gilt Index	-0.62	9,938	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.79	10,079					

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Dinesh Ahuja). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan) . The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja and Gaurav Mehta). The total number of schemes managed by Mr. Gaurav Mehta is 6 (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. Mohit Jain is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. Jan 22 2020.
i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021..
j. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
k. Mr Dinesh Ahuja (debt portion), Mr Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr Mohit Jain (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.

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

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

SBI MUTUAL FUND
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SBI Blue Chip Fund — FUND MANAGER –SOHINI ANDANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	63,48,867	56,63,427	26,70,426	9,01,952	5,06,421	1,29,018
Returns (Annualised) (%)	13.62	14.01	15.27	16.30	23.43	14.16
Benchmark Returns (Annualised) (TRI) (%) #	13.22	13.39	15.08	17.81	24.55	17.43
AdditionalBenchmarkReturns(Annualised)(TRI)(%)##	13.18	13.36	15.12	18.19	23.43	16.41

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

Returns are calculated for Regular Plan Growth Option

SBI Magnum Equity ESG Fund — FUND MANAGER –ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	6,19,70,424	56,02,990	26,47,080	9,35,502	5,12,592	1,31,793
Returns (Annualised) (%)	14.73	13.89	15.11	17.79	24.31	18.63
Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	N.A.	20.56	27.43	17.95
AdditionalBenchmarkReturns(Annualised)(TRI)(%)##	N.A.	13.36	15.12	18.19	23.43	16.41

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

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

SBI Contra Fund — FUND MANAGER –DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	3,84,12,255	55,46,541	28,70,707	10,70,286	6,22,095	1,39,856
Returns (Annualised) (%)	19.70	13.77	16.62	23.33	38.90	31.90
Benchmark Returns (Annualised) (TRI) (%) #	15.74	13.92	15.89	18.77	27.10	19.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.29	13.36	15.12	18.19	23.43	16.41

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

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

SBI Large & Midcap Fund — FUND MANAGER –SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	34,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	6,43,67,659	64,98,064	29,98,974	9,88,270	5,52,895	1,36,774
Returns (Annualised) (%)	16.42	15.60	17.43	20.04	29.90	26.78
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	17.58	20.01	29.84	21.63
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.93	13.36	15.12	18.19	23.43	16.41

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

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

SBI Magnum MidCap Fund — FUND MANAGER –SOHINI ANDANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	97,36,388	76,69,318	34,12,843	10,63,294	6,20,393	1,40,217
Returns (Annualised) (%)	16.68	17.49	19.82	23.06	38.69	32.50
Benchmark Returns (Annualised) (TRI) (%) #	16.75	17.34	19.90	22.35	35.65	26.27
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	13.36	15.12	18.19	23.43	16.41

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

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular plan.

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

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

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SBI Magnum Global Fund — FUND MANAGER –R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	7,25,25,898	67,90,640	28,47,162	9,29,688	5,17,567	1,31,118
Returns (Annualised) (%)	18.41	16.10	16.47	17.54	25.02	17.54
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.99	14.97	13.67	19.65	15.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.38	13.36	15.12	18.19	23.43	16.41

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

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

SBI Focused Equity Fund — FUND MANAGER –R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	1,13,51,907	78,39,271	30,94,798	9,86,928	5,28,822	1,32,757
Returns (Annualised) (%)	17.36	17.74	18.01	19.98	26.60	20.20
Benchmark Returns (Annualised) (TRI) (%) #	13.98	13.92	15.89	18.77	27.10	19.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.68	13.36	15.12	18.19	23.43	16.41

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

Returns are calculated for Regular Growth

SBI Small Cap Fund — FUND MANAGER –R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	14,90,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	74,14,880	N.A.	46,51,693	11,20,635	6,17,781	1,37,812
Returns (Annualised) (%)	23.69	N.A.	25.55	25.25	38.36	28.50
Benchmark Returns (Annualised) (TRI) (%) #	14.22	N.A.	16.72	22.60	41.71	36.76
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.96	N.A.	15.13	18.19	23.43	16.41

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

Returns are calculated for Regular Plan Growth Option

SBI Long Term Equity Fund — FUND MANAGER –DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	34,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	7,89,38,532	52,85,047	25,58,001	9,19,565	5,26,392	1,33,314
Returns (Annualised) (%)	17.53	13.21	14.47	17.09	26.26	21.10
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.92	15.89	18.77	27.10	19.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.97	13.36	15.12	18.19	23.43	16.41

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

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

SBI Equity Hybrid Fund — FUND MANAGER –R. SRINIVASAN (Equity) & DINESH AHUJA (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	31,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	3,88,69,388	55,22,373	26,07,161	8,80,665	4,80,846	1,29,006
Returns (Annualised) (%)	16.08	13.72	14.83	15.33	19.70	14.14
Benchmark Returns (Annualised) (%) #	N.A.	12.28	13.52	15.12	19.36	12.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.70	13.36	15.12	18.19	23.43	16.41

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

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

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular plan.

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

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

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SBI Flexicap Fund — FUND MANAGER –R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	68,01,073	58,39,948	28,84,754	9,21,662	5,16,197	1,31,330
Returns (Annualised) (%)	13.83	14.37	16.71	17.18	24.83	17.88
Benchmark Returns (Annualised) (TRI) (%) #	13.72	13.92	15.89	18.77	27.10	19.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.24	13.36	15.12	18.19	23.43	16.41

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

Returns are calculated for Regular Plan Growth Option

SBI Technology Opportunities Fund — FUND MANAGER –SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	2,70,05,766	90,50,348	40,06,618	13,50,726	6,59,810	1,39,621
Returns (Annualised) (%)	17.28	19.37	22.79	33.12	43.53	31.51
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	20.31	29.88	39.29	31.92
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.29	13.36	15.12	18.19	23.43	16.41

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

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

SBI Consumption Opportunities Fund — FUND MANAGER –SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	3,37,70,114	88,66,226	28,33,670	9,56,064	5,47,211	1,40,115
Returns (Annualised) (%)	18.82	19.14	16.38	18.68	29.13	32.33
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	14.14	14.14	19.58	14.57
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.29	13.36	15.12	18.19	23.43	16.41

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

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

SBI Banking & Financial Services Fund — FUND MANAGER –MILIND AGRAWAL

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	8,40,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	14,72,726	N.A.	N.A.	8,74,587	4,72,139	1,24,975
Returns (Annualised) (%)	15.75	N.A.	N.A.	15.05	18.40	7.74
Benchmark Returns (Annualised) (TRI) (%) #	16.67	N.A.	N.A.	16.72	20.03	10.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.28	N.A.	N.A.	18.19	23.43	16.41

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

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

SBI Banking and PSU Fund — FUND MANAGER –RAJEEV RADHAKRISHNAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	14,70,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	24,34,996	N.A.	17,70,229	7,12,286	3,92,627	1,22,043
Returns (Annualised) (%)	7.74	N.A.	7.54	6.79	5.71	3.16
Benchmark Returns (Annualised) (TRI) (%) #	7.83	N.A.	7.65	7.01	6.43	4.18
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.53	N.A.	6.47	5.31	3.65	-0.70

Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009

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

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular plan.
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The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

SBI MUTUAL FUND
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The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on January 31, 2022.

SBI Corporate Bond Fund — FUND MANAGER –RAJEEV RADHAKRISHNAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,60,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	3,93,966	N.A.	N.A.	N.A.	3,93,966	1,22,311
Returns (Annualised) (%)	5.94	N.A.	N.A.	N.A.	5.94	3.58
Benchmark Returns (Annualised) (TRI) (%) #	7.34	N.A.	N.A.	N.A.	7.34	4.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##	3.65	N.A.	N.A.	N.A.	3.65	-0.70

Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019

Returns are calculated for Regular Plan Growth Option

SBI Dynamic Bond Fund — FUND MANAGER –DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	43,11,806	33,18,380	17,80,501	7,10,293	3,90,808	1,21,690
Returns (Annualised) (%)	7.18	7.71	7.65	6.68	5.40	2.62
Benchmark Returns (Annualised) (TRI) (%) #	7.95	8.17	8.13	7.63	6.82	3.74
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.40	6.49	6.47	5.31	3.65	-0.70

Past performance may or may not be sustained in the future. # NIFTY Composite Debt Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

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

SBI Magnum Medium Duration Fund — FUND MANAGER –DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	50,03,818	35,66,036	18,93,833	7,31,847	4,01,378	1,22,717
Returns (Annualised) (%)	8.38	8.58	8.83	7.87	7.19	4.21
Benchmark Returns (Annualised) (TRI) (%) #	8.15	8.35	8.30	7.94	7.44	4.65
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.37	6.49	6.47	5.31	3.65	-0.70

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

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

SBI Savings Fund — FUND MANAGER –R. ARUN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	41,43,390	31,67,023	16,79,978	6,86,750	3,84,998	1,22,138
Returns (Annualised) (%)	7.19	7.14	6.54	5.34	4.40	3.31
Benchmark Returns (Annualised) (TRI) (%) #	7.30	7.16	6.50	5.26	4.34	3.63
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.25	6.32	6.23	5.34	4.39	3.15

Past performance may or may not be sustained in the future. # NIFTY Money Market Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004

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

SBI Short Term Debt Fund — FUND MANAGER –RAJEEV RADHAKRISHNAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	15,70,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	26,63,253	N.A.	17,50,556	7,06,914	3,92,345	1,22,271
Returns (Annualised) (%)	7.55	N.A.	7.33	6.49	5.66	3.52
Benchmark Returns (Annualised) (TRI) (%) #	7.95	N.A.	7.86	7.27	6.58	4.49
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.34	N.A.	6.23	5.34	4.39	3.15

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

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

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

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SBI Magnum Childrens Benefit Fund -Savings Plan

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	82,09,618	46,35,983	22,93,172	8,09,281	4,55,734	1,30,595
Returns (Annualised) (%)	11.05	11.69	12.43	11.91	15.91	16.73
Benchmark Returns (Annualised) (TRI) (%) #	9.08	9.18	9.39	9.49	9.62	5.76
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.48	13.36	15.13	18.22	23.53	16.78

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

Returns are calculated for Regular Plan Growth Option

SBI Magnum Childrens Benefit Fund -Investment Plan

FUND MANAGER -R. SRINIVASAN (Equity) & Dinesh Ahuja (Debt) Mohit Jain (foreign securities)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,70,000	N.A.	N.A.	N.A.	N.A.	N.A.
Mkt Value as on January 31, 2022 (₹)	2,71,578	N.A.	N.A.	N.A.	N.A.	N.A.
Returns (Annualised) (%)	80.81	N.A.	N.A.	N.A.	N.A.	N.A.
Benchmark Returns (Annualised) (TRI) (%) #	18.57	N.A.	N.A.	N.A.	N.A.	N.A.
Additional Benchmark Returns (Annualised) (TRI) (%) ##	24.30	N.A.	N.A.	N.A.	N.A.	N.A.

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

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

SBI Magnum Gilt Fund

FUND MANAGER -DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	62,60,231	35,44,672	18,91,219	7,24,569	3,96,479	1,22,178
Returns (Annualised) (%)	7.80	8.50	8.80	7.47	6.36	3.37
Benchmark Returns (Annualised) (TRI) (%) #	7.71	7.88	7.81	6.94	5.71	2.48
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.47	5.31	3.65	-0.70

Past performance may or may not be sustained in the future. # CRISIL Dynamic Gilt index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000

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

SBI Magnum Constant Maturity Fund

FUND MANAGER -DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	65,43,040	36,10,461	18,87,962	7,23,908	3,91,034	1,21,336
Returns (Annualised) (%)	8.22	8.72	8.77	7.44	5.44	2.07
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	6.49	6.47	5.31	3.65	-0.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.14	6.32	6.23	5.34	4.39	3.15

Past performance may or may not be sustained in the future. # Crisil 10 Year Gilt Index, ## CRISIL 1 Year T-Bill Index, Inception Date: December 30, 2000

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

SBI Magnum Income Fund

FUND MANAGER -DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	71,25,244	33,67,797	18,09,437	7,22,994	3,98,433	1,21,998
Returns (Annualised) (%)	7.34	7.89	7.96	7.39	6.69	3.09
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.11	8.10	7.67	7.00	3.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.47	5.31	3.65	-0.70

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

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

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

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SBI Equity Savings Fund

FUND MANAGER –Mansi Sajeja (Debt) & Nidhi Chawla (Equity) Neeraj Kumar (Arbitrage)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	8,10,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	11,26,162	N.A.	N.A.	7,79,809	4,39,986	1,25,965
Returns (Annualised) (%)	9.61	N.A.	N.A.	10.41	13.45	9.30
Benchmark Returns (Annualised) (TRI) (%) #	9.81	N.A.	N.A.	10.14	11.48	7.09
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.76	N.A.	N.A.	5.31	3.64	-0.66

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

Returns are calculated for Regular Plan Growth Option

SBI Conservative Hybrid Fund

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	65,95,046	37,08,208	19,75,529	7,79,285	4,38,979	1,27,116
Returns (Annualised) (%)	8.49	9.04	9.63	10.39	13.30	11.15
Benchmark Returns (Annualised) (TRI) (%) #	N.A.	9.18	9.39	9.49	9.62	5.76
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.47	5.31	3.65	-0.70

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

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

SBI Credit Risk Fund

FUND MANAGER –LOKESH MALLYA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	9,10,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	12,01,138	N.A.	N.A.	7,11,541	3,98,322	1,23,241
Returns (Annualised) (%)	7.19	N.A.	N.A.	6.75	6.67	5.03
Benchmark Returns (Annualised) (TRI) (%) #	8.64	N.A.	N.A.	8.55	8.30	6.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.05	N.A.	N.A.	5.31	3.65	-0.70

Past performance may or may not be sustained in the future. # CRISIL Short Term Credit Risk Index, ## CRISIL 10 Year Gilt Index, Inception Date: January 02, 2014

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

SBI Multi Asset Allocation Fund

FUND MANAGER –Gaurav Mehta & Raj Gandhi (for ETCDs)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,50,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on January 31, 2022 (₹)	5,68,957	N.A.	N.A.	N.A.	4,39,683	1,26,139
Returns (Annualised) (%)	12.54	N.A.	N.A.	N.A.	13.41	9.60
Benchmark Returns (Annualised) (TRI) (%) #	12.65	N.A.	N.A.	N.A.	12.78	6.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	20.57	N.A.	N.A.	N.A.	23.53	16.78

Past performance may or may not be sustained in the future. # 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold, ## S&P BSE Sensex TRI, Inception Date: May 16, 2018

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

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

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Total Expense Ratios (as on month end)

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Equity Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.67	0.95
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.56	0.85
SBI Magnum Global Fund	2.03	1.25
SBI Magnum Mid Cap Fund	1.95	1.03
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	2.00	1.27
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.72	0.68
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.44	1.37
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.12	1.06
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	2.18	0.91
SBI Contra Fund	2.12	1.31
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.80	0.85
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	2.05	1.22
SBI Nifty Index Fund	0.50	0.18
SBI Magnum Comma Fund	2.55	2.01
SBI PSU Fund	2.54	1.45
SBI Infrastructure Fund	2.54	1.93
SBI Arbitrage Opportunities Fund	0.83	0.37
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.83	0.75
SBI Equity Savings Fund	1.20	0.63
SBI Banking And Financial Services Fund	2.00	0.83
SBI Gold Fund	0.52	0.10
SBI International Access- US Equity FoF	1.55	0.76
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.86	1.21
SBI Equity Minimum Variance Fund	0.74	0.34
SBI Retirement Benefit Fund – Aggressive Plan	2.31	0.96
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.40	1.05

Debt Schemes	Reg -Plan	Dir-Plan
SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.63	0.87
SBI Retirement Benefit Fund – Conservative Plan	1.37	0.83
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	0.96	0.40
SBI Short Term Debt Fund	0.84	0.34
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.20	0.56
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.28	0.18
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.22	0.72
SBI Magnum Income Fund	1.46	0.80
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.33
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.76	0.86
SBI Savings Fund	0.76	0.23
SBI Dynamic Bond Fund	1.65	0.88
SBI Corporate Bond Fund	0.80	0.35
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.92
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.21	0.68
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.49	0.31
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.18	0.10
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.34
SBI Magnum Children's Benefit Fund – Investment Plan	2.55	1.00
SBI Floating Rate Debt Fund	0.46	0.26
SBI Balanced Advantage Fund	1.59	0.34

Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan

Statutory Details & Risk Factors

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

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SBI Conservative Hybrid Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	11.8695
Direct Plan - Qtr IDCW	28-Jun-19	0.2200	13.2913
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	11.8903
Direct Plan - Qtr IDCW	27-Sep-19	0.2200	13.3387
Regular Plan - Qtr IDCW	27-Dec-19	0.1800	11.9186
Direct Plan - Qtr IDCW	27-Dec-19	0.2050	13.3878

Face value: ₹10

SBI Conservative Hybrid Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	14.2182
Direct Plan - Annual IDCW	24-Mar-17	0.8000	16.3740
Regular Plan - Annual IDCW	23-Mar-18	0.8000	14.0798
Direct Plan - Annual IDCW	23-Mar-18	0.8000	16.4921
Regular Plan - Annual IDCW	29-Mar-19	0.8000	13.9783
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.6829

Face value: ₹10

SBI Conservative Hybrid Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Mthly IDCW	27-Dec-19	0.0500	16.1384
Regular Plan - Mthly IDCW	27-Dec-19	0.0500	12.7925
Direct Plan - Mthly IDCW	31-Jan-20	0.0500	16.2508
Regular Plan - Mthly IDCW	31-Jan-20	0.0500	12.8634
Direct Plan - Mthly IDCW	28-Feb-20	0.0500	16.1993
Regular Plan - Mthly IDCW	28-Feb-20	0.0500	12.8064

Face value: ₹10

SBI Multi Asset Allocation Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Reg. Plan - Monthly IDCW	27-Dec-19	0.0500	12.9939
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.8000
Reg. Plan - Monthly IDCW	31-Jan-20	0.0500	13.0258
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.8459
Reg. Plan - Monthly IDCW	28-Feb-20	0.0500	12.7450
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.5572

Face value: ₹10

SBI Multi Asset Allocation Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	12.5479
Direct Plan - Qtr IDCW	28-Jun-19	0.2000	14.0457
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	12.8404
Direct Plan - Qtr IDCW	27-Sep-19	0.2000	14.4187
Regular Plan - Qtr IDCW	27-Dec-19	0.1950	12.8814
Direct Plan - Qtr IDCW	27-Dec-19	0.2150	14.4924

Face value: ₹10

SBI Multi Asset Allocation Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	15.0660
Direct Plan - Annual IDCW	24-Mar-17	0.8000	15.5711
Regular Plan - Annual IDCW	23-Mar-18	0.8000	15.2971
Direct Plan - Annual IDCW	23-Mar-18	0.8000	15.9910
Regular Plan - Annual IDCW	29-Mar-19	0.8000	15.0775
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.0175

Face value: ₹10

SBI Magnum Gilt Fund PF Regular - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Regular	28-Jun-19	0.2000	14.3123
IDCW - PF Regular	27-Sep-19	0.2100	14.4904
IDCW - PF Regular	27-Dec-19	0.2200	14.6101

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 1 Year	28-Jun-19	0.2000	13.6834
IDCW - PF Fixed 1 Year	27-Sep-19	0.2000	13.8546
IDCW - PF Fixed 1 Year	27-Dec-19	0.2100	13.9694

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 2 Years	28-Jun-19	0.2000	13.8489
IDCW-PF Fixed 2 Years	27-Sep-19	0.2000	14.0244
IDCW-PF Fixed 2 Years	27-Dec-19	0.2150	14.1381

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 3 Years	28-Jun-19	0.2000	13.4302
IDCW-PF Fixed 3 Years	27-Sep-19	0.2000	13.5943
IDCW-PF Fixed 3 Years	27-Dec-19	0.2050	13.7079

Face value: ₹10

SBI Magnum Gilt Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Sep-19	0.2100	14.2970
Direct Plan - IDCW	27-Sep-19	0.2250	15.2465
Regular Plan - IDCW	27-Dec-19	0.2200	14.4121
Direct Plan - IDCW	27-Dec-19	0.2300	15.3912
Regular Plan - IDCW	31-Jan-22	0.5800	16.5691
Direct Plan - IDCW	31-Jan-22	0.5800	17.8701

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Existing plans under the scheme are named Regular w.e.f. 01/01/2013

SBI Magnum Income Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.3640
Direct Plan - IDCW	28-Jun-19	0.2000	14.2971
Regular Plan - IDCW	27-Sep-19	0.2000	13.5154
Direct Plan - IDCW	27-Sep-19	0.2100	14.4849
Regular Plan - IDCW	27-Dec-19	0.2100	13.8150
Direct Plan - IDCW	27-Dec-19	0.2250	14.8286

Face value: ₹10

SBI Magnum Income Fund - Half Yearly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	12-Oct-18	0.4000	11.9114
Direct Plan - IDCW	12-Oct-18	0.4500	13.2953
Regular Plan - IDCW	29-Mar-19	0.4000	12.1369
Direct Plan - IDCW	29-Mar-19	0.4000	13.6399
Regular Plan - IDCW	27-Sep-19	0.4000	12.3642
Direct Plan - IDCW	27-Sep-19	0.4500	13.9366

Face value: ₹10

SBI Dynamic Bond Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	12.8770
Direct Plan - IDCW	28-Jun-19	0.2000	14.3421
Regular Plan - IDCW	27-Sep-19	0.2000	13.0602
Direct Plan - IDCW	27-Sep-19	0.2200	14.5709
Regular Plan - IDCW	27-Dec-19	0.2000	13.1854
Direct Plan - IDCW	27-Dec-19	0.2250	14.7307

Face value: ₹10

SBI Corporate Bond Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	29-Nov-19	0.0500	10.4941
Direct Plan - IDCW	29-Nov-19	0.0500	10.5400
Regular Plan - IDCW	27-Dec-19	0.0500	10.4402
Direct Plan - IDCW	27-Dec-19	0.0500	10.4902
Regular Plan - IDCW	28-Feb-20	0.0500	10.5457
Direct Plan - IDCW	28-Feb-20	0.0500	10.6052

Face value: ₹10

SBI Magnum Medium Duration Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.2217
Direct Plan - IDCW	28-Jun-19	0.2000	13.8925
Regular Plan - IDCW	27-Sep-19	0.2000	13.3908
Direct Plan - IDCW	27-Sep-19	0.2000	14.0926
Regular Plan - IDCW	27-Dec-19	0.2050	13.5749
Direct Plan - IDCW	27-Dec-19	0.2150	14.3000

Face value: ₹10

SBI Short Term Debt Fund- Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.2848
Regular Plan - Monthly IDCW	27-Dec-19	0.0500	12.7269
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.3563
Regular Plan - Monthly IDCW	31-Jan-20	0.0500	12.7872
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.4462
Regular Plan - Monthly IDCW	28-Feb-20	0.0500	12.8662

Face value: ₹10

SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Monthly IDCW	29-Nov-19	0.0500	11.9851
Monthly IDCW	31-Jan-20	0.0500	11.9887
Monthly IDCW	28-Feb-20	0.0500	12.0596

Face value: ₹10

SBI Credit Risk Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2100	14.8612
Direct Plan - IDCW	28-Jun-19	0.2000	13.8909
Regular Plan - IDCW	27-Sep-19	0.2000	13.9993
Direct Plan - IDCW	27-Sep-19	0.2100	15.0036
Regular Plan - IDCW	27-Dec-19	0.2150	14.0246
Direct Plan - IDCW	27-Dec-19	0.2300	15.0539

Face value: ₹10

SBI Magnum Low Duration Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Dec-19	5.0000	1133.0361
Direct Plan - Mthly IDCW	27-Dec-19	5.0000	1158.0993
Regular Plan - Mthly IDCW	31-Jan-20	5.0000	1134.8321
Direct Plan - Mthly IDCW	31-Jan-20	5.0000	1160.7696
Regular Plan - Mthly IDCW	28-Feb-20	5.0000	1135.7857
Direct Plan - Mthly IDCW	28-Feb-20	5.0000	1162.4360

Face value: ₹1000

SBI Savings Fund – Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	12.1447
Direct Plan - IDCW	27-Dec-19	0.0500	12.7250
Regular Plan - IDCW	31-Jan-20	0.0500	12.1597
Direct Plan - IDCW	31-Jan-20	0.0500	12.7505
Regular Plan - IDCW	28-Feb-20	0.0500	12.1628
Direct Plan - IDCW	28-Feb-20	0.0500	12.7620

Face value: ₹10

SBI Corporate Bond Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.1600	10.6459
Direct Plan - IDCW	27-Dec-19	0.1600	10.6948

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Existing plans under the scheme are named Regular w.e.f. 01/01/2013

SBI Magnum Constant Maturity Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

Face value: ₹10

SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	08-Jan-21	5.0000	1150.6279
Direct Plan - Mthly IDCW	08-Jan-21	5.0000	1191.8946
Regular Plan - Mthly IDCW	10-Feb-21	5.0000	1132.7487
Direct Plan - Mthly IDCW	10-Feb-21	5.0000	1174.0543
Regular Plan - Mthly IDCW	10-Mar-21	39.2600	1094.3769
Direct Plan - Mthly IDCW	10-Mar-21	39.2600	1136.1382

Face value: ₹1000

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Existing plans under the scheme are named Regular w.e.f. 01/01/2013

Note - Investors are requested to note that pursuant to SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 and Addendum dated November 30, 2021, benchmark of these schemes is termed as First Tier benchmark (w.e.f December 1, 2021)

Benchmark Riskometer As on 31 January, 2022

SBI MUTUAL FUND
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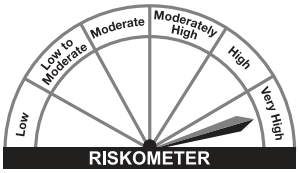
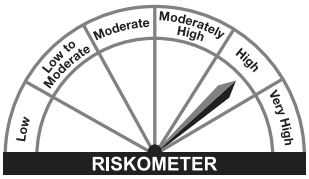
SR No.	Scheme Name	Scheme Benchmark Name	Scheme Benchmark Riskometer
1	SBI Magnum Equity ESG Fund	NIFTY100 ESG TRI	 Investors understand that the scheme benchmark riskometer is at Very High risk
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	S&P BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	S&P BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	S&P BSE HC TRI	
9	SBI Contra Fund	Nifty 500 Value 50 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	S&P BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	S&P BSE 500 TRI	
15	SBI Blue Chip Fund	S&P BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	S&P BSE PSU TRI	
18	SBI Smallcap Fund	S&P BSE 250 SmallCap TRI	
19	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
20	SBI Magnum Children's Benefit Fund- Investment Plan	CRISIL Hybrid 35+65 - Aggressive Index	
21	SBI Retirement Benefit Fund - Aggressive Plan	S&P BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	S&P 500	
24	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
			 Investors understand that the scheme benchmark riskometer is at High risk
1	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	Investors understand that the scheme benchmark riskometer is at Moderately High risk
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Multi Asset Allocation Fund	45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold	
4	SBI Gold Fund	Price of Gold	
5	SBI Floating Rate Debt Fund	CRISIL Ultra Short Term Debt Index	
6	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	
7	SBI Magnum Income Fund	NIFTY Medium to Long Duration Debt Index	
8	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index	
9	SBI Retirement Benefit Fund - Conservative Plan	NIFTY Composite Debt Index	
10	SBI Credit Risk Fund	CRISIL Short Term Credit Risk Index	
11	SBI Equity Savings Fund	NIFTY Equity Savings Index	

Benchmark Riskometer As on 31 January, 2022

SBI MUTUAL FUND
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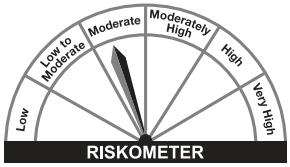
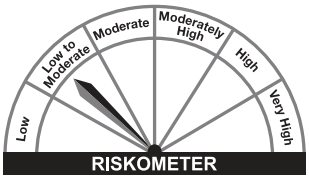
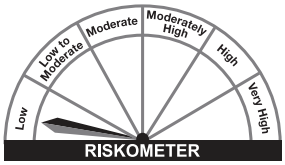
SR No.	Scheme Name	Scheme Benchmark Name	Benchmark Riskometer
1	SBI Magnum Low Duration Fund	NIFTY Low Duration Debt Index	 Investors understand that the scheme benchmark riskometer is at Moderate risk
2	SBI Short Term Debt Fund	CRISIL Short Term Bond Fund Index	
3	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index	
4	SBI Floating Rate Debt Fund	CRISIL Ultra Short Term Debt Index	
5	SBI Savings Fund	Nifty Money Market Index	
6	SBI Magnum Constant Maturity Fund	CRISIL 10 Year Gilt Index	
7	SBI Magnum Ultra Short Duration Fund	NIFTY Ultra Short Duration Debt Index	
8	SBI Liquid Fund	CRISIL Liquid Fund Index	
9	SBI Floating Rate Debt Fund	CRISIL Ultra Short Term Debt Index	
1	SBI Corporate Bond Fund	NIFTY Corporate Bond Index	 Investors understand that the scheme benchmark riskometer is at Low to Moderate risk
2	SBI Magnum Gilt Fund	CRISIL Dynamic Gilt Index	
3	SBI Dynamic Bond Fund	NIFTY Composite Debt Index	
1	SBI Overnight Fund	CRISIL Overnight Index	 Investors understand that the scheme benchmark riskometer is at Low risk
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

Disclosure of Potential Risk Class (PRC) matrix

- **SBI Overnight Fund**

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

- **SBI Short Term Debt Fund | SBI Floating Rate Debt Fund**

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

- **SBI Dynamic Bond Fund | SBI Magnum Constant Maturity Fund | SBI Magnum Gilt Fund**

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

Disclosure of Potential Risk Class (PRC) matrix

- **SBI Liquid Fund | SBI Savings Fund | SBI Magnum Ultra Short Duration Fund**

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

- **SBI Banking & PSU Fund | SBI Corporate Bond Fund**

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

- **SBI Magnum Low Duration Fund**

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

Disclosure of Potential Risk Class (PRC) matrix

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

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

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

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

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

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.

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.

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.

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, S&P BSE Sensex, S&P BSE 200, S&P BSE 500, 10-Year Gsec.

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.

Note: SEBI, vide circular dated June 30, 2009 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

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.

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

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.

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.

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.

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.

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.

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.

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.

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.

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.

Note - For details on IDCW, please refer notice cum addendum dated March 27, 2021. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 5, 2020, nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.

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