

At every step in life, Mutual Fund Solutions help you



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# From the MD & CEO's Desk

# Dear Investors,

As we navigate through the ever-changing landscape of global economy and markets, I would like to take this opportunity to share some important updates and insights with you.

In the recent past, the financial markets have witnessed several significant developments. Most recently, the US Federal Reserve decided to increase interest rates further, reaching the highest level in over 22 years. It marks the 11th increase since March 2022. However, amidst these changes, there are encouraging signs on the inflation front in the US, prompting many observers to question the possibility of a recession in the US in the immediate future.

As the largest asset management company in the country, we recognize that such changes and other related economic developments have a cascading effect on developing economies, including India. Even if there is no recession in the US, the tightening of monetary policy has already led to a slowdown in economic activity, affecting Indian exports, both merchandise and services, in recent months.

Closer home, high-frequency indicators are painting a mixed picture for the Indian economy. While economic indicators such as growth in bank credit, tax collection, and air traffic continue to be positive, there are potential dampeners to agricultural income. The monsoon season, though showing overall normal rainfall so far, is exhibiting skewed distribution, with excess rainfall in Northwest India and deficient rainfall in East and Northeast India. Weather-related risks could impact agricultural output and pose challenges to certain segments of the Indian economy. Inflation in June has seen a rise from the 20-month-low level in the previous month, primarily driven by food inflation. The erratic monsoon could further influence the dynamics of inflation.

We are closely monitoring these internal and external developments as they unfold. Taking all these factors into account, we expect Indian economic growth to potentially moderate in the second half of FY24. Nonetheless, our long-term optimism in the Indian economy remains intact. India's resilience and inherent potential continue to present numerous investment opportunities, which align with our core investment philosophy.

Amidst these dynamic market conditions, Indian equities have seen a rise for four consecutive months. The benchmark S&P Nifty 50 and BSE Sensex increased month-on-month in July, reflecting investor enthusiasm. Nifty and Sensex increased m-o-m by 2.9%\* and 2.8%\*, respectively. However, we maintain a cautious stance on Indian equities. Valuations have surged to reasonably high levels, that leave little room for earnings downgrades. As your advisors and investment managers, we believe in the importance of diversification across assets and within equity portfolios, to navigate the current market environment.

We remain steadfast in our commitment to prudent risk management and diligent fund management to best serve your investment objectives. As your trusted partners in this journey, we will continue to monitor market dynamics, economic developments, and potential risks closely. Our dedicated team continuously analyzes data and trends to take funds-level investment decisions that are in your best interest as investors.

In conclusion, I would like to emphasize that our commitment to delivering exceptional service, innovative investment strategies, and value additions to enhance your investment experience remains unwavering. We value your trust and confidence in our offerings, and we look forward to navigating these market challenges and opportunities together.

Should you have any questions, concerns, or require personalized advice, please do not hesitate to contact our teams. We are here to guide you and support you in achieving your financial goals. We appreciate the opportunity to serve you and remain committed to your financial success.

Wishing you a rewarding investment journey ahead.

Warm Regards,

**Shamsher Singh** 

MD & CEO

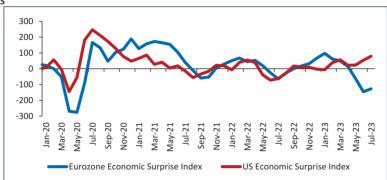
\*Source: Bloomberg 04

# **Market Overview**

Over the last year as global interest rates started to move up more so in a near synchronous manner, expectations of recession / hard landing had built up as evident in various market indicators. A series of Bank failures in the US in March 23 reinforced these fears with financial stability concerns emerging. Data series over the last few months in the US seems to validate the opposite or rather the cherished dream of a "soft landing" hoped so by most Central Banks. Even as CPI data has started to move lower, data on economic growth including the jobs data remain resilient. A widely anticipated rate hike by the FOMC in July that has taken the Fed Funds rate to 5.25%-5.50% is expected to be the last in this cycle. Market pricing continues to factor in around 100bps cuts by the FED in Cy24.

Chart 1:

Rising Public Debt levels in the US

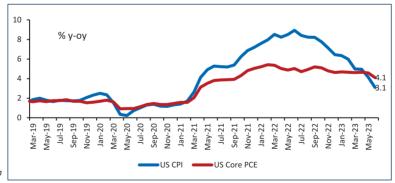


Source: Bloomberg, SBIFM Research

The last-minute suspension of the debt ceiling has removed the risk of near-term payment delays on US debt and its associated financial market effects. This focuses attention on the upcoming Federal Open Market Committee (FOMC) meeting in June. Relatively stronger Jobs data and slightly elevated (vs expectations) core Personal Consumption Expenditures (PCE) at 4.70% y-o-y has put the possibility of additional hikes back on the table even as rate cuts start to get pushed out. At the margin, in the near term there is merit in evaluating lag effects while also assessing the possibility of tightening in lending standards because of the issues in the small and community banks caused by asset liabilities mismatches (ALM) and rising rates. This does not preclude the possibility of a Pause- Restart cycle in policy rates if the 2% target remains elusive, more so in the absence of any other financial stability issues.

### Chart 2:

US CPI tracks lower, though above target.



Source: Bloomberg, SBIFM Research

The trajectory of policy interest rates in a potentially soft-landing situation could be materially different from assumptions built in under a scenario where financial stability or growth concerns predominate. At the margin, if this materializes, the assumptions built in currently may need to be repriced lower. In recent days, this has materialized to some extent as the deep inversion in the recession indicator. i.e 2 x 10y sovereign US curve has started to reduce at the margin.



Source: Bloomberg, SBIFM Research

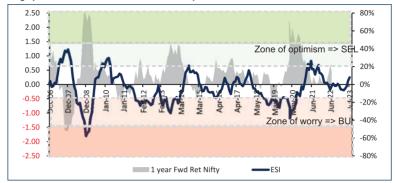
Another significant development over the month that could impact financial markets is the Bank of Japan policy tweak in their Yield curve target that has subtly shifted the intervention range upwards by 50 bps to 1% on the 10y benchmark sovereign yield.

### Fauity

July was yet another strong month for Indian equities. The Nifty and the Sensex gained 2.9% and 2.8% respectively with broader markets outperforming large cap indexes. The continued buoyancy in equities especially in small and micro-cap names has led to some concerns around heightened and potentially unsustainable frenzy in the markets. We turn to our in-house equity market sentiment index for answers. The index does suggest a rise in optimism over the past few months. While the reading is not as euphoric as during second half of 2021, the high readings are consistent with low forward twelve month returns.

Chart 4:

Equity sentiment index suggests rising optimism even as sentiment is not as euphoric as in second half of 2021



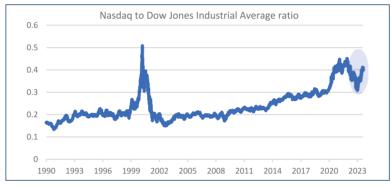
Source: SBIFM Research, Bloomberg. Note: ESI refers to Equity Sentiment Index, our in-house measure to quantity market sentiment. This works as a contrarian measure; risks are high when sentiment is euphoric while pessimistic sentiment usually provides good entry opportunity into equities.

The global narrative on 'soft landing' is not very well reflected in market internals. The US equity rally for example has been driven by tech sensitive Nasdaq index rather than the economically sensitive Dow Jones Industrial Average. Similarly, commodities which are supposed to be economically sensitive have continued to lag equities in general.

The underperformance of pro-economy assets over the past few months in the global context is so high that in many cases these divergences are now nearing multi-decade highs.

Chart 5:

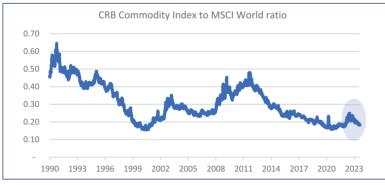
Nasdaq to Dow Jones ratio: The rally in US stocks is driven by Tech oriented Nasdaq rather than economically sensitive Dow Jones Industrial Average



Source: Bloomberg, SBIFM Research

### Chart 6:

CRB Commodity Index to MSCI World ratio: Economically sensitive commodities have trailed the global equity rally



Source: Bloomberg, SBIFM Research

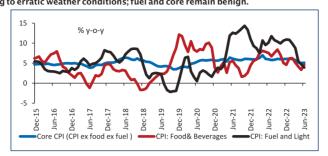
The current risk-on environment globally therefore does not seem to be implying any real confidence in the underlying economy. China's acknowledgement of a 'tortuous' recovery in the recent Politburo meet, Bank of Japan's tweak higher of policy rates and the recent Fitch downgrade of US debt point to continued fragilities in the global macroeconomic environment. While India stays better placed, we continue to think that diversification across assets and diversification across styles and sectors within the equity portfolio should stay central to portfolio construction in this environment.

### **Fixed Income**

Over the last quarter, domestic macro-economic data has broadly printed consistent with the narrative of strong relative growth, declining inflation, and resilient external sector in the overall context of no incipient fault lines with respect to financial stability. A potential trend line improvement in fiscal dynamics accompanied with better tax compliance continues to provide far greater fiscal resilience than implied by the sovereign rating of BBB-. In this context, the RBI policy stance of assigning higher weightage to aligning inflation to the 4% target remains prudent. Even as average inflation for FY24 was expected to remain closer to 5%, potential growth slowdown as well forward-looking estimates on CPI provided reasonable confidence on policy rates peaking at the current levels. The evolution of systemic liquidity and seasonality of the same could have opened by potential space for liquidity infusion over H2FY24(second half of the year).

As facts change on the ground, it is essential to revisit some of those estimates which could form the basis for a near term view on rates. Taken together, the prospects of "Soft landing", changing domestic liquidity dynamics, FY24 growth estimates and the recent price pressures on food articles should provide grounds for caution.

Chart 7:
Food inflation sees an uptick in June owing to erratic weather conditions; fuel and core remain benign.



Source: Bloomberg, SBIFM Research

### Inflation:

Delayed monsoon, subsequent deluge in July and associated crop damages provide a material upside risk (> 6% upper range) to near term CPI readings. While the MPC is likely to look through this phase, it must be considered in the context where core inflation has broadly been anchored around 5% as against the MPC's repeated guidance on the 4% mid-point for headline CPI. Past assessment of persistent price pressures as transitory, breach of the upper range of 6% in the not so distant past as well as recent price action in crude oil could potentially result in a much more conservative assessment AND tolerance towards the uptick in inflation. Resilience in growth and prevalence of surplus liquidity is also likely to inform the stance.

### Growth:

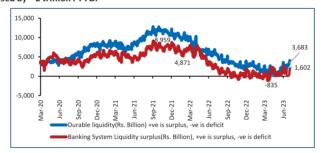
FY24 growth assumptions broadly have undergone revisions post the Q1FY24 and FY23 data releases. While RBI estimates growth at 6.5%, market estimates have now converged around 6%. The lag impact of policy actions and potential global recession validated a lower growth outcome. Seen in the context of a soft landing, the external sector negative impact on growth should be lower. Overall near-term high frequency indicators and higher government capex point to resilient growth numbers in H1FY24. However, the trend in H2FY24 could be much softer. Reasonably strong growth, higher than forecast headline CPI as well as the encouraging global dynamics should keep the MPC on a resolute near-term pursuit of the 4% mid-point.

### Liquidity:

Over the last 4 months of this fiscal, liquidity surplus has increased on the back of a larger than anticipated BoP surplus and the return of high value currency notes. Resilient equity portfolio flows have also been backed up by increasing ECB flows in recent months. The Balance of payments is estimated to have moved from a surplus of USD 5.6bn in Q4FY23 to USD 24.4 bn in Q1FY24 (source: RBI Bulletin July 23). The overall surplus liquidity has accordingly moved closer to Rs 3.7 trillion. In the context of evolution of both Inflation and growth in the near term and the guidance on withdrawing liquidity surplus, perhaps the risk of action rather than hawkish words in the near term has gone up. While there could be unwinding of surplus in the second half on account of seasonality as well as election spending, large capital flows remain a risk to the assumption of any OMO support.

# Chart 8:

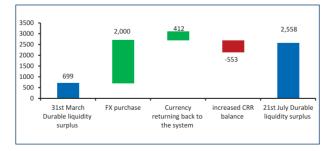
# Durable liquidity at INR 3.7 trillion-increased by ~2 trillion FYTD.



Source: Bloomberg, SBIFM Research

### Chart 9:

# Drivers of durable liquidity



Source: Bloomberg, SBIFM Research

To summarise, the above factors provide grounds to remain cautious in the near term and not to build any assumptions of policy easing in India. On balance, in the near term a focus on removing liquidity may take preference. However, the risk of policy rates not having peaked is not trivial given the context as mentioned above. This would broadly govern portfolio construction in the near term.

The reduced risk of large additional global central bank rate hikes remains a positive, even as the theme of "higher for a bit longer "looks more likely rather than quick pivots towards easing. Technical factors including the impact of higher treasury supply as well as the changing monetary policy dynamics by the Bank of Japan could have implication for global markets. Valuations continue to remain broadly supportive as policy rates at 6.5% still provide a real neutral rate of around 1% + even assuming FY24 CPI between 5%-5.25%. Market interest rates especially at the shorter end provide high visibility of real returns.

Fixed income investments in the Indian context, should be based on the visibility on positive real returns, higher carry, adequate diversification, and transparency, alongside the potential to capture the changes in interest rate cycles. Ongoing improvements in fiscal and external balances, alongside a focus on aligning CPI to the midpoint of 4% bode well for long term prospects.



# From the DMD & CBO's Desk

# Dear Friends,

July has been a month of highs, whether they be equity markets or monsoon in many parts of the country. Equity Markets scaled new highs driven by positive investor sentiment due to stable macroeconomic fundamentals, steady earnings growth and confidence from foreign portfolio investors. India is witnessing its manufacturing sector moment i.e., Make in India, aided by multiple factors such as increased investment in physical and digital infrastructure over the last decade, taxation reforms, focus on ease of doing business, bigger businesses with deleveraged balance-sheet using their ability to undertake capex. The PLI scheme could be an important catalyst to this momentum and one where we see the country take the lead in diverse sectors.

While we all prayed for a good monsoon season, the weather as has been the norm lately has been unpredictable. Many cities and towns across the country have been ravaged by extraordinary rainfall in a short period of time which has caused severe damage to infrastructure and unfortunately loss of lives and homes. Such conditions possibly due to climate change is going to be a strong factor going forward which can impact markets and economic sentiments.

Mutual Fund flows have remained robust with few categories receiving more interest from investors but the heartening bit I see is financialisation of savings from Tier 1 & 2 locations with a keen interest in equity-oriented funds. As a fund house, our belief has been to educate investors on thinking about mutual funds offering solutions for their various financial goals.

On our part, we believe that as market leaders it is our responsibility to create newer markets for mutual funds and get more savers to experience the journey of long-term wealth creation. Our investor awareness initiatives include not only topics like SIPs but also the need to Top-up SIPs regularly to keep pace with lifestyle changes. We are making existing investors aware of different mutual fund categories like Hybrid Funds which can help them diversify their portfolio and capitalise on opportunities across asset classes. We have also begun creating 'product wrappers' to combine some of our offerings which when invested together can help investors capitalize on sectors like manufacturing, consumption or financial services. Or wrappers with some of our schemes which have unique investing styles for further diversification within the AMC.

As a fund house, the past month was another notable one for us. We were entrusted to manage the Corporate Debt Market Development Fund (CDMDF), launched on July 28 by Honourable Finance Minister, Smt. Nirmala Sitharaman, a Backstop Facility for purchase of investment grade corporate debt securities, to instil confidence amongst the participants in the Corporate Debt Market during times of stress and to generally enhance secondary market liquidity by creating a permanent institutional framework for activation in times of market stress. This is a humbling moment for us as a fund house and a responsibility similar to the EPFO mandate entrusted with us.

Wishing you the best!

Warm Regards,

D P Singh

DMD & CBO

# 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 Multicap Fund	SBI Dividend Yield 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 +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	1661/10/10	29/09/2005	08/03/2052	14/03/2023	6661/20/50	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Ms. Sohini Andani & *Mr. Mohit Jain	Mr. Rohit Shimpi & *Mr. Mohit Jain	Mr. R. Srinivasan & *Mr.Mohit Jain	Mr. R. Srinivasan & *Mr.Mohit Jain	Mr. Rohit Shimpi *Mr. Mohit Jain	Mr. Dinesh Balachandran & *Mr.Mohit Jain	Mr. Saurabh Pant & *Mr.Mohit Jain	Ms. Sohini Andani & *Mr.Mohit Jain	Mr. R. Srinivasan & *Mr. Mohit Jain
Managing Since	Sep-2010	Jan-2022	Jan-2022	March-2022	March-2023	May-2018	Sep-2016	July-2010	Jan-2022
First Tier Benchmark	S&P BSE 100 Index (TRI)	Nifty ESG 100 TRI	S&P BSE 500 Index (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	S&P BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
				Fund Details as	and Details as on 31 July 2023				
Month End AUM (₹ in Crores)	₹39,301.37	₹4,998.82	₹17,930.77	₹12,884.04	₹4,798.90	₹13,504.29	₹13,898.57	₹11,829.84	₹6,162.98
Portfolio Turnover	0.19	0.25	0.25	0.29	1	2.36	0.46	0.13	69.0
Standard Deviation*	14.33%	13.71%	13.43%	,		14.34%	13.93%	14.83%	11.97%
Beta*	0.99	06.0	06.0		1	06.0	0.89	0.83	0.86
Sharpe Ratio*	11.11	0.98	1.16	ı	1	1.99	1.48	1.71	1.20
Expense Ratio	Regular- 1.60% Direct- 0.87%	Regular- 1.98% Direct- 1.34%	Regular- 1.74%, Direct- 0.85%	Regular- 1.78%, Direct- 0.88%	Regular- 1.89%, Direct- 0.77%	Regular- 1.78%, Direct- 0.83%	Regular- 1.81% Direct- 0.91%	Regular- 1.83%, Direct- 0.90%	Regular- 1.93%, Direct- 1.21%
			Portfolio C	Portfolio Classification By Asset Allocation (%) as on 31 July 2023	et Allocation (%) as	on 31 July 2023			
Large Cap (%)	83.39	75.69	64.71	40.46	63.61	38.29	41.31	12.41	24.30
Mid Cap (%)	11.75	15.52	19.87	26.41	17.94	28.23	38.91	99.99	40.51
Small Cap (%)		3.70	8.51	28.68	3.92	18.25	12.91	15.25	15.63
Unclassified (%)		-			-				
Other Assets (%)	4.73	5.09	6.80	2.90	14.53	8.95	6.87	5.60	19.56
			Portfolio Clas	Portfolio Classification By Industry Allocation (%) as on 31 July 2023	ry Allocation (%) as	on 31 July 2023			
:: •								1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	

Offier Assets (%)		5.03	0.00	7.90	14.33	0.93	0.0/	0.00	9.30
			Portfolio Clas	Portfolio Classification By Industry Allocation (%) as on 31 July 2023	y Allocation (%) a	s on 31 July 2023			
Portfolio	Ψ.		Financial Services 32.35	inancial Services 19.00	Financial Services 19.6	30.04 Financial Services 32.35 Financial Services 19.00 Financial Services 19.67 Financial Services 22.50	ervices	nd Aut	Fast Moving
Classification	Components 12.86	12.86 Technology 19.33	19.33 Technology 9.64	9.64 Components 11.27 Technology		16.47 Consumable Fuels 9.98	Capital Goods 9.48	9.48 Financial Services 15.75	17.89 Consumer Goods 21.91 15.75 Information
Py Industry	Fast Moving Consumer Automobile And Auto	Automobile And Auto		Chemicals 9.52	9.52 Automobile And		Fast Moving Consumer	Capital Goods 14.51	
by manacry		10.32 Components 12.17	12.17   Components 7.52	Durables	Auto Components 11.6	7 Healthcare 7.66	7.49	Chemicals 8.28	_
Allocation	Healthcare 6.60		8.02   Fast Moving Consumer   Healthcare		7.79 Cash, Cash Equivalents   Information	Information	Cash, Cash Equivalents	Textiles 7.06	7.06   Capital Goods 14.24
	Construction 5.16	5.16 Fast Moving Consumer	Goods 6.76	Fextiles 5.74		9.05 Technology 6.96	And Others 6.87	Healthcare 6.71	6.71 Automobile And
(%) (lob 10)	Cash, Cash Equivalents		4.64 Oil, Gas & Consumable Fast Moving Consumer Fast Moving	ast Moving Consumer		spc	Automobile And Auto	Cash, Cash Equivalents	Auto Components 12.18
	And Others 4.73	4.73 Construction 4.56	Fuels 6.56		ds	8.67 Sovereign 6.28	Components 5.85	And Others 5.60	5.60   Cash, Cash Equivalents
	Oil, Gas & Consumable	Oil, Gas & Consumable   Construction Materials 3.91   Healthcare 5.63   Consume	Healthcare 5.63	r Services	5.32 Capital Goods 6.1	1 Power 5.39	Metals & Mining 5.30	Realty 4.23	4.23   And Others 6.07
	Fuels 4.68	Healthcare 3.25	Consumer Durables 4.68		3.82 Oil, Gas &	Construction	Consumer Services 4.71	Construction	Textiles 5.94
	Information	Consumer Services 2.60	Construction 3.53	tion	3.39 Consumable Fuels 5.1	1 Materials 4.88	Construction Materials 3.78	Materials 4.17	4.17 Chemicals 5.22
	Technology 4.60	4.60   Cash, Cash Equivalents	Capital Goods 3.31		Power 4.0	4.08 Fast Moving	Consumer Durables 3.63	3.63 Fast Moving	Derivatives 2.25
	Capital Goods 4.13	4.13 And Others 2.33	2.33 Services 2.98	01	Services 4.0	4.07 Consumer Goods 4.21		Consumer Goods 3.96	3.96 Financial Services 1.75
	Construction Materials 3.05			1	Healthcare 3.68	8			
				Othe	Other Details				
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30	Within 1 Year - 1% Within 1 Year - 1%	Within 1 Year - 19	Within 1 Year - 1%	On or Before 30	Within 1 Year - 1%	Within 1 Year - 1%
			days - 0.10%				days - 0.10%		

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. "Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023)

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. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# 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	6002/60/60	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan & *Mr.Mohit Jain	Mr. R. Srinivasan & *Mr.Mohit Jain	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & *Mr.Mohit Jain	Mr. Milind Agrawal & *Mr.Mohit Jain	Mr. Richard D'souza	Mr. Richard D'souza & *Mr.Mohit Jain
Managing Since	May-2009	Nov - 2013	Sep-2016	Jun-2011	Aug - 2019	Aug-2014	Aug-2014
First Tier 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 July 2023	July 2023			
Month End AUM (Rs. in Crores)	₹29,911.09	₹20,024.62	₹15,382.17	₹1,972.67	₹4,362.43	₹635.18	₹451.32
Portfolio Turnover	0.19	0.94	0.12	0.42	1.20	0.75	0.55
Standard Deviation*	14.86%	15.14%	13.28%	14.35%	20.18%	20.38%	18.35%
Beta*	0.88	0.74	0.88	0.89	06.0	0.80	0.86
Sharpe Ratio*	1.01	1.73	1.40	0.84	0.83	1.10	0.86
Expense Ratio	Regular- 1.61% Direct- 0.70%	Regular- 1.66% Direct- 0.71%	Regular- 1.75%, Direct- 0.99%	Regular- 2.12%, Direct- 1.04%	Regular- 1.90% Direct- 0.77%	Regular- 2.49%, Direct- 1.35%	Regular- 2.57%, Direct- 2.03%
		Portfolio Classif		cation By Asset Allocation (%) as on 31 July 2023	23		
Large Cap (%)	53.80	0.71	62.46	40.40	73.42	54.93	45.59
Mid Cap (%)	34.55	16.10	20.82	26.64	12.81	15.13	18.29
Small Cap (%)	2.53	67.07	12.87	31.11	6.73	26.27	31.51
Unclassified (%)							
Other Assets (%)	8.46	16.12	3.85	1.85	7.04	3.67	4.61
		Portfolio Classific	ification By Industry Allocation (%) as on 31	ation (%) as on 31 July 2023	023		
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 45.20 Telecommunication 8.76 Fast Moving Consumer 8.28 Information Technology 7.30 Automorbile And Auto Components 5.04 Healthcare 5.04 Consumer Services 3.78 Chemicals 3.78 Power 3.02 Consumer Durables 2.62	Capital Goods 18.64 Consumer Durables 13.12 Consumer Services 10.75 And Others 9.10 Construction 8.15 Derivatives 6.94 Financial Services 5.78 Fast Moving Consumer Goods 4.35 Healthcare 3.23	Financial Services 27.35 Oil, Gas & Consumable Fuels Healthcare 8.95 Capital Goods 8.54 Automobile And Auto Components Information 7.95 Information 7.79 Construction 4.78 Cash, cash Equivalents And Others 3.85 Power 3.85 Consumer Goods 3.35	Healthcare 89.37 Chemicals 7.36 Cash, Cash Equivalents And Others 1.51 Consumer Services 1.42 Capital Goods 0.34	Financial Services 92.96 Derivatives 5.29 Cash, Cash Equivalents And Others	Financial Services 35.49 Capital Goods 16.76 Power 14.01 Oil, Gas & Consumable 12.59 Hels Mining 9.65 Construction 7.83 Cash, Cash Equivalents And Others 3.67	Metals & Mining 20.83 Chemicals 15.73 Oli, Gas & Consumable Fuels 14.83 Construction Materials 14.23 Materials 6.55 Textiles 5.90 Fast Moving 6.57 Cansumer Goods 5.79 Cash, Cash Equivalents 4.61 Capital Goods 4.32 Utilities
			er	S			
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 (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense rate investing 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# 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
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	NA
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021
Fund Manager	Mr. Bhavin Vithlani & *Mr. Mohit Jain	Mr. Saurabh Pant & *Mr.Mohit Jain	Mr. Saurabh Pant & *Mr. Mohit Jain	Mr. Raviprakash Sharma & *Mr.Mohit Jain	Mr. Raviprakash Sharma	Mr. Mohit Jain
Managing Since	Jan-2022	Jun-2011	Jan-2022	Mar-2019	Sep-2011	March-2021
First Tier 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
		Fund Do	und Details as on 31 July 2023			
Month End AUM (Rs. in Crores)	₹1,165.62	₹1,508.01	₹3,080.89	₹157.35	₹1,385.42	₹828.77
Portfolio Turnover	0.38	0.44	09:0	0.36		
Standard Deviation*	14.07%	14.50%	17.71%	12.48%		
Beta*	0.86	0.75	06:0	0.81		
Sharpe Ratio*	1.63	1.75	1.04	1.13		
Expense Ratio	Regular- 2.27% Direct- 1.80%	Regular- 2.17% Direct- 1.10%	Regular- 1.98% Direct- 0.88%	Regular- 0.74% Direct- 0.42%	Regular- 0.42%, Direct- 0.10%	Regular- 1.63%, Direct- 0.91%
		Portfolio Classification B	Portfolio Classification By Asset Allocation (%) as on 31 July 2023	31 July 2023		
Large Cap (In %)	43.28	43.95	64.44	99.82		
Mid Cap (In %)	19.58	20.64	11.58		•	
Small Cap (In %)	30.37	29.09	12.45		ETF: 99.97	Overseas Mutual Fund: 98.93
Unclassified (%)	•					
Other Assets (In %)	6.77	6.32	11.53	0.18	0.03	1.07
		Portfolio Classification By	tion By Industry Allocation (%) as on 31 July 2023	n 31 July 2023		
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 16.83 Construction Materials 14.19 Oil, Gas & Consumable Fuels Construction 11.19 Financial Services 8.02 Power Automobile And Auto Components Clash, Cash Equivalents And Others Realty Construction 4.58 Realty Realty	Fast Moving Consumer Goods Consumer Services 14.22 Consumer Durables 13.55 Automobile And Auto Components 12.98 Textiles Cash, Cash Equivalents And Others And Others Telecommunication 3.31 Media, Entertainment & Publication Mutual Fund 2.30 Services	Information Technology Telecommunication 10.11 Media, Entertainment & Publication 8.10 Services 7.65 Consumer Services 5.88 Cash, Cash Equivalents And Others 2.05	Fast Moving Consumer Goods Loss Healthcare Loss Information Technology Financial Services Gomponents Power Oil, Gas & Consumable Fuels Metals & Mining Telecommunication	Exchange Traded Funds 99.97 Cash, Cash Equivalents And Others 0.03	Mutual Fund 98.93 Cash, Cash Equivalents And Others 1.07
			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
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense	investing. For details, please refer to r	espective page of the scheme. Risk Fre	e rate: FBIL Overnight Mibor rate (6	.60% as on 31 st July 2023) Basis for	Ratio Calculation: 3 Years Monthly	Data Points, Expense

Please consult your funancial advisor before investing. For details, please refer to respective page of the scheme. Kisk Free rate: FBIL Overnight Mibor rate (b. 60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Founts. Expense rate investing and 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



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**

• T	vpe	of	Sc	heme

An open-ended Equity Scheme

predominantly investing in large cap stocks.

Date of Allotment: 14/02/2006

Report As On: 31/07/2023

· AAUM for the Month of July 2023

₹38.959.91 Crores

· AUM as on July 31, 2023

₹39,301.37 Crores

• Fund Manager: Ms. Sohini Andani &

\*Mr.Mohit lain

Managing Since:

Ms. Sohini Andani Sep-2010

Mr. Mohit Jain Nov-2017

Total Experience: Over 27 years

First Tier 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\* .14.33% Beta\* : 0.99 Sharpe Ratio\* :1.11

Portfolio Turnover\*

**Equity Turnover** : 0.17 **Total Turnover** :0.19

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 (6.60% as on 31st July 2023) 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



	LAST IDCW	race v	alue. (10
NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
40.7406	23-Sep-16 (Reg Plan)	1.00	18.5964
71.6151	23-Sep-16 (Dir Plan)	1.20	21.8569
71.0131	17-Jul-15 (Reg Plan)	2.50	17.6880
50.7897	17-Jul-15 (Dir Plan)	2.90	20.5395
78 2590	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**

	101
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	10.65
ICICI Bank Ltd.	8.40
ITC Ltd.	5.81
Larsen & Toubro Ltd.	5.16
Infosys Ltd.	4.60
Reliance Industries Ltd.	3.94
Bajaj Finance Ltd.	3.83
Page Industries Ltd.	3.05
Divi'S Laboratories Ltd.	2.61
Britannia Industries Ltd.	2.56
Mahindra & Mahindra Ltd.	2.25
Cholamandalam Investment & Financ	e Co. Ltd. 2.25
Eicher Motors Ltd.	2.15
Cummins India Ltd.	2.04
Hindustan Unilever Ltd.	1.95
Bharti Airtel Ltd.	1.91
Sun Pharmaceutical Industries Ltd.	1.86
Kotak Mahindra Bank Ltd.	1.84
Shree Cement Ltd.	1.69
Axis Bank Ltd.	1.54
Hindalco Industries Ltd.	1.53
HDFC Life Insurance Company Ltd.	1.52
Sona Blw Precision Forgings Ltd.	1.45
Maruti Suzuki India Ltd.	1.44
Ultratech Cement Ltd.	1.36
DLF Ltd.	1.32
ICICI Prudential Life Insurance Compa	any Ltd. 1.23
Thermax Ltd.	1.14

**NET ASSET VALUE** 

Option

Reg-Plan-IDCW

Dir-Plan-IDCW Dir-Plan-Growth

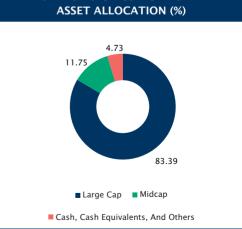
Reg-Plan-Growth

-OLIO	
Stock Name	(%) Of Total AUM
Bajaj Auto Ltd.	1.12
Samvardhana Motherson Internationa	l Ltd. 1.11
Cipla Ltd.	1.11
ICICI Lombard General Insurance Con	npany Ltd. 1.07
Schaeffler India Ltd.	1.04
State Bank Of India	0.95
SKF India Ltd.	0.95
TVS Motor Company Ltd.	0.82
Hero Motocorp Ltd.	0.82
Godrej Properties Ltd.	0.75
Motherson Sumi Wiring India Ltd.	0.66
Mankind Pharma Ltd.	0.64
PI Industries Ltd.	0.55
Indian Oil Corporation Ltd.	0.45
Avenue Supermarts Ltd.	0.41
Jio Financial Services Ltd.	0.40
Max Healthcare Institute Ltd.	0.38
Life Insurance Corporation Of India	0.33
Hindustan Petroleum Corporation Ltd	
Zomato Ltd.	0.21
Total	95.14
Treasury Bills	
91 Day T-Bill 05.10.23	0.13
Total	0.13
Cash, Cash Equivalents And Others	
Grand Total	100.00

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

Financial Services	34.01
Automobile And Auto Components	12.86
Fast Moving Consumer Goods	10.32
Healthcare	6.60
Construction	5.16
Oil, Gas & Consumable Fuels	4.68
Information Technology	4.60
Capital Goods	4.13
Construction Materials	3.05
Textiles	3.05
Realty	2.07
Telecommunication	1.91
Metals & Mining	1.53
Consumer Services	0.62
Chemicals	0.55
Sovereign	0.13
Cash, Cash Equivalents And Others	4.73

# PORTFOLIO CLASSIFICATION BY





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

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



# 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**

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

The Fund aims at achieving its objectives by aligning itself to its Responsible Investment Policy and using ESC assessments of constituent companies to minimise risks arising from ESC factors and deliver risk-adjusted returns to the investors. The fund uses negative screening, ESC integration and best-in-class approaches for stock selection.

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

### **Fund Details**

T۱	ne	οf	Sc	hem	6

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

Date of Allotment: 01/01/1991 Report As On: 31/07/2023

· AAUM for the Month of July 2023

₹4.951.80 Crores

· AUM as on July 31, 2023 ₹4,998.82 Crores

• Fund Manager: Mr. Rohit Shimpi & \*Mr. Mohit lain

**Managing Since:** 

Mr. Rohit Shimpi Jan-2022

Mr. Mohit Iain Nov-2017

Total Experience: Over 16 years

• First Tier Benchmark: Nifty ESG 100 TRI

Exit Load: For exit within 1 year from the date of allotment

For exit after 1 year from the date of allotment -

· 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 lune 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\* :13.71% Beta\* :0.90 : 0.98 Sharpe Ratio Portfolio Turnover\*

**Equity Turnover** : 0.25 Total Turnover : 0.25

Total Turnover

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 (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years

Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Ian 4, 2018

NET ASSET VALUE		LAST IDCW Face valu		⁄alue: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	56.9749	16-Mar-18 (Reg Plan)	3.40	29.0857
Reg-Plan-Growth	182.1743	16-Mar-18 (Dir Plan)	4.00	34.6356
neg i ian drown	102.17 15	30-May-17 (Reg Plan)	2.00	30.8936
Dir-Plan-IDCW	70.7961	30-May-17 (Dir Plan)	2.50	36.5027
Dir-Plan-Growth	197.2034	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
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.		24-Apr-15 (Dir Plan)	7.00	36.7592

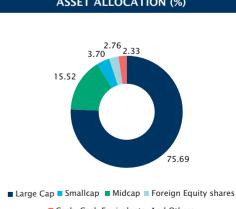
	PORT
Stock Name (%) Of Total	AUM
Equity Shares	
HDFC Bank Ltd.	8.18
Infosys Ltd.	7.16
Tata Consultancy Services Ltd.	6.68
ICICI Bank Ltd.	6.10
Axis Bank Ltd.	4.66
Larsen & Toubro Ltd.	4.56
Ultratech Cement Ltd.	3.91
ABB India Ltd.	3.64
State Bank Of India	3.47
Mahindra & Mahindra Ltd.	3.33
TVS Motor Company Ltd.	3.03
Maruti Suzuki India Ltd.	2.89
Hindustan Unilever Ltd.	2.77
Cummins India Ltd.	2.76
Cholamandalam Investment & Finance Co. Ltd.	2.49
Page Industries Ltd.	2.24
Titan Company Ltd.	2.16
Sona Blw Precision Forgings Ltd.	2.05
Kotak Mahindra Bank Ltd.	1.91
Britannia Industries Ltd.	1.87
Divi'S Laboratories Ltd.	1.84
HDFC Asset Management Co. Ltd.	1.77
Hindalco Industries Ltd.	1.76
Timken India Ltd.	1.62
L&T Technology Services Ltd.	1.61
Credit Access Grameen Ltd.	1.46
Cipla Ltd.	1.41

FOLIO	
Stock Name	(%) Of Total AUM
Jubilant Foodworks Ltd.	1.30
FSN E-Commerce Ventures Ltd.	1.30
Brigade Enterprises Ltd.	1.18
Tech Mahindra Ltd.	1.12
PVR Inox Ltd.	1.06
Schaeffler India Ltd.	0.87
InterGlobe Aviation Ltd.	0.75
Total	94.91
Foreign Equity Shares	
Microsoft Corporation	2.76
Total	2.76
Cash, Cash Equivalents And Others	2.33
Grand Total	100.00
	Jubilant Foodworks Ltd. FSN E-Commerce Ventures Ltd. Brigade Enterprises Ltd. Tech Mahindra Ltd. PVR Inox Ltd. Schaeffler India Ltd. InterGlobe Aviation Ltd. Total Foreign Equity Shares Microsoft Corporation Total Cash, Cash Equivalents And Others

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

Financial Services	30.04
Information Technology	19.33
Automobile And Auto Components	12.17
Capital Goods	8.02
Fast Moving Consumer Goods	4.64
Construction	4.56
Construction Materials	3.91
Healthcare	3.25
Consumer Services	2.60
Textiles	2.24
Consumer Durables	2.16
Metals & Mining	1.76
Realty	1.18
Media, Entertainment & Publication	1.06
Services	0.75
Cash, Cash Equivalents And Others	2.33

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



Cash, Cash Equivalents, And Others



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.

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



An open-ended dynamic equity scheme investing

# **Investment Objective**

To provide investors with opportunities for longterm 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: 31/07/2023

AAUM for the Month of July 2023

₹17.707.04 Crores

AUM as on July 31, 2023 ₹17,930.77 Crores

Fund Manager: Mr. R. Srinivasan &

\*Mr. Mohit lain

Managing Since:

Mr. R. Srinivasan Jan-2022

Mr. Mohit lain Nov-2017

Total Experience: Over 30 years First Tier 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-

· 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 .13 43% Beta" : 0.90 Sharpe Ratio :1.16 Portfolio Turnover\* Equity Turnover : 0.48 Total Turnover

TotalTurnover=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 (6.60% as on 31st July 2023) 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

SBI MUTUAL FUND A PARTNER FOR LIFE LAST IDCW Face value: ₹10 NAV (₹) **Record Date** IDCW (in ₹/Unit) NAV (₹) 38.2744 09-Mar-18 (Reg Plan) 1.90 20.5230 09-Mar-18 (Dir Plan) 2.20 23.9106 85 4767 29-Dec-17 (Reg Plan) 2.50 23.8257 46.9401 29-Dec-17 (Dir Plan) 2 90 27 6830

30-Dec-16 (Reg Plan)

30-Dec-16 (Dir Plan)

Delhivery Ltd.

CESC Ltd.

93.9121

2.23

2.18

1 98

1.90

1.83

1.67

1.52

1.51

1.43

1.40

1.33

1.27

1 26

1.23

1.21

1.20

1.18

1.13

1.11

1.11

1.10

**PORTFOLIO** 

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.

**NET ASSET VALUE** 

Option

Reg-Plan-IDCW

Dir-Plan-IDCW

Dir-Plan-Growth

Stock Name

**Equity Shares** 

ICICI Bank Ltd.

HDFC Bank Ltd.

Kotak Mahindra Bank Ltd.

Reliance Industries Ltd.

State Bank Of India

Larsen & Toubro Ltd.

Sun Pharmaceutical Industries Ltd.

HDFC Life Insurance Company Ltd.

Nuvoco Vistas Corporation Ltd.

HDFC Asset Management Co. Ltd.

Sona Rlw Precision Forgings Ltd.

Bharat Petroleum Corporation Ltd.

Oil & Natural Gas Corporation Ltd.

The Indian Hotels Company Ltd.

Carborundum Universal Ltd.

Hindalco Industries Ltd.

Maruti Suzuki India Ltd.

TVS Motor Company Ltd.

Mahindra & Mahindra Ltd.

Max Healthcare Institute Ltd.

Bajai Finance Ltd.

Rharti Airtel Ltd.

Bank Of Baroda

Cipla Ltd.

Bharat Forge Ltd.

V-Guard Industries Ltd.

Interglobe Aviation Ltd.

United Breweries Ltd.

Infosys Ltd.

ITC Ltd.

Reg-Plan-Growth

(%) Of Total AUM	Stock Name	(%) Of Total AUM
	Page Industries Ltd.	1.05
8.41	Havells India Ltd.	1.03
5.61	Torrent Power Ltd.	1.02
5.41	Divi'S Laboratories Ltd.	1.02
4.65	Hindustan Unilever Ltd.	1.00
4.47	Container Corporation Of India Ltd.	0.99
3.80	K.P.R. Mill Ltd.	0.96
3.12	G R Infra Projects Ltd.	0.96
2.73	Uno Minda Ltd.	0.94
2.57	Sheela Foam Ltd.	0.92
2.51	Voltas Ltd.	0.91

1.90

2.20

19.2173

22.0670

0.89

0.89

0.83

0.83

0.80

0.77

0.71

0.40

0.39

0.35

3.04

1.19

4.23

0.11

0.11

2.57

100.00

93.09

PVR Inox Ltd. Muthoot Finance Ltd. Star Cement Ltd. Rossari Biotech Ltd. Relaxo Footwears Ltd. Camlin Fine Sciences Ltd. lio Financial Services Ltd. Life Insurance Corporation Of India Total Foreign Equity Shares Alphabet Inc. Microsoft Corporation Total Treasury Bills

Cash, Cash Equivalents And Others

91 Day T-Bill 05.10.23

**Grand Total** 

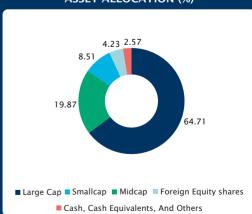
# PORTFOLIO CLASSIFICATION BY **INDUSTRY ALLOCATION (%)**

ZF Commercial Vehicle Control Systems India Ltd. 1.37

ICICI Lombard General Insurance Company Ltd.

Financial Services	32.35
Information Technology	9.64
Automobile And Auto Components	7.52
Fast Moving Consumer Goods	6.76
Oil, Gas & Consumable Fuels	6.56
Healthcare	5.63
Consumer Durables	4.68
Construction	3.53
Capital Goods	3.31
Services	2.98
Construction Materials	2.63
Telecommunication	2.51
Textiles	2.01
Power	1.91
Metals & Mining	1.90
Consumer Services	1.40
Chemicals	1.17
Media, Entertainment & Publication	0.83
Sovereign	0.11
Cash, Cash Equivalents And Others	2.57

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





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

SBI Flexicap Fund

This product is suitable for investors who are seeking^:

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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI MULTICAP FUND

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

# **Investment Objective**

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

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

# **Fund Details**

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An open ended equity scheme investing across

large cap, mid cap, small cap stocks

Date of Allotment: 08/03/2022
 Report As On: 31/07/2023

AAUM for the Month of July 2023

₹12.675.37 Crores

AUM as on July 31, 2023

₹ 12.884.04 Crores

• Fund Manager: Mr. R. Srinivasan &

\*Mr. Mohit Jain

Managing Since: Mr. R. Srinivasan March-2022

Mr. Mohit Jain March-2022

Total Experience: Over 30 years

· First Tier Benchmark:

NIFTY 500 Multicap 50:25:25 TRI

 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

· Options: Growth, IDCW

SIP

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.

Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum

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

Quarterly - Minimum ₹1500 & in multiples of Re.

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

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

Minimum Investment

₹ 5000 & in multiples of ₹ 1

• Additional Investment

₹ 1000 & in multiples of ₹ 1

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# **Quantitative Data**

# Portfolio Turnover\*

Equity Turnover : 0.20 Total Turnover : 0.29

"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 July 2023, based on month-end NAV. Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	11.7723
Reg-Plan-Growth	11.7711
Dir-Plan-IDCW	11.9513
Dir-Plan-Growth	11.9513

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.

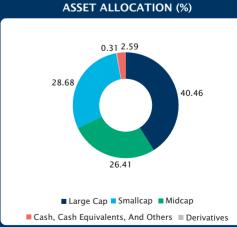
			PORT
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
State Bank Of India	7.22	-	7.22
TVS Motor Company Ltd.	6.30	-	6.30
ICICI Bank Ltd.	5.42	-	5.42
Bajaj Finance Ltd.	3.96		3.96
InterGlobe Aviation Ltd.	3.82	-	3.82
Divi's Laboratories Ltd.	3.72		3.72
K.P.R. Mill Ltd.	3.48		3.48
Carborundum Universal Ltd.	3.29		3.29
United Breweries Ltd.	3.23	-	3.23
Hindalco Industries Ltd.	3.23		3.23
Krishna Institute Of Medical Sciences Ltd.	3.12		3.12
PVR Inox Ltd.	2.98		2.98
TTK Prestige Ltd.	2.80		2.80
Blue Star Ltd.	2.80		2.80
Endurance Technologies Ltd.	2.76	-	2.76
Mrs. Bectors Food Specialities Ltd.	2.49	-	2.49
Paradeep Phosphates Ltd.	2.40		2.40
Bharti Airtel Ltd.	2.28		2.28
Page Industries Ltd.	2.26	-	2.26
Sona Blw Precision Forgings Ltd.	2.21	-	2.21
Infosys Ltd.	2.21	-	2.21
Deepak Nitrite Ltd.	2.18		2.18
Navin Fluorine International Ltd.	2.01		2.01
V-Guard Industries Ltd.	2.00	-	2.00
Go Fashion (India) Ltd.	2.00	-	2.00
G R Infra Projects Ltd.	1.96	-	1.96
Life Insurance Corporation Of India	1.85		1.85
V-Mart Retail Ltd.	1.77	-	1.77
Archean Chemical Industries Ltd.	1.65	-	1.65
Vedant Fashions Ltd.	1.55	-	1.55
Kalpataru Projects International Ltd.	1.43	-	1.43
Aether Industries Ltd.	1.28		1.28
NHPC Ltd.	1.20		1.20

FOLIO CONTRACTOR CONTR			
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AU
Relaxo Footwears Ltd.	1.19		1.19
Muthoot Finance Ltd.	0.55	0.31	0.86
Max Healthcare Institute Ltd.	0.50	-	0.50
Mankind Pharma Ltd.	0.45	-	0.45
Total	95.55	0.31	95.8
Government Securities			
Government Of India	0.78	-	-
Total	0.78	-	-
Treasury Bills			
182 Day T-Bill 05.10.23	0.77	-	-
Total	0.77		-
Cash, Cash Equivalents And Others	2.59	-	-
Grand Total	100.00		

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.00
Automobile And Auto Components	11.27
Chemicals	9.52
Consumer Durables	8.79
Healthcare	7.79
Textiles	5.74
Fast Moving Consumer Goods	5.72
Consumer Services	5.32
Services	3.82
Construction	3.39
Capital Goods	3.29
Metals & Mining	3.23
Media, Entertainment & Publication	2.98
Telecommunication	2.28
Information Technology	2.21
Sovereign	1.55
Power	1.20
Derivatives	0.31
Cash, Cash Equivalents And Others	2.59

# PORTFOLIO CLASSIFICATION BY





will be at Very High risl

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

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

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



# SBI

# **DIVIDEND YIELD** FUND

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

# **Investment Objective**

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

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

# **Fund Details**

- · Type of Scheme
- An open ended equity scheme investing predominantly in dividend yielding stocks.
- · Date of Allotment: 14/03/2023
- Report As On: 31/07/2023
- AAUM for the Month of July 2023
- ₹4,638.82 Crores
- · AUM as on July 31, 2023
- ₹4,798.90 Crores
- Fund Manager: Mr. Rohit Shimpi &
- \*Mr. Mohit Jain

# **Managing Since:**

Mr. Rohit Shimpi March 2023

Mr. Mohit Jain March 2023

### **Total Experience:**

Mr. Rohit Shimpi: Over 16 years

Mr. Mohit Jain: Over 30 years

# · First Tier Benchmark:

# NIFTY 500 TRI

• 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

- Entry Load: N.A.
- · Plans Available: Regular, Direct
- Options: Growth, IDCW
- · SIP

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.

Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum

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

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

Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments. Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

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

NET ASSET VALUEOptionNAV (₹)Reg-Plan-IDCW11.4097Reg-Plan-Growth11.4096Dir-Plan-IDCW11.4585Dir-Plan-Growth11.4586

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.

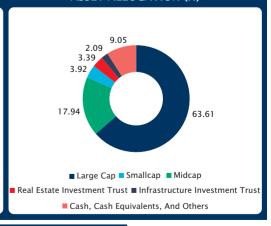
### PORTE Stock Name (%) Of Total AUM **Equity Shares** HDFC Bank Ltd. 7.49 Infosys Ltd. 6.41 Tata Consultancy Services Ltd. 5 89 Power Grid Corporation Of India Ltd. 4.08 Larsen & Toubro Ltd. 3.67 Hindustan Unilever Ltd 3 58 ITC Ltd. 3.21 State Bank Of India 3.04 Schaeffler India Ltd 2 93 Bajaj Auto Ltd. 2.83 L&T Technology Services Ltd. 2.70 HDFC Asset Management Co. Ltd. 2 70 Oil & Natural Gas Corporation Ltd. 2 62 GAIL (India) Ltd. 2.49 Grindwell Norton Ltd. 2.43 ICICI Lombard General Insurance Company Ltd. 2 14 Maruti Suzuki India Ltd. 2.05 TVS Motor Company Ltd. 2.01 The Great Eastern Shipping Co. Ltd. 1 98 Divi'S Laboratories Ltd. 1.92 Nestle India Ltd 1.88 Mahindra & Mahindra Ltd. 1.85

OLIO	
Stock Name	(%) Of Total AUM
Mahindra & Mahindra Financial Services	Ltd. 1.74
Tata Steel Ltd.	1.72
Ultratech Cement Ltd.	1.65
Bank Of Baroda	1.61
Cummins India Ltd.	1.54
Tech Mahindra Ltd.	1.47
SKF India Ltd.	1.12
Bharat Forge Ltd.	1.02
National Aluminium Company Ltd.	0.99
Computer Age Management Services Ltd	d. 0.95
Total	85.47
Real Estate Investment Trust	
Nexus Select Trust	3.39
Total	3.39
Infrastructure Investment Trust	
Cube Highways Trust	2.09
Total	2.09
Cash, Cash Equivalents And Others	9.05
Grand Total	100.00

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.67
Information Technology	16.47
Automobile And Auto Components	11.67
Fast Moving Consumer Goods	8.67
Capital Goods	6.11
Oil, Gas & Consumable Fuels	5.11
Power	4.08
Services	4.07
Healthcare	3.68
Construction	3.67
Realty	3.39
Metals & Mining	2.71
Construction Materials	1.65
Cash, Cash Equivalents And Others	9.05

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Abbott India Ltd.

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

1.76

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

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



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: 31/07/2023

• AAUM for the Month of July 2023

₹12,685.07 Crores

AUM as on July 31, 2023

₹13,504.29 Crores Fund Manager: Mr. Dinesh Balachandran &

\*Mr. Mohit Jain

Managing Since: Mr. Dinesh May-2018

Mr. Mohit Jain Nov-2017

Total Experience: Over 21 Years

First Tier Benchmark: S&P BSE 500 TRI

Fxit Load

For exit within 1 year from the date of allotment

For exit after 1 year from the date of allotment -

Entry Load: N.A.

Plans Available: Regular, Direct

Options: Growth, IDCW

SIP

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

Daily - Minimum 500 & in multiples of 1

thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

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

a minimum of 12 instalments.

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

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

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

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

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

# **Quantitative Data**

Standard Deviation\* 14.34% Beta\* :0.90 Sharpe Ratio\* :1.99

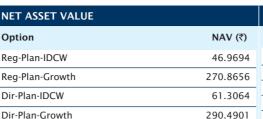
Portfolio Turnover\* **Equity Turnover** : 0.21 Total Turnover : 2.36

Total Turnover = Equity + Debt + Derivatives 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 (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points

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



_					
	LAST IDCW	Face value: ₹10			
	Record Date	IDCW (in ₹/Unit)	NAV (₹)		
	09-Mar-18 (Dir Plan)	2.90	24.7907		
١	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		

SBI MUTUAL FUND

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		Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net %
Equity Shares				Bharat Petroleum Corporation Ltd.	0.81	-	0.81
HDFC Bank Ltd.	3.48		3.48	Larsen & Toubro Ltd.	0.80		0.80
GAIL (India) Ltd.	3.29		3.29	Lupin Ltd.	0.73		0.73
HDFC Asset Management Co. Ltd.	2.59	-	2.59	Neogen Chemicals Ltd.	0.70	-	0.70
ICICI Bank Ltd.	2.33	-	2.33	Prism Johnson Ltd.	0.68	-	0.68
Tech Mahindra Ltd.	2.31	-1.27	1.04	Ashiana Housing Ltd.	0.66	-	0.66
Reliance Industries Ltd.	2.22	-	2.22	Bosch Ltd.	0.63	-	0.63
Axis Bank Ltd.	2.13	-	2.13	K.P.R. Mill Ltd.	0.61	-	0.61
Delhivery Ltd.	2.12	-	2.12	National Aluminium Company Ltd.	0.59	-	0.59
Equitas Small Finance Bank Ltd.	2.11	-	2.11	Gateway Distriparks Ltd.	0.58	-	0.58
Cipla Ltd.	2.01		2.01	V-Guard Industries Ltd.	0.57	-	0.57
Torrent Power Ltd.	1.99	-	1.99	Bandhan Bank Ltd.	0.55	-	0.55
Tata Steel Ltd.	1.84	-	1.84	ICICI Prudential Life Insurance Company	Ltd.0.54	-	0.54
The Federal Bank Ltd.	1.83	-	1.83	ESAB India Ltd.	0.54	-	0.54
Punjab National Bank	1.70	-	1.70	Max Financial Services Ltd.	0.52	-	0.52
Power Grid Corporation Of India Ltd.	1.66	-	1.66	Colgate Palmolive (India) Ltd.	0.51	-	0.51
State Bank Of India	1.56	-	1.56	Manappuram Finance Ltd.	0.50	-	0.50
ACC Ltd.	1.56	-	1.56	Ingersoll Rand (India) Ltd.	0.49	-	0.49
Tata Motors Ltd.	1.53	-	1.53	Voltas Ltd.	0.48	-	0.48
Oil & Natural Gas Corporation Ltd.	1.48	-	1.48	Kalpataru Projects International Ltd.	0.40	-	0.40
United Spirits Ltd.	1.44	-	1.44	Automotive Axles Ltd.	0.32	-	0.32
The Ramco Cements Ltd.	1.39	-	1.39	Motherson Sumi Wiring India Ltd.	0.31	-	0.31
Indian Oil Corporation Ltd.	1.36	-	1.36	Aurobindo Pharma Ltd.	0.31	-	0.31
Coromandel International Ltd.	1.35	-	1.35	LIC Housing Finance Ltd.	0.29	-	0.29
Biocon Ltd.	1.35	-	1.35	Mahindra & Mahindra Ltd.	0.27	-	0.27
Multi Commodity Exchange Of India Ltd.	1.29		1.29	Greenply Industries Ltd.	0.24	-	0.24
ITC Ltd.	1.26	-	1.26	Jio Financial Services Ltd.	0.23	-	0.23
Nuvoco Vistas Corporation Ltd.	1.25	-	1.25	NMDC Steel Ltd.	0.22	-	0.22
Aster Dm Healthcare Ltd.	1.24	-	1.24	Prestige Estates Projects Ltd.	0.21	-	0.21
Wendt (India) Ltd.	1.21		1.21	Prataap Snacks Ltd.	0.18	-	0.18
Alkem Laboratories Ltd.	1.18		1.18	HCL Technologies Ltd.	0.17	-	0.17
Infosys Ltd.	1.14	-	1.14	Andhra Paper Ltd.	0.15	-	0.15
NMDC Ltd.	1.10		1.10	Harsha Engineers International Ltd.	0.02	-	0.02
Hero Motocorp Ltd.	1.07		1.07	Indusind Bank Ltd31-Aug-23		0.90	0.90
FSN E-Commerce Ventures Ltd.	1.07	-	1.07	Nifty Index 31-08-2023	-	8.51	8.51
Bharti Airtel Ltd.	1.03	-	1.03	Total	84.77	8.14	92.9
Disa India Ltd.	1.00	-	1.00	Foreign Equity Shares			
Timken India Ltd.	0.95	-	0.95	Cognizant Technology Solutions			
Ashok Leyland Ltd.	0.93	-	0.93	Corporation	3.34	-	-
Cummins India Ltd.	0.92	-	0.92	Total	3.34	_	_
NHPC Ltd.	0.90	-	0.90	Treasury Bills			
Mahindra & Mahindra Financial Services L	td. 0.85	-	0.85	91 Day T-Bill 10.08.23	2.23		-
Sanofi India Ltd.	0.84	-	0.84	182 Day T-Bill 29.09.23	2.20	-	-
CESC Ltd.	0.84	-	0.84	182 Day T-Bill 17.08.23	1.48		-
Sula Vineyards Ltd.	0.82	-	0.82	91 Day T-Bill 17.08.23	0.37	-	-
Petronet Lng Ltd.	0.82	-	0.82	Total	6.28	200	2
Rallis India Ltd.	0.81	-	0.81	Cash, Cash Equivalents And Others	-2.53	-	2
Carborundum Universal Ltd.	0.81	-	0.81	Grand Total	100.00		
					5100		

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

Financial Services	22.50
Oil, Gas & Consumable Fuels	9.98
Healthcare	7.66
Information Technology	6.96
Capital Goods	6.87
Sovereign	6.28
Power	5.39
Construction Materials	4.88
Fast Moving Consumer Goods	4.21
Automobile And Auto Components	4.13
Metals & Mining	3.75
Chemicals	2.86
Services	2.70
Consumer Durables	1.29
Construction	1.20
Consumer Services	1.07
Telecommunication	1.03
Realty	0.87
Textiles	0.61
Forest Materials	0.15
Derivatives	8.14
Cash, Cash Equivalents And Others	-2.53

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



■ Cash, Cash Equivalents, And Others ■ Derivatives



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.



# **ARGE & 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	Scł	ieme

An open-ended Equity Scheme investing in both large cap and mid cap stock

· Date of Allotment: 28/02/1993

• Report As On: 31/07/2023

· AAUM for the Month of July 2023

₹13,261.32 Crores

· AUM as on July 31, 2023

₹13,898.57 Crores

· Fund Manager: Mr. Saurabh Pant &

\*Mr. Mohit Jain

**Managing Since:** 

Mr. Saurabh Pant Sep-2016

Mr. Mohit Jain Nov-2017

Total Experience Over 15 years

First Tier Benchmark: NIFTY LargeMidCap 250 Index (TRI)

Exit Load:

For exit on or before 30 days from the date of allotment - 0.10%

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

Entry Load: N.A

• Plans Available: Regular, Direct

Options: Growth, IDCW

• SIP

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

Daily - Minimum 500 & in multiples of 1

thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1

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

thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

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

Semi Annual - Minimum ₹ 3000 & in multiples

of ₹ 1 thereafter for a minimum of 4

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

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

# **Quantitative Data**

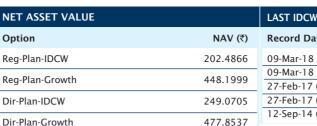
Standard Deviation\* :13.93% : 0.89 Beta\* Sharpe Ratio\* :1.48

Portfolio Turnover\*

**Equity Turnover** : 0.18 Total Turnover : 0.46 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 (6.60% as on 31st July 2023) 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



	S	BI	MU	TU	ALF	LIFE
	A	PΑ	RTN	E R	F O R	LIFE
			Fa	ce v	alue:	₹10
li li	DCW	(in i	₹/Un	it)	NA	V (₹)

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 Ontion of scheme/plans would fall to the extent of payout and statutory levy, if applicable

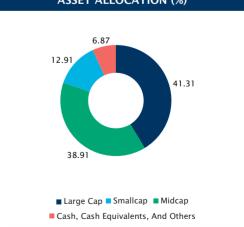
### **PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		G R Infra Projects Ltd.	1.06
HDFC Bank Ltd.	5.59	Torrent Pharmaceuticals Ltd.	1.04
ICICI Bank Ltd.	5.33	Gland Pharma Ltd.	1.04
HDFC Asset Management Co. Ltd.	2.93	Container Corporation Of India Ltd.	1.00
Infosys Ltd.	2.83	Kotak Mahindra Bank Ltd.	0.99
State Bank Of India	2.50	Tata Steel Ltd.	0.98
ITC Ltd.	2.48	HDFC Life Insurance Company Ltd.	0.93
The Indian Hotels Company Ltd.	2.34	Torrent Power Ltd.	0.92
Abbott India Ltd.	2.21	Relaxo Footwears Ltd.	0.88
Divi'S Laboratories Ltd.	2.20	Motherson Sumi Wiring India Ltd.	0.84
Muthoot Finance Ltd.	2.12	Bank Of Baroda	0.78
Voltas Ltd.	2.03	Equitas Small Finance Bank Ltd.	0.76
Reliance Industries Ltd.	2.02	Neogen Chemicals Ltd.	0.75
Page Industries Ltd.	1.97	Privi Speciality Chemicals Ltd.	0.73
Hindalco Industries Ltd.	1.87	United Breweries Ltd.	0.72
Hindustan Unilever Ltd.	1.86	Sheela Foam Ltd.	0.72
ACC Ltd.	1.86	Indian Oil Corporation Ltd.	0.72
AIA Engineering Ltd.	1.84	Ganesha Ecosphere Ltd.	0.69
Ingersoll Rand (India) Ltd.	1.80	Sona Blw Precision Forgings Ltd.	0.67
FSN E-Commerce Ventures Ltd.	1.70	Lemon Tree Hotels Ltd.	0.67
Sun Pharmaceutical Industries Ltd.	1.65	Shree Cement Ltd.	0.66
Alkem Laboratories Ltd.	1.61	HCL Technologies Ltd.	0.60
Max Healthcare Institute Ltd.	1.58	National Aluminium Company Ltd.	0.57
Emami Ltd.	1.57	United Spirits Ltd.	0.54
Bharti Airtel Ltd.	1.54	Hatsun Agro Product Ltd.	0.32
Uno Minda Ltd.	1.51	Andhra Paper Ltd.	0.32
Timken India Ltd.	1.51	NMDC Steel Ltd.	0.26
Ashok Leyland Ltd.	1.46	NMDC Ltd.	0.25
ZF Commercial Vehicle Control Systems	India Ltd. 1.42	Jio Financial Services Ltd.	0.21
Fortis Healthcare Ltd.	1.40	Finolex Industries Ltd.	0.19
Axis Bank Ltd.	1.38	Triveni Turbine Ltd.	0.18
Jindal Steel & Power Ltd.	1.37	Rolex Rings Ltd.	0.17
Delhivery Ltd.	1.34	Bandhan Bank Ltd.	0.10
Bharat Forge Ltd.	1.34	Control Print Ltd.	0.05
Nuvoco Vistas Corporation Ltd.	1.26	Total	93.13
Tube Investments Of India Ltd.	1.24	Cash, Cash Equivalents And Others	6.87
Tega Industries Ltd.	1.16	Grand Total	100.00

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

Financial Services	23.62
Healthcare	12.73
Capital Goods	9.48
Fast Moving Consumer Goods	7.49
Automobile And Auto Components	5.85
Metals & Mining	5.30
Consumer Services	4.71
Construction Materials	3.78
Consumer Durables	3.63
Information Technology	3.48
Oil, Gas & Consumable Fuels	2.74
Textiles	2.66
Services	2.34
Telecommunication	1.54
Chemicals	1.48
Construction	1.06
Power	0.92
Forest Materials	0.32
Cash, Cash Equivalents And Others	6.87

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





### 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.

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



(%) Of Total AUM

90.88

7.30

7.30

0.66

0.66

1.16

100.00



An open-ended Equity Scheme investing in maximum 30 stocks across multicap space
(Previously known as SBI Emerging Businesses Fund) Option NAV (₹) Reg-Plan-IDCW 47.5953 Reg-Plan-Growth 260 2150 Dir-Plan-IDCW 70.0338

287.3859

OLIO

Total

Stock Name

**Treasury Bills** 

**Grand Total** 

Avenue Supermarts Ltd

**Foreign Equity Shares** Alphabet Inc.

182 Day T-Bill 05.10.23

Cash, Cash Equivalents And Others

**NET ASSET VALUE** 

Dir-Plan-Growth

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			
	Record Date  09-Mar-18 (Reg Plan)  09-Mar-18 (Dir Plan)  28-Apr-17 (Reg Plan)  28-Apr-17 (Dir Plan)  07-Apr-16 (Reg Plan)	Record Date     IDCW (in ₹/Unit)       09-Mar-18 (Reg Plan)     2.70       09-Mar-18 (Dir Plan)     3.70       28-Apr-17 (Reg Plan)     2.20       28-Apr-17 (Dir Plan)     3.00       07-Apr-16 (Reg Plan)     2.00			

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

# **Investment Objective**

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

### **Fund Details**

	-		c 1
•	ı ype	OΤ	Scheme

An open-ended Equity Scheme investing in maximum 30 stocks across multicap space

Date of Allotment: 17/09/2004

• Report As On: 31/07/2023

• AAUM for the Month of July 2023

₹29.382.21 Crores AUM as on July 31, 2023

₹29,911.09 Crores

Fund Manager: Mr. R. Srinivasan &

\*Mr. Mohit lain

**Managing Since:** 

Mr. R. Srinivasan May-2009

Mr. Mohit Jain Nov-2017

Total Experience: Over 30 years • First Tier 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 -

Entry Load: N.A

· Plans Available: Regular, Direct

Options: Growth, IDCW

SIP

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

02, 2020 for further details) Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a

minimum of 12 instalments.

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

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments. Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.

Minimum Investment

₹ 5000 & in multiples of ₹ 1 Additional Investment

₹ 1000 & in multiples of ₹ 1

**Quantitative Data** 

Standard Deviation : 14.86% :0.88 Beta<sup>†</sup>

Sharpe Ratio\*

Portfolio Turnover\* **Equity Turnover** : 0.14 Total Turnover :0.19

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 (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years

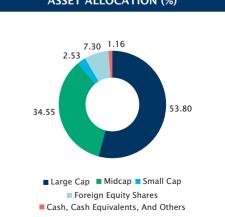
1.01

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

	PORT
Stock Name (	%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	8.96
Bharti Airtel Ltd.	8.76
ICICI Bank Ltd.	7.67
Muthoot Finance Ltd.	6.91
State Bank Of India	5.60
Procter & Gamble Hygiene And Health Car	re Ltd. 5.50
Bajaj Finance Ltd.	5.12
Divi'S Laboratories Ltd.	5.04
ICICI Lombard General Insurance Compan	y Ltd. 3.74
Solar Industries India Ltd.	3.43
Maruti Suzuki India Ltd.	3.28
ZF Commercial Vehicle Control Systems In	ndia Ltd. 3.16
Kotak Mahindra Bank Ltd.	3.10
NHPC Ltd.	3.02
HDFC Asset Management Co. Ltd.	2.82
Hatsun Agro Product Ltd.	2.78
Relaxo Footwears Ltd.	2.62
Medplus Health Services Ltd.	2.53
Page Industries Ltd.	2.40
Delhivery Ltd.	1.91
HDFC Life Insurance Company Ltd.	1.28

PORTFOLIO CLASSIFICATION BY	
INDUSTRY ALLOCATION (%)	

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





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. \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# 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	Sch	ıem	e

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

Date of Allotment: 29/03/2005
Report As On: 31/07/2023
AAUM for the Month of July 2023

₹11.445.14 Crores

AUM as on July 31, 2023

₹11,829.84 Crores

• Fund Manager: Ms. Sohini Andani &

\*Mr. Mohit Jain

Managing Since:

Ms. Sohini Andani July-2010

Mr. Mohit Jain Nov-2017

Total Experience: Over 27 years
First Tier 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

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. Ouarterly - 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**

:14.83% Standard Deviation\* Beta\* : 0.83 Sharpe Ratio\* :1.71 Portfolio Turnover\* **Equity Turnover** :0.12 Total Turnover : 0.13

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 (6.60% as on 31st July 2023) 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		LAST
Option	NAV (₹)	Reco
Reg-Plan-IDCW	70.7746	16-M
Reg-Plan-Growth	173.2095	16-M 30-Ju
Dir-Plan-IDCW	108.2078	30-Ju
Dir-Plan-Growth	190.8613	20-M
		20-M

	LAST IDCW	Face v	alue: ₹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
1	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.

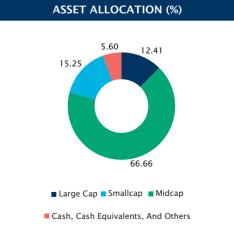
### PORTFOLIO

	1011	TOLIO	
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Uno Minda Ltd.	1.27
Crisil Ltd.	4.64	Godrej Properties Ltd.	1.25
Schaeffler India Ltd.	4.29	PI Industries Ltd.	1.22
Tube Investments Of India Ltd.	3.65	HDFC Bank Ltd.	0.98
Thermax Ltd.	3.33	Glaxosmithkline Pharmaceuticals Ltd.	0.95
Coromandel International Ltd.	3.29	Tatva Chintan Pharma Chem Ltd.	0.90
Carborundum Universal Ltd.	3.18	HDFC Asset Management Co. Ltd.	0.86
Page Industries Ltd.	3.07	Hatsun Agro Product Ltd.	0.77
Torrent Power Ltd.	2.96	Pfizer Ltd.	0.70
Sundaram Finance Ltd.	2.94	Gujarat State Petronet Ltd.	0.70
The Indian Hotels Company Ltd.	2.90	FSN E-Commerce Ventures Ltd.	0.61
Cholamandalam Investment & Finance Co	o. Ltd. 2.88	Sanofi India Ltd.	0.60
Aether Industries Ltd.	2.87	National Aluminium Company Ltd.	0.55
Sheela Foam Ltd.	2.67	Natco Pharma Ltd.	0.53
Procter & Gamble Hygiene And Health Ca	re Ltd. 2.67	City Union Bank Ltd.	0.53
Sona Blw Precision Forgings Ltd.	2.30	Dodla Dairy Ltd.	0.52
Max Healthcare Institute Ltd.	2.27	Timken India Ltd.	0.51
K.P.R. Mill Ltd.	2.25	Steel Authority Of India Ltd.	0.48
JK Cement Ltd.	1.98	G R Infra Projects Ltd.	0.45
Bharat Forge Ltd.	1.85	Prism Johnson Ltd.	0.42
Triveni Turbine Ltd.	1.77	ABB India Ltd.	0.39
Gokaldas Exports Ltd.	1.74	Nuvoco Vistas Corporation Ltd.	0.29
Mankind Pharma Ltd.	1.66	Persistent Systems Ltd.	0.27
TVS Motor Company Ltd.	1.63	Swaraj Engines Ltd.	0.26
Motherson Sumi Wiring India Ltd.	1.63	Info Edge (India) Ltd.	0.25
Grindwell Norton Ltd.	1.62	Mangalam Cement Ltd.	0.18
SKF India Ltd.	1.60	NRB Bearings Ltd.	0.15
The Phoenix Mills Ltd.	1.58	Indigo Paints Ltd.	0.12
Mahindra & Mahindra Financial Services L	.td. 1.53	Total	94.32
Endurance Technologies Ltd.	1.48	Treasury Bills	
Oberoi Realty Ltd.	1.40	91 Day T-Bill 05.10.23	0.08
The Federal Bank Ltd.	1.39	Total	0.08
The Ramco Cements Ltd.	1.30	Cash, Cash Equivalents And Others	5.60
ZF Commercial Vehicle Control Systems I	ndia Ltd. 1.29	Grand Total	100.00

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

Automobile And Auto Components	17.69
Financial Services	15.75
Capital Goods	14.51
Chemicals	8.28
Textiles	7.06
Healthcare	6.71
Realty	4.23
Construction Materials	4.17
Fast Moving Consumer Goods	3.96
Consumer Services	3.76
Power	2.96
Consumer Durables	2.79
Metals & Mining	1.03
Oil, Gas & Consumable Fuels	0.70
Construction	0.45
Information Technology	0.27
Sovereign	0.08
Cash, Cash Equivalents And Others	5.60

# PORTFOLIO CLASSIFICATION BY





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.

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI

# **MAGNUM GLOBAL**

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**

	_	_			
•	<b>Fvpe</b>	ot	Sci	nen	1e

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

Date of Allotment: 30/09/1994 Report As On: 31/07/2023

AAUM for the Month of July 2023

₹6,056.18 Crores

AUM as on July 31, 2023

₹ 6,162.98 Crores Fund Manager: Mr. R. Srinivasan &

\*Mr. Mohit lain

**Managing Since:** 

Mr. R. Srinivasan lan-2022

Mr. Mohit Iain Nov-2017

Total Experience: Over 30 years

First Tier 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"	: 11.97%
Beta"	: 0.86
Sharpe Ratio"	:1.20
Portfolio Turnover*	
Equity Turnover	: 0.28
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 (6.60% as on 31st July 2023) 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	99.5141
Reg-Plan-Growth	325.7509
Dir-Plan-IDCW	126.4067
Dir-Plan-Growth	354.1145

	LAST IDCW	Face value: ₹10		
	Record Date	IDCW (in ₹/Unit)	NAV (₹)	
	29-Nov-17 (Reg Plan)	5.10	54.5060	
٦	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.

# % of AUM Derivatives Net % of AUM Stock Name

POF

Equity Shares			
Procter & Gamble Hygiene And Health Care Ltd.	7.67	-	7.67
Divi's Laboratories Ltd.	7.11	-	7.11
Maruti Suzuki India Ltd.	7.01	-	7.01
Aether Industries Ltd.	5.22	-	5.22
Hindustan Unilever Ltd.	4.94	-	4.94
Page Industries Ltd.	4.48	-	4.48
Grindwell Norton Ltd.	4.40	-	4.40
SKF India Ltd.	4.35	-	4.35
Abbott India Ltd.	4.30	-	4.30
United Breweries Ltd.	4.25	-	4.25
Infosys Ltd.	4.18	-	4.18
CCL Products (India) Ltd.	3.99	-	3.99
Gland Pharma Ltd.	3.61	-	3.61
ZF Commercial Vehicle Control Systems India Ltd.	2.94	-	2.94

RT	FOLIO			
1	Stock Name ESAB India Ltd.	(%) Of Total AUM 1.95	Derivatives	
	CSB Bank Ltd.	1.75	-	1.75
	Garware Technical Fibres Ltd.	1.46	-	1.46
	Kennametal India Ltd.	1.26	-	1.26
	Nestle India Ltd.	1.06	-	1.06
	Nifty Index 31-08-2023	-	2.25	2.25
	Total	80.44	2.25	82.69
	Foreign Equity Shares			
	Alphabet Inc.	7.79	-	-
	Microsoft Corporation	3.45	-	-
	Total	11.24	-	-
	Cash, Cash Equivalents And Others	6.07	-	-
	Grand Total	100.00		

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

2.28

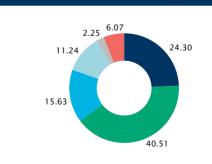
2.23

2.28

2.23

Fast Moving Consumer Goods	21.91
Information Technology	15.42
Healthcare	15.02
Capital Goods	14.24
Automobile And Auto Components	12.18
Textiles	5.94
Chemicals	5.22
Financial Services	1.75
Derivatives	2.25
Cash, Cash Equivalents And Others	6.07

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



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



will be at Very High risk

Timken India Ltd.

Schaeffler India Ltd.

### 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.



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**

_	_	_		
•	lvpe	ot	Sch	neme

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

Date of Allotment: 09/09/2009

• Report As On: 31/07/2023

AAUM for the Month of July 2023

₹19,265.48 Crores

• AUM as on July 31, 2023 ₹ 20,024.62 Crores

Fund Manager: Mr. R. Srinivasan & \*Mr. Mohit Jain Managing Since:

Mr. R. Srinivasan Nov - 2013

Mr. Mohit Jain Nov - 2017 **Total Experience:** Over 30 years

· First Tier 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

• 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,

Ouarterly SIP/STP-in: ₹75.000

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

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

Minimum Investment and Additional Investment:

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

# **Quantitative Data**

Standard Deviation"	: 15.14%
Beta <sup>#</sup>	: 0.74
Sharpe Ratio"	: 1.73
Portfolio Turnover*	
Equity Turnover	: 0.09
Total Turnover	: 0.94
Total Turnover = Eauity + Debt + De	erivatives

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 (6.60% as on
31st July 2023) 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



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.

**SBI MUTUAL FUND** 

PORTFOLIO								
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	
Equity Shares				Dodla Dairy Ltd.	1.40	-	1.40	
Blue Star Ltd.	3.68	-	3.68	VST Industries Ltd.	1.29	-	1.29	
CMS Info Systems Ltd.	2.99	-	2.99	Hawkins Cookers Ltd.	1.24	-	1.24	
Carborundum Universal Ltd.	2.99	-	2.99	Ratnamani Metals & Tubes Ltd.	1.14	-	1.14	
Kalpataru Projects International Ltd	l. 2.85	-	2.85	Archean Chemical Industries Ltd.	1.14	-	1.14	
ELGI Equipments Ltd.	2.68	-	2.68	Chemplast Sanmar Ltd.	1.10	-	1.10	
Triveni Turbine Ltd.	2.44	-	2.44	Ge T&D India Ltd.	1.07	-	1.07	
V-Guard Industries Ltd.	2.41	-	2.41	Brigade Enterprises Ltd.	1.02	-	1.02	
Chalet Hotels Ltd.	2.37	-	2.37	Star Cement Ltd.	1.01	-	1.01	
Krishna Institute Of Medical				KNR Constructions Ltd.	0.95	-	0.95	
Sciences Ltd.	2.36	-	2.36	Go Fashion (India) Ltd.	0.95	-	0.95	
Finolex Industries Ltd.	2.33	-	2.33	Engineers India Ltd.	0.93	-	0.93	
TTK Prestige Ltd.	2.32	-	2.32	V-Mart Retail Ltd.	0.85	-	0.85	
Lemon Tree Hotels Ltd.	2.31	-	2.31	Rossari Biotech Ltd.	0.85	-	0.85	
Vedant Fashions Ltd.	2.21	-	2.21	Relaxo Footwears Ltd.	0.85	-	0.85	
SJVN Ltd.	2.19	-	2.19	Thangamayil Jewellery Ltd.	0.72	-	0.72	
ESAB India Ltd.	2.16	-	2.16	Divi's Laboratories Ltd.	0.71	-	0.71	
Timken India Ltd.	2.08	-	2.08	Gujarat State Petronet Ltd.	0.63	-	0.63	
Westlife Foodworld Ltd.	2.06	-	2.06	Nuvoco Vistas Corporation Ltd.	0.61	-	0.61	
Sheela Foam Ltd.	1.90	-	1.90	Indian Energy Exchange Ltd.	0.52	-	0.52	
PVR Inox Ltd.	1.84	-	1.84	Anandrathi Wealth Ltd.	0.41	-	0.41	
G R Infra Projects Ltd.	1.80	-	1.80	Alembic Ltd.	0.41	-	0.41	
ZF Commercial Vehicle Control				Global Health Ltd.	0.16	-	0.16	
Systems India Ltd.	1.68	-	1.68	Zydus Wellness Ltd.	0.14	-	0.14	
Grindwell Norton Ltd.	1.67	-	1.67	Nifty Index 31-08-2023	•	6.94	6.94	
CSB Bank Ltd.	1.64	-	1.64	Total	83.88	6.94	90.82	
Ahluwalia Contracts (India) Ltd.	1.62	-	1.62	Non-Convertible Preference Shar				
LIC Housing Finance Ltd.	1.61	-	1.61	Shreno Ltd.	0.08	-	-	
City Union Bank Ltd.	1.60	-	1.60	Total	0.08	-	-	
Fine Organic Industries Ltd.	1.58	-	1.58	Cash, Cash Equivalents				
Hatsun Agro Product Ltd.	1.52	-	1.52	And Others	9.10	-	-	
Navin Fluorine International Ltd.	1.49	-	1.49	Grand Total	100.00			
Rajratan Global Wire Ltd.	1.40	-	1.40					

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	18.64
Consumer Durables	13.12
Consumer Services	10.75
Construction	8.15
Chemicals	6.16
Financial Services	5.78
Fast Moving Consumer Goods	4.35
Healthcare	3.23
Automobile And Auto Components	3.08
Services	2.99
Power	2.19
Media, Entertainment & Publication	1.84
Construction Materials	1.62
Realty	1.43
Oil, Gas & Consumable Fuels	0.63
Derivatives	6.94
Cash, Cash Equivalents And Others	9.10

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

Alnvestors should consult their financial advisers if in



# SBI

# LONG TERM EQUITY

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)

# **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: 31/07/2023
- · AAUM for the Month of July 2023
- ₹14,898.11 Crores
- · AUM as on July 31, 2023
- ₹15,382.17 Crores

 Fund Manager: Mr. Dinesh Balachandran Managing Since: Sep-2016

Total Experience: Over 21 years

- First Tier 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\*:13.28%Beta\*:0.88Sharpe Ratio\*:1.40Portfolio Turnover\*:0.12Equity Turnover:0.12Total Turnover:0.12

Total Turnover = Equity + Debt + Derivatives

\* Source: CRISIL Fund Analyser

\*Portfolio Turnover = lower of total sale or total
purchase for the last 12 months (including equity
derivatives) upon Avg. AUM of trailing twelve months.
Risk Free rate: FBIL Overnight Mibor rate (6.60% as on
31st July 2023) 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	57.5624
Reg-Plan-Growth	283.9227
Dir-Plan-IDCW	75.0002
Dir-Plan-Growth	302.7937

_				
	LAST IDCW	Face value: ₹10		
	Record Date	IDCW (in ₹/Unit)	NAV (₹)	
	06-Mar-20 (Reg Plan)	3.40	33.1968	
٦	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	
٦	24-Mar-23 (Reg Plan)	5.25	46.5741	
	24-Mar-23 (Dir Plan)	6.80	60.5306	

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

# **PORTFOLIO**

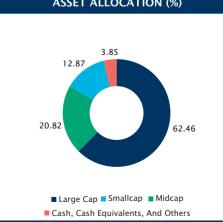
Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	4.82
HDFC Bank Ltd.	4.56
Larsen & Toubro Ltd.	4.31
Cummins India Ltd.	3.66
Mahindra & Mahindra Ltd.	3.28
Bharti Airtel Ltd.	3.22
Reliance Industries Ltd.	3.21
State Bank Of India	3.10
Axis Bank Ltd.	2.79
Torrent Power Ltd.	2.75
ITC Ltd.	2.68
ICICI Prudential Life Insurance Company	Ltd. 2.60
Cipla Ltd.	2.60
GAIL (India) Ltd.	2.49
Tech Mahindra Ltd.	2.31
Sun Pharmaceutical Industries Ltd.	2.23
Infosys Ltd.	2.23
Mahindra & Mahindra Financial Services	Ltd. 2.18
Ge T&D India Ltd.	2.13
Tata Motors Ltd Dvr	2.05
Equitas Small Finance Bank Ltd.	1.88
AIA Engineering Ltd.	1.85
Oil & Natural Gas Corporation Ltd.	1.84
Lupin Ltd.	1.72
Bharat Petroleum Corporation Ltd.	1.72
HDFC Asset Management Co. Ltd.	1.67
The Phoenix Mills Ltd.	1.44
Sundaram Clayton Ltd.	1.17
Tata Steel Ltd.	1.12
Tata Motors Ltd.	1.12
Multi Commodity Exchange Of India Ltd	. 1.07
Delhivery Ltd.	1.04
Hindalco Industries Ltd.	1.01
DLF Ltd.	1.01
Wipro Ltd.	0.95

Stock Name	(%) Of Total AUM
Rallis India Ltd.	0.95
Indian Oil Corporation Ltd.	0.95
NTPC Ltd.	0.92
Punjab National Bank	0.91
Prism Johnson Ltd.	0.90
Petronet Lng Ltd.	0.81
Shree Cement Ltd.	0.79
Chemplast Sanmar Ltd.	0.79
Container Corporation Of India Ltd.	0.73
Sanofi India Ltd.	0.68
Godrej Consumer Products Ltd.	0.67
ACC Ltd.	0.67
Strides Pharma Science Ltd.	0.62
Aster Dm Healthcare Ltd.	0.61
ICICI Lombard General Insurance Comp	any Ltd. 0.57
Va Tech Wabag Ltd.	0.54
Fortis Healthcare Ltd.	0.49
Hindustan Copper Ltd.	0.48
IRB Infrastructure Developers Ltd.	0.47
Timken India Ltd.	0.37
Bharat Forge Ltd.	0.34
Jio Financial Services Ltd.	0.33
Exide Industries Ltd.	0.33
The New India Assurance Co. Ltd.	0.31
PB Fintech Ltd.	0.31
Crompton Greaves Consumer Electrical	s Ltd. 0.29
Computer Age Management Services Lt	d. 0.25
Grindwell Norton Ltd.	0.19
Zomato Ltd.	0.04
Ambuja Cements Ltd.	0.03
Total	96.15
Cash, Cash Equivalents And Others	3.85
Grand Total	100.00

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.35
Oil, Gas & Consumable Fuels	11.02
Healthcare	8.95
Capital Goods	8.54
Automobile And Auto Components	7.95
Information Technology	5.49
Construction	4.78
Power	3.67
Fast Moving Consumer Goods	3.35
Telecommunication	3.22
Metals & Mining	2.61
Realty	2.45
Construction Materials	2.39
Services	1.77
Chemicals	1.74
Utilities	0.54
Consumer Durables	0.29
Consumer Services	0.04
Cash, Cash Equivalents And Others	3.85

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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 **HEALTHCARE OPPORTUNITIES** FUND

ended Fauity Scheme investing in

rai open ena	-u Lquit)	Jenen	ic inivesting	9
healthcare see	ctor			
(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	Sc	hen	ne

An open-ended Equity Scheme investing in healthcare sector

Date of Allotment: 05/07/1999

Report As On: 31/07/2023

AAUM for the Month of July 2023

₹1,899.35 Crores

· AUM as on July 31, 2023

₹1,972.67 Crores

Fund Manager: Mr. Tanmaya Desai &

\*Mr. Mohit Jain

**Managing Since:** 

Mr. Tanmaya Desai Jun-2011

Mr. Mohit Jain Nov-2017

Total Experience: Over 14 years

First Tier 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

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

Total Turnover

₹ 5000 & in multiples of ₹ 1

· Additional Investment

₹ 1000 & in multiples of ₹ 1

# **Quantitative Data**

Standard Deviation\* :14.35% : 0.89 Beta\* Sharpe Ratio\* : 0.84 Portfolio Turnover\* **Equity Turnover** : 0.42

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

: 0.42

Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) 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 173.2140 Reg-Plan-Growth 274 9679 Dir-Plan-IDCW 214.2736 Dir-Plan-Growth 308.4086

	LAST IDCW	Face v	alue: ₹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
_		IDCW, the NAV of IDCW	
,	applicable.	the extent of payout and state	itory levy, if

PORTFOLIO						
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM			
Equity Shares		Gufic Biosciences Ltd.	1.30			
Sun Pharmaceutical Industries Ltd.	15.36	Narayana Hrudayalaya Ltd.	1.02			
Cipla Ltd.	8.34	Total	98.15			
Divi's Laboratories Ltd.	7.47	Non-Convertible Preference Shares				
Aether Industries Ltd.	7.36	Shreno Ltd.	0.34			
Mankind Pharma Ltd.	6.18	Total	0.34			
Krishna Institute Of Medical Sciences Lt	d. 5.24	Cash, Cash Equivalents And Others	1.51			
Max Healthcare Institute Ltd.	5.19	Grand Total	100.00			
Rainbow Children'S Medicare Ltd.	5.15					
Gland Pharma Ltd.	4.97					
Global Health Ltd.	4.84					
Alkem Laboratories Ltd.	4.64					
Fortis Healthcare Ltd.	3.65					
Torrent Pharmaceuticals Ltd.	3.05					
Abbott India Ltd.	3.05					
JB Chemicals & Pharmaceuticals Ltd.	3.04					
Biocon Ltd.	2.74					
Zydus Lifesciences Ltd.	2.40					
AMI Organics Ltd.	1.74					
Medplus Health Services Ltd.	1.42					

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

Healthcare	89.37
Chemicals	7.36
Consumer Services	1.42
Capital Goods	0.34
Cash, Cash Equivalents And Others	1.51

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





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

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

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



# SBI

# **BANKING & FINANCIAL SERVICES** FUND

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

NET ASSET VALUE		LAST IDCW	Face v	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)	
Reg-Plan-IDCW	26.0034	16-Mar-18 (Reg Plan)	1.50	13.1746	
Reg-Plan-Growth	28.9562	16-Mar-18 (Dir Plan)	1.60	13.4469	
Dir-Plan-IDCW	28.2885	Pursuant to payment of IDCW, the NAV of IDCV scheme/plans would fall to the extent of payout and sta applicable.			
Dir-Plan-Growth	31.6471			, , ,,	

# **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: 31/07/2023
- AAUM for the Month of July 2023
- ₹4.323.86 Crores
- **AUM as on July 31, 2023** ₹ 4,362.43 Crores Fund Manager: Mr. Milind Agrawal &

\*Mr. Mohit Jain

Managing Since:

Mr. Milind Agrawal Aug-2019 Mr. Mohit Jain Nov-2017 **Total Experience:** Over 15 years

First Tier Benchmark: Nifty Financial Services Index (TRI)

Exit Load:

For exit on or before 30 days from the date of allotment - 0.50%

For exit after 30 days from the date of allotment

- Entry Load: N.A.
- · Plans Available: Regular, Direct
- Options: Growth, IDCW

Any Day SIP' Facility is available for Monthly, 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

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

Standard Deviation

₹ 1000 & in multiples of ₹ 1

### **Quantitative Data**

Beta <sup>*</sup>	: 0.90
Sharpe Ratio"	: 0.83
Portfolio Turnover*	
Equity Turnover	: 0.81
Total Turnover	: 1.20
Total Turnover = Equity + D	
*Source: CRISIL	
*Portfolio Turnover = low	
purchase for the last 12	months (including equity

: 20.18%

derivatives) upon Avg. AUM of trailing twelve months. Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as

ner SEBI Circular dated Ian 4, 2018

	PORTFOLIO		
Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
Equity Shares			
ICICI Bank Ltd.	17.35	-	17.35
HDFC Bank Ltd.	15.95	-	15.95
Bajaj Finance Ltd.	9.55	-	9.55
Kotak Mahindra Bank Ltd.	7.66	-	7.66
State Bank Of India	6.59	3.00	9.59
HDFC Life Insurance Company Ltd.	4.85	-	4.85
Muthoot Finance Ltd.	4.18	-	4.18
Bank Of Baroda	3.89	-	3.89
Karur Vysya Bank Ltd.	3.87	-	3.87
HDFC Asset Management Co. Ltd.	3.41	-	3.41
ICICI Lombard General Insurance Company Ltd.	3.26	-	3.26
Indusind Bank Ltd.	3.25	2.29	5.54
Bank Of India	2.93	-	2.93
LIC Housing Finance Ltd.	2.29	-	2.29
Fusion Micro Finance Ltd.	2.25	-	2.25
Canara Bank	1.07	-	1.07
Central Depository Services (I) Ltd.	0.5	-	0.50
Multi Commodity Exchange Of India Ltd.	0.11	-	0.11
Total	92.96	5.29	98.25
Cash, Cash Equivalents And Others	1.75	-	-

100.00

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

Financial Services	92.96
Derivatives	5.29
Cash, Cash Equivalents And Others	1.75

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





**Grand Total** 

Investors understand that their principa 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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



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

# **Investment Objective**

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

# **Fund Details**

. Type	Ωf	Sch	ama

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

- Date of Allotment: 07/07/2010
- Report As On: 31/07/2023
- AAUM for the Month of July 2023 ₹591.30 Crores
- AUM as on July 31, 2023
- ₹ 635.18 Crores
- Fund Manager: Mr. Richard D'souza
- Managing Since: Aug 2014 Total Experience: Over 30 years
- First Tier Benchmark: S&P BSE PSU INDEX (TRI)

For exit on or before 30 days from the date of allotment - 0.50%

- For exit after 30 days from the date of allotment - Nil
- · Entry Load: N.A
- Plans Available: Regular, Direct
- · Options: Growth, IDCW

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\* :20.38% : 0.80 Beta\* Sharpe Ratio\* :1.10

Portfolio Turnover\*

**Equity Turnover** : 0.75 Total Turnover : 0.75

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 (6.60% as on 31st July 2023) 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



3.00

2.00

16.0100

17.1400

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	18.7289
Reg-Plan-Growth	18.7310
Dir-Plan-IDCW	20.1528
Dir-Plan-Growth	20.1808

PORTFOLIO						
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM			
<b>Equity Shares</b>		Oil & Natural Gas Corporation Ltd.	2.80			
State Bank Of India	13.15	Bharat Electronics Ltd.	2.79			
NTPC Ltd.	9.80	Steel Authority Of India Ltd.	2.76			
Bank Of Baroda	5.19	Hindustan Petroleum Corporation Ltd.	2.68			
Mazagon Dock Shipbuilders Ltd.	4.88	Bharat Heavy Electricals Ltd.	2.46			
Indian Bank	4.26	Coal India Ltd.	2.35			
Power Grid Corporation Of India Ltd.	4.21	Indian Oil Corporation Ltd.	1.90			
Rites Ltd.	4.07	Total	96.33			
Hindustan Copper Ltd.	3.88	Cash, Cash Equivalents And Others	3.67			
Engineers India Ltd.	3.76	Grand Total	100.00			
Garden Reach Shipbuilders & Engineers	Ltd. 3.63					
Punjab National Bank	3.54					
Canara Bank	3.34					
Housing And Urban Development Corpo	oration Ltd. 3.04					
National Aluminium Company Ltd.	3.01					
Hindustan Aeronautics Ltd.	3.00					
LIC Housing Finance Ltd.	2.97					
Bharat Petroleum Corporation Ltd.	2.86					

15-Mar-10

25-Jul-08

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

Financial Services	35.49
Capital Goods	16.76
Power	14.01
Oil, Gas & Consumable Fuels	12.59
Metals & Mining	9.65
Construction	7.83
Cash, Cash Equivalents And Others	3.67

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





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 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**

 Tvne	οf	Sc	heme	•

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

• Date of Allotment: 08/08/2005

• Report As On: 31/07/2023

· AAUM for the Month of July 2023

₹444.05 Crores

AUM as on July 31, 2023

₹451.32 Crores

• Fund Manager: Mr. Richard D'souza &

\*Mr. Mohit Jain

**Managing Since:** 

Mr. Richard D'souza Aug-2014

Mr. Mohit Jain Nov-2017

Total Experience: Over 30 years

First Tier Benchmark:

Nifty Commodities Index (TRI)

· Exit Load:

For exit on or before 30 days from the date of allotment – 0.50%

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

· Entry Load: N.A.

· Plans Available: Regular, Direct

· Options: Growth, IDCW

SIP

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

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)

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.

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#	:18.35%
Beta <sup>#</sup>	: 0.86
Sharpe Ratio <sup>#</sup>	: 0.86
Portfolio Turnover*	
Equity Turnover	: 0.55
Total Turnover	.0.55

Total Turnover = Equity + Debt + Derivatives \*  $5 \circ u \cdot c \circ c : CRISIL Fund Analyser$  \*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 (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) as ner SFBI Circular dated Ian 4. 2018

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	40.8739
Reg-Plan-Growth	72.0108
Dir-Plan-IDCW	43.7970
Dir-Plan-Growth	76.9650

	LAST IDCW	Face v	alue: ₹10
	Record Date	IDCW (in ₹/Unit)	NAV (₹)
	16-Mar-18 (Reg Plan)	4.20	22.0929
٦	16-Mar-18 (Dir Plan)	4.30	22.8433
٦	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.

				O.

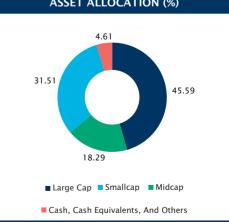
	PORTE
Stock Name	(%) Of Total AUM
Equity Shares	
Tata Steel Ltd.	7.57
NTPC Ltd.	6.55
Ultratech Cement Ltd.	6.26
Reliance Industries Ltd.	6.06
K.P.R. Mill Ltd.	5.90
CCL Products (India) Ltd.	5.79
Neogen Chemicals Ltd.	5.21
PI Industries Ltd.	4.60
Jindal Stainless Ltd.	4.57
Hindustan Copper Ltd.	4.39
Ambuja Cements Ltd.	4.36
Supreme Industries Ltd.	4.32
Hindalco Industries Ltd.	4.30
Antony Waste Handling Cell Ltd.	4.17
Sagar Cements Ltd.	3.61
Hindustan Petroleum Corporation Ltd.	3.50
Aether Industries Ltd.	3.49
Coal India Ltd.	2.92
Paradeep Phosphates Ltd.	2.43

IOLIO	
Stock Name	(%) Of Total AUM
Andhra Paper Ltd.	2.42
Oil & Natural Gas Corporation Ltd.	2.35
Jio Financial Services Ltd.	0.62
Total	95.39
Cash, Cash Equivalents And Others	4.61
Grand Total	100.00

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Metals & Mining	20.83
Chemicals	15.73
Oil, Gas & Consumable Fuels	14.83
Construction Materials	14.23
Power	6.55
Textiles	5.90
Fast Moving Consumer Goods	5.79
Capital Goods	4.32
Utilities	4.17
Forest Materials	2.42
Financial Services	0.62
Cash, Cash Equivalents And Others	4.61

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

   Alnvestors should consult their financial advisers if in doubt about whether the product is suitable for them.
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI Infrastructure Fund

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

	NET ASSET VALUE		
	Option	NAV (₹)	
	Reg-Plan-IDCW	29.5245	L
	Reg-Plan-Growth	33.1895	
7	Dir-Plan-IDCW	31.2457	
	Dir-Plan-Growth	35.3050	

**PORTI** 

7.88

5.75

5.23

4.58

4.55

4.09

3.90

3.57

3.48

3.38

3.23

3 12

3 10

2.85

2.79

2 5 9

2.34

2.24

2.18

2.10

(%) Of Total AUM

	LAST IDCW	Face va	lue: ₹10
	Record Date	IDCW (in ₹/Unit)	NAV (₹)
	16-Mar-18 (Reg Plan)	1.70	13.6863
٦	16-Mar-18 (Dir Plan)	1.80	14.0096
		IDCW, the NAV of IDCW he extent of payout and state	

# **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: 31/07/2023 • AAUM for the Month of July 2023 ₹1,120.93 Crores • AUM as on July 31, 2023

₹1,165.62 Crores

Fund Manager: Mr. Bhavin Vithlani &

\*Mr. Mohit Jain

Managing Since:

Mr. Bhavin Vithlani Jan-2022 Mr. Mohit Jain Nov-2017 **Total Experience:** Over 19 years

First Tier Benchmark: Nifty Infrastructure Index (TRI)

Nifty Infrastructur

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

• 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 use.

for minimum one year. Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year. Semi Annual - Minimum ₹ 3000 & in multiples

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**

per SEBI Circular dated Ian 4, 2018

Standard Deviation\*

5 tuu.u. u. 2 c t .u.t.o	
Beta <sup>#</sup>	: 0.86
Sharpe Ratio <sup>#</sup>	: 1.63
Portfolio Turnover*	
Equity Turnover	: 0.38
Total Turnover	: 0.38
Total Turnover = Equity + Debt +	Derivatives
*Source: CRISIL Fu	
*Portfolio Turnover = lower of purchase for the last 12 mont.	
derivatives) upon Avg. AUM of tra	
Risk Free rate: FBIL Overnight Mil	
31st July 2023) Basis for Ratio	Calculation: 3 Years
Monthly Data Points	
Ratios are computed using Total	Return Index (TRI) as

14 07%

Shree Cement Ltd. Axis Bank Ltd. Carborundum Universal Ltd. Ultratech Cement Ltd. Ge T&D India Ltd. Tega Industries Ltd. FSAB India Ltd. HDFC Bank Ltd Ahluwalia Contracts (India) Ltd. Tata Steel Ltd Brigade Enterprises Ltd. Rharat Petroleum Corporation Ltd Kalpataru Projects International Ltd. Nuvoco Vistas Corporation Ltd. GAIL (India) Ltd. Chalet Hotels Ltd.

Stock Name

**Equity Shares** 

Reliance Industries Ltd.

Larsen & Toubro Ltd.

Torrent Power Ltd.

Rharti Airtel Ltd

FOLIO	
Stock Name	(%) Of Total AUM
Uno Minda Ltd.	2.04
MRF Ltd.	2.03
ZF Commercial Vehicle Control Systems	India Ltd. 2.00
Prism Johnson Ltd.	1.93
The Ramco Cements Ltd.	1.90
CESC Ltd.	1.68
Thermax Ltd.	1.60
Elin Electronics Ltd.	1.46
Sobha Ltd.	1.40
Hindalco Industries Ltd.	1.31
Ingersoll Rand (India) Ltd.	1.24
Delhivery Ltd.	0.88
Jio Financial Services Ltd.	0.81
Total	93.23
Infrastructure Investment Trust	
National Highways Infra Trust	2.40
Total	2.40
Cash, Cash Equivalents And Others	4.37
Grand Total	100.00

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	16.83
Construction Materials	14.19
Oil, Gas & Consumable Fuels	12.65
Construction	11.19
Financial Services	8.02
Power	6.91
Automobile And Auto Components	6.07
Telecommunication	4.58
Realty	4.19
Metals & Mining	4.16
Services	3.28
Consumer Services	2.10
Consumer Durables	1.46
Cash, Cash Equivalents And Others	4.37



Cash. Cash Equivalents, And Others

PORTFOLIO CLASSIFICATION BY



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.

   Alnvestors should consult their financial advisers if in doubt about whether the product is suitable for them.
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI

# CONSUMPTION **OPPORTUNITIES** FUND

An open-ended Equity Scheme following

(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**

• '	Tvpe	of	Sch	eme	•

An open-ended Equity Scheme following consumption theme

· Date of Allotment: 05/07/1999

• Report As On: 31/07/2023

AAUM for the Month of July 2023

₹1,464.10 Crores

AUM as on July 31, 2023

₹1,508.01 Crores

Fund Manager: Mr. Saurabh Pant & \*Mr. Mohit Jain

**Managing Since:** 

Mr. Saurabh Pant Jun-2011 Mr. Mohit Jain Nov-2017

Total Experience: Over 15 years

First Tier Renchmark

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

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

considered for SIP processing.

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

02, 2020 for further details)

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

thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter

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

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

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

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

# **Quantitative Data**

Standard Deviation\* :14.50% Beta\* : 0.75 Sharpe Ratio\* : 1.75 Portfolio Turnover\* **Equity Turnover** : 0.36 Total Turnover : 0.44

Total Turnover = Equity + Debt + Derivatives

\* Source: CRISIL Fund Analyser

\*Portfolio Turnover = lower of total sale or total
purchase for the last 12 months (including equity
derivatives) upon Avg. AUM of trailing twelve months. Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) 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	143.3560
Reg-Plan-Growth	238.1067
Dir-Plan-IDCW	187.2450
Dir-Plan-Growth	265.9800

	LAST IDCW	Face v	alue: ₹10
	Record Date	IDCW (in ₹/Unit)	NAV (₹)
	16-Mar-18 (Reg Plan)	12.70	69.8210
٦	16-Mar-18 (Dir Plan)	15.60	85.9324
4	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

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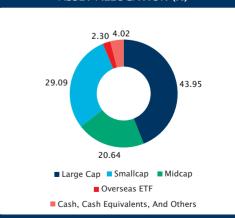
POR <sup>-</sup>
(%) Of Total AUM
8.60
7.85
4.45
Care Ltd. 3.98
3.96
3.78
3.51
3.31
3.14
3.06
3.02
3.00
2.93
2.77
2.61
2.60
2.46
2.25
2.18
2.16

T	FOLIO	
١	Stock Name	(%) Of Total AUM
	Sheela Foam Ltd.	2.14
	United Breweries Ltd.	2.04
	Voltas Ltd.	1.97
	Interglobe Aviation Ltd.	1.89
	Relaxo Footwears Ltd.	1.82
	Ganesha Ecosphere Ltd.	1.75
	Vedant Fashions Ltd.	1.68
	Blue Star Ltd.	1.45
	Hatsun Agro Product Ltd.	1.37
	V-Guard Industries Ltd.	1.32
	Bajaj Auto Ltd.	1.24
	Dodla Dairy Ltd.	1.01
	Kajaria Ceramics Ltd.	0.23
	Total	93.68
	Overseas ETF	
	Invesco QQQ Trust, Series 1	2.30
	Total	2.30
	Cash, Cash Equivalents And Others	4.02
	Grand Total	100.00
Г		

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

Fast Moving Consumer Goods	40.38
Consumer Services	14.22
Consumer Durables	13.55
Automobile And Auto Components	12.98
Textiles	4.35
Telecommunication	3.31
Media, Entertainment & Publication	3.00
Mutual Fund	2.30
Services	1.89
Cash, Cash Equivalents And Others	4.02

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





will be at Very High risk

Mahindra & Mahindra Ltd.

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

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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



would fall to the extent of payout and statutory levy, if applicable.

# 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**

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

· Date of Allotment: 05/07/1999

Report As On: 31/07/2023AAUM for the Month of July 2023

₹3,065.58 Crores

• AUM as on July 31, 2023 ₹ 3,080.89 Crores

• Fund Manager: Mr. Saurabh Pant & \*Mr. Mohit Jain

**Managing Since:** 

Mr. Saurabh Pant Jan-2022 Mr. Mohit Jain Nov-2017

Total Experience: Over 15 years

• First Tier 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)

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 ₹

Additional Investment

₹ 1000 & in multiples of ₹ 1

# **Quantitative Data**

Standard Deviation\* : 17.71%
Beta\* : 0.90
Sharpe Ratio\* : 1.04
Portfolio Turnover\*

Equity Turnover : 0.32 Total Turnover : 0.60

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 (6.60% as on
31st July 2023) Basis for Ratio Calculation: 3 Years
Monthly Data Points

Montiny Data Founts
Note: Fund Manager for Foreign Securities Mr.Mohit
Jainw.e.f. Nov 28, 2017. Exp. Over Syears
Ratios are computed using Total Return Index (TRI) as
per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE		LAST IDCW Face value: ₹		⁄alue: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	90.8603	16-Mar-18 (Reg Plan)	5.90	33.8510
Dan Blan Countle	150.0046	16-Mar-18 (Dir Plan)	7.30	41.9142
Reg-Plan-Growth	150.8846	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-IDCW	-IDCW 119.5312	26-Jun-15(Dir Plan)	7.00	38.6976
		08-Aug-13 (Reg Plan)	4.50	28.6220
Dir-Plan-Growth	168.2904			
		Pursuant to payment of IDCW,	the NAV of IDCW Option of	scheme/plans

PORTFOLIO	
Stock Name	(%) Of Total AUM
Equity Shares	
nfosys Ltd.	25.08
Fata Consultancy Services Ltd.	14.22
Bharti Airtel Ltd.	10.11
Гесh Mahindra Ltd.	7.17
HCL Technologies Ltd.	3.99
Firstsource Solutions Ltd.	3.89
Nipro Ltd.	3.87
Delhivery Ltd.	3.76
PVR Inox Ltd.	3.65
Persistent Systems Ltd.	3.08
FSN E-Commerce Ventures Ltd.	2.95
ndiamart Intermesh Ltd.	2.93
Oracle Financial Services Software Ltd.	1.79
Emudhra Ltd.	1.46
Newgen Software Technologies Ltd.	0.52
Fotal	88.47
Foreign Equity Shares	
Netflix Inc.	4.45
Microsoft Corporation	3.41
Cognizant Technology Solutions Corporation	1.62
Fotal	9.48
Cash, Cash Equivalents And Others	2.05
Grand Total	100.00

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	66.21
Telecommunication	10.11
Media, Entertainment & Publication	8.10
Services	7.65
Consumer Services	5.88
Cash, Cash Equivalents And Others	2.05

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

 $<sup>{}^\</sup>star Mr$ . Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI

# **EQUITY MINIMUM VARIANCE**

An open-ended Equity Scheme following minimum variance theme

# **Investment Objective**

The investment objective of the scheme is to provide long term capital appreciation by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility. However, there is no quarantee 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: 31/07/2023
- AAUM for the Month of July 2023
- ₹154.84 Crores AUM as on July 31, 2023
- ₹157.35 Crores
- Fund Manager: Mr. Raviprakash Sharma & \*Mr. Mohit Jain
- Managing Since
- Mr. Raviprakash March-2019
- Mr. Mohit Jain March-2019
- Total Experience: Over 22 years
- First Tier Benchmark: Nifty 50 Index (TRI) Exit Load: For exit on or before 15 days from
- the date of allotment 0.5% For exit after 15 days from the date of allotment
- · Entry Load: N.A.
- · Plans Available: Regular, Direct
- Options: Growth, IDCW

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

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

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

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

for minimum one year Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year Semi-Annual - Minimum amount of investment

will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments

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

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

# **Quantitative Data**

Standard Deviation"	:12.48%
Beta"	: 0.81
Sharpe Ratio*	:1.13
Portfolio Turnover*	
Equity Turnover	: 0.31
Total Turnover	: 0.36

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

Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data

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

**NET ASSET VALUE** Option NAV (₹) Reg-Plan-IDCW 18.9134 Reg-Plan-Growth 18.9088

19.2254

19.2265

TEOLIO

Dir-Plan-IDCW

Dir-Plan-Growth

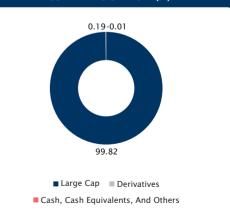
			POR
Stock Name	(%) Of Total		Net %
Equity Shares	AUM	Derivatives	of AUM
Cipla Ltd.	8.93	-	8.93
Nestle India Ltd.	7.71	-	7.71
Hindustan Unilever Ltd.	7.45	-	7.45
Britannia Industries Ltd.	7.37	-	7.37
Tata Consultancy Services Ltd.	7.14	-	7.14
Dr. Reddy'S Laboratories Ltd.	6.87	-	6.87
Sun Pharmaceutical Industries Ltd.	4.84	-	4.84
Power Grid Corporation Of India Lt	d. 4.71	-	4.71
Bharat Petroleum Corporation Ltd.	2.21	-	2.21
Bharti Airtel Ltd.	2.11	-	2.11
ITC Ltd.	1.74	-	1.74
NTPC Ltd.	1.11	-	1.11
Larsen & Toubro Ltd.	1.06	-	1.06
Hindalco Industries Ltd.	1.06	-	1.06
Oil & Natural Gas Corporation Ltd.	1.05	-	1.05
Tata Steel Ltd.	1.04	-	1.04
Adani Ports And Special Economic			
Zone Ltd.	1.04	-	1.04
State Bank Of India	1.03	-	1.03
ICICI Bank Ltd.	1.03	-	1.03
Grasim Industries Ltd.	1.02	-	1.02
Wipro Ltd.	1.01	-	1.01
Hero Motocorp Ltd.	1.01	-	1.01
Eicher Motors Ltd.	1.01	-	1.01
Tata Motors Ltd.	1.00	-	1.00
Tata Consumer Products Ltd.	1.00	-	1.00
JSW Steel Ltd.	1.00	-	1.00
Indusind Bank Ltd.	1.00	-	1.00
Adani Enterprises Ltd.	1.00	-	1.00
Divi'S Laboratories Ltd.	0.99	-	0.99

•	FOLIO			
١	Stock Name	(%) Of Total	% of AUM Derivatives	Net %
	Ultratech Cement Ltd.	0.98	-	0.98
	Infosys Ltd.	0.98	-	0.98
	HDFC Bank Ltd.	0.98		0.98
	HCL Technologies Ltd.	0.98	-	0.98
	Bajaj Finserv Ltd.	0.98	-	0.98
	Bajaj Auto Ltd.	0.98	-	0.98
	Axis Bank Ltd.	0.98	-	0.98
	SBI Life Insurance Co. Ltd.	0.97	-	0.97
	Maruti Suzuki India Ltd.	0.97	-	0.97
	Ltimindtree Ltd.	0.97	-	0.97
	Kotak Mahindra Bank Ltd.	0.97	-	0.97
	Asian Paints Ltd.	0.97	-	0.97
	Coal India Ltd.	0.96	-	0.96
	Bajaj Finance Ltd.	0.96	-	0.96
	Apollo Hospitals Enterprise Ltd.	0.96	-	0.96
	UPL Ltd.	0.95	-	0.95
	Titan Company Ltd.	0.95	-	0.95
	Tech Mahindra Ltd.	0.94	-	0.94
	HDFC Life Insurance Company Ltd.		-	0.94
	Mahindra & Mahindra Ltd.	0.92	-	0.92
	Reliance Industries Ltd.	0.90	-	0.90
	Jio Financial Services Ltd.	0.09	-	0.09
	Nifty Index 31-08-2023	-	0.19	0.19
	Total	99.82	0.19	100.01
	Cash, Cash Equivalents			
	And Others	-0.01	-	-
	Grand Total	100.00		
-1				

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

Fast Moving Consumer Goods	25.27
Healthcare	22.59
Information Technology	12.02
Financial Services	9.93
Automobile And Auto Components	5.89
Power	5.82
Oil, Gas & Consumable Fuels	5.12
Metals & Mining	4.10
Telecommunication	2.11
Construction Materials	2.00
Consumer Durables	1.92
Construction	1.06
Services	1.04
Chemicals	0.95
Derivatives	0.19
Cash, Cash Equivalents And Others	-0.01

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





# 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.

SBI Equity Minimum Variance Fund

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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



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

# **Investment Objective**

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

# **Fund Details**

- · Type of Scheme
- An open-ended Fund of Fund Scheme investing in SBI Gold ETF
- · Date of Allotment: 12/09/2011
- Report As On: 31/07/2023
- $\cdot\,$  AAUM for the Month of July 2023
- ₹1,373.60 Crores
- · AUM as on July 31, 2023
- ₹1,385.42 Crores
- Fund Manager: Mr. Raviprakash Sharma
   Managing Since: Sep-2011
- Total Experience: Over 22 years
- · First Tier 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  $\ref{thmodel}$  1000 & in multiples of  $\ref{thmodel}$  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.

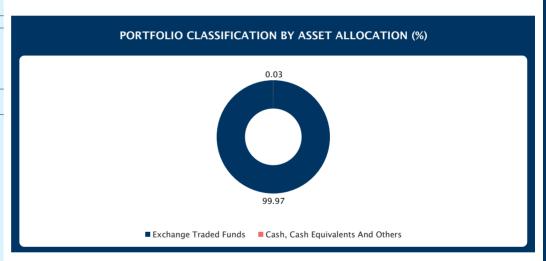
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year. Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.

- 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	17.9360
Reg-Plan-Growth	17.9311
Dir-Plan-IDCW	18.6615
Dir-Plan-Growth	18.6884







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

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

^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



# INTERNATIONAL ACCESS -US EQUITY FoF

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

# **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: 31/07/2023
- · AAUM for the Month of July 2023 ₹808.09 Crores
- · AUM as on July 31, 2023
- ₹ 828.77 Crores
- Fund Manager: Mr. Mohit Jain Managing Since: March 2021
  - Total Experience: Over 10 years
- · First Tier Benchmark: S&P 500 Index, after converting it to Indian Rupee
- · Entry Load: N.A
- · Exit Load: For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil
- · Plans Available: Regular, Direct
- · Options: Growth, IDCW

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.

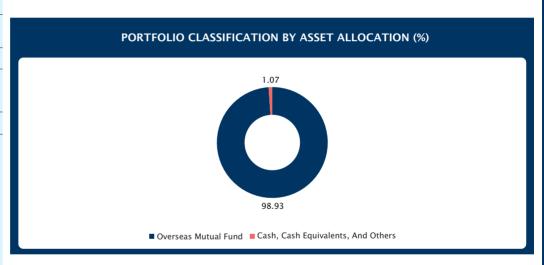
- Minimum Investment
- ₹5000/- and in multiples of ₹1 thereafter
- Additional Investment

₹1000/- and in multiples of ₹1 thereafter Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW- ins etc. is accepted in SBI International Access - US Equity FoF (the Scheme) with effect from Iulv 3, 2023.

Existing systematic registrations like SIPs/STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	12.5026
Reg-Plan-Growth	12.5028
Dir-Plan-IDCW	12.7395
Dir-Plan-Growth	12.7390

# **PORTFOLIO Mutual Fund Units** (%) Of Total AUM **Overseas Mutual Fund** Amundi Funds US Pioneer Fund -115 USD Cap 98.93 98.93 Cash, Cash Equivalents And Others 1.07 **Grand Total** 100.00





stors understand that their princ 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

Alnyestors 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

# 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 (reviously 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 +	l year	3 months	3 years +	5 years +
Inception Date	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
Fund Manager	Mr. R. Srinivasan - Equity Mr. Dinesh Ahuja - Debt *Mr. Mohit Jain	Mr. Saurabh Pant -Equity Ms. Mansi Sajeja -Debt *Mr. Mohit Jain	Mr. Dinesh Balachandran Mr. Raj Gandhi (for ETCDs) & "Mr. Mohit Jain	Mr. R Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt *Mr. Mohit Jain	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. Mohit Jain	Mr. R Srinivasan - Equity Portion; Mr. Dinesh Ahuja - Debt Portion *Mr. Mohit Jain
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Dinesh Ahuja Jan-2012 Mohit Jain Nov-2017	Saurabh-Jan-2022 & Mansi-June-2021 Mohit-Jan-2020	Dinesh- Oct 2021- Raj- Feb 2020 Mohit-Nov-2017	Mr. R Srinivasan Jan 2021 Mr. Rajeev Radhakrishnan Jun-2008 Mr. Mohit Jain Nov-2017	Nidhi-Jan-2022 Mansi-June- 2021 Neeraj-May-2015	Oct 2012 - Neeraj Kumar June 2021 - Arun R	Aug-2021	Sep 2020
First Tier 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 July 2023				
Month End AUM (Rs. in Crores)	₹59,810.25	₹8,272.64	₹1,121.50	₹97.93	₹2,451.47	₹13,390.22	₹23,555.50	₹1,120.66
Modified Duration (years)	4.01	3.24		2.01	1.92	0.26	4.32	1.19
Average Maturity (years)	8.09	9.02		4.08	4.24	0.26	6.17	1.47
Macaulay Duration (years)	4.20	3.45		2.09	2.03	0.26	4.50	1.23
Yield to Maturity (%)^	7.45	7.75		7.41	7.70	7.15	7.41	99.9
Standard Deviation*	10.73%					%29.0		
Beta*	1.08	ı		1		0.67		
Sharpe Ratio*	0.92					-3.00		
Expense Ratio	Regular-1.48% Direct-0.77%	Regular- 1.11% Direct- 0.61%	Regular- 1.80% Direct- 0.97%	Regular- 1.21% Direct- 0.86%	Regular- 1.19% Direct- 0.67%	Regular- 0.97% Direct- 0.40%	Regular- 1.66% Direct- 0.74%	Regular- 2.21% Direct- 0.97%
			Composition by Ass	Composition by Assets as on 31 July 2023				
Equity Shares	69.77	24.29	51.38	21.91	16.99	76.53	66.65	86.06
Corporate Debt	9.04	48.72	10.66	21.45	15.89		7.85	
Gilts	8.03	0.91	10.63	10.10	6:29		18.22	3.60
Money Market Instruments	0.18	3.99	1.73		5.91	15.41		
Other Assets	5.06	22.09	25.60	46.54	4.70	8.06	7.28	10.34
			Composition by Ratings & Assets as on 31 July 2023	& Assets as on 31 July 2	023			
Large Cap	59.84	8.52	20.76	4.99	34.90	57.75	53.34	27.24
Mid Cap	16.19	7.87	8.91	4.90	17.52	14.62	9:90	14.70
Small Cap	1.66	7.90	21.71	10.57	14.49	4.16	2.35	33.70
Unclassified					-	-		
AA, AA+, AAA And EQUIVALENT	8.97	47.93	11.02	18.38	15.89	-	7.85	
Below AA	0.07	0.79	2.01	3.07	-	-	-	
Sovereign	99.8	13.05	10.63	28.64	7.57	6.03	19.11	3.60
Below A1+, A1+	0.18	3.99	1.73		4.93	9:38		
Cash, Cash Equivalents, Derivatives and Others	4.43	9.95	Others 13.90 ,ETF 11.70	29.45	4.70	8.06	7.45	20.76
			Other	r 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 -NII; For the remaining investments - 1.00%	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	With respect to unite rost subject to (cack in good and the folding period is last than 3 years. 3% for extensionable to the subject to the s	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 I month from the date of allotmen -0.25% For exit after I month from the date of allotment - Nii	Will. If that grounds do yourded in from another cheme of the First are deemed or walkerded out by God of the united that are deemed or walkerded out by God of the united that the limit plant age and advanced in the form to person NA. If the the state of a downer on the form of the form another scheme of the First and event and on the form of the form	For all increments with respect to units not per all increments with respect to the rest of the rest and the
	con contract of refer to see the second seco			date of anounem  date of anounem  date of anoune and a second anounement	INII	i citation and a cita	Solution CTT and California Control of the Control	years from the date of allot ment.

# 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
First Tier 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 July 2023		
Month End AUM (Rs. in Crores)	₹1,660.37	₹1,081.03	₹235.16	₹160.02
Modified Duration (years)	0.81	1.16	5.02	4.94
Average Maturity (years)	0.88	1.28	8.35	10.39
Macaulay Duration (years)	0.84	1.21	5.29	5.23
Yield to Maturity (%)^	7.08	7.17	7.59	7.61
Standard Deviation*				1
Beta*				•
Sharpe Ratio*				-
Expense Ratio	Regular-2.07% Direct-0.87%	Regular- 2.21% Direct- 1.12%	Regular- 1.66% Direct- 1.14%	Regular- 1.39% Direct- 0.89%
		Composition by Assets as on 31 July 2023	023	
Equity Shares	93.41	75.63	38.76	18.98
Corporate Debt		0.46	39.30	56.48
Gilts	2.39	10.56	16.05	14.15
Money Market Instruments	2.35	7.08		
Other Assets	1.85	6.27	5.89	10.39
		Composition by Ratings & Assets as on 31 July 2023	July 2023	
Large Cap	55.96	42.65	21.65	10.55
Mid Cap	29.09	24.37	12.45	6.03
Small Cap	8.36	8.61	4.66	2.40
Unclassified				
AA, AA+, AAA And EQUIVALENT		0.46	39.30	56.48
Below AA				
Sovereign	3.00	12.07	16.05	14.15
Below A1+, A1+	2.35	7.08		
Cash, Cash Equivalents, Derivatives and Others	1.24	4.76	5.89	10.39
		Other Details		
Exit Load	II.N	Ni	Nil	Vii



# SBI **EQUITY HYBRID FUND**

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

(Previously known as SBI Magnum Balanced Fund)

# **Investment Objective**

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

# **Fund Details**

• '	Tν	ne	οf	Sch	ıem	e

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

Date of Allotment: 09/10/1995

Report As On: 31/07/2023

AAUM for the Month of July 2023 ₹59,068.90 Crores

AUM as on July 31, 2023 ₹ 59,810.25 Crores

Fund Managers:

Mr. R. Srinivasan -Equity

Mr. Dinesh Ahuja -Debt \*Mr. Mohit Jain -

Managing Since: Mr. R. Srinivasan Jan-2012

Mr. Dinesh Ahuja Jan-2012 Mohit Jain Nov-2017

Total Experience:
Mr. R. Srinivasan -Over 30 years

Mr. Dinesh Ahuja – Over 24 years Mr. Mohit Jain – Over 10 years

First Tier Benchmark: CRISIL Hybrid 35+65 -

Aggressive Index

Exit Load:

For exit within 12 months from the date of

allotment: For 10% of investment - Nil

For remaining investments - 1.00%;

For exit after 12 months from the date of allotment - Nil.

Entry Load: N.A

Plans Available: Regular, Direct

Options: Growth, IDCW

'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 ₹

Additional Investment ₹ 1000 & in multiples of ₹ 1

# Quantitative Data

Qualititative Data	
Standard Deviation*	: 10.73%
Beta'	: 1.08
Sharpe Ratio	: 0.92
Modified Duration	: 4.01 years
Average Maturity	: 8.09 years
Macaulay Duration	: 4.20 years
Yield to Maturity^	: 7.45%
Portfolio Turnover*	
Equity Turnover	: 0.16
Total Turnover	: 1.00
*Total Turmovar - Equity : Dobt : Derivatives	

'Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

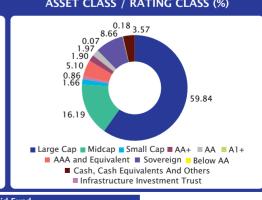
NET ASSET VALUE		LAST IDCW	Face value: ₹10		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	Nav (₹)	
Reg-Plan-IDCW	47.1894	10-Feb-20 (Reg Plan)	0.97	31.8472	
Reg-Plan-Growth	222.6920	10-Feb-20 (Dir Plan)	1.43	46.8129	
		10-Feb-20 (Reg Plan)	0.97	31.9435	
Dir-Plan-IDCW	71.0405	10-Feb-20 (Dir Plan)	1.43	48.9531	
Dir-Plan-Growth	242.7726	07-Feb-19 (Reg Plan)	0.20	27.7551	
		07-Feb-19 (Dir Plan)	0.30	40.5383	
Pursuant to payment of IDCW, the NAV of IDCW	28-Sep-18 (Reg Plan)	0.29	27.3468		
would fall to the extent of payout and statutory lev	28-Sep-18 (Dir Plan)	0.42	39.8354		

	PORTFOLIO								
ssuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of To				
quity Shares		7.0	Larsen & Toubro Ltd.	CRISIL AAA					
IDFC Bank Ltd.		7.73	Tata Housing Development Co. Ltd.						
CICI Bank Ltd.		5.84	Muthoot Finance Ltd.	CRISIL AA+					
harti Airtel Ltd.		5.28	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA					
			Tata Motors Finance Solutions Ltd.						
tate Bank Of India		4.87	Bank Of India	CARE AA					
nfosys Ltd.		3.85		CDICII AA					
ivi'S Laboratories Ltd.		3.79	(At1 Bond Under Basel III)	CRISIL AA					
ajaj Finance Ltd.		3.66	HDFC Bank Ltd.	CRISIL AAA					
IRF Ltd.		3.61	Indian Bank						
otak Mahindra Bank Ltd.		3.10	(Tier II Bond Under Basel III)	IND AA+					
eliance Industries Ltd.		2.98	Torrent Power Ltd.	CRISIL AA+					
nree Cement Ltd.		2.96	Punjab National Bank						
arsen & Toubro Ltd.		2.38	(At1 Bond Under Basel III)	CARE AA					
ipla Ltd.		2.16	Mahindra & Mahindra Financial						
laruti Suzuki India Ltd.		2.13	Services Ltd.	IND AAA					
venue Supermarts Ltd.		2.07	Rec Ltd.	CRISIL AAA					
luthoot Finance Ltd.		2.03	Punjab National Bank						
olar Industries India Ltd.		1.95	(Tier II Bond Under Basel III)	CRISIL AA+					
IA Engineering Ltd.		1.88	State Bank Of India						
indalco Industries Ltd.		1.86	(Tier II Bond Under Basel III)	CRISIL AAA					
		1.86	Avanse Financial Services Ltd.	CARE AA-					
elhivery Ltd.			JM Financial Asset Reconstruction	C/ II C/ I/ C					
nterglobe Aviation Ltd.		1.43	Company Ltd.	[ICRA]AA-					
ower Grid Corporation Of India Ltd		1.24	Total	[ICIO1]/U1					
CICI Lombard General Insurance Co	ompany Ltd.	1.23	Zero Coupon Bonds						
estlife Foodworld Ltd.		1.14	Tata Motors Finance Solutions Ltd.	CRISIL AA					
rocter & Gamble Hygiene And Heal	th Care Ltd.	1.13	Total	CRISIL AA					
DFC Asset Management Co. Ltd.		1.08							
edant Fashions Ltd.		1.06	Government Securities						
age Industries Ltd.		0.81	Government Of India	SOVEREIGN					
nited Breweries Ltd.		0.77	Total						
ife Insurance Corporation Of India		0.59	State Development Loans						
hemplast Sanmar Ltd.		0.52	State Government Of West Bengal	SOVEREIGN					
elaxo Footwears Ltd.		0.40	State Government Of Kerala	SOVEREIGN					
oal India Ltd.		0.38	State Government Of Andhra Prades	h SOVEREIGN					
o Financial Services Ltd.		0.30	State Government Of Tamil Nadu	SOVEREIGN					
otal		77.69	Total						
		77.09	Infrastructure Investment Trust						
ertificate Of Deposits	CDICII A1	0.16	Cube Highways Trust						
xis Bank Ltd.	CRISIL A1+	0.16	Total						
he Federal Bank Ltd.	CRISIL A1+	0.01		_					
idusind Bank Ltd.	CRISIL A1+	0.01	Cash, Cash Equivalents And Other	5	10				
otal		0.18	Grand Total		10				
on Convertible Debentures									
ABARD	CRISIL AAA	1.71							
mall Industries Development									
ank Of India	CRISIL AAA	1.08							
harti Telecom Ltd.	CRISIL AA+	0.90							
ndian Bank		2.50							
Fier II Bond Under Basel III)	CRISIL AAA	0.68							

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

37.89
8.66
5.95
5.74
5.28
4.27
4.22
3.85
3.36
2.96
2.95
2.47
1.90
1.88
1.86
1.43
0.81
0.55
0.40
3.57

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





will be at Very High risk

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

doubt about whether the product is suitable for them.

- 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
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# **HYBRID - CONSERVATIVE HYBRID FUND**



An open-ended Hybrid Scheme investing predominantly in

(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: 31/07/2023

AAUM for the Month of July 2023

₹ 8,100.59 Crores

AUM as on July 31, 2023 ₹ 8,272.64 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 - January 2022

Ms. Mansi Sajeja - June 2021

Mr. Mohit Jain -January 2020

Total Experience

Mr. Saurabh Pant - Over 15 years

Ms. Mansi Sajeja - Over 16 years

Mr. Mohit Jain - Over 10 years

First Tier Benchmark: NIFTY 50 Hybrid Composite Debt 15:85 Index

Exit Load: For exit within 1 year from the date of allotment For 10% of investment : Nil For remaining investment: 1.00% For exit after one year from the date of

allotment - Nil

Entry Load: N.A.

· Plans Available: Regular, Direct

· Options: Growth, IDCW

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 : 3.24 years
Average Maturity : 9.02 years
Macaulay Duration : 3.45 years
Yield to Maturity : 7.75%
Aln case of semi-annual convention , the YTM is annualised Modified Duration Ratios including debt instruments and cash



NET ASSET VALUE					
Option	NAV (₹)	Option	NAV (₹)		
Reg-Plan-Growth 6	0.0524	Dir-Plan-Growth	64.9743		
Reg-Plan-Monthly IDCW 1	8.4465	Dir-Plan-Monthly IDCW	23.7844		
Reg-Plan-Quarterly IDCW 1	7.3198	Dir-Plan-Quarterly IDCW	19.8523		
Reg-Plan-Annual IDCW 2	1.1826	Dir-Plan-Annual IDCW	25.9107		

	PORT	FOLIO		
Issuer Name Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares	Aom	Non Convertible Debentures		Aom
ICICI Bank Ltd.	2.20	Larsen & Toubro Ltd.	CRISIL AAA	3.15
Aether Industries Ltd.	1.29	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.08
Infosys Ltd.	1.21	HDFC Bank Ltd.	CRISIL AAA	3.03
Hindustan Unilever Ltd.	0.90	Small Industries Development		
HDFC Asset Management Co. Ltd.	0.89	Bank Of India	CRISIL AAA	2.41
G R Infra Projects Ltd.	0.89	Godrej Properties Ltd.	[ICRA]AA+	2.41
Thangamayil Jewellery Ltd.	0.77	Torrent Power Ltd.	CRISIL AA+	2.40
Carborundum Universal Ltd.	0.77	Tata Projects Ltd.	IND AA	2.18
Tega Industries Ltd.	0.76	Muthoot Finance Ltd.	CRISIL AA+	2.11
Procter & Gamble Hygiene And Health Care Ltd.	0.76	Fullerton India Credit Co. Ltd.	[ICRA]AAA	1.83
Axis Bank Ltd.	0.75	Bharti Telecom Ltd.	CRISIL AA+	1.83
ZF Commercial Vehicle Control Systems India Ltd.	0.74	ONGC Petro Additions Ltd.	CRISIL AA	1.82
Max Healthcare Institute Ltd.	0.66	Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	1.81
Sona Blw Precision Forgings Ltd.	0.61	Mahindra Rural Housing Finance Ltd.		1.81
Finolex Industries Ltd.	0.60	Bajaj Housing Finance Ltd.	CRISIL AAA	1.81
Page Industries Ltd.	0.57	Summit Digitel Infrastructure Pvt. Ltd.		1.76
ITC Ltd.	0.57	Union Bank Of India	CRISIL AAA	1.70
Vedant Fashions Ltd.	0.54	(At1 Bond Under Basel III)	CRISIL AA	1.70
HDFC Bank Ltd.	0.52 0.51	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	1.44
Multi Commodity Exchange Of India Ltd. Bharti Airtel Ltd.		Rec Ltd.	CRISIL AAA	1.22
Gland Pharma Ltd.	0.51 0.50	Power Finance Corporation Ltd.	CRISIL AAA	1.22
State Bank Of India	0.49	Citicorp Finance (India) Ltd.	CRISIL AAA	1.21
Ge T&D India Ltd.	0.49	India Grid Trust	[ICRA]AAA	1.19
V-Guard Industries Ltd.	0.48	Cholamandalam Investment &		
Godrej Consumer Products Ltd.	0.48	Finance Co. Ltd.	[ICRA]AA+	1.18
ICICI Lombard General Insurance Company Ltd.	0.47	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.91
Indian Oil Corporation Ltd.	0.42	LIC Housing Finance Ltd.	CRISIL AAA	0.91
NHPC Ltd.	0.41	State Bank Of India	CDICII AAA	0.07
Hatsun Agro Product Ltd.	0.41	(Tier II Bond Under Basel III)	CRISIL AAA	0.87
Blue Star Ltd.	0.39	Avanse Financial Services Ltd. Crompton Greaves Consumer	CARE AA-	0.79
Voltas Ltd.	0.36	Electricals Ltd.	CRISIL AA+	0.60
Sheela Foam Ltd.	0.35	Bank Of India(At1 Bond Under Basel III		0.60
Nuvoco Vistas Corporation Ltd.	0.33	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.59
Container Corporation Of India Ltd.	0.32	Tata Housing Development Co. Ltd.	CARE AA	0.55
ACC Ltd.	0.27	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.30
Firstsource Solutions Ltd.	0.25	Total	[refort] or	48.72
ESAB India Ltd.	0.24	Government Securities		
Elin Electronics Ltd.	0.17	Government Of India	SOVEREIGN	0.91
Chemplast Sanmar Ltd.	0.14	Total		0.91
National Aluminium Company Ltd.	0.12	State Development Loans		
Chalet Hotels Ltd.	0.12	State Government Of Maharashtra	SOVEREIGN	9.22
Bandhan Bank Ltd.	0.06	State Government Of Haryana	SOVEREIGN	1.85
Total	24.29	State Government Of Karnataka	SOVEREIGN	1.07
Certificate Of Deposits		Total		12.14
Small Industries Development Bank Of India CRISIL A1+	2.27	Infrastructure Investment Trust		
ICICI Bank Ltd. [ICRA]A1+	1.15	Cube Highways Trust		0.73
Kotak Mahindra Bank Ltd. CRISIL A1+	0.57	Total		0.73
Total	3.99	Cash, Cash Equivalents And Others		9.22
	3.33	Grand Total		100.00
PORTFOLIO CLASSIFICAT	ION RY	PORTFOLIO CLAS	SIFICATIO	ON RY

INDUSTRY ALLUC	ATION (%)
Financial Services	37.72
Sovereign	13.05
Construction	6.22
Telecommunication	5.35
Power	4.00
Realty	3.26
Chemicals	3.25
Consumer Durables	3.12
Fast Moving Consumer Goods	3.12
Capital Goods	2.86
Services	2.74
Automobile And Auto Components	1.35
Information Technology	1.21
Healthcare	1.16
Consumer Services	0.66
Construction Materials	0.60
Textiles	0.57
Oil, Gas & Consumable Fuels	0.42
Metals & Mining	0.12
Cash, Cash Equivalents And Others	9.22

# **ASSET CLASS / RATING CLASS (%)**





# SBI Conservative Hybrid Fund

This product is suitable for investors who are seeking^:

Regular income and capital growth.

Investment primarily in Debt and Money market instruments and secondarily in equity and equity related instruments. Alnyestors should consult their financial advisers if in

will be at Moderately High risk doubt about whether the product is suitable for them. \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





# **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)

### **NET ASSET VALUE** Option NAV (₹) Option NAV (₹) Reg-Plan-Growth 43.7486 Dir-Plan-Growth 47.6559 Reg-Plan-Monthly IDCW 19.5621 Dir-Plan-Monthly IDCW 21.3993 Reg-Plan-Quarterly IDCW 19.5434 Dir-Plan-Quarterly IDCW 22.6363 24.7354 Dir-Plan-Annual IDCW 27.1525 Reg-Plan-Annual IDCW

**PORTFOLIO** 

# **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: 16/05/2018
- Report As On: 31/07/2023
- AAUM for the Month of July 2023
- ₹ 1.118.64 Crores
- AUM as on July 31, 2023
- ₹ 1.121.50 Crores
- Fund Manager: Mr. Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs) & \*Mr. Mohit Jain Managing Since:
- Mr. Dinesh Balachandran Oct 2021
- Mr. Raj Gandhi Feb 27, 2020
- Mr. Mohit Jain Nov 2017
- Total Experience:
- Mr. Dinesh Balachandran over 21 years
- Mr. Raj Gandhi over 17 years
- Mr. Mohit Jain Over 8 Years
- First Tier Benchmark: 45% CRISIL 10 year Gilt Index +40%NIFTY 50
- TRI+15% Price of Gold
- Exit Load: For exit within 12 months from the
- date of allotment For 10% of investments: Nil
- For remaining investment: 1.00%
- For exit after 12 months from the date of allotment - Nil
- Entry Load: N.A
- · Plans Available: Regular, Direct
- Options: Growth, IDCW
- SIP

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

Daily - Minimum 500 & in multiples of 1

thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

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

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

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

Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimum of 4 installments

Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 installments

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

# **Quantitative Data**

Modified Duration	: 2.26 years
Average Maturity	: 2.82 years
Macaulay Duration	: 2.36 years
Yield to Maturity^	: 7.58%
^In case of semi-annual convention,	the YTM is annualise
Ratios including debt instruments an	d cash

### Issuer Name Rating (%) Of Total AUM **Equity Shares** Equitas Small Finance Bank Ltd. 2.63 Gail (India) Ltd. 2 25 Sagar Cements Ltd 2 22 HDFC Bank Ltd 2 13 State Bank Of India 1 99 Ltimindtree Ltd. 1.96 PVR Inox Ltd. 1.87 Kalpataru Projects International Ltd. 1.80 HCL Technologies Ltd. 1 79 ICICI Bank Ltd. 1.60 Gland Pharma Ltd. 1.60 Harsha Engineers International Ltd. 1.56 V-Mart Retail Ltd. 1.55 FSN E-Commerce Ventures Ltd. 1.50 Tech Mahindra Ltd 1 48 Aster Dm Healthcare Ltd. 1 48 United Spirits Ltd. 1.46 Multi Commodity Exchange Of India Ltd. 1 40 Mahindra Lifespace Developers Ltd. 1.40 Sundaram Finance Ltd. 1.38 Ashiana Housing Ltd. 1.16 HDFC Asset Management Co. Ltd. 1.15 Bharti Airtel Ltd. 1.14 Hindustan Copper Ltd. 1.13 Punjab National Bank 1.03 Bank Of Baroda 0.98 Bandhan Bank Ltd. 0.97 Sun Pharmaceutical Industries Ltd. 0.92 ht I DDA 0.90 Riocon Ltd 0.89 Rallis India Ltd. 0.88 Elin Electronics Ltd. 0.81 Axis Bank Ltd. 0.77 Emami Ltd 0.75 CESC Ltd. 0.63 ICICI Prudential Life Insurance Company Ltd. 0.43 Ge T&D India Ltd. 0.37 Infosvs Ltd. 0.22 Godrej Consumer Products Ltd. 0.21

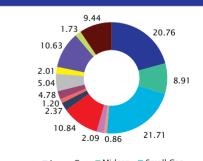
Issuer Name	Rating	(%) Of Total AUM
Aurobindo Pharma Ltd.		0.19
Marico Ltd.		0.16
Jubilant Foodworks Ltd.		0.15
ICICI Lombard General Insurance	e Company Ltd.	0.15
Steel Authority Of India Ltd.	, , ,	0.10
Bosch Ltd.		0.09
NMDC Ltd.		0.08
Nuvoco Vistas Corporation Ltd.		0.07
Total		51.38
Non-Convertible Preference S		
Sundaram Clayton Ltd.	CRISIL A1+	2.37
Total		2.37
Commercial Papers		
Seil Energy India Ltd. Motilal Oswal Finyest Ltd.	CRISIL A1+ CRISIL A1+	1.17
Motilal Oswal Finvest Ltd.	CRISIL AT+	0.56 1.73
Non Convertible Debentures		1.73
JM Financial Credit Solutions Lt.	d [ICDA]AA	2.39
Avanse Financial Services Ltd.	CARE AA-	2.39
Aadhar Housing Finance Ltd.	IND AA	1.85
Bharti Telecom Ltd.	CRISIL AA+	1.21
Muthoot Finance Ltd.	CRISIL AA+	1.20
Citicorp Finance (India) Ltd.	CRISIL AAA	1.20
Motilal Oswal Finvest Ltd.	[ICRA]AA	0.80
Total		10.66
Government Securities		
Government Of India	SOVEREIGN	10.63
Total		10.63
Exchange Traded Funds		
SBI Gold ETF		10.84
Total		10.84
Infrastructure Investment Tru	ist	
Cube Highways Trust		2.09
Total		2.09
Overseas ETF		0.00
SPDR Gold Trust		0.86
Total Cash, Cash Equivalents And C	Nala au a	0.86 9.44
Grand Total	ruiers	9.44 100.00
Granu Total		100.00

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

INDUSTRIT ALEEOCATION (70)	
Financial Services	27.83
Exchange Traded Funds	10.84
Sovereign	10.63
Information Technology	5.45
Healthcare	5.08
Consumer Services	3.20
Construction Materials	3.19
Fast Moving Consumer Goods	2.58
Realty	2.56
Automobile And Auto Components	2.46
Oil, Gas & Consumable Fuels	2.25
Services	2.09
Capital Goods	1.93
Media, Entertainment & Publication	1.87
Construction	1.80
Power	1.80
Metals & Mining	1.31
Telecommunication	1.14
Chemicals	0.88
Mutual Fund	0.86
Consumer Durables	0.81
Cash, Cash Equivalents And Others	9.44

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



■ Large Cap ■ Midcap ■ Small Cap ■ Non-convertible Preference Shares

 Overseas ETF ■ ETF ■ AAA and Equivalent ■ AA+ ■ AA
 Infrastructure Investment Trust ■ Below AA ■ Sovereign ■ A1+ ■ Cash, Cash Equivalents, And Others



stors understand that their principa will be at Very 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%. Alnvestors should consult their financial advisers if in doubt about whether the product is suitable for them.

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# **SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND**

# SBI

# **MAGNUM CHILDREN'S BENEFIT** FUND - SAVINGS PLAN

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

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



NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Growth	84.9357
Dir-Plan-Growth	91.9498

# **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: 31/07/2023
- AAUM for the Month of July 2023
- ₹ 96.99 Crore
- AUM as on July 31, 2023
- ₹ 97.93 Crores
- Fund Manager:
- Mr. R Srinivasan Equity
- Mr. Rajeev Radhakrishnan Debt
- \*Mr. Mohit Jain Foreign Securities Portion
- Managing since:
- Mr. R Srinivasan January 13, 2021
- Mr. Rajeev Radhakrishnan Jun-2008
- Mr. Mohit Jain Nov-2017
- Total Experience:
- Mr. R Srinivasan -Over 30 years
- Mr. Rajeev Radhakrishnan -Over 21 years
- Mr. Mohit Jain -Over 10 Years . First Tier Benchmark:
- NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load

With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment: Nil for redemption or switch-out after 3 years from the date of allotment

- Entry Load: N.A
  Plans Available: Regular, Direct
- Options: Growth

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** : 2.01 years Average Maturity : 4.08 years
Macaulay Duration : 2.09 years
Yield to Maturity^ : 7.41%
Aln case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

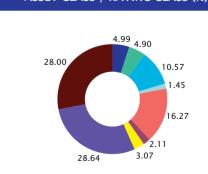
			PORT	FOLIO
Issuer Name	Rating	(%) Of	Total AUM	Issuer
Equity Shares				Mahindi Financia
Divi's Laboratories Ltd.			1.66	
Hatsun Agro Product Ltd.			1.59	Nexus S
Muthoot Finance Ltd.			1.52	Mahana Nigam l
Hawkins Cookers Ltd.			1.44	Avanse
Garware Technical Fibres Ltd.			1.43	Manglo
Aether Industries Ltd.			1.38	Indian B
Archean Chemical Industries Ltd.			1.33	(Tier II I
Dodla Dairy Ltd.			1.32	Total
HDFC Bank Ltd.			1.30	Govern
Elin Electronics Ltd.			1.06	Govern
Bajaj Finance Ltd.			1.04	Total
ICICI Lombard General Insurance	Company	Ltd.	0.99	State D
Fusion Micro Finance Ltd.			0.95	State Go Mahara
K.P.R. Mill Ltd.			0.92	Total
CSB Bank Ltd.			0.91	Strips
Relaxo Footwears Ltd.			0.87	Govern
Thangamayil Jewellery Ltd.			0.75	Total
Total			20.46	Cash, C
Foreign Equity Shares				Grand
Alphabet Inc.			1.45	Granu
Total			1.45	
Non Convertible Debentures				

Issuer Name	Rating	(%) Of Total AUM
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	5.10
Nexus Select Trust	CRISIL AAA	5.09
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.10
Avanse Financial Services Ltd.	CARE AA-	3.07
Mangloor Highways Pvt. Ltd.	IND AAA	2.98
Indian Bank (Tier II Bond Under Basel III)	IND AA+	2.11
Total		21.45
Government Securities		
Government Of India	SOVEREIGN	10.10
Total		10.10
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	15.53
Total		15.53
Strips		
Government Of India	SOVEREIGN	3.01
Total		3.01
Cash, Cash Equivalents And	Others	28.00
Grand Total		100.00

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

Sovereign	28.64
Financial Services	16.99
Realty	5.09
Consumer Durables	4.12
Telecommunication	3.10
Services	2.98
Fast Moving Consumer Goods	2.91
Chemicals	2.71
Textiles	2.35
Healthcare	1.66
Information Technology	1.45
Cash, Cash Equivalents And Others	28.00

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



- Large Cap Midcap Small Cap Foreign Equity Shares
- AAA and Equivalent Sovereign AA+ Below AA
  - Cash, Cash Equivalents, And Others



will be at Moderately High risk

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

SBI Magnum Children's Benefit Fund - Savings Plan

doubt about whether the product is suitable for them.



# SBI **EQUITY SAVINGS** FUND

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

# **Investment Objective**

The 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: 31/07/2023

· AAUM for the Month of July 2023

₹2,378.27 Crores

 AUM as on July 31, 2023 ₹ 2.451.47 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 15 years

Ms. Mansi Sajeja - Over 16 years

Mr. Neeraj Kumar -Over 26 years

• First Tier Benchmark: NIFTY Equity Savings Index

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

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

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a

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

· Minimum Investment

₹ 1000 & in multiples of ₹ 1

minimum of 4 installments.

· Additional Investment ₹ 1000 & in multiples of ₹ 1

# Quantitative Data

Modified Duration Average Maturity Macaulay Duration Yield to Maturity^ : 2.03 years : 7.70% In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

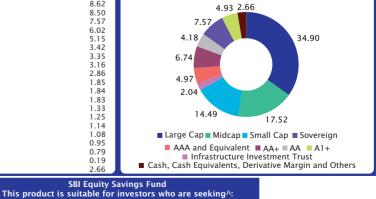
	NET ASSET VALUE				
Option	NAV (₹)	Option	NAV (₹)		
Reg-Plan-Growth	19.3602	Dir-Plan-Growth	21.1280		
Reg-Plan-Monthly IDCW	17.9487	Dir-Plan-Monthly IDCW	19.3313		
Reg-Plan-Quarterly IDCW	18.3072	Dir-Plan-Quarterly IDCW	20.0079		

			PORT	FOLIO				
Issuer Name Rating (%) Of Total % of A	UM Deri	vatives Ne	t % of AUM	Issuer Name Rating (9	6) Of Total % of	AUM Deriv	atives Ne	et % of AUM
Equity Shares				Asian Paints Ltd.		0.19	-0.19	-
Aether Industries Ltd.	1.85	-	1.85	Hindustan Petroleum Corporati	on Ltd.	0.17	-0.17	-
HDFC Asset Management Co. Ltd.	1.50	-	1.50	HCL Technologies Ltd.		0.16	-0.16	-
Mrs. Bectors Food Specialities Ltd.	1.37	-	1.37	Power Grid Corporation Of Indi	a Ltd.	0.15	-0.15	-
Container Corporation Of India Ltd.	1.25	-	1.25 1.22	Marico Ltd. Coforge Ltd.		0.09	-0.09 -0.09	-
Paradeep Phosphates Ltd. Delhivery Ltd.	1.22		1.22	Bajaj Finserv Ltd.		0.09	-0.09	-
Procter & Gamble Hygiene And Health Care Ltd.			1.19	The Indian Hotels Company Ltd	ı	0.09	-0.09	
Finolex Industries Ltd.	1.13		1.14	Aditya Birla Fashion And Retail		0.08	-0.08	
TVS Motor Company Ltd.	1.13		1.13	Voltas Ltd.	Ltu.	0.07	-0.07	-
Chalet Hotels Ltd.	1.09		1.09	Oil & Natural Gas Corporation Ltd. 0.06 -0.06 -				
ZF Commercial Vehicle Control Systems				Granules India Ltd.		0.06	-0.06	-
India Ltd.	1.06		1.06	Coal India Ltd.		0.06	-0.05	0.01
Muthoot Finance Ltd.	1.06	-	1.06	Lupin Ltd.		0.05	-0.05	-
Gokaldas Exports Ltd.	1.05	-	1.05	NTPC Ltd.		0.04	-0.04	-
Gland Pharma Ltd.	1.05	-	1.05	Mahindra & Mahindra Ltd.		0.04	-0.04	-
G R Infra Projects Ltd.	1.02	-	1.02	Interglobe Aviation Ltd.		0.04	-0.04	-
Timken India Ltd.	1.01	-	1.01	IDFC Ltd.		0.02	-0.02	-
Neogen Chemicals Ltd.	0.98	-	0.98	Godrej Consumer Products Ltd.		0.02	-0.02	-
PVR Inox Ltd.	0.95	-	0.95	Divi's Laboratories Ltd.		0.02	-0.02	-
Triveni Turbine Ltd.	0.94	-	0.94	Aurobindo Pharma Ltd. Tata Communications Ltd.		0.02	-0.02	-
K.P.R. Mill Ltd.	0.94	-	0.94	Sun Pharmaceutical Industries I		0.01	-0.01 -0.01	-
Ganesha Ecosphere Ltd.	0.87 0.86	-	0.87 0.86	ISW Steel Ltd.	Liu.	0.01	-0.01	
Sona Blw Precision Forgings Ltd. Tata Motors Ltd.	0.86		0.86	Indus Towers Ltd.		0.01	-0.01	
V-Guard Industries Ltd.	0.79		0.79	Total		38.12		9.42
Uno Minda Ltd.	0.63		0.63	Commercial Papers		30.12	20.70	3.42
Relaxo Footwears Ltd.	0.58		0.58	L&T Metro Rail (Hyderabad) Ltd	CRISII A1+	1.02		-
Tech Mahindra Ltd.	0.49		0.49	Motilal Oswal Finvest Ltd.	CRISIL A1+	1.01		-
Karur Vysya Bank Ltd.	0.29		0.29	HDFC Bank Ltd.	CRISIL A1+	0.97	-	-
Sheela Foam Ltd.	0.26	-	0.26	Cholamandalam Investment &				
Tega Industries Ltd.	0.19	-	0.19	Finance Co. Ltd.	CRISIL A1+	0.97	-	-
Archean Chemical Industries Ltd.	0.08	-	0.08	Muthoot Finance Ltd.	CRISIL A1+	0.96	-	-
Total	28.79	-	28.79	Total		4.93	-	-
Equity Shares & Derivatives				Non Convertible Debentures				
ICICI Bank Ltd.	7.22	-4.22	3.00	Citicorp Finance (India) Ltd.	CRISIL AAA	2.05	-	-
HDFC Bank Ltd.	3.51	-3.55	-0.04	Cholamandalam Investment &				
Larsen & Toubro Ltd.	2.40	-0.60	1.80	Finance Co. Ltd.	IND AA+	2.05	-	-
Maruti Suzuki India Ltd.	2.33	-1.56	0.77	Muthoot Finance Ltd.	CRISIL AA+	2.03	-	-
Bharti Airtel Ltd. Kotak Mahindra Bank Ltd.	1.76 1.70	-0.75 -1.71	1.01 -0.01	Tata Motors Ltd.	CRISIL AA	1.66	-	-
Bharat Heavy Electricals Ltd.	1.58	-1.71	-0.01	Bharti Telecom Ltd. Mahanagar Telephone	CRISIL AA+	1.64	-	-
Bajaj Finance Ltd.	1.58	-0.24	1.34	Nigam Ltd.	IND AAA(CE)	1.38		
Adani Ports And Special Economic Zone Ltd.	1.52	-1.54	-0.02	ONGC Petro Additions Ltd.	CRISIL AA	1.02		
L&T Finance Holdings Ltd.	1.27	-1.29	-0.02	Godrej Properties Ltd.	[ICRA]AA+	1.02		
State Bank Of India	1.15	-0.13	1.02	TMF Holdings Ltd.	CRISIL AA	0.81		-
REC Ltd.	1.11	-1.11		KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.78		-
Reliance Industries Ltd.	1.04	-1.05	-0.01	Mangloor Highways Pvt. Ltd.	IND AAA	0.76		-
DLF Ltd.	0.83	-0.83		Punjab National Bank				
Bank Of Baroda	0.83	-0.83		(At1 Bond Under Basel III)	CRISIL AA	0.69	-	-
Bharat Electronics Ltd.	0.80	-0.80		Total		15.89	-	-
Tata Steel Ltd.	0.78	-0.79	-0.01	Government Securities				
HDFC Life Insurance Company Ltd.	0.72	-0.08	0.64	Government Of India	SOVEREIGN	6.59	-	-
Cipla Ltd.	0.62	-0.63	-0.01	Total		6.59	-	-
Ambuja Cements Ltd.	0.56	-0.56		Treasury Bills				
Grasim Industries Ltd. Hindustan Unilever Ltd.	0.52	-0.52 -0.47		364 Day T-Bill 29.03.24	SOVEREIGN	0.98	-	
Wipro Ltd.	0.47	-0.47	-0.01	Total		0.98	-	-
Manappuram Finance Ltd.	0.37	-0.37	-0.01	Infrastructure Investment Tru	ıst			
Canara Bank	0.37	-0.38	-0.01	Cube Highways Trust		2.04	-	-
Ashok Leyland Ltd.	0.36	-0.37	-0.01	Total	)thore	2.04	-	-
Piramal Enterprises Ltd.	0.28	-0.27	0.01	Cash, Cash Equivalents And C Grand Total	others	2.66	-	-
Dabur India Ltd.	0.21	-0.22	-0.01	Grand Total		100.00		
Axis Bank Ltd.	0.19	-0.19						
_				_				

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

Financial Services	36.44
Services	8.62
Automobile And Auto Componen	ts 8.50
Sovereign	7.57
Capital Goods	6.02
Chemicals	5.15
Construction	3.42
Fast Moving Consumer Goods	3.35
Telecommunication	3.16
Textiles	2.86
Realty	1.85
Consumer Durables	1.84
Healthcare	1.83
Oil, Gas & Consumable Fuels	1.33
Consumer Services	1.25
Information Technology	1.14
Construction Materials	1.08
Media, Entertainment & Publication	on 0.95
Metals & Mining	0.79
Power	0.19
Cash, Cash Equivalents And Othe	rs 2.66

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





- 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



# **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: 31/07/2023 · AAUM for the Month of July 2023

₹13.115.30 Crores

· AUM as on July 31, 2023

₹13,390.22 Crores

· Fund Manager:

Mr. Neerai 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 26 years

Mr. R. Arun -Over 16 years

• First Tier 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

Quantitative Da	la	
Standard Deviation*	:0.67%	
Beta <sup>#</sup>	:0.67	
Sharpe Ratio <sup>#</sup>	:-3.00	
Modified Duration	: 0.26 years	
Average Maturity	: 0.26 years	
Macaulay Duration	: 0.26 years	
Yield to Maturity^	: 7.15%	
Portfolio Turnover*		
Equity Turnover	: 2.74	
Total Turnover	: 15.07	
Total Turnover = Equity + Debt	+ Derivatives	
*Source: CRISIL Fund Analyser		

\*Portfolio Turnover = lower of total sale or total purchase rorttolio Iurnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.
Risk Free rate: FBIL Overnight Mibor rate (6.60% as on 31st July 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points

Aln case of semi-annual convention , the YTM is annualised

Ratios including debt instruments and cash

NET ASSET VALUE		LAST IDCW	Face v	⁄alue: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	15.4978	27-Mar-20 (Reg Plan)	0.07	13.3989
Reg-Plan-Growth	29.4699	27-Mar-20 (Dir Plan)	0.07	14.2690
Reg i lan Glowth		28-Feb-20 (Reg Plan)	0.07	13.4634
Dir-Plan-IDCW	16.7584	28-Feb-20 (Dir Plan)	0.07	14.3281
Dir-Plan-Growth	31.0163	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 D	erivatives N			ting (%) Of To	al % of AUM D	erivatives N	let % of AU
	Equity Shares HDFC Bank Ltd.	8.86	-8.94	-0.08	Balrampur Chini Mills Ltd. Sun Tv Network Ltd.		0.19 0.18	-0.20 -0.18	-0.01
	ICICI Bank Ltd. Reliance Industries Ltd.	4.12 4.04	-4.11 -4.05	0.01 -0.01	Dalmia Bharat Ltd. United Breweries Ltd.		0.18 0.17	-0.18 -0.17	-
	Tata Consultancy Services Ltd. Tata Steel Ltd.	2.75	-2.77 -2.03	-0.02 -0.02	DLF Ltd. MRF Ltd.		0.17	-0.17 -0.16	
١.	Tata Steel Ltd. Tech Mahindra Ltd.	1.66	-2.03 -1.67	-0.02 -0.01	Tata Communications Ltd.		0.16	-0.16 -0.15 -0.15	
	Sun Pharmaceutical Industries Ltd.	1.53 1.46	-1.54 -1.47	-0.01 -0.01	IPCA Laboratories Ltd. Birlasoft Ltd.		0.15	-0.15 -0.15	
	Adani Ports And Special Economic Zone Ltd. Ambuja Cements Ltd.	1.40	-1.41	-0.01	Trent Ltd.		0.14	-0.14	
	Larsen & Toubro Ltd. Bharat Electronics Ltd.	1.34 1.28	-1.33 -1.29	0.01 -0.01	Godrej Properties Ltd. SRF Ltd.		0.14	-0.14 -0.13	-
	Grasim Industries Ltd.	1.23	-1.24	-0.01	Samvardhana Motherson International Ltd.		0.13	-0.13	
	Jindal Steel & Power Ltd. Coal India Ltd.	1.12 1.09	-1.13 -1.08	-0.01 0.01	Metropolis Healthcare Ltd. Gujarat Gas Ltd.		0.13 0.13	-0.13 -0.13	-
	State Bank Of India	1.06	-1.06		Granules India Ltd.		0.13	-0.13	
	Adani Enterprises Ltd. Zee Entertainment Enterprises Ltd.	1.05 1.04	-1.06 -1.05	-0.01 -0.01	RBL Bank Ltd. Pidilite Industries Ltd.		0.12 0.12	-0.12 -0.13	-0.01
	Punjab National Bank	1.03	-1.04	-0.01	Coromandel International Ltd.		0.12	-0.12	-0.01
	Bandhan Bank Ltd. Tata Power Company Ltd.	0.88	-0.88 -0.86	1	Bajaj Auto Ltd. Zydus Lifesciences Ltd.		0.12	-0.12 -0.10	
	IDFC Ltd.	0.85	-0.86	-0.01	Container Corporation Of India Ltd.		0.10	-0.10	-
	ITC Ltd. Rec Ltd.	0.83 0.82	-0.83 -0.81	0.01	Torrent Pharmaceuticals Ltd. Aditya Birla Fashion And Retail Ltd.		0.09	-0.09 -0.09	
	GAIL (India) Ltd.	0.81	-0.81		Info Edge (India) Ltd.		0.08	-0.08	-
	The Federal Bank Ltd. Tata Motors Ltd.	0.80 0.80	-0.80 -0.80		Colgate Palmolive (India) Ltd. Britannia Industries Ltd.		0.08	-0.08 -0.08	
	Indus Towers Ltd. Power Grid Corporation Of India Ltd.	0.75	-0.76	-0.01	Bosch Ltd. Cummins India Ltd.		0.08	-0.08 -0.07	-
	JSW Steel Ltd.	0.73 0.71	-0.73 -0.71	1	Chambal Fertilisers And Chemicals Ltd.		0.07	-0.07	
	Infosys Ltd. Kotak Mahindra Bank Ltd.	0.68 0.67	-0.68 -0.68	- -0.01	Aarti Industries Ltd. TVS Motor Company Ltd.		0.07 0.06	-0.07 -0.06	-
	Shriram Finance Ltd.	0.65	-0.65		Titan Company Ltd.		0.06	-0.06	
	HDFC Life Insurance Company Ltd. Hindustan Petroleum Corporation Ltd.	0.65	-0.66 -0.64	-0.01 -0.01	Syngene International Ltd. JK Cement Ltd.		0.06 0.06	-0.06 -0.06	
	Bharat Heavy Electricals Ltd.	0.62	-0.62	-0.01	Alkem Laboratories Ltd.		0.06	-0.06	
	NMDC Ltd. Hindustan Aeronautics Ltd.	0.60	-0.60 -0.60	1	SBI Life Insurance Co. Ltd. Oberoi Realty Ltd.		0.05	-0.05 -0.05	
	Cipla Ltd.	0.59	-0.60	-0.01	L&T Finance Holdings Ltd.		0.05	-0.05	
	Canara Bank Ashok Leyland Ltd.	0.56 0.56	-0.56 -0.57	- -0.01	Glenmark Pharmaceuticals Ltd. Polycab India Ltd.		0.05 0.04	-0.05 -0.04	
	Steel Authority Of India Ltd.	0.55	-0.56	-0.01	Petronet Lng Ltd.		0.04	-0.04	
	Bank Of Baroda Indian Oil Corporation Ltd.	0.54 0.53	-0.55 -0.53	-0.01	Laurus Labs Ltd. Indraprastha Gas Ltd.		0.04 0.04	-0.04 -0.04	
	ACC Ltd.	0.53	-0.54	-0.01	Exide Industries Ltd. Delta Corp Ltd.		0.04 0.04	-0.04 -0.04	
	HCL Technologies Ltd. Bharat Petroleum Corporation Ltd.	0.52 0.52	-0.53 -0.52	-0.01	Vedanta Ltd.		0.03	-0.03	
	Hindalco Industries Ltd. LIC Housing Finance Ltd.	0.51 0.48	-0.51 -0.48	1	Mphasis Ltd. Divi'S Laboratories Ltd.		0.03	-0.03 -0.03	-
	Mahindra & Mahindra Ltd.	0.46	-0.46		Ralkrishna Industries Ltd.		0.03	-0.03	
	Godrej Consumer Products Ltd. Manappuram Finance Ltd.	0.46	-0.47	-0.01	Asian Paints Ltd. Aditya Birla Capital Ltd.		0.03	-0.03 -0.03	
	Axis Bank Ltd.	0.42	-0.42		Abbott India Ltd. The Indian Hotels Company Ltd.		0.03	-0.03	
	Aurobindo Pharma Ltd. Dr. Reddy'S Laboratories Ltd.	0.42	-0.42 -0.42	-0.01	The Indian Hotels Company Ltd.		0.02	-0.02 -0.02	
	Dabur India Ltd.	0.41	-0.42	-0.01	Oracle Financial Services Software Ltd.		0.02	-0.02	
	Indian Railway Catering & Tourism Corporation Ltd. Indiabulls Housing Finance Ltd.	0.40 0.39	-0.40 -0.39		Lupin Ltd. Indian Energy Exchange Ltd.		0.02	-0.02 -0.02	
	Ltimindtree Ltd. Interglobe Aviation Ltd.	0.35 0.34	-0.35 -0.34		Indiamart Intermesh Ltd. Dixon Technologies (India) Ltd.		0.02 0.02	-0.02 -0.02	
	Vodafone Idea Ltd.	0.34	-0.34	-0.01	Can Fin Homes Ltd.		0.02	-0.02	
	Escorts Kubota Ltd. Biocon Ltd.	0.33 0.33	-0.34 -0.33	-0.01	Ultratech Cement Ltd. The Ramco Cements Ltd.		0.01	-0.01 -0.01	-
	UPL Ltd.	0.32	-0.31	0.01	Persistent Systems Ltd.		0.01	-0.01	
	Piramal Enterprises Ltd. NTPC Ltd.	0.32 0.32	-0.32 -0.32	1	L&T Technology Services Ltd.		0.01	-0.01 -0.01	
	Nestle India Ltd.	0.32	-0.32		ICICI Lombard General Insurance Company	Ltd.	0.01	-0.01	-
	Max Financial Services Ltd. Maruti Suzuki India Ltd.	0.32 0.32	-0.33 -0.32	-0.01	Coforge Ltd.		0.01 76.53	-0.01 -76.94	-0.41
	Tata Consumer Products Ltd.	0.31	-0.31		Commercial Papers				
	PVR Inox Ltd. Cholamandalam Investment & Finance Co. Ltd.	0.31 0.31	-0.31 -0.32	-0.01	JM Financial Products Ltd. L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+ CRISIL A1+	3.84 1.57		
	Voltas Ltd. National Aluminium Company Ltd.	0.29 0.29	-0.29 -0.29		Cholamandalam Investment & Finance Co. L Godrej & Boyce Manufacturing Co. Ltd.	td. CRISIL A1+ CRISIL A1+	1.39	-	-
	GMR Airports Infrastructure Ltd.	0.28	-0.28		Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.70		
	City Union Bank Ltd. Bajaj Finserv Ltd.	0.28 0.28	-0.28 -0.29	-0.01	HDFC Bank Ltd.	CRISIL A1+	0.50 9.38		-
	Rajaj Finance Ltd.	0.28	-0.29	-0.01	Treasury Bills 182 Day T-Bill 10.08.23			-	-
	Apollo Hospitals Enterprise Ltd. Rharti Airtel I td.	0.28 0.27	-0.28 -0.27	1	182 Day T-Bill 10.08.23	SOVEREIGN SOVEREIGN	1.57	-	-
	United Spirits Ltd.	0.25	-0.25	- 1	364 Day T-Bill 22.03.24 91 Day T-Bill 05.10.23	SOVEREIGN	1.04	-	- :
	Oil & Natural Gas Corporation Ltd. Eicher Motors Ltd.	0.25 0.25	-0.25 -0.25		91 Day T-Bill 07.09.23 182 Day T-Bill 29.09.23	SOVEREIGN SOVEREIGN	0.69 0.69	:	
	Crompton Greaves Consumer Electricals Ltd.	0.24	-0.24		182 Day T-Bill 31.08.23	SOVEREIGN	0.35	-	
	Shree Cement Ltd. Gujarat Narmada Valley Fertilizers & Chemicals Ltd.	0.23 0.23	-0.23 -0.24	- -0.01	182 Day T-Bill 14.09.23	SOVEREIGN	0.35 6.03	1	1
	ICICI Prudential Life Insurance Company Ltd.	0.22	-0.22	- 0.01	Cash, Cash Equivalents, Derivative Margi	n And Others	8.06	-	- 2
	Hindustan Unilever Ltd. Hindustan Copper Ltd.	0.21	-0.21 -0.20	1	Grand Total		100.00		
	Astral Ltd.	0.20	-0.20						
- [	The India Cements Ltd. Pl Industries Ltd.	0.19 0.19	-0.19 -0.19						
	Marico Ltd.	0.19	-0.19						

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

Financial Services		31.97
Oil, Gas & Consumable Fuels		8.08
Metals & Mining		7.07
Information Technology		6.19
Sovereign		6.03
Healthcare		4.45
Construction Materials		3.84
Services		3.75
Capital Goods		3.72
Fast Moving Consumer Goods		3.50
Automobile And Auto Components		2.45
Consumer Durables		2.21
Power		1.91
Media, Entertainment & Publication		1.53
Telecommunication		1.50
Construction		1.34
Chemicals		1.25
Consumer Services		0.79
Realty		0.36
Cash, Cash Equivalents, Derivative N	Margin And Others	8.06

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



■ Large Cap ■ Midcap ■ Small Cap ■ Sovereign ■ A1+ ■ Cash, Cash Equivalents, Derivative Margin and Others



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

Investments to exploit profitable arbitrage opportunities between the spot and derivative market segments to provide capital appreciation and regular income. Nonvestors should consult their financial advisers if in doubt about whether the product is suitable for them



An open-ended dynamic asset allocation fund

# **Investment Objective**

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

# **Fund Details**

· Type of Scheme

An open-ended dynamic asset allocation fund.

· Date of Allotment: 31/08/2021

• Report As On: 31/07/2023

· AAUM for the Month of July 2023

₹23,084.45 Crores
• AUM as on July 31, 2023

₹23.555.50 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 21 years

Mr. Dinesh Ahuja -Over 24 years

Mr. Mohit Jain -Over 10 years

First Tier Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index

• Exit Load: NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

• Entry Load: N.A.

Plans Available: Regular, Direct

· Option: Growth, IDCW

CID

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for 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 ₹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

# **Ouantitative Data**

Modified Duration : 4.32 years
Average Maturity : 6.17 years
Macaulay Duration : 4.50 years
Yield to Maturity^ : 7.41%
Aln case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash



**SBI MUTUAL FUND** 

 NET ASSET VALUE

 Option
 NAV (₹)
 Option
 NAV (₹)

 Reg-Plan-IDCW
 12.0197
 Dir-Plan-IDCW
 12.2725

 Reg-Plan-Growth
 12.0196
 Dir-Plan-Growth
 12.2719

Facility   Shares   CAIL (India) Ltd.   2.70   - 2.70   - 2.00						POR
CAIL (India) Ltd.         2.70         -         2.70           Tata Steel Ltd.         2.06         -         2.06           Sun Pharmaceutical Industries Ltd.         1.63         -         2.06           Sun Pharmaceutical Industries Ltd.         1.43         -         1.43           HDFC Asset Management Co. Ltd.         1.27         -         1.27           Torrent Power Ltd.         1.20         -         1.20           CESC Ltd.         1.13         -         1.13           ICICI Prudential Life Insurance Company Ltd.         1.06         -         1.06           United Spirits Ltd.         0.94         -         0.94           Sona Blw Precision Forgings Ltd.         0.94         -         0.99           Sona Blw Precision Forgings Ltd.         0.89         -         0.89           Carborundum Universal Ltd.         0.81         -         0.81           Carborundum Universal Ltd.         0.88         -         0.68           Life Insurance Corporation Of India         0.68         -         0.68           Life Insurance Corporation Ltd.         0.59         -         0.59           Biocon Ltd.         0.59         -         0.55           Wipro Ltd.	Issuer Name	Rating (%)	Of Total % of Al	JM Deriva	atives Net 9	6 of AUM
CAIL (India) Ltd.         2.70         -         2.70           Tata Steel Ltd.         2.06         -         2.06           Sun Pharmaceutical Industries Ltd.         1.63         -         2.06           Sun Pharmaceutical Industries Ltd.         1.43         -         1.43           HDFC Asset Management Co. Ltd.         1.27         -         1.27           Torrent Power Ltd.         1.20         -         1.20           CESC Ltd.         1.13         -         1.13           ICICI Prudential Life Insurance Company Ltd.         1.06         -         1.06           United Spirits Ltd.         0.94         -         0.94           Sona Blw Precision Forgings Ltd.         0.94         -         0.99           Sona Blw Precision Forgings Ltd.         0.89         -         0.89           Carborundum Universal Ltd.         0.81         -         0.81           Carborundum Universal Ltd.         0.88         -         0.68           Life Insurance Corporation Of India         0.68         -         0.68           Life Insurance Corporation Ltd.         0.59         -         0.59           Biocon Ltd.         0.59         -         0.55           Wipro Ltd.	Equity Shares					
Tata Steel Ltd. 2.06 - 2.06 Sun Pharmaceutical Industries Ltd. 1.63 - 1.63 Ashok Leyland Ltd. 1.43 - 1.43 HDFC Asset Management Co. Ltd. 1.27 - 1.27 Torrent Power Ltd. 1.20 - 1.20 CESC Ltd. 1.13 - 1.13 ICICI Prudential Life Insurance Company Ltd. 1.06 - 1.06 United Spirits Ltd. 0.97 - 0.97 Sona Blw Precision Forgings Ltd. 0.97 - 0.97 Sona Blw Precision Forgings Ltd. 0.89 - 0.89 NHPC Ltd. 0.89 - 0.89 Carborundum Universal Ltd. 0.81 - 0.81 Gateway Distriparks Ltd. 0.70 - 0.70 Delhivery Ltd. 0.68 - 0.66 Bharat Petroleum Corporation Of India 0.66 - 0.66 Bharat Petroleum Corporation Ltd. 0.59 - 0.59 Biocon Ltd. 0.55 - 0.55 Wipro Ltd. 0.48 - 0.48 CICI Lombard General Insurance Company Ltd. 0.48 - 0.48 ICICI Lombard General Insurance Company Ltd. 0.48 - 0.48 Go Fashion (India) Ltd. 0.42 - 0.42 ACC Ltd. 0.28 - 0.28 Infosys Ltd. 0.24 - 0.24 ACC Ltd. 0.23 - 0.23 Jio Financial Services Ltd. 0.03 - 0.33 Bajaj Finance Ltd. 0.13 - 0.13 Bajaj Finance Ltd. 0.04 - 0.04 Total 2.186 - 21.86 Crompton Greaves Consumer Electricals Ltd. 0.04 - 0.04 Total 2.186 - 0.06 Crompton Greaves Consumer Electricals Ltd. 0.94 - 0.30 Axis Bank Ltd. 4.59 - 0.30 4.29 Axis Bank Ltd. 2.60 - 0.91 1.89 Tata Motors Ltd. 2.60 - 0.91 1.89 Tata Motors Ltd. 2.60 - 0.91 1.89 Tata Motors Ltd. 2.14 - 0.12 2.22 State Bank Of India Bharti Airtel Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.19 - 0.04 0.04 Cummins India Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.19 - 0.04 0.08 Power Grid Corporation Of India Ltd. 0.81 - 0.01 0.80 Power Grid Corporation Of India Ltd. 0.81 - 0.01 0.80 Power Grid Corporation Of India Ltd. 0.81 - 0.02 0.04 SBl Life Insurance Cot. Ltd. 0.77 - 0.29 0.04 SBl Life Insurance Cot. Ltd. 0.77 - 0.29 0.04 SBl Life Insurance Cot. Ltd. 0.77 - 0.29 0.04				2 70		2 70
Sun Pharmaceutical Industries Ltd.						
Ashok Leyland Ltd. 1.43 - 1.43		al Industries	Ltd			
HDFC Asset Management Co. Ltd.						
Torrent Power Ltd. 1.20 - 1.20 CESC Ltd. 1.13 - 1.13 ICICI Prudential Life Insurance Company Ltd. 1.06 - 1.06 United Spirits Ltd. 0.97 - 0.97 Sona Blw Precision Forgings Ltd. 0.94 - 0.94 NHPC Ltd. 0.89 - 0.89 Carborundum Universal Ltd. 0.81 - 0.81 Gateway Distriparks Ltd. 0.70 - 0.70 Delhivery Ltd. 0.68 - 0.66 Bharat Petroleum Corporation Of India 0.66 - 0.66 Bharat Petroleum Corporation Ltd. 0.59 - 0.59 Biocon Ltd. 0.55 - 0.55 Wijror Ltd. 0.48 - 0.48 ICICI Lombard General Insurance Company Ltd. 0.48 - 0.48 ICICI Lombard General Insurance Company Ltd. 0.48 - 0.28 Infosys Ltd. 0.24 - 0.24 Shree Cement Ltd. 0.23 - 0.23 Jio Financial Services Ltd. 0.13 - 0.13 Bajaj Finserv Ltd. 0.13 - 0.13 Bajaj Finserv Ltd. 0.06 - 0.06 Crompton Greaves Consumer Electricals Ltd. 0.06 - 0.06 Equity Shares & Derivatives ICICI Bank Ltd. 4.59 - 0.30 - 4.29 Axis Bank Ltd. 4.59 - 0.30 - 4.29 Axis Bank Ltd. 4.59 - 0.30 - 4.29 State Bank Of India Bharti Airtel Ltd. 2.94 - 0.94 Indian Oil Corporation Ltd. 1.51 - 2.65 Bharti Airtel Ltd. 2.94 - 0.09 - 0.04 Indian Oil Corporation Ltd. 1.51 - 1.31 - 0.20 Cummins India Ltd. 1.14 - 0.43 - 0.71 ITC Ltd. 1.51 - 1.31 - 0.20 Cummins India Ltd. 1.14 - 0.43 - 0.71 ITC Ltd. 0.95 - 0.13 - 0.82 Bli Life Insurance Co. Ltd. 0.81 - 0.02 - 0.04 SSB Life Insurance Co. Ltd. 0.81 - 0.02 - 0.04			td.			
ICICI Prudential Life Insurance Company Ltd.   1.06     1.06     1.06   United Spirits Ltd.   0.97     0.97     0.97     0.99     0.994     0.994     0.994     0.994     0.994     0.994   NHPC Ltd.   0.89     0.89     0.89   0.89   0.89   0.89     0.89     0.81     0.81     0.81     0.81     0.81     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.68     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.66     0.65     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.55     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.48     0.28     0.28     0.28     0.28     0.28     0.28     0.28     0.28     0.28     0.28     0.28     0.28     0.23				1.20		1.20
United Spirits Ltd. 0.97 - 0.97 Sona Blw Precision Forgings Ltd. 0.94 - 0.94 NHPC Ltd. 0.89 - 0.89 Carborundum Universal Ltd. 0.81 - 0.70 - 0.70 Delhivery Ltd. 0.68 - 0.68 Life Insurance Corporation Of India 0.66 - 0.66 Bharat Petroleum Corporation Ltd. 0.59 - 0.59 Biocon Ltd. 0.55 - 0.55 Wipro Ltd. 0.48 - 0.48 LICICI Lombard General Insurance Company Ltd. 0.48 - 0.48 LICICI Lombard General Insurance Company Ltd. 0.42 - 0.42 ACC Ltd. 0.28 - 0.28 Infosys Ltd. 0.24 - 0.24 ACC Ltd. 0.23 - 0.23 Jio Financial Services Ltd. 0.23 - 0.23 Bajaj Finance Ltd. 0.13 - 0.13 Bajaj Finance Ltd. 0.13 - 0.13 Bajaj Finserv Ltd. 0.06 - 0.06 Crompton Greaves Consumer Electricals Ltd. 0.04 - 0.04 Total 21.86 - 21.86 Equity Shares & Derivatives ICICI Bank Ltd. 4.59 - 0.30 4.29 Axis Bank Ltd. 4.59 - 0.30 4.29 Axis Bank Ltd. 2.80 - 0.91 1.89 Tata Motors Ltd. 2.80 - 0.91 1.89 Tata Motors Ltd. 2.14 - 0.22 State Bank Of India 2.24 - 1.09 1.15 Bharti Airtel Ltd. 1.75 - 0.45 1.30 Mahindra & Mahindra Ltd. 1.75 - 0.45 1.30 Mahindra & Mahindra Ltd. 1.14 - 0.40 LUF Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.19 - 0.90 - 0.04 0.86 Power Grid Corporation Of India Ltd. 0.81 - 0.02 0.08 Fower Grid Corporation Of India Ltd. 0.81 - 0.02 0.08 SBI Life Insurance Co. Ltd. 0.77 - 0.29 0.48 SBI Life Insurance Co. Ltd. 0.77 - 0.29 0.48	CESC Ltd.			1.13		1.13
United Spirits Ltd. 0.97 - 0.97 Sona Blw Precision Forgings Ltd. 0.94 - 0.94 NHPC Ltd. 0.89 - 0.89 Carborundum Universal Ltd. 0.81 - 0.70 - 0.70 Delhivery Ltd. 0.68 - 0.68 Life Insurance Corporation Of India 0.66 - 0.66 Bharat Petroleum Corporation Ltd. 0.59 - 0.59 Biocon Ltd. 0.55 - 0.55 Wipro Ltd. 0.48 - 0.48 LICICI Lombard General Insurance Company Ltd. 0.48 - 0.48 LICICI Lombard General Insurance Company Ltd. 0.42 - 0.42 ACC Ltd. 0.28 - 0.28 Infosys Ltd. 0.24 - 0.24 ACC Ltd. 0.23 - 0.23 Jio Financial Services Ltd. 0.23 - 0.23 Bajaj Finance Ltd. 0.13 - 0.13 Bajaj Finance Ltd. 0.13 - 0.13 Bajaj Finserv Ltd. 0.06 - 0.06 Crompton Greaves Consumer Electricals Ltd. 0.04 - 0.04 Total 21.86 - 21.86 Equity Shares & Derivatives ICICI Bank Ltd. 4.59 - 0.30 4.29 Axis Bank Ltd. 4.59 - 0.30 4.29 Axis Bank Ltd. 2.80 - 0.91 1.89 Tata Motors Ltd. 2.80 - 0.91 1.89 Tata Motors Ltd. 2.14 - 0.22 State Bank Of India 2.24 - 1.09 1.15 Bharti Airtel Ltd. 1.75 - 0.45 1.30 Mahindra & Mahindra Ltd. 1.75 - 0.45 1.30 Mahindra & Mahindra Ltd. 1.14 - 0.40 LUF Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.14 - 0.43 0.71 Cipla Ltd. 1.19 - 0.90 - 0.04 0.86 Power Grid Corporation Of India Ltd. 0.81 - 0.02 0.08 Fower Grid Corporation Of India Ltd. 0.81 - 0.02 0.08 SBI Life Insurance Co. Ltd. 0.77 - 0.29 0.48 SBI Life Insurance Co. Ltd. 0.77 - 0.29 0.48	ICICI Prudential Li	fe Insurance	Company Ltd.	1.06		1.06
NHPC Ltd.			. ,	0.97		0.97
Carborundum Universal Ltd.	Sona Blw Precision	n Forgings Ltd	i.	0.94	-	0.94
Gateway Distriparks Ltd.         0.70         -         0.70           Delhivery Ltd.         0.68         -         0.68           Life Insurance Corporation Of India         0.66         -         0.68           Life Insurance Corporation Ltd.         0.59         -         0.59           Biocon Ltd.         0.55         -         0.55           Wipro Ltd.         0.48         -         0.48           ICICI Lombard General Insurance Company Ltd. 0.48         -         0.48           GO Fashion (India) Ltd.         0.42         -         0.42           ACC Ltd.         0.28         -         0.28           Infosys Ltd.         0.24         -         0.28           Infosys Ltd.         0.23         -         0.23           Jio Financial Services Ltd.         0.23         -         0.23           Jio Financial Services Ltd.         0.06         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.06           Total         2.186         -         2.186           Equity Shares & Derivatives         ICICI Bank Ltd.	NHPC Ltd.			0.89		0.89
Delhivery Ltd.	Carborundum Uni	iversal Ltd.		0.81	-	0.81
Life Insurance Corporation Of India         0.66         -         0.66           Bharat Petroleum Corporation Ltd.         0.59         -         0.59           Biocon Ltd.         0.55         -         0.55           Wipro Ltd.         0.48         -         0.48           ICICI Lombard General Insurance Company Ltd. 0.48         -         0.42           GO Fashion (India) Ltd.         0.42         -         0.42           ACC Ltd.         0.24         -         0.24           Infosys Ltd.         0.24         -         0.24           Shree Cement Ltd.         0.23         -         0.23           Jio Financial Services Ltd.         0.13         -         0.13           Bajaj Finserv Ltd.         0.06         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.04           Total         2.186         -         21.86           Equity Shares & Derivatives         ICICI Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         2.80 <td< td=""><td>Gateway Distripar</td><td>ks Ltd.</td><td></td><td>0.70</td><td></td><td>0.70</td></td<>	Gateway Distripar	ks Ltd.		0.70		0.70
Bharat Petroleum Corporation Ltd.         0.59         -         0.59           Biocon Ltd.         0.55         -         0.55           Wijpro Ltd.         0.48         -         0.48           ICICI Lombard General Insurance Company Ltd. 0.48         -         0.48           Go Fashion (India) Ltd.         0.42         -         0.42           ACC Ltd.         0.28         -         0.28           Infosys Ltd.         0.23         -         0.23           Shree Cement Ltd.         0.23         -         0.23           Jio Financial Services Ltd.         0.13         -         0.23           Bajaj Finance Ltd.         0.06         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.06         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.13         -         0.06           Equity Shares & Derivatives         ICICI Bank Ltd.         4.59         -0.30         4.29           Koll Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         2.80         -0.91         1.89           Tata Motors Ltd. <td< td=""><td>Delhivery Ltd.</td><td></td><td></td><td>0.68</td><td></td><td>0.68</td></td<>	Delhivery Ltd.			0.68		0.68
Biocon Ltd.	Life Insurance Co	rporation Of I	ndia	0.66	-	0.66
Wipro Ltd.	Bharat Petroleum	Corporation I	_td.	0.59		0.59
ICICI Lombard General Insurance Company Ltd. 0.48   0.48   Co Fashion (India) Ltd.   0.42   - 0.42   0.28   Infosys Ltd.   0.24   0.28   Infosys Ltd.   0.24   0.23   - 0.23   Infosys Ltd.   0.23   - 0.23   Jio Financial Services Ltd.   0.23   - 0.23   Jio Financial Services Ltd.   0.13   - 0.13   0.13   Sajaj Finserv Ltd.   0.06   - 0.06   - 0.06   Crompton Greaves Consumer Electricals Ltd.   0.04   - 0.04   Total   Crompton Greaves Consumer Electricals Ltd.   0.44   - 0.04   Total   Equity Shares & Derivatives   ICICI Bank Ltd.   6.11   -2.55   3.56   HDFC Bank Ltd.   4.59   -0.30   4.29   Axis Bank Ltd.   4.59   -0.30   4.29   Axis Bank Ltd.   3.55   -2.03   1.55   Larsen & Toubro Ltd.   2.80   -0.91   1.89   Tata Motors Ltd.   2.60   - 2.60   Reliance Industries Ltd.   2.34   -0.12   2.22   State Bank Of India   2.24   -1.09   1.15   Bharti Airtel Ltd.   2.14   - 2.14   Tech Mahindra Ltd.   2.09   -0.04   2.05   Indian Oil Corporation Ltd.   1.51   -0.45   1.30   Mahindra & Mahindra Ltd.   1.68   -1.64   0.04   DLF Ltd.   1.51   -0.20   0.71   ITC Ltd.   0.95   -0.13   0.82   Cummins India Ltd.   1.90   -0.29   0.71   ITC Ltd.   0.95   -0.13   0.82   Cummins India Ltd.   0.96   -0.04   0.86   Power Grid Corporation Of India Ltd.   0.81   -0.01   0.80   Power Grid Corporation Of India Ltd.   0.81   -0.01   0.80   Finance Consultancy Services Ltd.   0.77   -0.29   0.48   SBI Life Insurance Co. Ltd.   0.77   -0.29   0.76   SBI Life Insurance Co. Ltd.   0.77   -0.29   0.71   Cata Consultancy Services Ltd.   0.77   -0.29   0.	Biocon Ltd.			0.55	-	0.55
Co Fashion (India) Ltd.	Wipro Ltd.			0.48	-	0.48
ACC Ltd. 0.28 - 0.28	ICICI Lombard Ge	neral Insuran	ce Company Ltd.	0.48		0.48
Infosys Ltd.	Go Fashion (India)	) Ltd.		0.42	-	0.42
Shree Cement Ltd.         0.23         -         0.23           Jio Financial Services Ltd.         0.23         -         0.23           Bajaj Finance Ltd.         0.06         -         0.06           Bajaj Finserv Ltd.         0.04         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.04           Total         21.86         -         21.86           Equity Shares & Derivatives         U         U         -         2.186           ICICI Bank Ltd.         4.59         -0.30         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.29         4.20         1.89         1.58         1.52         2.03         1.52         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60         -         2.60	ACC Ltd.			0.28	-	0.28
Jio Financial Services Ltd.	Infosys Ltd.			0.24	-	0.24
Bajaj Finance Ltd.         0.13         -         0.13           Bajaj Finserv Ltd.         0.06         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.04           Total         21.86         -         21.86           Equity Shares & Derivatives         -         21.86         -         21.86           HOFC Bank Ltd.         6.11         -2.55         3.56         -         3.56         -         0.30         4.29         Axis Bank Ltd.         2.80         -0.91         1.89         1.89         -         2.80         -0.91         1.89         1.89         -         2.60         -	Shree Cement Ltd			0.23	-	0.23
Bajaj Finserv Ltd.         0.06         -         0.06           Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.04           Total         21.86         -         21.86           Equity Shares & Derivatives         U         U         1.21.86         -         21.86           ICICI Bank Ltd.         6.11         -2.55         3.56         1.55         3.56         1.52         1.55         3.56         4.29         4.29         4.29         4.29         4.29         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.89         1.02         2.60         -         2.60         1.89         1.89         1.68         1.69         1.22         2.22         2.60         -         2.60         1.26         2.60         -         2.60         1.26         2.60         -         2.60         1.89         1.15         1.89         1.15         1.89         1.15         1.15         1.15         1.15         1.15         1.15         1.15         1.15         1.15         1.15         1.15         1.15         1.24         2.14         -	Jio Financial Servi	ces Ltd.		0.23	-	0.23
Crompton Greaves Consumer Electricals Ltd.         0.04         -         0.04           Total         21.86         -         21.86           Equity Shares & Derivatives         ICICI Bank Ltd.         6.11         -2.55         3.56           HDFC Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         2.80         -0.91         1.89           Tata Motors Ltd.         2.60         -         2.60           Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -0.34         -0.71           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Power Grid Corporation Of India Ltd.<	Bajaj Finance Ltd.			0.13	-	0.13
Total         21.86         -         21.86           Equity Shares & Derivatives         8         -         21.86           ICICI Bank Ltd.         6.11         -2.55         3.56           HDFC Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         2.80         -0.91         1.89           Tata Motors Ltd.         2.60         -         2.60           Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         2.09         -0.04         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86 <t< td=""><td>Bajaj Finserv Ltd.</td><td></td><td></td><td>0.06</td><td>-</td><td>0.06</td></t<>	Bajaj Finserv Ltd.			0.06	-	0.06
Company	Crompton Greave	s Consumer E	lectricals Ltd.	0.04	-	0.04
ICICI Bank Ltd.         6.11         -2.55         3.56           HDFC Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         3.55         -2.03         1.52           Larsen & Toubro Ltd.         2.80         -0.91         1.89           Tata Motors Ltd.         2.60         -         2.60           Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         2.09         -0.04         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.99         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.0	Total			21.86	-	21.86
HDFC Bank Ltd.         4.59         -0.30         4.29           Axis Bank Ltd.         3.55         -2.03         1.52           Larsen & Toubro Ltd.         2.80         -0.91         1.89           Tata Motors Ltd.         2.60         -         2.60           Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.01         0.80           Tata Consultancy Services Ltd.         0.77         <	Equity Shares &	Derivatives				
Axis Bank Ltd.         3.55         -2.03         1.52           Larsen & Toubro Ltd.         2.80         -0.91         1.89           Tata Motors Ltd.         2.60         -         2.60           Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         -1.15           Bhart Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         1.75         -0.45         1.30           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         -0.71           TCL Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.02         9.04           Tata Consultancy Services Ltd.         0.77	ICICI Bank Ltd.			6.11	-2.55	3.56
Larsen & Toubro Ltd.         2.80         -0.91         1.89           Tata Motors Ltd.         2.60         -         2.60           Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         1.75         -0.45         1.30           Indian Oil Corporation Ltd.         1.58         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.02         9.04           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -	HDFC Bank Ltd.			4.59	-0.30	4.29
Tata Motors Ltd.         2.60				3.55	-2.03	
Reliance Industries Ltd.         2.34         -0.12         2.22           State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         2.09         -0.04         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.51         -1.31         0.20           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.81         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -		Ltd.		2.80	-0.91	1.89
State Bank Of India         2.24         -1.09         1.15           Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         2.09         -0.04         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -					-	
Bharti Airtel Ltd.         2.14         -         2.14           Tech Mahindra Ltd.         2.09         -0.04         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.02         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
Tech Mahindra Ltd.         2.09         -0.04         2.05           Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -		ia			-1.09	
Indian Oil Corporation Ltd.         1.75         -0.45         1.30           Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -					-	
Mahindra & Mahindra Ltd.         1.68         -1.64         0.04           DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.91         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
DLF Ltd.         1.51         -1.31         0.20           Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
Cummins India Ltd.         1.14         -0.43         0.71           Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -		ndra Ltd.				
Cipla Ltd.         1.00         -0.29         0.71           ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
ITC Ltd.         0.95         -0.13         0.82           HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -		d.				
HCL Technologies Ltd.         0.90         -0.04         0.86           Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
Power Grid Corporation Of India Ltd.         0.81         -0.01         0.80           Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
Hindustan Unilever Ltd.         0.81         -0.82         -0.01           Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -						
Tata Consultancy Services Ltd.         0.77         -0.29         0.48           SBI Life Insurance Co. Ltd.         0.62         -0.62         -			a Ltd.			
SBI Life Insurance Co. Ltd. 0.62 -0.62 -						
						0.48
Interglobe Aviation Ltd. 0.49 -0.50 -0.01						-
	Interglobe Aviatio	n Ltd.		0.49	-0.50	-0.01

Ī	FOLIO				
	Issuer Name Rating	(%) Of Total % of	AUM Deriv	atives Net	% of AUI
	Grasim Industries Ltd.		0.49	-0.49	-
	Maruti Suzuki India Ltd.		0.44	-0.44	-
	Dr. Reddy'S Laboratories L	.td.	0.40	-0.41	-0.01
	Container Corporation Of	India Ltd.	0.35	-0.02	0.33
	Tata Power Company Ltd.		0.27	-0.27	-
	Lupin Ltd.		0.27	-0.27	-
	JSW Steel Ltd.		0.17	-0.17	-
	Kotak Mahindra Bank Ltd.		0.16	-0.16	-
	NTPC Ltd.		0.11	-0.11	-
	Exide Industries Ltd.		0.08	-0.08	-
	Coromandel International	Ltd.	0.04	-0.04	-
	HDFC Life Insurance Comp	oany Ltd.	0.03	-0.03	-
	Indian Energy Exchange Lt	td.	0.02	-0.02	-
	Hindustan Petroleum Corp	oration Ltd.	0.01	-0.01	-
	Total		43.73	-16.09	27.64
	Foreign Equity Shares				
	Cognizant Technology Sol	utions Corporation	0.65	-	-
	Netflix Inc.		0.41	-	-
	Total		1.06	-	-
	Non Convertible Debenti	ures			
	NABARD	CRISIL AAA	2.34	-	-
	Small Industries Developm				
	Bank Of India	CRISIL AAA	1.48	-	-
	Bharti Telecom Ltd.	CRISIL AA+	1.28	-	-
	Muthoot Finance Ltd.	CRISIL AA+	0.85	-	-
	Torrent Power Ltd.	CRISIL AA+	0.74	-	-
	HDFC Bank Ltd.	CRISIL AAA	0.74	-	-
	Larsen & Toubro Ltd.	CRISIL AAA	0.42		-
	Total		7.85	_	_
	Government Securities	COL/EDELCAL			
	Government Of India	SOVEREIGN	18.22		-
	Total		18.22	_	_
	State Development Loan	S			
	State Government Of West Bengal	SOVEREIGN	0.89		
	Total	SOVEREIGIN	0.89	•	-
	Infrastructure Investmen	t Truct	0.09		
	National Highways Infra Ti		3.13		
	Total	iust	3.13	_	
	Cash, Cash Equivalents,		3.13	-	_
	Derivative Margin And O	thore	3.26		
	Grand Total	dici 3	100.00	•	_
	Granu Total		100.00		

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.90
Sovereign	19.11
Oil, Gas & Consumable Fuels	7.39
Automobile And Auto Components	5.74
Services	5.35
Power	5.15
Information Technology	5.13
Healthcare	3.85
Capital Goods	3.38
Construction	3.22
Fast Moving Consumer Goods	2.73
Metals & Mining	2.23
Telecommunication	2.14
Realty	1.51
Construction Materials	1.00
Consumer Services	0.42
Media, Entertainment & Publication	0.41
Consumer Durables	0.04
Chemicals	0.04
Cash, Cash Equivalents, Derivative Margin And Others	3.26

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

3.26





will be at 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. Alnvestors should consult their financial advisers if in doubt about whether the product is suitable for them.

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# **SOLUTIONS ORIENTED** SCHEME-CHILDREN'S FUND

# 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)

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.

**Investment Objective** 



NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Growth	28.3881
Dir-Plan-Growth	29.5525

Rating

in H	he scheme will also invest in debt and money market istruments with an endeavour to generate income. owever, there is no guarantee or assurance that the ivestment objective of the scheme will be achieved.
	Fund Details
٠	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: 31/07/2023
•	AAUM for the Month of July 2023
	₹1,074.24 Crores
•	AUM as on July 31, 2023
	₹1,120.66 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 30 years Mr. Dinesh Ahuja - Over 20 years Mr. Mohit Jain - Over 10 years
•	First Tier Benchmark: CRISIL Hybrid 35+65 -Aggressive Index
•	Exit Load: For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out on or before 1 year from the date of allotment 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment 1% for redemption/switch out after 2 years and

up to 3 years from the date of allotme Nil for redemption or switch-out after from the date of allotment.

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

Plans Available: Regular, Direct

Entry Load: NA

· Option: Growth

ent years and ent r 3 years	Avanti Feeds Ltd. Relaxo Footwears Ltd.
	PORTFOLIO CLASSIFICATION B INDUSTRY ALLOCATION (%)

Issuer Name

**Equity Shares** Dodla Dairy Ltd.

HDFC Bank Ltd.

Divi'S Laboratories Ltd.

Muthoot Finance Ltd.

Aether Industries Ltd.

State Bank Of India

Baiai Finance Ltd.

Gland Pharma Ltd.

Gokaldas Exports Ltd.

Karur Vysya Bank Ltd.

Hawkins Cookers Ltd.

G R Infra Projects Ltd.

Neogen Chemicals Ltd.

Thangamayil Jewellery Ltd.

Elin Electronics Ltd.

Hatsun Agro Product Ltd.

ICICI Rank Ltd

CSR Bank Ltd.

PVR Inox Ltd.

Bharti Airtel Ltd.

HDFC Asset Management Co. Ltd.

HDFC Life Insurance Company Ltd.

Archean Chemical Industries Ltd.

ICICI Lombard General Insurance Company Ltd.

Financial Services	34.16
Chemicals	9.22
Fast Moving Consumer Goods	8.70
Media, Entertainment & Publication	8.50
Healthcare	7.30
Consumer Durables	6.44
Information Technology	4.29
Textiles	3.87
Sovereign	3.60
Services	2.50
Telecommunication	1.91
Construction	1.67
Cash, Cash Equivalents And Others	7.84

	Issuer Name	Rating	(%) Of Total AUM
	Garware Technical Fibres Ltd.		1.24
	Privi Speciality Chemicals Ltd.		0.35
	Total		75.64
	Foreign Equity Shares		
	Netflix Inc.		6.13
	Alphabet Inc.		4.29
	Total		10.42
	Government Securities		
)	Government Of India	SOVEREIGN	3.60
,	Total		3.60
	Infrastructure Investment Tr	ust	
'	National Highways Infra Trust		2.50
	Total		2.50
	Cash, Cash Equivalents And	Others	7.84
	Grand Total		100.00

**PORTFOLIO** 

(%) Of Total Issuer Name

**AUM** 

4.78

4.71

4.61

4.38

4.08

3.85

3.34

3.30

3.27

3.26

3.07

3 03

2.69

2.66

2.63

2.55

2.50

2.37

2.10

1.91

1.67

1.55

1.53

1.51

1.42 1.28

ASSET ALLOCATION (%)
3.60 7.84 10.42 2.50 27.24 14.70

PORTFOLIO CLASSIFICATION BY

■ Large Cap ■ Midcap ■ Small Cap ■ Sovereign Foreign Equity Shares ■ Infrastructure Investment Trust ■ Cash, Cash Equivalents, Derivative Margin and Others



Minimum Investment

Modified Duration : 1.47 years : 1.23 years Average Maturity Macaulay Duration Yeild to Maturity : 6.66%
Aln case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

Annual - Minimum amount of investment will be

₹ 5,000 and in multiples of Re.1 thereafter for

minimum 4 number of installments.



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

# SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

# SBI

# **RETIREMENT BENEFIT** FUND-AGGRESSIVE PLAN

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

# **Investment Objective**

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

# **Fund Details**

_	_			
	lvpe	of S	chem	ıe

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: 31/07/2023
- · AAUM for the Month of July 2023
- ₹1.608.82 Crores
- · AUM as on July 31, 2023
- ₹1,660.37 Crores

# · Fund Manager:

Mr. Rohit Shimpi - Equity Portion

Mr. Dinesh Ahuja and Mr. Ardhendu

Bhattacharva (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 16 years

Mr. Dinesh Ahuia –Over 24 years

Mr. Mohit Jain -Over 10 years

Mr. Ardhendu Bhattacharya - Over 12 years

• First Tier 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 : 0.81 years
Average Maturity : 0.88 years
Macaulay Duration : 0.84 years
Yield to Maturity^ : 7.08%
Aln case of semi-annual convention , the YTM is annualise
Ratios including debt instruments and cash



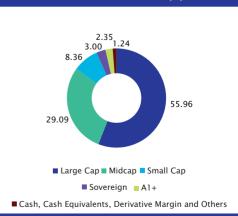
NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	15.8341	Direct Plan-IDCW	16.3895
Reg-Plan-Growth	15.8335	Dir-Plan-Growth	16.3985

PORTFOLIO					
Issuer Name	Rating	(%) Of Total	Issuer Name	Rating	(%) Of Total
Equity Shares			DLF Ltd.		1.30
HDFC Bank Ltd.		8.96	ESAB India Ltd.		1.27
ICICI Bank Ltd.		6.60	V-Guard Industries Ltd.		1.17
Infosys Ltd.		5.70	The Phoenix Mills Ltd.		1.17
Axis Bank Ltd.		4.20	Nuvoco Vistas Corporation L	td.	1.09
Maruti Suzuki India Ltd.		4.17	SBFC Finance Ltd.		0.94
ABB India Ltd.		3.87	Teamlease Services Ltd.		0.85
Ultratech Cement Ltd.		3.63	Hawkins Cookers Ltd.		0.78
Larsen & Toubro Ltd.		3.46	Total		93.41
State Bank Of India		3.00	Certificate Of Deposits		
Abbott India Ltd.		2.86	ICICI Bank Ltd.	[ICRA]A1+	0.59
Schaeffler India Ltd.		2.79	HDFC Bank Ltd.	IND A1+	0.59
Cholamandalam Investment & Fi	nance Co.	Ltd. 2.72	Canara Bank	CRISIL A1+	0.59
Divi's Laboratories Ltd.		2.62	Axis Bank Ltd.	CRISIL A1+	0.58
The Indian Hotels Company Ltd.		2.60	Total		2.35
HDFC Asset Management Co. Ltd	d.	2.60	Government Securities		
Grindwell Norton Ltd.		2.60	Government Of India	SOVEREIGN	2.39
Timken India Ltd.		2.57	Total		2.39
Hindalco Industries Ltd.		2.36	State Development Loans		
Chalet Hotels Ltd.		2.26	State Government Of		
Sona Blw Precision Forgings Ltd.		2.23	West Bengal	SOVEREIGN	0.61
L&T Technology Services Ltd.		2.17	Total		0.61
TVS Motor Company Ltd.		1.91	Cash, Cash Equivalents And	d Others	1.24
Page Industries Ltd.		1.80	Grand Total		100.00
ZF Commercial Vehicle Control S	Systems Inc	dia Ltd. 1.53			
Carborundum Universal Ltd.		1.53			
ICICI Lombard General Insurance	e Company	Ltd. 1.46			
FSN E-Commerce Ventures Ltd.		1.32			
AIA Engineering Ltd.		1.32			

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.83
Capital Goods	13.16
Automobile And Auto Components	12.63
Information Technology	7.87
Consumer Services	6.18
Healthcare	5.48
Construction Materials	4.72
Construction	3.46
Sovereign	3.00
Realty	2.47
Metals & Mining	2.36
Consumer Durables	1.95
Textiles	1.80
Services	0.85
Cash, Cash Equivalents And Others	1.24

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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 RETIREMENT BENEFIT FUNDAGGRESSIVE 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	
NAV (₹)	Option	NAV (₹)	
14.9503	Direct Plan-IDCW	15.4293	
14.9504	Dir-Plan-Growth	15.4274	
	14.9503	NAV (₹) Option  14.9503 Direct Plan-IDCW	

Issuer Name

The Phoenix Mills Ltd.

Teamlease Services Ltd.

SBFC Finance Ltd.

FSN E-Commerce Ventures Ltd.

# **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**

_	_			
	lvpe	of S	chem	ıe

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: 31/07/2023
- · AAUM for the Month of July 2023
- ₹1,057.24 Crores
- · AUM as on July 31, 2023
- ₹1,081.03 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 16 years

Mr. Dinesh Ahuja -Over 24 years

Mr. Mohit Jain -Over 10 years

Mr. Ardhendu Bhattacharya - Over 12 years

· First Tier Benchmark:

CRISIL Hybrid 35+65 -Aggressive Index

- CRISIL Hybrid 35
   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

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

will be ₹3.000 and in multiples of ₹1

thereafter for minimum 4 number of

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

# Quantitative Data

Modified Duration	: 1.16 years
Average Maturity	: 1.28 years
Macaulay Duration	: 1.21 years
Yield to Maturity^	: 7.17%
^In case of semi-annual convention	on , the YTM is annualise
Ratios including debt instruments	s and cash

		PORT	FOLIO
Issuer Name	Rating	(%) Of Total AUM	Issuer
Equity Shares			The Pho
HDFC Bank Ltd.		7.47	FSN E-C
ICICI Bank Ltd.		5.13	Teamle
Infosys Ltd.		4.35	SBFC Fir
Axis Bank Ltd.		3.41	Nuvoco
ABB India Ltd.		3.18	Total
The Indian Hotels Company Ltd.		2.93	Certific
Maruti Suzuki India Ltd.		2.86	Canara
Ultratech Cement Ltd.		2.57	ICICI Ba
Larsen & Toubro Ltd.		2.48	HDFC B
Chalet Hotels Ltd.		2.44	Kotak M
Grindwell Norton Ltd.		2.25	Bank Of
State Bank Of India		2.23	Axis Ba
Abbott India Ltd.		2.21	Total
Cholamandalam Investment & Fi	nance Co.	Ltd. 2.18	Non Co
Timken India Ltd.		2.15	HDFC B
HDFC Asset Management Co. Ltd	d.	1.99	Total
L&T Technology Services Ltd.		1.94	Govern
Schaeffler India Ltd.		1.88	Governi
ESAB India Ltd.		1.87	Total
Divi'S Laboratories Ltd.		1.84	State D
ZF Commercial Vehicle Control S	ystems Inc	dia Ltd. 1.77	State Go
Hindalco Industries Ltd.		1.66	West Be
Sona Blw Precision Forgings Ltd.		1.58	State Go
AIA Engineering Ltd.		1.54	Total
TVS Motor Company Ltd.		1.41	Infrasti
Carborundum Universal Ltd.		1.23	Nationa
Page Industries Ltd.		1.19	Total
V-Guard Industries Ltd.		1.18	Cash, C
DLF Ltd.		0.98	Grand <sup>-</sup>
ICICI Lombard General Insurance	Company	Ltd. 0.90	
Hawkins Cookers Ltd.		0.89	

Nuvoco Vistas Corporation Ltd	ı	0.68
Total		75.63
Certificate Of Deposits		73.03
Canara Bank	CRISIL A1+	1.36
ICICI Bank Ltd.	[ICRA]A1+	1.35
HDFC Bank Ltd.	IND A1+	1.35
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.32
Bank Of Baroda	IND A1+	1.26
Axis Bank Ltd.	CRISIL A1+	0.44
Total	CRISIL ATT	7.08
Non Convertible Debentures		7.08
HDFC Bank Ltd.	CRISIL AAA	0.46
Total	CRISIL AAA	0.46
Government Securities		0.46
Government Of India	SOVEREIGN	10.56
Total	SOVEREIGN	10.56 10.56
		10.56
State Development Loans State Government Of		
West Bengal	SOVEREIGN	1.05
State Government Of Gujarat		0.46
Total	SOVEREIGIV	1.51
Infrastructure Investment Tr	ust	1.51
National Highways Infra Trust	ust	2.80
Total		2.80
Cash, Cash Equivalents And	Others	1.96
Grand Total	Others	100.00
- Country of the coun		100.00
DODTEOLIO CLAS		- DAV

Rating

**SBI MUTUAL FUND** 

(%) Of Total

AUM

0.86

0.85

0.79

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.61
Capital Goods	12.22
Sovereign	12.07
Automobile And Auto Components	9.50
Information Technology	6.29
Consumer Services	6.22
Healthcare	4.05
Services	3.59
Construction Materials	3.25
Construction	2.48
Consumer Durables	2.07
Realty	1.84
Metals & Mining	1.66
Textiles	1.19
Cash, Cash Equivalents And Others	1.96

will be at Very High risk

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

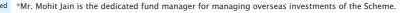


■ Cash, Cash Equivalents, Derivative Margin and Others

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

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



# SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

# SBI RETIREMENT BENEFIT FUNDCONSERVATIVE HYBRID PLAN

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

# Investment Objective

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

# **Fund Details**

· Type of Scheme

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

· Date of Allotment: 10/02/2021

• Report As On: 31/07/2023

· AAUM for the Month of July 2023

₹232.77 Crores

· AUM as on July 31, 2023

₹235.16 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 16 years

Mr. Dinesh Ahuja -Over 24 years

Mr. Mohit Jain -Over 10 years

Mr. Ardhendu Bhattacharya - Over 12 years

First Tier Benchmark:

CRISIL Hybrid 65+35 - Conservative Index

• Exit Load: Nil

• Entry Load: N.A.

· Plans Available: Regular, Direct

· Option: Growth, IDCW

· SIP

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Weekly - Minimum ₹1000 & in multiples of

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

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

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

Quarterly - Minimum ₹1500 & in multiples of

₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1

thereafter for minimum 4 number of installments.

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

· Minimum Investment

₹5000 & in multiples of ₹1

Additional Investment

₹ 1000 & in multiples of ₹ 1

# **Quantitative Data**

Modified Duration : 5.02 years
Average Maturity : 8.35 years
Macaulay Duration : 5.29 years
Yield to Maturity^ : 7.59%

SBI MUTUAL FUND

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	12.9250	Direct Plan-IDCW	13.1471
Reg-Plan-Growth	12.9236	Dir-Plan-Growth	13.1486

	PORT	FOLIO		
Issuer Name Rating (%) O	f Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares		The Phoenix Mills Ltd.		0.48
HDFC Bank Ltd.	3.68	Teamlease Services Ltd.		0.48
ICICI Bank Ltd.	2.72	Nuvoco Vistas Corporation Ltd.		0.46
Infosys Ltd.	2.11	DLF Ltd.		0.45
ABB India Ltd.	1.65	SBFC Finance Ltd.		0.40
Axis Bank Ltd.	1.58	Total		38.76
Maruti Suzuki India Ltd.	1.52	Non Convertible Debentures		
Ultratech Cement Ltd.	1.38	Indian Railway Finance		
Grindwell Norton Ltd.	1.23	Corporation Ltd.	CRISIL AAA	4.31
Larsen & Toubro Ltd.	1.22	Bharat Sanchar Nigam Ltd.	CRISIL AAA(	CE) 4.30
The Indian Hotels Company Ltd.	1.21	Nuclear Power Corporation		
Abbott India Ltd.	1.17	Of India Ltd.	[ICRA]AAA	4.28
State Bank Of India	1.16	HDFC Bank Ltd.	CRISIL AAA	4.26
Timken India Ltd.	1.11	LIC Housing Finance Ltd.	CRISIL AAA	3.27
Chalet Hotels Ltd.	1.09	Summit Digitel Infrastructure	CDICII AAA	2.00
Cholamandalam Investment & Finance Co. Ltd.	1.08	Pvt. Ltd. Mahanagar Telephone	CRISIL AAA	3.08
ZF Commercial Vehicle Control Systems India Ltd.	1.07	Nigam Ltd.	IND AAA(CE)	2.18
Divi'S Laboratories Ltd.	1.03	REC Ltd.	CRISIL AAA	2.15
HDFC Asset Management Co. Ltd.	0.91	Power Finance Corporation Ltd.		2.13
L&T Technology Services Ltd.	0.88	REC Ltd.	CARE AA+	2.13
Carborundum Universal Ltd.	0.88	Nexus Select Trust	CRISIL AAA	2.12
ESAB India Ltd.	0.86	Godrej Properties Ltd.	[ICRA]AA+	2.12
Schaeffler India Ltd.	0.84	Torrent Power Ltd.	CRISIL AA+	2.11
Sona Blw Precision Forgings Ltd.	0.82	Union Bank Of India	CRISIL AAT	2.11
AIA Engineering Ltd.	0.81	(At1 Bond Under Basel III)	CRISIL AA	0.85
TVS Motor Company Ltd.	0.76	Total		39.30
Hindalco Industries Ltd.	0.76	Government Securities		
V-Guard Industries Ltd.	0.74	Government Of India	SOVEREIGN	16.05
Hawkins Cookers Ltd.	0.63	Total		16.05
ICICI Lombard General Insurance Company Ltd.	0.55	Cash, Cash Equivalents And C	Others	5.89
FSN E-Commerce Ventures Ltd.	0.53	Grand Total		100.00
Page Industries Ltd.	0.51			200,00

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.19
Sovereign	16.05
Telecommunication	9.56
Capital Goods	6.54
Power	6.39
Realty	5.17
Automobile And Auto Components	5.01
Information Technology	2.99
Consumer Services	2.83
Healthcare	2.20
Construction Materials	1.84
Consumer Durables	1.37
Construction	1.22
Metals & Mining	0.76
Textiles	0.51
Services	0.48
Cash, Cash Equivalents And Others	5.89

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

- Long term capital appreciation
- Investment predominantly in debt and money market instruments & balance in equity and equity related instruments Anvestors should consult their financial advisers if in

doubt about whether the product is suitable for them

Aln case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# **SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND**

# RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

of 5 years or till retirement age (whichever is earlier)

# **Investment Objective**

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

### **Fund Details**

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Tvpe	of So	cheme

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: 31/07/2023
- AAUM for the Month of July 2023
- ₹159 19 Crores
- · AUM as on July 31, 2023
- ₹160.02 Crores
- · Fund Manager:
- Mr. Rohit Shimpi Equity Portion
- Mr. Dinesh Ahuia 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 16 years

Mr. Dinesh Ahuia -Over 24 years

Mr. Mohit Jain -Over 10 years

Mr. Ardhendu Bhattacharya - Over 12 years

First Tier 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 Average Maturity : 10.39 years

Macaulay Duration : 5.23 years

Yield to Maturity^ : 7.61%

Aln case of semi-annual convention , the YTM is annualised : 7.61%

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme. Macaulay Duration Yield to Maturity^ Ratios including debt instruments and cash



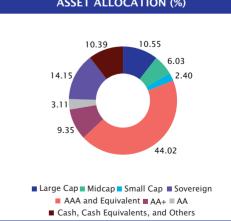
NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	12.0869	Direct Plan-IDCW	12.2440
Reg-Plan-Growth	12.0871	Dir-Plan-Growth	12.2458

			PORT	FOLIO			
Issuer Name	Rating	(%) Of	Total AUM	Issuer Name	Rating	(%) Of 7	Total AUM
Equity Shares				DLF Ltd.			0.23
HDFC Bank Ltd.			1.73	Nuvoco Vistas Corporation Ltd			0.22
ICICI Bank Ltd.			1.32	SBFC Finance Ltd.			0.20
Infosys Ltd.			1.05	Total		1	18.98
Axis Bank Ltd.			0.79	Non Convertible Debentures			
ABB India Ltd.			0.76	Indian Railway Finance			
Maruti Suzuki India Ltd.			0.70	Corporation Ltd.	CRISIL AAA		6.34
Ultratech Cement Ltd.			0.69	Bharat Sanchar Nigam Ltd.	CRISIL AAA(	CE)	6.32
Larsen & Toubro Ltd.			0.60	Nuclear Power Corporation			
Abbott India Ltd.			0.60	Of India Ltd.	[ICRA]AAA		6.28
Grindwell Norton Ltd.			0.58	LIC Housing Finance Ltd.	CRISIL AAA		4.80
Cholamandalam Investment & Fi	inance Co. I	Ltd.	0.54	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA		4.53
State Bank Of India			0.53	Mahanagar Telephone	CRISIL AAA		4.53
The Indian Hotels Company Ltd.			0.52	Nigam Ltd.	IND AAA(CE)	١	3.20
Chalet Hotels Ltd.			0.52	REC Ltd.	CRISIL AAA	,	3.16
Timken India Ltd.			0.51	Power Finance Corporation Ltd			3.15
Divi'S Laboratories Ltd.			0.50	REC Ltd.	CARE AA+		3.13
ZF Commercial Vehicle Control S	Systems Ind	ia Ltd.	0.49	HDFC Bank Ltd.	CRISIL AAA		3.13
TVS Motor Company Ltd.			0.46	Godrej Properties Ltd.	[ICRA]AA+		3.12
Schaeffler India Ltd.			0.45	Union Bank Of India	[icio tj/ o t		3.12
ESAB India Ltd.			0.45	(At1 Bond Under Basel III)	CRISIL AA		3.11
HDFC Asset Management Co. Ltd	d.		0.44	Nexus Select Trust	CRISIL AAA		3.11
L&T Technology Services Ltd.			0.43	Torrent Power Ltd.	CRISIL AA+		3.10
Carborundum Universal Ltd.			0.42	Total			56.48
Hindalco Industries Ltd.			0.41	Government Securities			
V-Guard Industries Ltd.			0.40	Government Of India	SOVEREIGN	1	14.15
Sona Blw Precision Forgings Ltd.			0.40	Total		1	14.15
AIA Engineering Ltd.			0.39	Cash, Cash Equivalents And (	Others	1	10.39
Hawkins Cookers Ltd.			0.34	Grand Total		10	00.00
The Phoenix Mills Ltd.			0.27				
Teamlease Services Ltd.			0.27				
FSN E-Commerce Ventures Ltd.			0.27				
Page Industries Ltd.	_		0.26				
ICICI Lombard General Insurance	e Company	Ltd.	0.24				

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

Financial Services	32.61
Sovereign	14.15
Telecommunication	14.05
Power	9.38
Realty	6.73
Capital Goods	3.11
Automobile And Auto Components	2.50
Information Technology	1.48
Consumer Services	1.31
Healthcare	1.10
Construction Materials	0.91
Consumer Durables	0.74
Construction	0.60
Metals & Mining	0.41
Services	0.27
Textiles	0.26
Cash, Cash Equivalents And Others	10.39

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





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

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

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

# Snapshot of Debt Funds

Scheme Name	<b>SBI Magnum Gilt Fund</b> (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 +	l 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. Mohit Jain	Mr. Dinesh Ahuja & *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. Lokesh Mallya *Mr. Mohit Jain	Mr. Dinesh Ahuja *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. Dinesh Ahuja (w.e.f. Jan 27, 2020)
Managing Since	Jan-2011	Jan-2011 - Nov-2017	Jan-2011-Nov-2017	Jan-2019-Feb-2019	Feb-2017- Nov-2017	July-2011- Nov-2017	Jun-2008 - Nov-2017	Jan - 2020
First Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt B- III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index B-III	CRISIL Credit Risk Debt C-II Index	NIFTY Medium Duration Debt Index C- III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
			Func	Fund Details as on 31 July 2023	53			
Month End AUM (Rs. in Crores)	ires) ₹7,066.17	₹1,628.29	₹2,979.40	₹18,647.26	₹2,756.26	₹7,106.56	₹13,344.34	₹1,506.81
Modified Duration (years)	3.41	4.07	3.30	2.41	1.95	2.85	1.96	6.58
Average Maturity (years)	4.41	7.30	3.91	3.12	4.39	4.25	2.41	9.53
Macaulay Duration (years)	3.53	4.27	3.45	2.57	2.09	3.00	2.08	6.81
Yield to Maturity (%)^	7.12	7.75	7.24	7.61	8.10	7.85	7.66	7.32
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.80%	Regular- 1.43% Direct- 0.66%	Regular- 0.79% Direct- 0.34%	Regular- 1.54% Direct- 0.90%	Regular- 1.21% Direct- 0.68%	Regular- 0.84% Direct- 0.34%	Regular- 0.63% Direct- 0.30%
			Composit	position by Assets as on 31 July 2023	ıly 2023			
Equity Shares								
Corporate Debt		49.71	29.92	80.48	69.43	66.10	70.29	
Gilts	75.10	41.16	50.49	9.76	6.81	20.96	17.22	94.04
Money Market Instruments	5.30		-	-	15.51		5.09	
Other Assets	19.60	9.13	19.59	9.76	8.25	12.94	7.40	5.96
			Compositi	oosition by Ratings as on 31 July 2023	uly 2023			
AA, AA+, AAA And EQUIVALENT	ENT	40.84	29.92	80.48	60.81	53.13	70.29	•
Below AA		8.87			8.62	12.97		
Sovereign	83.73	42.40	52.54	13.21	8.61	26.44	19.72	96.23
Below A1+, A1+			•		13.71	·	5.09	
Cash, Cash Equivalents, Derivatives and Others	16.27	7.89	17.54	6.31	8.25	7.46	4.90	3.77
			_	Other Details	_			
Exit Load	אור	For 10% of the investments within 1 Year – Nii; For the remaining investments - 1.00%	For 10% of the investments within 1 month - Nii; For the remaining investments - 0.25%	Nil	For 8% of the investments within 12 months within 12 year NII; For the from the date of allotment for 8% of the investments after investments after investments - 1.50% For remaining investments - 1.50% For remaining investments after 2 year to 3 years - NII; For the can also a years - NII; For the investments after 2 year to 3 years - NII; For the remaining investments after 2 year to 3 years - NII; 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 CST, Base TER and additional expenses as per regulation 50 for details, please refer to respective page of the scheme. I \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme. I ho case of semi-annual convention, the YTM is annualised

# **Snapshot of Debt Funds**

Scheme Name	SBI Magnum Low Duration Fund	SBI Savings Fund	SBI Banking and PSU Fund	SBI Liquid Fund	SBI Magnum Ultra Short Duration Fund	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund
Ideal Investment Horizon	3 months +	3 months +	3 years +	7day +	1 day +	3 years +	3 years +	1 day +
Inception Date	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002
Fund Manager	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. R. Arun & *Mr.Mohit Jain	Mr. Rajeev Radhakrishnan Mr. Mohit Jain	Mr. R. Arun	Mr. R. Arun & *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan and Mr. Ardhendu Bhattacharya (Co-fund manager) & "Mr. Mohit Jain	Mr. Rajeev Radhakrishnan Mr. Mohit Jain	Mr. R. Arun
Managing Since	Jun-2008- Nov-2017	Apr-2012- Nov-2017	Nov-2013 - Jan-2020	May-2018	June 2021-Nov 2017	Mohit & Rajeev - Oct 2020 Ardhendu - June 2021	December-2022	Apr-2012
First Tier Benchmark	CRISIL Low Duration Debt B-I Index	CRISIL Money Market B-I Index	NIFTY Banking and PSU Debt Index	NIFTY Liquid Index B-I	CRISIL Ultra Short Duration Debt B-I Index	Nifty Short Duration Debt Index	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
			Fu	Fund Details as on 31 July 2023	23			
Month End AUM (Rs. in Crs)	₹10,738.14	₹21,900.90	₹4,735.43	₹67,243.03	₹15,090.42	₹1,203.00	₹795.63	₹11,391.00
Modified Duration (years)	0.84	0.49	2.39	60.0	0.45	69.0	10.61	1 day
Average Maturity (years)	1.04	0.52	2.96	0.10	0.49	4.17	28.37	1 day
Macaulay Duration (years)	06.0	0.52	2.55	0.10	0.48	0.71	11.00	1 day
Yield to Maturity (%)^	7.50	7.24	7.45	6.82	7.19	7.80	7.41	6.40
Expense Ratio	Regular- 1.01% Direct- 0.38%	Regular- 0.76% Direct- 0.23%	Regular- 0.81% Direct- 0.34%	Regular- 0.30% Direct- 0.18%	Regular- 0.54% Direct- 0.31%	Regular- 0.46% Direct- 0.26%	Regular- 0.67% Direct- 0.22%	Regular- 0.18% Direct- 0.10%
			Compos	nposition by Assets as on 31 July 2023	uly 2023			
Equity Shares			1					
Corporate Debt	36.12		74.44	0.71	19.81	45.58	36.12	
Gilts	3.84	2.31	6.75		3.35	30.50	3.84	
Money Market Instruments	53.72	93.29	8.74	86.98	73.60	12.58	53.72	4.80
Other Assets	6.32	4.40	10.07	2.31	3.24	11.34	6.32	95.20
			Compos	position by Ratings as on 31 July 2023	uly 2023			
AA, AA+, AAA And Equivalent	36.12		74.44	0.71	19.81	45.58	36.12	
Below AA					-	1		
Sovereign	16.92	18.97	8.46	26.06	19.56	32.92	16.92	4.80
Below A1+, A1+	44.67	80.00	8.74	70.92	59.15	10.58	44.67	
Cash, Cash Equivalents, Derivatives and Others	2.29	1.03	8.36	2.31	1.48	10.92	2.29	95.20
				Other Details				
Exit Load	NIL	Within 3 business days - 0.10%	NIL	Investor exit upon Exit Load as a % subscription of redemption switch in 0.0070% Day 1 0.0065% Day 3 0.0065% Day 4 0.0065% Day 5 0.0065% Day 6 0.0065%	NIL	For exit within 3 days from the date of 30% of 20%	1% if redeemed on or before 1 year from the date of allotment.	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. 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. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme. | ^In case of semi-annual convention, the YTM is annualised





	NET ASSE	T VALUE	
Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	17.5358	PF-Regular Growth	36.4376
PF-Fixed Period-2 Year-IDCW	17.7452	Reg-Plan-IDCW	17.4531
PF-Fixed Period-3 Year-IDCW	17.2054	Reg-Plan-Growth	56.7585
PF-Regular IDCW	18.3381	Dir-Plan-IDCW	19.0093
PF-Fixed Period-3 Year-Growth	34.0446	Dir-Plan-Growth	59.5615

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	nves	um	ent	OD	ective	

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

### **Fund Details**

- AAUM for the Month of July 2023
- ₹ 7 012 58 Crores
- ₹7,066.17 Crores

Managing Since: Jan-2011

Total Experience: Over 24 years

- Nifty All Duration G-Sec Index
- · Plans Available: Regular, Direct

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

thereafter for minimum one year.

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

Annual - Minimum ₹ 5000 & in multiples of ₹1

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

# · 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: 31/07/2023
- AUM as on July 31, 2023

· Fund Manager: Mr. Dinesh Ahuja

- First Tier Benchmark:
- Exit Load: NII
- · Entry Load: N.A
- · Options: Growth, IDCW

Any Day SIP' Facility is available for Monthly,

Quarterly - Minimum ₹1500 & in multiples of ₹1

installments

thereafter for a minimum of 4 installments.

# **Quantitative Data**

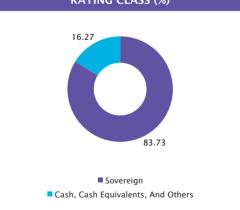
Modified Duration : 3.41 years Average Maturity : 4.41 years : 3.53 years Macaulay Duration : 7.12% Yield to Maturity^ ^in case of semi-annual convention , the YTM is annualised

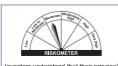
### **PORTFOLIO** Issuer Name (%) Of Total Rating AUM **Government Securities** Government Of India SOVEREIGN 75.10 Total 75.10 State Development Loans SOVERFICA State Government Of Himachal Pradesh 2 45 State Government Of Andhra Pradesh SOVEREIGN 0.84 State Government Of West Bengal SOVEREIGN 0.04 Total 3.33 Treasury Bills 91 Day T-Bill 17.08.23 SOVERFIGN 5 30 5.30 Cash, Cash Equivalents And Others 16.27 **Grand Total** 100.00

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

Government Securities	75.10
Treasury Bills	5.30
State Development Loans	3.33
Cash, Cash Equivalents And Others	16.27

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





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

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

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



# MAGNUM INCOME FUND

# SBI MUTUAL FUND A PARTNER FOR LIFE

NET ASSET VALUE				
Option	NAV (₹)	Option	NAV (₹)	
Reg-Plan-Bonus	37.0659	Dir-Plan-Bonus	39.5365	
Reg-Plan-Growth	61.1739	Dir-Plan-Growth	65.1480	
Reg-Plan-Half Yearly IDCW	16.0000	Dir-Plan-Half Yearly IDCW	18.4841	
Reg-Plan-Quarterly IDCW	17.2277	Dir-Plan-Quarterly IDCW	18.9233	

PORTFOLIO			
Issuer Name	Rating	(%) Of Total AUM	
Non Convertible Debentures			
Larsen & Toubro Ltd.	CRISIL AAA	4.61	
Torrent Power Ltd.	CRISIL AA+	4.58	
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	4.28	
Tata Housing Development Co. Ltd.	CARE AA	4.01	
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.47	
Avanse Financial Services Ltd.	CARE AA-	3.39	
Bharti Telecom Ltd.	CRISIL AA+	3.09	
REC Ltd.	CARE AA+	3.08	
LIC Housing Finance Ltd.	CRISIL AAA	3.08	
State Bank Of India( Tier II Bond Under Basel III )	CRISIL AAA	2.97	
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.78	
Jindal Stainless Ltd.	CRISIL AA-	2.70	
Bank Of India( At1 Bond Under Basel III )	CRISIL AA	2.14	
Poonawalla Housing Finance Ltd.	CARE AAA	1.84	
Small Industries Development Bank Of India	CRISIL AAA	1.54	
Muthoot Finance Ltd.	CRISIL AA+	1.53	
Aadhar Housing Finance Ltd.	CARE AA	0.62	
Total		49.71	
<b>Government Securities</b>			
Government Of India	SOVEREIGN	41.16	
Total		41.16	
State Development Loans			
State Government Of Haryana	SOVEREIGN	1.24	
Total		1.24	
Cash, Cash Equivalents And Others		7.89	
Grand Total		100.00	

# **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 quarantee 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. 26 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk

- Date of Allotment: 25/11/1998
- Report As On: 31/07/2023
- · AAUM for the Month of July 2023
- ₹ 1,616.69 Crores
- · AUM as on July 31, 2023
- ₹1.628.29 Crores
- Fund Manager: Mr. Dinesh Ahuja & \*Mr. Mohit lain
- Managing Since:
- Mr. Dinesh Ahuja Jan-2011
- Mr. Mohit Jain Nov-2017
- Total Experience:
- Mr. Dinesh Ahuja Over 24 years
- Mr. Mohit Jain Over 10 years
- First Tier Benchmark: CRISIL Medium to Long Duration Debt B-III Index
- Exit Load: For exit within 1 year from the date
- of allotment.
- For 10% of investment : Nil
- For remaining investment: 1.00%
- For exit after one year from the date of allotment Nil
- Entry Load: N.A.
- Plans Available: Regular, Direct
- · Options: Growth, IDCW
- · SIP

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

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

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

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

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

for minimum one year

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

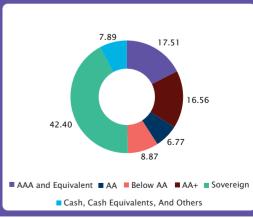
# **Quantitative Data**

Modified Duration	: 4.07 years
Average Maturity	: 7.30 years
Macaulay Duration	: 4.27 years
Yield to Maturity^	: 7.75%
Aln case of semi-annual conver	ntion the YTM is annualise

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	49.71
Government Securities	41.16
State Development Loans	1.24
Cash, Cash Equivalents And Others	7.89

# PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





NET ASSET VALUE			
Option	NAV (₹)		
Reg-Plan-IDCW	16.1688		
Reg-Plan-Growth	30.8415		
Dir-Plan-IDCW	18.5540		
Dir-Plan-Growth	33.2175		

# **Investment Objective**

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

# **Fund Details**

	_	_	_		
•	<b>Fvpe</b>	ot	Sc	heme	9

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: 31/07/2023
  AAUM for the Month of July 2023
- AAUM for the Month

  ₹ 3,005.41 Crores
- AUM as on July 31, 2023
- AUM as on July 31, 202

₹ 2,979.40 Crores

• Fund Manager: Mr. Dinesh Ahuja &

\*Mr. Mohit Jain

Managing Since:

Mr. Dinesh Ahuja Jan-2011

Mr. Mohit Jain Nov-2017

Total Experience:

Mr. Dinesh Ahuja Over 24 years

Mr. Mohit Jain Over 10 Years

First Tier Benchmark:

CRISIL Dynamic Bond A-III Index

Exit Load:

For exit within 1 month from the date of allotment

For 10% of investment : Nil

For remaining investment: 0.25%

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

Entry Load: N.A.

Plans Available: Regular, Direct

· Options: Growth, IDCW

· SIP

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

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

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

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1

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

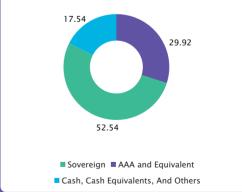
Modified Duration	: 3.30 years
Average Maturity	: 3.91 years
Macaulay Duration	: 3.45 years
Yield to Maturity^	: 7.24%
Alexander of countries and a comment of the countries of	All ACTAL Services I

### **PORTFOLIO** Issuer Name Rating (%) Of Total Non Convertible Debentures Small Industries Development Bank Of India CRISIL AAA 8.36 Larsen & Toubro Ltd. CRISIL AAA 5.86 CRISIL AAA LIC Housing Finance Ltd. 5.04 Mahanagar Telephone Nigam Ltd. IND AAA(CE) 3.95 RFC Ltd. CRISII AAA 3.36 HDFC Bank Ltd. CRISIL AAA 3.35 29.92 Total **Government Securities** Government Of India SOVEREIGN 50.49 Total 50.49 State Development Loans State Government Of Himachal Pradesh SOVERFICN 2.05 2.05 Cash, Cash Equivalents And Others 17.54 **Grand Total** 100.00

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	50.49
Non Convertible Debentures	29.92
State Development Loans	2.05
Cash, Cash Equivalents And Others	17.54

# PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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.

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI

# **CORPORATE BOND FUND**

NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.6409	Dir-Plan-Monthly IDCW	12.9152
Reg-Plan-Growth	13.3934	Dir-Plan-Growth	13.6828
Reg-Plan-Quarterly IDCW	13.0132	Dir-Plan-Quarterly IDCW	13.3016

# **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: 31/07/2023

· AAUM for the Month of July 2023

₹ 18,484.48 Crores

• AUM as on July 31, 2023 ₹18,647.26 Crores

• Fund Manager: Mr. Rajeev Radhakrishnan \*Mr. Mohit Jain- investments in foreign

securities of the Scheme.

**Managing Since:** 

Mr. Rajeev Feb-2019

Mr. Mohit Jain Feb-2019

Total Experience:

Mr. Rajeev Radhakrishnan Over 21 years

Mr. Mohit Jain Over 10 Years

First Tier Benchmark:

NIFTY Corporate Bond Index B-III

• 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**

<b>C</b>	
Modified Duration	: 2.41 years
Average Maturity	: 3.12 years
Macaulay Duration	: 2.57 years
Yield to Maturity^	: 7.61%
^In case of semi-annual convention	, the YTM is annualise

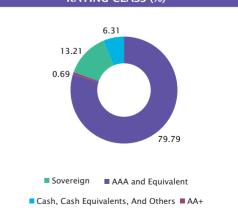
			POR <sup>-</sup>
Issuer Name	Rating	(%) Of	Total AUM
Non Convertible Debentures			AUM
Power Finance Corporation Ltd.	CRISIL AAA		7.01
NABARD	CRISIL AAA		6.23
Rec Ltd.	CRISIL AAA		5.45
Small Industries Development			
Bank Of India	[ICRA]AAA		4.31
L&T Metro Rail (Hyderabad) Ltd.			
[Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(	CE)	4.08
Indian Railway Finance			
Corporation Ltd.	CRISIL AAA		4.04
National Housing Bank	CRISIL AAA		3.54
State Bank Of India	CDICII AAA		2.40
(Tier II Bond Under Basel III) Kotak Mahindra Prime Ltd.	CRISIL AAA		3.48
LIC Housing Finance Ltd.	CRISIL AAA		3.07
Nuclear Power Corporation Of	CRISIL AAA		3.07
India Ltd.	[ICRA]AAA		3.03
Tata Capital Financial Services Ltd.	CRISIL AAA		2.69
Reliance Industries Ltd.	CRISIL AAA		2.16
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1	1.89
Sundaram Home Finance Ltd.	CRISIL AAA		1.67
Sundaram Finance Ltd.	[ICRA]AAA		1.62
Citicorp Finance (India) Ltd.	CRISIL AAA		1.62
Tata Capital Housing Finance Ltd.	CRISIL AAA		1.60
Gail (India) Ltd.	IND AAA		1.59
Larsen & Toubro Ltd.	CRISIL AAA		1.54
John Deere Financial India Pvt. Ltd.	CRISIL AAA		1.45
Summit Digitel Infrastructure			
Pvt. Ltd.	CRISIL AAA		1.35
India Grid Trust	CRISIL AAA		1.35
NTPC Ltd.	CRISIL AAA		1.34
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA		1.32
Mahindra Rural Housing Finance Ltd.			1.21
Hindustan Petroleum	CRISIL AAA		1.21
Corporation Ltd.	CRISIL AAA		1.12
Highways Infrastructure Trust	CRISIL AAA		0.93
Sundaram Finance Ltd.	CRISIL AAA		0.80
India Grid Trust	[ICRA]AAA		0.75
	-		

RT	FOLIO		
	Issuer Name	Rating	(%) Of Total AUM
	Indian Bank		AOM
	(Tier II Bond Under Basel III)	IND AA+	0.69
:	Bajaj Finance Ltd.	CRISIL AAA	0.67
	Small Industries Development		
	Bank Of India	CRISIL AAA	0.54
	Indian Bank	CDICIL AAA	0.44
	(Tier II Bond Under Basel III)	CRISIL AAA	
•	NABARD HDFC Bank Ltd.	[ICRA]AAA CRISIL AAA	0.35 0.32
	Bharat Sanchar Nigam Ltd.	CRISIL AAA	
	NHPC Ltd.	IND AAA	0.27 0.14
	NHPC Ltd.	IND AAA IICRA]AAA	0.14
3	Power Grid Corporation Of India Ltd		
	Total	. CRISIL AAA	79.34
,	Zero Coupon Bonds		79.34
	Bajaj Finance Ltd.	CRISIL AAA	1.14
	Total	CRISIL AAA	1.14
)	Government Securities		1.17
5	Government Of India	SOVEREIGN	9.76
)	Total	SOVEREIGIV	9.76
'	State Development Loans		5.70
	State Government Of Maharashtra	SOVEREIGN	1.50
	State Government Of Chhattisgarh	SOVEREIGN	
)	State Government Of Gujarat	SOVEREIGN	
'	State Government Of Rajasthan	SOVEREIGN	0.14
	State Government Of		
'	Madhya Pradesh	SOVEREIGN	0.05
	State Government Of Jharkhand	SOVEREIGN	0.02
	Total		2.98
	Strips		
	Government Of India	SOVEREIGN	0.47
	Total		0.47
	Cash, Cash Equivalents And Other	s	6.31
	Grand Total		100.00
:			

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	79.34
Government Securities	9.76
State Development Loans	2.98
Zero Coupon Bonds	1.14
Strips	0.47
Cash, Cash Equivalents And Others	6.31

# PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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





### **NET ASSET VALUE** Option NAV (₹) Option NAV (₹) Reg-Plan-IDCW 17.7816 Dir-Plan-IDCW 19.5203 Reg-Plan-Daily IDCW 13.0181 Dir-Plan-Daily IDCW 13.3083 Reg-Plan-Growth 39.3327 Dir-Plan-Growth 41.9459

**TFOLIO** 

# **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: 31/07/2023
- AAUM for the Month of July 2023

₹ 2.766.88 Crores

- AUM as on July 31, 2023 ₹ 2,756.26 Crores

Fund Manager: Mr. Lokesh Mallya & \*Mr. Mohit Tain

Managing Since

Mr. Lokesh Mallya Feb-2017

Mr. Mohit Jain Nov-2017

Total Experience:

Mr. Lokesh Mallya Over 16 years

Mr. Mohit Jain Over 10 years First Tier Benchmark:

CRISIL Credit Risk Debt C-II 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

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	: 1.95 years
Average Maturity	: 4.39 years
Macaulay Duration	: 2.09 years
Yield to Maturity	:8.10%
\$per investor per day across all	subscription transaction

(i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.

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

		PORT
Issuer Name	Rating	(%) Of Total
Commercial Papers		AUM
Seil Energy India Ltd.	CRISIL A1+	4.73
Godrej & Boyce Manufacturing Co. Ltd.	CRISIL A1+	3.61
Aarti Industries Ltd.	CRISIL A1+	2.69
Total		11.03
Certificate Of Deposits		
Indusind Bank Ltd.	CRISIL A1+	2.68
Total		2.68
Non Convertible Debentures		
NABARD	CRISIL AAA	6.70
Aadhar Housing Finance Ltd.	IND AA	4.43
Power Finance Corporation Ltd.	CRISIL AAA	3.62
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.59
Jindal Stainless Ltd.	CRISIL AA-	3.18
Avanse Financial Services Ltd.	CARE AA-	2.90
Patel Knr Heavy Infrastructures Ltd.	CARE AA+	2.84
ONGC Petro Additions Ltd.	CRISIL AA	2.72
Motilal Oswal Finvest Ltd.	[ICRA]AA	2.72
Rec Ltd.	CRISIL AAA	2.71
JSW Steel Ltd.	[ICRA]AA	2.70
Godrej Industries Ltd.	CRISIL AA	2.67
Yes Bank Ltd.		
(Tier II Bond Under Basel III)	CRISIL A-	2.19
Tata Housing Development Co. Ltd.	CARE AA	2.18
Nirma Ltd.	CRISIL AA	2.17
AU Small Finance Bank Ltd. (Tier II Bond Under Basel III)	CRISIL AA	2.06
Tata Motors Ltd.	[ICRA]AA	1.84
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	1.82
Small Industries Development		
Bank Of India	CRISIL AAA	1.80
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE	1.80
ONGC Petro Additions Ltd.	[ICRA]AA	1.79

Issuer Name	Rating	(%) Of Total
Godrej Housing Finance Ltd.	CRISIL AA	1.76
Union Bank Of India		
(At1 Bond Under Basel III)	CRISIL AA	1.48
TVS Credit Services Ltd.	CRISIL AA	1.44
Tata Projects Ltd.	IND AA	1.27
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	1.26
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.92
Nexus Select Trust	CRISIL AAA	0.90
Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	0.90
Union Bank Of India (At1 Bond Under Basel III)	IND AA	0.72
Yes Bank Ltd.	CRISIL A-	0.35
Total		69.43
Government Securities		
Government Of India	SOVEREIGN	6.81
Total		6.81
Treasury Bills		
182 Day T-Bill 07.09.23	SOVEREIGN	1.80
Total		1.80
Infrastructure Investment Trust		
Cube Highways Trust		1.81
Total		1.81
Cash, Cash Equivalents And Others		6.44
Grand Total		100.00

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

Non Convertible Debentures	69.43
Commercial Papers	11.03
Government Securities	6.81
Certificate Of Deposits	2.68
Infrastructure Investment Trust	1.81
Treasury Bills	1.80
Cash, Cash Equivalents And Others	6.44

# **RATING CLASS (%)** 1.81 6.44 18.47 13.71 6.80 8.6 8.62

PORTFOLIO CLASSIFICATION BY

■ AAA and Equivalent ■ Below AA ■ AA+ ■ AA ■ A1+ ■ Infrastructure Investment Trust ■ Cash, Cash Equivalents, And Others ■ Sovereign



stors understand that their principa will be at Moderately 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

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

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

# **SBI MUTUAL FUND**

# SBI

# **MAGNUM MEDIUM DURATION** FUND

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	17.1224
Reg-Plan-Growth	44.1724
Dir-Plan-IDCW	18.3732
Dir-Plan-Growth	47.2664

# **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. 25 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit

- Date of Allotment: 12/11/2003
- Report As On: 31/07/2023
- AAUM for the Month of July 2023 ₹ 7.125.69 Crores
- **AUM as on July 31, 2023** ₹ 7,106.56 Crores
- Fund Managers: Mr. Dinesh Ahuja & Mr. Mohit Jain

Managing Since: Mr. Dinesh Ahuja July-2011

Mr. Mohit Jain Nov-2017

**Total Experience:** 

Mr. Dinesh Ahuja Over 24 years Mr. Mohit Jain Over 10 years

First Tier Benchmark:

NIFTY Medium Duration Debt Index C-III

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

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**

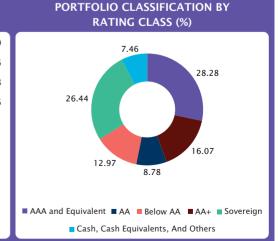
Modified Duration	: 2.85 years
Average Maturity	: 4.25 years
Macaulay Duration	: 3.00 years
Yield to Maturity^	:7.85%
^In case of semi-annual convention	n . the YTM is annualised

		POF
Issuer Name	Rating	(%) Of Total
Non Convertible Debentures		AUN
NABARD	CRISIL AAA	6.25
Larsen & Toubro Ltd.	CRISIL AAA	4.92
Torrent Power Ltd.	CRISIL AA+	4.89
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.79
Tata Housing Development Co. Ltd.	CARE AA	4.23
Avanse Financial Services Ltd.	CARE AA-	3.52
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	3.44
Latur Renewable Pvt. Ltd.	CRISIL AA+(	CE) 3.42
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	3.33
Jindal Stainless Ltd.	CRISIL AA-	3.29
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.17
Small Industries Development Bank Of India	CRISIL AAA	3.15
Yes Bank Ltd.	CRISIL A-	2.83
India Grid Trust	CRISIL AAA	2.47
Aadhar Housing Finance Ltd.	CARE AA	2.46
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	2.24
Poonawalla Housing Finance Ltd.	CARE AAA	1.55
Rec Ltd.	CARE AA+	1.18
LIC Housing Finance Ltd.	CRISIL AAA	1.06
Tata Motors Finance Solutions Ltd.	CARE AA	1.05
Rec Ltd.	CRISIL AAA	0.92

FOLIO .		
Issuer Name	Rating	(%) Of Total AUM
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	0.90
Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.69
Godrej Industries Ltd.	CRISIL AA	0.35
Total		66.10
Government Securities		
Government Of India	SOVEREIGN	20.96
Total		20.96
State Development Loans		
State Government Of Haryana	SOVEREIGN	3.55
State Government Of Chhattisgarh	SOVEREIGN	1.43
State Government Of Andhra Prades	h SOVEREIGN	0.50
Total		5.48
Cash, Cash Equivalents And Other	s	7.46
Grand Total		100.00

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

Non Convertible Debentures	66.10
Government Securities	20.96
State Development Loans	5.48
Cash, Cash Equivalents And Others	7.46





- 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

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



# **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. 27 of SID 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: 31/07/2023
- AAUM for the Month of July 2023
- ₹13,338.81 Crores
- · AUM as on July 31, 2023
- ₹13.344.34 Crores

· Fund Manager: Mr. Rajeev Radhakrishnan & \*Mr. Mohit Jain

**Managing Since:** Mr. Rajeev Jun-2008

Mr. Mohit lain Nov-2017

**Total Experience:** Mr. Rajeev Over 21 years

Mr. Mohit Jain Over 10 years

- First Tier Benchmark:
- CRISIL Short Duration Debt A-II Index
- Exit Load: Nil
- · Entry Load: N.A. · Plans Available: Regular, Direct
- · Options: Growth, IDCW
- · SIP

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

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

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

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

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

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

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

- Minimum Investment
- ₹ 5.000 & in multiples of ₹ 1
- Additional Investment ₹ 1.000 & in multiples of ₹ 1

# **Quantitative Data**

Modified Duration	: 1.96 years
Average Maturity	: 2.41 years
Macaulay Duration	: 2.08 years
Yield to Maturity^	:7.66%
^In case of semi-annual convention	n, the YTM is annualise

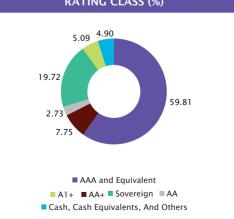
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	13.0657	Reg-Plan-Monthly IDCW	15.3676
Retail-Plan-Growth	31.4492	Reg-Plan-Weekly IDCW	12.6030
Retail-Plan-Monthly IDCW	14.4044	Dir-Plan-Fortnightly IDCW	19.7036
Retail-Plan-Weekly IDCW	13.0457	Dir-Plan-Growth	29.2531
Reg-Plan-Fortnightly IDCW	12.5906	Dir-Plan-Monthly IDCW	16.3520
Reg-Plan-Growth	27.7962	Dir-Plan-Weekly IDCW	12.8137

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Finance Co. Ltd.	[ICRA]AA+	1.10
Panatone Finvest Ltd.	CRISIL A1+	3.26	Larsen & Toubro Ltd.	CRISIL AAA	1.06
Export-Import Bank Of India	CRISIL A1+	1.07	Torrent Power Ltd.	CRISIL AA+	0.92
Total		4.33	NABARD	[ICRA]AAA	0.92
Certificate Of Deposits			TVS Credit Services Ltd.	CRISIL AA	0.90
Indian Bank	CRISIL A1+	0.47	Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.80
Punjab National Bank	CRISIL A1+	0.22	Tata Capital Ltd.	CRISIL AAA	0.74
Small Industries Development			Mahindra Rural Housing Finance Ltd.		0.68
Bank Of India	CRISIL A1+	0.07	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(C	E) 0.68
Total		0.76	Bank Of Baroda		
Non Convertible Debentures			(Tier II Bond Under Basel III)	IND AAA	0.67
NABARD	CRISIL AAA	6.57	HDFC Bank Ltd.	CRISIL AAA	0.56
Indian Railway Finance			Godrej Properties Ltd.	[ICRA]AA+	0.49
Corporation Ltd.	CRISIL AAA	4.50	Poonawalla Housing Finance Ltd.	CARE AAA	0.45
L&T Metro Rail (Hyderabad) Ltd.			Power Grid Corporation Of India Ltd.	CRISIL AAA	0.38
[Guaranteed By Larsen & Toubro Ltd.]			State Bank Of India		
Power Finance Corporation Ltd.	CRISIL AAA	4.16	(Tier II Bond Under Basel III)	CRISIL AAA	0.37
Fullerton India Credit Co. Ltd.	[ICRA]AAA	3.01	HDB Financial Services Ltd.	CRISIL AAA	0.28
Bajaj Housing Finance Ltd.	CRISIL AAA	2.94	Godrej Industries Ltd.	CRISIL AA	0.26
Reliance Industries Ltd.	CRISIL AAA	2.74	Muthoot Finance Ltd.	CRISIL AA+	0.19
National Housing Bank	CRISIL AAA	2.61	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.19
NTPC Ltd.	CRISIL AAA	2.06	Indian Oil Corporation Ltd.	CRISIL AAA	0.18
Small Industries Development			Bharti Hexacom Ltd.	CRISIL AA+	0.11
Bank Of India	[ICRA]AAA	2.05	Total		70.25
REC Ltd.	CRISIL AAA	2.01	Zero Coupon Bonds Mahindra & Mahindra Financial		
Bajaj Finance Ltd.	CRISIL AAA	1.75	Services Ltd.	INID AAA	0.04
Small Industries Development	CDICIL AAA	1.70	Total	IND AAA	0.04
Bank Of India	CRISIL AAA	1.72	Government Securities		0.04
Summit Digitel Infrastructure Pvt. Ltd.		1.63 1.57	Government Securities Government Of India	SOVEREIGN	17.22
Toyota Financial Services India Ltd. ONGC Petro Additions Ltd.	[ICRA]AAA	1.57	Total	SOVEREIGN	17.22
India Grid Trust	CRISIL AA CRISIL AAA	1.57	State Development Loans		17.22
Tata Capital Financial Services Ltd.	CRISIL AAA	1.50	State Government Of Guiarat	SOVEREIGN	1.42
Crompton Greaves Consumer	CRISIL AAA	1.50	State Government Of Gujarat	SOVEREIGIN	1.42
Electricals Ltd.	CRISIL AA+	1.50	Himachal Pradesh	SOVEREIGN	0.51
Mahindra & Mahindra Financial	CRISIL AA+	1.50	State Government Of Uttar Pradesh	SOVEREIGN	0.26
Services Ltd.	IND AAA	1.34	State Government Of Tamil Nadu	SOVEREIGN	0.19
Sundaram Home Finance Ltd.	[ICRA]AAA	1.34	Total	SOVEREIGIN	2.38
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.31	Strips		2.30
Mahindra Rural Housing Finance Ltd.		1.20	Government Of India	SOVEREIGN	0.12
Tata Capital Financial Services Ltd.	[ICRA]AAA	1.20	Total	SOVEREIGIN	0.12 0.12
Bharti Telecom Ltd.	CRISIL AA+	1.13	Cash, Cash Equivalents And Others		4.90
Can Fin Homes Ltd.	[ICRA]AA+	1.11	Grand Total		100.00
Cholamandalam Investment &	LICITAJAAT	1.11	Grand Total		100.00
C.I.O.A.I.I.AIIIAAIAIII IIIVCSCIIICIICA					

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

Non Convertible Debentures	70.25
Government Securities	17.22
Commercial Papers	4.33
State Development Loans	2.38
Certificate Of Deposits	0.76
Strips	0.12
Zero Coupon Bonds	0.04
Cash, Cash Equivalents And Others	4.90

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





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.

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

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# **MAGNUM CONSTANT MATURITY** FUND

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	17.6494
Reg-Plan-Growth	54.2669
Dir-Plan-IDCW	18.2394
Dir-Plan-Growth	56.0723

# **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

# **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: 31/07/2023
- · AAUM for the Month of July 2023 ₹ 1,512.48 Crores
- · AUM as on July 31, 2023
- ₹1,506.81 Crores

· Fund Manager: Mr. Dinesh Ahuia Managing Since: Jan - 2020

- Total Experience: Over 24 years
- · First Tier Benchmark: Nifty 10 yr Benchmark G-Sec
- · Exit Load: NIL
- · Entry Load: N.A. · Plans Available: Regular, Direct
- · Options: Growth, IDCW

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 vear

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.

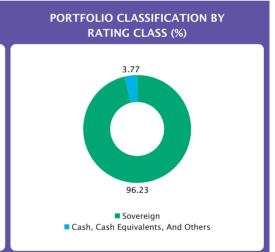
- · Minimum Investment
- ₹ 5,000 & in multiples of ₹ 1
- · Additional Investment
- ₹1,000 & in multiples of ₹1

# **Quantitative Data**

Quantitutive Data	
Modified Duration	: 6.58 years
Average Maturity	: 9.53 years
Macaulay Duration	: 6.81 years
Yield to Maturity^	: 7.32%
Aln case of semi-annual convention	the YTM is annuali

### **PORTFOLIO** Issuer Name (%) Of Total Rating AUM **Government Securities** Government Of India SOVEREIGN 94.04 94.04 Strips Government Of India SOVEREIGN 2.19 2.19 Cash, Cash Equivalents And Others 3.77 **Grand Total** 100.00

# PORTFOLIO CLASSIFICATION BY **ASSET ALLOCATION (%)** 94.04 **Government Securities** Strips 2.19 Cash, Cash Equivalents And Others 3.77





# 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.



(%) Of Total

AUM

1.14

0.92

0.92

0.92 0.92

0.92 0.91

0.82 0.73 0.73 0.64 0.46

0.46 0.23

0.23

0.37

0.37

3.84

3.84

1.39

0.94

0.24

2.57

2.74

2.18

1.33

1.16

0.23

1.46

2.29 100.00

# 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. 25 of SID 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: 31/07/2023
- AAUM for the Month of July 2023
- ₹10,920.21 Crores
- AUM as on July 31, 2023
   ₹ 10.738.14 Crores
- Fund Manager:

Mr. Rajeev Radhakrishnan & \*Mr. Mohit Jain

Managing Since:

Mr. Rajeev Jun-2008

Mr. Mohit Jain Nov-2017

Total Experience:

Mr. Rajeev Over 21 years Mr. Mohit Jain Over 10 years

· First Tier Benchmark:

- CRISIL Low Duration Debt B-I Index
- Exit Load: Nil
- Entry Load: N.A.
- Plans Available: Regular, Direct
- · Options: Growth, IDCW

• SIP

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

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

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

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

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

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

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

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

# **Quantitative Data**

Modified Duration : 0.84 years
Average Maturity : 1.04 years
Macaulay Duration : 0.90 years
Yield to Maturity^ : 7.50%
Aln case of semi-annual convention , the YTM is annualised

	NET ASS
Option	NAV (₹)
Institutional-Daily IDCW	1,189.2580
Institutional-Growth	3,106.8507
Institutional-Weekly IDCW	1,186.5174
Reg-Plan-Daily IDCW	1,189.1958
Reg-Plan-Fortnightly IDCW	1,210.0027
Reg-Plan-Growth	3,053.0484
Reg-Plan-Monthly IDCW	1,339.0689

s	SET VALUE					
	Option	NAV (₹)				
-	Reg-Plan-Weekly IDCW	1,189.1797				
	Dir-Plan-Daily IDCW	1,211.8069				
	Dir-Plan-Fortnightly IDCW	1,232.9159				
	Dir-Plan-Growth	3,143.4118				
	Dir-Plan-Monthly IDCW	1,396.7901				
1	Dir-Plan-Weekly IDCW	1,213.5244				
1						

Rating

[ICRA]AA

[ICRA]AAA

CRISIL AAA

CARE AAA CRISIL AAA

CRISIL AAA CRISIL AAA

CRISIL AA+ IND AA+

CRISIL AA CRISIL AA CRISIL AA

CRISII AAA

CRISIL AAA

CRISIL AAA

SOVEREIGN

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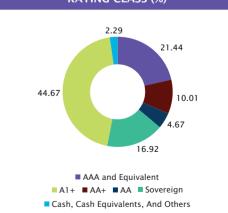
PO		

Issuer Name	Rating	(%) Of Total AUM	Issuer Name
Commercial Papers			IM Financial Credit Solutions Ltd.
Export-Import Bank Of India	CRISIL A1+	3.08	Small Industries Development
Muthoot Finance Ltd.	CRISIL A1+	2.61	Bank Of India
Seil Energy India Ltd.	CRISIL A1+	2.36	Small Industries Development
Tata Teleservices (Maharastra) Ltd.	CRISIL A1+	2.26	Bank Of India
Tata Projects Ltd.	CRISIL A1+	2.25	Poonawalla Housing Finance Ltd.
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.84	Larsen & Toubro Ltd.
Panatone Finvest Ltd.	CRISIL A1+	1.78	Indian Railway Finance
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.37	Corporation Ltd.
HDFC Bank Ltd.	CRISIL A1+	1.34	NABARD
TMF Holdings Ltd.	CRISIL A1+	1.32	Torrent Power Ltd.
JM Financial Properties &			Mahindra Rural Housing Finance Ltd.
Holdings Ltd.	CRISIL A1+	0.91	Godrej Industries Ltd.
Cholamandalam Investment &			Tata Power Company Ltd.
Finance Co. Ltd.	CRISIL A1+	0.68	Nuvoco Vistas Corporation Ltd.
Aarti Industries Ltd.	CRISIL A1+	0.46	India Grid Trust
Small Industries Development			Reliance Industries Ltd.
Bank Of India	CRISIL A1+	0.44	Bajaj Finance Ltd.
Total		22.70	Total
Certificate Of Deposits			Zero Coupon Bonds
Indian Bank	CRISIL A1+	4.88	Tata Capital Housing Finance Ltd.
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.48	Total
Small Industries Development			Government Securities
Bank Of India	CRISIL A1+	3.04	Government Of India
Union Bank Of India	[ICRA]A1+	3.02	Total
ICICI Bank Ltd.	[ICRA]A1+	2.20	State Development Loans
HDFC Bank Ltd.	IND A1+	2.01	State Government Of Gujarat
Canara Bank	CRISIL A1+	1.35	State Government Of Karnataka
NABARD	CRISIL A1+	1.11	State Government Of West Bengal
Punjab National Bank	CRISIL A1+	0.88	Total
Total		21.97	Treasury Bills
Non Convertible Debentures			182 Day T-Bill 14.09.23
State Bank Of India			364 Day T-Bill 30.05.24
(Tier II Bond Under Basel III)	CRISIL AAA	3.36	364 Day T-Bill 29.03.24
Bharti Telecom Ltd.	CRISIL AA+	2.99	364 Day T-Bill 07.03.24
NABARD	[ICRA]AAA	2.63	364 Day T-Bill 18.01.24
Mangloor Highways Pvt. Ltd.	IND AAA	2.33	91 Day T-Bill 03.08.23
National Housing Bank	CRISIL AAA	2.31	Total
Bharti Hexacom Ltd.	CRISIL AA+	2.24	Strips
Cholamandalam Investment &			Government Of India
Finance Co. Ltd.	IND AA+	1.85	Total
Tata Power Company Ltd.	IND AA	1.70	Cash, Cash Equivalents And Others
REC Ltd.	CRISIL AAA	1.38	Grand Total
Muthoot Finance Ltd.	CRISIL AA+	1.38	
HDB Financial Services Ltd.	CRISIL AAA	1.38	
Citicorp Finance (India) Ltd.	CRISIL AAA	1.25	

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	35.75
Commercial Papers	22.70
Certificate Of Deposits	21.97
Treasury Bills	9.05
Government Securities	3.84
State Development Loans	2.57
Strips	1.46
Zero Coupon Bonds	0.37
Cash, Cash Equivalents And Others	2.29

# PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

- Pegular income for short term
- · Regular income for short term
- Investment in Debt and Money Market instruments
   Alnvestors should consult their financial advisers if in doubt about whether the product is suitable for them.
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





NET ASSET VALUE					
Option	NAV (₹)	Option	NAV (₹)		
Reg-Plan-Daily IDCW	11.8171	Dir-Plan-Daily IDCW	12.0323		
Reg-Plan-Growth	36.2527	Dir-Plan-Growth	38.5337		
Reg-Plan-Monthly IDCW	14.2944	Dir-Plan-Monthly IDCW	15.2735		
Reg-Plan-Weekly IDCW	13.4902	Dir-Plan-Weekly IDCW	13.8419		

# **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: 31/07/2023
- · AAUM for the Month of July 2023
- ₹ 20,934.97 Crores
- · AUM as on July 31, 2023
- ₹21,900.90 Crores

 Fund Manager: Mr. R. Arun & \*Mr. Mohit Jain Managing Since:

Mr. R. Arun Apr-2012

Mr. Mohit Jain Nov-2017

Total Experience:

Mr. R. Arun Over 16 years

Mr. Mohit Jain Over 10 years

• First Tier Benchmark:

CRISIL Money Market B-I 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	: 0.49 years
Average Maturity	: 0.52 years
Macaulay Duration	: 0.52 years
Yield to Maturity^	: 7.24%
^In case of semi-annual convention	, the YTM is annualis

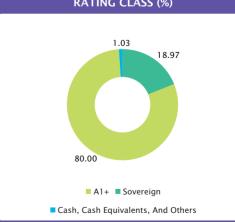
		POR
Issuer Name	Rating	(%) Of Total
Commercial Papers		AUM
HDFC Bank Ltd.	CRISIL A1+	6.23
Tata Power Company Ltd.	CRISIL A1+	4.54
Export-Import Bank Of India	CRISIL A1+	2.85
Muthoot Finance Ltd.	CRISIL A1+	2.73
Panatone Finvest Ltd.	CRISIL A1+	2.44
LIC Housing Finance Ltd.	CRISIL A1+	2.23
Seil Energy India Ltd.	CRISIL A1+	2.15
Infina Finance Pvt. Ltd.	CRISIL A1+	1.98
Cholamandalam Investment &		
Finance Co. Ltd.	CRISIL A1+	1.87
Tata Motors Finance Solutions Ltd.	CRISIL A1+	1.75
Bharti Enterprises Ltd.	CRISIL A1+	1.56
Godrej Consumer Products Ltd.	CRISIL A1+	1.36
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.11
Sundaram Home Finance Ltd.	CRISIL A1+	0.91
	CRISIL A1+	0.91
Tata Capital Housing Finance Ltd. Tata Teleservices Ltd.	CRISIL A1+	0.87
IM Financial Products Ltd.	CRISIL A1+	0.67
Total	CRISIL AT+	35.71
Certificate Of Deposits		33.71
Axis Rank Ltd	CRISIL A1+	7.74
Indian Bank	CRISIL A1+	7.74
Small Industries Development	CRISIL AT+	7.01
Bank Of India	CRISIL A1+	6.46
Indusind Bank Ltd.	CRISIL A1+	4.29
NABARD	CRISIL A1+	3.53
Union Bank Of India	[ICRA]A1+	3.02
RBL Bank Ltd.	[ICRA]A1+	2.27

FOLIO		
Issuer Name	Rating	(%) Of Total AUM
Punjab & Sind Bank	[ICRA]A1+	2.19
The Federal Bank Ltd.	CRISIL A1+	1.98
Canara Bank	CRISIL A1+	1.56
Punjab National Bank	CRISIL A1+	1.54
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.45
ICICI Bank Ltd.	[ICRA]A1+	1.23
HDFC Bank Ltd.	IND A1+	0.02
Total		44.29
Government Securities		
Government Of India	SOVEREIGN	2.31
Total		2.31
State Development Loans		
State Government Of Karnataka	SOVEREIGN	1.77
State Government Of Haryana	SOVEREIGN	0.73
State Government Of Gujarat	SOVEREIGN	0.34
Total		2.84
Treasury Bills		
364 Day T-Bill 22.03.24	SOVEREIGN	9.89
182 Day T-Bill 19.10.23	SOVEREIGN	1.36
91 Day T-Bill 26.10.23	SOVEREIGN	1.13
364 Day T-Bill 28.12.23	SOVEREIGN	0.89
91 Day T-Bill 19.10.23	SOVEREIGN	0.02
Total		13.29
Strips		
Government Of India	SOVEREIGN	0.53
Total		0.53
Cash, Cash Equivalents And Others		1.03
Grand Total		100.00

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	44.29
Commercial Papers	35.71
Treasury Bills	13.29
State Development Loans	2.84
Government Securities	2.31
Strips	0.53
Cash, Cash Equivalents And Others	1.03

# PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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.

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





# **BANKING & PSU FUND**

# **Investment Objective**

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

# **Fund Details**

- Type of Scheme
- An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- · Date of Allotment: 09/10/2009
- · Report As On: 31/07/2023
- · AAUM for the Month of July 2023 ₹ 4.928.34 Crores
- · AUM as on July 31, 2023 ₹4.735.43 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 21 years Mr. Mohit Jain - Over 10 years
- First Tier Benchmark:
- Nifty Banking & 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 lune 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	: 2.39 years
Average Maturity	: 2.96 years
Macaulay Duration	: 2.55 years
Yield to Maturity^	: 7.45%
Aln case of semi-annual convention	the VTM is annualise

	NET ASSE		
Option	NAV (₹)	C	
Reg-Plan-Daily IDCW	1,232.4226	0	
Reg-Plan-Growth	2,701.3301	[	
Reg-Plan-Monthly IDCW	1,156.2823	0	
Reg-Plan-Weekly IDCW	1,232.1627	[	

s	SET VALUE				
	Option	NAV (₹)			
	Dir-Plan-Daily IDCW	1,253.5648			
	Dir-Plan-Growth	2,845.9529			
	Dir-Plan-Monthly IDCW	1,216.2729			
	Dir-Plan-Weekly IDCW	1,250.7797			

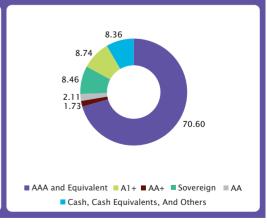
		PORT
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
HDFC Bank Ltd.	CRISIL A1+	3.00
Export-Import Bank Of India	CRISIL A1+	1.01
Total		4.01
Certificate Of Deposits		
ICICI Bank Ltd.	[ICRA]A1+	4.00
Axis Bank Ltd.	CRISIL A1+	0.31
The Federal Bank Ltd.	CRISIL A1+	0.21
Small Industries Development Bank Of India	CRISIL A1+	0.21
Total		4.73
Non Convertible Debentures		
Indian Railway Finance Corporation Lt	d. CRISIL AAA	7.81
Power Finance Corporation Ltd.	CRISIL AAA	7.37
NABARD	CRISIL AAA	6.60
REC Ltd.	CRISIL AAA	5.78
Small Industries Development Bank Of India	[ICRA]AAA	5.77
Export-Import Bank Of India	CRISIL AAA	4.75
Nuclear Power Corporation Of India Lt	d.[ICRA]AAA	4.43
Mahanagar Telephone Nigam Ltd.	IND AAA(C	E) 4.03
Axis Bank Ltd.	CRISIL AAA	3.70
Power Grid Corporation Of India Ltd.	CRISIL AAA	3.67
Gail (India) Ltd.	IND AAA	3.16
NTPC Ltd.	CRISIL AAA	3.09
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	A 2.62
ONGC Petro Additions Ltd.	CRISIL AA	2.11
Small Industries Development Bank Of India	CARE AAA	1.95
National Housing Bank	CRISIL AAA	1.58

T	FOLIO			
1	Issuer Name R	lating	(%) Of T	otal AUM
	Hindustan Petroleum Corporation Ltd.	CRISIL AA	A	1.56
	Indian Bank(Tier II Bond Under Basel III	IND AA+		1.09
	HDFC Bank Ltd.	CRISIL AA	A	1.06
	Indian Bank(Tier II Bond Under Basel III	CRISIL AA	A	1.01
	Punjab National Bank	CRISIL AA	+	0.64
	Indian Oil Corporation Ltd.	CRISIL AA	A	0.62
	NHPC Ltd.	[ICRA]AAA	4	0.04
	Total		7	4.44
	Government Securities			
	Government Of India	SOVEREIG	N	6.75
	Total			6.75
	State Development Loans			
	State Government Of Gujarat	SOVEREIG	N	1.06
	State Government Of Tamil Nadu	SOVEREIG	N	0.54
	State Government Of Maharashtra	SOVEREIG	N	0.11
	Total			1.71
	Cash, Cash Equivalents And Others			8.36
	Grand Total		10	0.00
ĺ				

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

Non Convertible Debentures	74.44
Government Securities	6.75
Certificate Of Deposits	4.73
Commercial Papers	4.01
State Development Loans	1.71
Cash, Cash Equivalents And Others	8.36

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





- SBI Banking & PSU Fund This product is suitable for investors who are seeking^:
- Regular income over medium term
- Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.

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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





### Option NAV (₹) Institutional-Daily IDCW 1,159.5132 Institutional-Fortnightly IDCW 1,186.4787 Institutional-Growth 3,609.2678 Reg-Plan-Daily IDCW 1,140.7391 Reg-Plan-Fortnightly IDCW 1,173.3977

Reg-Plan-Growth

NET ASSET VALUE				
NAV (₹)	Option	NAV (₹)		
59.5132	Reg-Plan-Weekly IDCW	1,227.2361		
86.4787	Dir-Plan-Daily IDCW	1,144.0484		
09.2678	Dir-Plan-Fortnightly IDCW	1,177.1317		
40.7391	Dir-Plan-Growth	3,604.7451		
73.3977	Dir-Plan-Weekly IDCW	1,231.1611		
75.4595				

# **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**

•	Ty	pe	of	Sc	he	me	
---	----	----	----	----	----	----	--

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

- Date of Allotment: 24/11/2003
- Report As On: 31/07/2023
- · AAUM for the Month of July 2023 ₹ 71,576.14 Crores
- · AUM as on July 31, 2023 ₹ 67.243.03 Crores
- Fund Manager: Mr. R. Arun Managing Since: May-2018 Total Experience: Over 16 years
- · First Tier Benchmark: NIFTY Liquid Index B-I

# · Exit Load:

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

- · Entry Load: N.A.
- · Plans Available: Regular, Direct
- · Options: Growth, IDCW

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/-

### **Ouantitative Data**

<b>~</b>	
<b>Modified Duration</b>	: 0.09 years
Average Maturity	: 0.10 years
Macaulay Duration	: 0.10 years
Yield to Maturity^	: 6.82%
Aln case of semi-annual convention	, the YTM is annualised

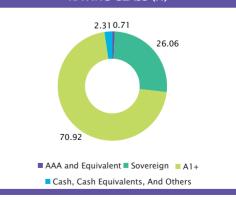
PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Certificate Of Deposits		
Small Industries Development			Canara Bank	CRISIL A1+	7.90
Bank Of India	CRISIL A1+	7.77	Bank Of Baroda	IND A1+	5.09
Reliance Retail Ventures Ltd.	CRISIL A1+	5.02	Indian Bank	CRISIL A1+	4.31
ICICI Securities Ltd.	CRISIL A1+	2.94	Punjab National Bank	CRISIL A1+	4.08
NABARD	CRISIL A1+	2.77	Punjab & Sind Bank	[ICRA]A1+	2.52
Tata Power Company Ltd.	CRISIL A1+	1.44	IDFC First Bank Ltd.	CRISIL A1+	2.52
L&T Finance Ltd.	CRISIL A1+	1.44	Union Bank Of India	[ICRA]A1+	1.51
HDB Financial Services Ltd.	CRISIL A1+	1.44	HDFC Bank Ltd.	IND A1+	1.49
Tata Motors Ltd.	CRISIL A1+	1.43	Axis Bank Ltd.	CRISIL A1+	0.97
Bajaj Finance Ltd.	CRISIL A1+	1.30	Bank Of Maharashtra	CRISIL A1+	0.72
Tata Motors Finance Solutions Ltd.	CRISIL A1+	1.15	The Federal Bank Ltd.	CRISIL A1+	0.22
Mahindra & Mahindra Financial			Total		31.33
Services Ltd.	CRISIL A1+	1.15	Non Convertible Debentures		
HDFC Credila Financial Services			National Housing Bank	CRISIL AAA	0.47
Pvt. Ltd.	CRISIL A1+	1.14	HDFC Bank Ltd.	CRISIL AAA	0.24
Larsen & Toubro Ltd.	CRISIL A1+	1.07	Total		0.71
Tata Steel Ltd.	IND A1+	0.79	Treasury Bills		
Sikka Ports & Terminals Ltd.	CRISIL A1+	0.78	91 Day T-Bill 17.08.23	SOVEREIGN	9.91
Tata Capital Financial Services Ltd.	CRISIL A1+	0.72	91 Day T-Bill 21.09.23	SOVEREIGN	3.47
Poonawalla Fincorp Ltd.	CARE A1+	0.72	91 Day T-Bill 29.09.23	SOVEREIGN	2.29
Kotak Securities Ltd.	CRISIL A1+	0.72	182 Day T-Bill 07.09.23	SOVEREIGN	2.15
Can Fin Homes Ltd.	[ICRA]A1+	0.72	91 Day T-Bill 10.08.23	SOVEREIGN	1.85
LIC Housing Finance Ltd.	CRISIL A1+	0.71	91 Day T-Bill 24.08.23	SOVEREIGN	1.44
Bajaj Housing Finance Ltd.	CRISIL A1+	0.71	182 Day T-Bill 24.08.23	SOVEREIGN	1.11
Power Finance Corporation Ltd.	CRISIL A1+	0.57	182 Day T-Bill 29.09.23	SOVEREIGN	0.79
Tata Cleantech Capital Ltd.	CRISIL A1+	0.43	182 Day T-Bill 03.08.23	SOVEREIGN	0.62
Sundaram Finance Ltd.	CRISIL A1+	0.43	91 Day T-Bill 14.09.23	SOVEREIGN	0.57
Coromandel International Ltd.	IND A1+	0.43	91 Day T-Bill 07.09.23	SOVEREIGN	0.57
Cholamandalam Investment &			182 Day T-Bill 31.08.23	SOVEREIGN	0.47
Finance Co. Ltd.	CRISIL A1+	0.43	91 Day T-Bill 12.10.23	SOVEREIGN	0.39
Indian Railway Finance Corporation I	Ltd. CARE A1+	0.36	91 Day T-Bill 03.08.23	SOVEREIGN	0.29
HDFC Securities Ltd.	CRISIL A1+	0.36	182 Day T-Bill 10.08.23	SOVEREIGN	0.14
Export-Import Bank Of India	CRISIL A1+	0.36	Total		26.06
Bajaj Financial Securties Ltd.	CRISIL A1+	0.29	Cash, Cash Equivalents And O	thers	2.31
Total		39.59	Grand Total		100.00
			<del></del>		

3,575.4595

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

Commercial Papers	39.59
Certificate Of Deposits	31.33
Treasury Bills	26.06
Non Convertible Debentures	0.71
Cash, Cash Equivalents And Others	2.31

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





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

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

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

# SBI MUTUAL FUND A PARTNER FOR LIFE

# SBI

# MAGNUM ULTRA SHORT DURATION FUND

NET ASSET VALUE				
Option	NAV (₹)	Option	NAV (₹)	
Reg-Plan-Cash Option	5,216.6350	Dir-Plan-Cash	5,286.0395	
Reg-Plan-Daily IDCW	1,964.8691	Dir-Plan-Daily IDCW	1,976.5846	
Reg-Plan-Weekly IDCW	1,264.3553	Dir-Plan-Weekly IDCW	1,272.3006	

# **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. 22 of SID 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: 31/07/2023
- AAUM for the Month of July 2023
   ₹ 15.151.78 Crores
- AUM as on July 31, 2023
   ₹ 15,090.42 Crores
- Fund Manager: Mr. R. Arun & \*Mr. Mohit Jain Managing Since:

Mr. R. Arun June-2021

Mr. Mohit Jain Nov-2017

Total Experience:

Mr. R. Arun Over 16 years
Mr. Mohit lain Over 10 years

· First Tier Benchmark:

- CRISIL Ultra Short Duration Debt B-I Index
- Exit Load: Nil
- · Entry Load: N.A.
- Diana Analialas D
- 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	: 0.45 years
Average Maturity	: 0.49 years
Macaulay Duration	: 0.48 years
Yield to Maturity^	: 7.19%
Aln case of semi-annual convention	, the YTM is annualised

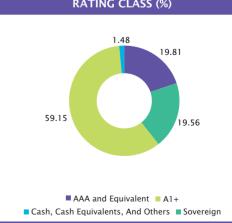
# PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Bajaj Finance Ltd.	CRISIL AAA	1.86
HDFC Bank Ltd.	CRISIL A1+	5.04	Rec Ltd.	CRISIL AAA	1.67
Tata Power Company Ltd.	CRISIL A1+	3.31	Power Finance Corporation Ltd.	CRISIL AAA	1.50
Small Industries Development			NABARD	[ICRA]AAA	1.38
Bank Of India	CRISIL A1+	3.24	Kotak Mahindra Prime Ltd.	CRISIL AAA	1.15
Mahindra & Mahindra Financial			Bajaj Housing Finance Ltd.	CRISIL AAA	1.14
Services Ltd.	CRISIL A1+	3.21	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(C	E) 0.61
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.66	Tata Capital Financial Services Ltd.	CRISIL AAA	0.56
LIC Housing Finance Ltd.	CRISIL A1+	2.57	Bharat Petroleum Corporation Ltd.	CRISIL AAA	0.33
Panatone Finvest Ltd.	CRISIL A1+	1.93	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.30
Nirma Ltd.	CRISIL A1+	1.85	NTPC Ltd.	CRISIL AAA	0.26
Muthoot Finance Ltd.	CRISIL A1+	1.75	Small Industries Development		
Export-Import Bank Of India	CRISIL A1+	1.59	Bank Of India	[ICRA]AAA	0.17
Fullerton India Credit Co. Ltd.	CRISIL A1+	1.49	Tata Capital Ltd.	CRISIL AAA	0.16
Godrej Consumer Products Ltd.	CRISIL A1+	1.32	Total		19.81
REC Ltd.	IND A1+	1.31	Government Securities		
Simto Investment Co. Ltd.	CRISIL A1+	1.25	Government Of India	SOVEREIGN	3.35
Seil Energy India Ltd.	CRISIL A1+	0.64	Total		3.35
Total		33.16	State Development Loans		
Certificate Of Deposits			State Government Of		
Axis Bank Ltd.	CRISIL A1+	6.22	Andhra Pradesh	SOVEREIGN	1.40
Small Industries Development			State Government Of Maharashtra	SOVEREIGN	0.33
Bank Of India	CRISIL A1+	2.98	State Government Of		
Indusind Bank Ltd.	CRISIL A1+	2.70	Madhya Pradesh	SOVEREIGN	0.03
ICICI Bank Ltd.	[ICRA]A1+	2.44	Total		1.76
RBL Bank Ltd.	[ICRA]A1+	1.64	Treasury Bills		
Indian Bank	CRISIL A1+	1.60	91 Day T-Bill 31.08.23	SOVEREIGN	4.56
Punjab National Bank	CRISIL A1+	1.59	182 Day T-Bill 22.09.23	SOVEREIGN	2.97
Punjab & Sind Bank	[ICRA]A1+	1.59	182 Day T-Bill 31.08.23	SOVEREIGN	1.65
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.49	91 Day T-Bill 12.10.23	SOVEREIGN	1.48
HDFC Bank Ltd.	IND A1+	1.30	182 Day T-Bill 14.09.23	SOVEREIGN	1.32
Union Bank Of India	[ICRA]A1+	0.97	182 Day T-Bill 05.10.23	SOVEREIGN	1.31
Bank Of Baroda	IND A1+	0.82	364 Day T-Bill 07.03.24	SOVEREIGN	0.64
Canara Bank	CRISIL A1+	0.65	364 Day T-Bill 09.11.23	SOVEREIGN	0.27
Total		25.99	364 Day T-Bill 21.12.23	SOVEREIGN	0.25
Non Convertible Debentures			Total		14.45
LIC Housing Finance Ltd.	CRISIL AAA	3.35	Cash, Cash Equivalents And Other	rs	1.48
NABARD	CRISIL AAA	3.21	Grand Total		100.00
Larsen & Toubro Ltd.	CRISIL AAA	2.16			

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	33.16
Certificate Of Deposits	25.99
Non Convertible Debentures	19.81
Treasury Bills	14.45
Government Securities	3.35
State Development Loans	1.76
Cash, Cash Equivalents And Others	1.48

# PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





will be at 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.

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

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





# **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: 31/07/2023
- · AAUM for the Month of July 2023
- ₹ 1.213.51 Crores
- · AUM as on July 31, 2023
- ₹1,203.00 Crores

Fund Manager:

Mr. Raieev Radhakrishnan and Mr. Ardhendu Bhattacharya (Co-fund manager) & \*Mr. Mohit Jain Managing Since:

Rajeev Radhakrishnan - Oct 2020

Ardhendu Bhattacharya- June 2021

Mr. Mohit Jain-October 2020

**Total Experience:** 

Mr. Raieev Radhakrishnan: -21 years

Mr. Ardhendu Bhattacharya: -12 years

Mr. Mohit Jain: -10 years

First Tier Benchmark:

Nifty Short Duration 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

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 Semi Annual -

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	: 0.69 year
Average Maturity	: 4.17 years
Macaulay Duration	: 0.71 years
Yield to Maturity^	: 7.80%
^In case of semi-annual convention.	the YTM is annualise

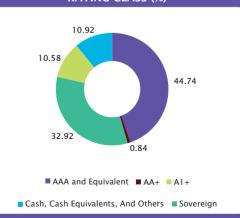
NET ASSET VALUE				
(₹)				
947				
955				
956				
) 2				

PORTFOLIO				
Issuer Name	Rating	(%) Of Total AUM		
Certificate Of Deposits				
Small Industries Development Bank Of India	CRISIL A1+	7.81		
Axis Bank Ltd.	CRISIL A1+	2.77		
Total		10.58		
Non Convertible Debentures				
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	10.03		
Tata Capital Housing Finance Ltd.	CRISIL AAA	7.42		
HDFC Bank Ltd.	CRISIL AAA	7.04		
Reliance Industries Ltd.	CRISIL AAA	6.25		
Sundaram Finance Ltd.	[ICRA]AAA	4.15		
Nexus Select Trust	CRISIL AAA	4.14		
Bajaj Finance Ltd.	CRISIL AAA	3.19		
Nagpur Seoni Expressway Ltd.	IND AAA	2.52		
Sundaram Home Finance Ltd.	CARE AA+	0.84		
Total		45.58		
Government Securities				
Government Of India	SOVEREIGN	30.50		
Total		30.50		
State Development Loans				
State Government Of Punjab	SOVEREIGN	0.42		
Total		0.42		
Treasury Bills				
364 Day T-Bill 08.02.24	SOVEREIGN	2.00		
Total		2.00		
Cash, Cash Equivalents And Others		10.92		
Grand Total		100.00		

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

Non Convertible Debentures	45.58
Government Securities	30.50
Certificate Of Deposits	10.58
Treasury Bills	2.00
State Development Loans	0.42
Cash, Cash Equivalents And Others	10.92

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





# 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.

<sup>\*</sup>Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.



# SBI Long Duration Fund

# **Investment Objective**

To generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

# **Fund Details**

Type of Scheme

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. (Please refer to the page no. 47 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk

- Date of Allotment: 21/12/2022
- Report As On: 31/07/2023
- AAUM for the Month of July 2023
- ₹774.90 Crores
- AUM as on July 31, 2023
- ₹ 795.63 Crores
- Fund Manager: Mr. Rajeev Radhakrishnan & \*Mr. Mohit Jain

Managing Since:

Mr. Rajeev Radhakrishnan December-2022

Mr. Mohit Jain December-2022

Total Experience: Over 21 years

• First Tier Benchmark:

CRISIL Long Duration Debt A-III Index

- Exit Load: 1% if redeemed on or before 1 year from the date of allotment.
- Entry Load: N.A.
- · Plans Available: Direct, Regular Plan
- Options: (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- Reinvestr

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

# Daily-

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

### Weekly-

Minimum amount for weekly SIP: ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month

Monthly, Quarterly, Semi-Annual and Annual - Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.

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

# **Quantitative Data**

Modified Duration :10.61 years
Average Maturity :28.37 years
Macaulay Duration :11.00 years
Yield to Maturity^ :7.41%
^In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	10.5076
Reg-Plan-Growth	10.5077
Dir-Plan-IDCW	10.5365
Dir-Plan-Growth	10.5363

PORTFOLIO			
Issuer Name Government Securities	Rating	(%) Of Total AUM	
Government Of India	SOVEREIGN	92.69	
Total		92.69	
Cash, Cash Equivalents And Others		7.31	
Grand Total		100.00	

# PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	92.69
Cash, Cash Equivalents And Others	7.31

# 7.31 92.69 Sovereign Cash, Cash Equivalents, And Others

PORTFOLIO CLASSIFICATION BY



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

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

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

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.





	NET ASS	ET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,154.2665	Dir-Plan-Daily IDCW	1,157.1950
Reg-Plan-Growth	3,685.4400	Dir-Plan-Growth	3,728.2356
Reg-Plan-Weekly IDCW	1,178.6024	Dir-Plan-Weekly IDCW	1,181.6659

# **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: 31/07/2023
- AAUM for the Month of July 2023 ₹ 18,232.63 Crores
- AUM as on July 31, 2023 ₹11,391.00 Crores
- Fund Manager: Mr. R. Arun Managing Since: Apr-2012 Total Experience: Over 16 years
- First Tier Benchmark: CRISIL Liquid Overnight Index
- Exit Load: NIL Entry Load: N.A.
- Plans Available: Regular, Direct
- Options: Growth, IDCW

· SIP:

For Growth option only: Weekly/Monthly frequency – ₹2,000 and 6 installments:

Quarterly - ₹6,000 and 2 installments; Semi-Annual and Annual - ₹12,000 and 2 installments

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

# **Quantitative Data**

Modified Duration : 1 day
Average Maturity : 1 day
Macaulay Duration : 1 day
Yield to Maturity^ : 6.40%
^In case of semi-annual convention , the
YTM is annualised

PORTFOLIO										
Issuer Name	Rating	(%) Of Total								
Treasury Bills		AUM								
91 Day T-Bill 24.08.23	SOVEREIGN	4.80								
Total		4.80								
Cash, Cash Equivalents And Others		95.20								
Grand Total		100.00								

# PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills 4.80
Cash, Cash Equivalents And Others 95.20

# 4.80 4.80 95.20 Cash, Cash Equivalents, And Others



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

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

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



		1 Year		3 Years		5 Years	Si	nce Inception	
Sunda Ma	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/- Dinesh Ahuja & *Mr.	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	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
	8.28		4.23		7.50		5.95	30,845	Inception Date
SBI Dynamic Bond Fund First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III		10,833		11,325		14,357			09-02-2004
Index	7.69	10,769	4.29	11,342	7.73	14,515	7.37	39,979	Managing Since Mr. Dinesh Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	5.55	28,634	Mr. Mohit Jain Nov-17
SBI Magnum Income Fund First Tier Scheme Benchmark: - CRISIL Medium to Long Duration	7.49	10,753	4.84	11,524	7.46	14,334	7.58	60,816	Inception Date 25-11-1998
Debt B-III Index	8.21	10,821	6.40	12,047	8.23	14,857	9.99	1,05,098	Managing Since Mr. Dinesh Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	N.A.	N.A.	Mr. Mohit Jain Nov-17
SBI Magnum Medium Duration Fund	7.19	10,723	5.34	11,688	7.60	14,429	7.81	44,078	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	8.84	10,884	7.71	12,496	8.22	14,844	7.93	45,076	Managing Since
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	5.50	28,742	Mr. Dinesh July-11 Mr. Mohit Jain Nov-17
		Fun	ds Manag	ed by Dinesh Ahuj	a				
SBI Magnum Gilt Fund	8.35	10,840	4.71	11,481	8.16	14,808	7.99	56,754	Inception Date
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	8.30	10,830	4.14	11,294	7.90	14,631	N.A.	N.A.	30-12-2000
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	N.A.	N.A.	Managing Since Jan-11
Fund Jointly Managed by R. S	rinivasan	(Equity portion), Dir	iesh Ahuj	a (Debt portion) & '	*Mohit Jai	n (investments in f	oreign sec	urities portion)	
SBI Equity Hybrid Fund	10.70	11,077	17.11	16,063	11.51	17,245	15.18	5,10,213	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.31	11,331	17.11	16,062	11.89	17,539	N.A.	N.A.	Managing Since R. Srinivasan &
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	12.77	2,83,235	Dinesh Jan-12 Mohit Jain Nov-17
Fund Jointly Managed by Mar	si Sajeja (	Debt portion), Saura	abh Pant (	Equity portion) & *	Mohit Jaiı	n (investments in fo	reign secu	ırities portion)	monit dani 1107 ii
SBI Conservative Hybrid Fund	11.44	11,151	12.33	14,173	9.51	15,755	8.35	59,916	Inception Date
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.90	10,890	7.47	12,412	8.86	15,292	N.A.	N.A.	09-04-2001 Managing Since
Additional Benchmark; - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10.891	6.47	13,686	N.A.	N.A.	Mansi - June 2021 Saurabh - Jan-22
		·		-,		·		N.A.	Mohit - Jan-20
		ged by Rohit Shimp		``					Inception Date
SBI Magnum Equity ESG Fund	13.35	11,343	20.99	17,710	12.25	17,828	14.32	7,85,723	01-01-1991
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	10.04	11,009	20.82	17,637	12.83	18,293	N.A.	N.A.	Managing Since Rohit Jan-22
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	15.23	10,15,555	Mr. Mohit Nov-17
Fund Jointly Managed by R.	Srinivasa	n (Equity portion), [	inesh Ah	uja (Debt portion) 8	& *Mohit J	lain (investments in	foreign se	curities portion)	
SBI Magnum Children's Benefit Fund- Investment Plan	23.99	12,414	N.A.	N.A.	N.A.	N.A.	44.48	28,388	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.31	11,331	N.A.	N.A.	N.A.	N.A.	17.53	15,808	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	23.34	18,127	Sep-20
Funds Mar	naged by L	okesh Mallya & *Mr	. Mohit Ja	in is the dedicated	fund man	nager for <u>overseas :</u>	securities		
SBI Credit Risk Fund	8.12	10,817	6.28	12,004	6.80	13,895	7.69	19,545	Inception Date
First Tier Scheme Benchmark: - CRISIL Credit Risk Debt C-II Index	9.03	10,903	7.88	12,556	8.45	15,007	8.85	21,530	Managing Since
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	6.93	18,330	Lokesh Feb-17 Mohit Nov-17
Fund managed by Mr. Dinesh Bal	achandrai	(Equity Portion) M	Dinesh	Abuia (Debt Portio	a) *Mr Mo	hit Jain (investmen	ts in foreig	in securities portio	
SBI Balanced Advantage Fund	16.60	11,670	N.A.	N.A.	N.A.	N.A.	10.08	12,020	Inception Date
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt	11.99	11,199	N.A.	N.A.	N.A.	N.A.	6.92	11,367	31-08-2021
50:50 Index	7.91	10,791	N.A.	N.A.	N.A.	N.A.	3.07	10,596	Managing Since August - 2021
Additional Benchmark: - Crisil 10 Yr Gilt Index									1
Fund managed by Mr. Dinesh Bal				· `		<u> </u>		•	
SBI Multicap Fund  First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25	12.86	11,294 12,134	N.A.	N.A.	N.A.	N.A.	12.38	11,771	Inception Date 08-03-2022
TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	18.71	12,708	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	. 5.00	,,,,,,,						.2,700	March - 2022

- st:

  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. Strinivasan is 6 (2 schemes are jointly managed by Mr. R. Strinivasan). The Scheme is not print of the scheme in the scheme is printing managed by Mr. R. Strinivasan). The Scheme is printing managed with Mr. Neeral Kumar) The total no of schemes managed by Mr. R. Strinivasan is 6 (2 schemes are jointly managed by Mr. R. Strinivasan). The Scheme is jointly managed with Mr. Neeral Kumar) The total no of schemes managed by Mr. Rohit Shimpli is 6 (2 schemes are jointly managed by Mr. Rohit Shimpli is 6 (2
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Laad is not considered for computation of returns.

  Period for within Scheme's performance has been provided is computed basis last day of the month-end precoding the date of advertisement. In case, the startlend date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

  SPI Focussed Equity Fund. As scheme hearbendare TRI data is not available since oil 1-Aug-06.

  SPI Equity Hybrid Fund. SPI Conservative Hybrid Fund, SPI Managers does not include the sense period returns to the benchmark index. benchmark index figures since inception of the required period are not available.

  SPI Equity Hybrid Fund. As the scheme additional benchmark TRI data is not available since inception of the scheme additional benchmark for the scheme was issunched before the launch of the benchmark for the scheme additional benchmark for the scheme is benchmarked before the launch of the additional benchmark for the scheme is the scheme for the scheme is the scheme for the scheme is the scheme for the scheme for the scheme is the scheme for the scheme for



		1 Year		3 Years		5 Years	Si	nce 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
Ft	ınds Mana	ged by R. Srinivasa	n & *Moh	it Jain (investments	in foreig	n securities portion	1)		
SBI Focused Equity Fund	15.98	11,608	22.54	18,399	13.79	19,083	18.84	2,60,215	Inception Date 17-09-2004
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	17.31	11,741	25.15	19,602	13.49	18,837	15.47	1,51,136	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	15.61	1,54,599	R. Srinivasan May-09 Mohit Nov-17
SBI Small Cap Fund	24.69	12,484	36.82	25,614	19.52	24,405	20.27	1,30,050	Inception Date 09-09-2009
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	32.34	13,254	39.75	27,291	15.05	20,161	11.19	43,653	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	12.22	49,661	R. Srinivasan Nov-13 Mohit Nov-17
Fu	nds Manag	jed by R. Srinivasan	& *Mohit	Jain (investments	in foreign	securities portion)			
SBI Flexicap Fund	15.86	11,595	23.59	18,879	12.10	17,708	12.78	85,477	Inception Date 29-09-2005
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	17.31	11,741	25.15	19,602	13.49	18,837	13.53	96,234	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.62	97,708	R. Srinivasan Jan-22 Mohit Nov-17
SBI Magnum Global Fund	16.37	11,647	22.32	18,302	13.39	18,751	14.59	5,09,067	Inception Date
First Tier Scheme Benchmark: - Nifty MNC (TRI)	18.23	11,834	20.01	17,284	10.35	16,364	N.A.	N.A.	30-09-1994 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	11.60	2,37,048	R. Srinivasan Jan-22 Mohit Nov-17
		1 Year		3 Years		5 Years	Si	nce Inception	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
	Fund Jo	ntly Managed by Ne	eraj Kum	ar (Equity portion)	& Arun R.	(Debt portion)			
SBI Arbitrage Opportunities Fund	6.80	10,684	4.70	11,476	4.96	12,743	6.66	29,470	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage	6.77	10,681	4.76	11,496	4.83	12,662	N.A.	N.A.	Managing Since
Additional Benchmark: - Crisil 1 Yr T-Bill Index	6.41	10,641	4.40	11,378	5.72	13,210	6.13	27,105	Neeraj Oct-12 Arun R. June-21
Fund jointly manag	ged by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)								
SBI Equity Savings Fund	12.20	11,227	12.83	14,362	8.76	15,222	8.41	19,360	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	10.12	11,012	11.13	13,726	8.87	15,295	8.72	19,819	Managing Since

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)

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Neeraj - May-15 Mansi - June-21

Nidhi - Jan-22

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- 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.

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d. Load is not considered for computation of returns.

Additional Benchmark: - Crisil 10 Yr Gilt Index

- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- q. 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. 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
- The performance of the schemes is benchmarked to the Total Return variant of the Index SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Raigey Radhakrishnan till June 29, 2021, Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021

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- 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
- n. SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & \*Mr. Mohit Jain (w.e.f. 8th March 2022). \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.
- o. \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.

		1 Year		3 Years		5 Years	S	nce 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
F	unds Mana	ged by Bhavin Vithla	ni & *Mol	nit Jain (investmen	ts in forei	gn securities portio	n)		
SBI Infrastructure Fund	30.82	13,102	32.66	23,345	17.27	22,189	7.75	33,190	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	25.73	12,589	26.33	20,160	15.96	20,977	4.15	19,240	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	11.21	55,182	Bhavin Jan-22 Mohit Nov-17

- 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
- j.\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42



		1 Year		3 Years		5 Years	S	ince 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
F	unds Mana	ged by Sohini Anda	ni & *Moh	it Jain (investment	s in foreig	n securities portio	n)		
SBI Magnum MidCap Fund	22.27	12,241	35.80	25,044	18.29	23,172	16.81	1,73,210	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	26.98	12,715	35.20	24,713	17.24	22,157	N.A.	N.A.	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	15.22	1,34,665	Sohini July-10 Mohit Nov-17
SBI Blue Chip Fund	18.46	11,857	23.86	19,004	12.77	18,241	11.93	71,615	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	16.43	11,653	23.40	18,791	13.10	18,510	12.81	82,136	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	12.93	83,624	Sohini Sep-10 Mohit Nov-17
F	und Manag	ed by Milind Agrawa	al & *Moh	it Jain (investment	s in foreig	n securities portior	1)		
SBI Banking & Financial Services Fund	18.02	11,813	23.75	18,953	10.91	16,787	13.44	28,956	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	17.56	11,766	24.64	19,364	12.45	17,985	13.07	28,173	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	11.90	25,810	Milind Aug-19 Mohit Nov-17

### 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.
- Load is not considered for computation of returns
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- 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
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

		1 Year		3 Years		5 Years	Si	nce 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
F	unds Mana	ged by Saurabh Par	nt & *Moh	it Jain (investment	s in foreig	n securities portior	1)		
Bl Consumption Opportunities Fund         24.15         12,430         35.86         25,075         14.73         19,885         15.55         3,25,128									
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	12.70	11,277	20.78	17,619	11.14	16,961	N.A.	N.A.	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.77	2,23,618	Saurabh Jun-11 Mohit Nov-17
SBI Large & Midcap Fund	22.48	12,261	29.64	21,786	15.89	20,911	14.81	6,69,951	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	20.49	12,061	28.53	21,235	14.85	19,989	N.A.	N.A.	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	12.72	3,82,598	Saurabh Sep-16 Mohit Nov-17
F	unds Mana	ged by Saurabh Par	nt & *Moh	it Jain (investment	s in foreig	n securities portior	1)		
SBI Technology Opportunities Fund	11.61	11,167	26.29	20,141	19.16	24,039	14.94	2,86,075	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	3.76	10,378	17.64	16,279	15.10	20,207	N.A.	N.A.	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.77	2,23,618	Saurabh Jun-11 Mohit Nov-17
Fi	unds Manag	ged by Tanmaya Des	sai & *Moh	nit Jain (investmen	ts in forei	gn securities portio	n)		
SBI Healthcare Opportunities Fund	30.42	13.061	19.15	16.915	18.71	23.584	15.99	3,56,170	Inception Date

### Notes:

SBI Healthcare Opportunities Fund

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.

15.470

15.12

20.225

18.773

14.17

13.77

2.43.196

2.23.618

05-07-1999

Managing Since Tanmava Jun-11

Mohit Nov-17

- 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

22.04

16.93

12.217

11.703

Load is not considered for computation of returns.

First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)

Additional Benchmark: - S&P BSE Sensex (TRI)

- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Consumption Opportunities Fund & SBI Large & Midcap Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

15.66

22.38

- 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.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



		1 Year		3 Years		5 Years	Si	ince 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 Ma	naged by	Raviprakash Shar	ma				
SBI Gold Fund	14.75	11,484	2.35	10,723	13.67	18,987	5.03	17,931	Inception Date
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	14.99	11,499	3.51	11,091	14.85	19,991	6.42	20,951	12-09-2011 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.96	47,286	Sep-11
Fund	s Managed	by Raviprakash Sh	arma & *N	Mohit Jain (investm	ents in fo	reign securities por	tion)		
SBI Nifty Index Fund	15.57	11,567	21.95	18,137	12.10	17,706	14.12	1,72,078	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	16.18	11,628	22.71	18,479	13.02	18,447	15.89	2,39,956	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	16.52	2,69,746	Raviprakash Feb-11 Mohit Nov-17
Fund	s Managed	by Raviprakash Sh	arma & *N	Mohit Jain (investm	ents in fo	reign securities por	tion)		
SBI Equity Minimum Variance Fund	18.09	11,819	21.94	18,134	N.A.	N.A.	15.69	18,909	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	16.18	11,628	22.71	18,479	N.A.	N.A.	14.47	18,053	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	22.38	18,329	N.A.	N.A.	14.83	18,297	Mar-19
		1 Year		3 Years		5 Years	Si	nce 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
				oy Raviprakash Sh					
SBI Nifty Next 50 Index Fund	10.34	11,040	N.A.	N.A.	N.A.	N.A.	9.70	12,259	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	11.33	11,139	N.A.	N.A.	N.A.	N.A.	10.69	12,503	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	15.54	13,740	May - 2021

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Ravigrakash 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. Ravigrakash 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. Past performance may or many not be sustained in future and the same may nontnecessarily provide the basis for comparison with other investment. Leads not not considered for computation of returns.

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

  Different plants have a different expenses structure. The performance provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.

  Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Ravigrakash Sharma.

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

  1 Year 2 Years 5 Years 6 Street Section 1.

The perioritance of the schemes is benchmarked to the total Nettini variation the midex.		1 Year		3 Years		5 Years	Si	ince Inception	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
		Fund	manage	d by Mr. Mohit J	ain				
SBI International Access - US Equity FoF	11.70	11,177	N.A.	N.A.	N.A.	N.A.	9.93	12,503	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	15.00	11,509	N.A.	N.A.	N.A.	N.A.	12.62	13,237	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	14.56	13,779	Mar - 2021
		1 Year		3 Years		5 Years	Si	ince Inception	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
		Fund	ds Manage	ed by Dinesh Balad	handran				
SBI Long Term Equity Fund	28.48	12,866	27.27	20,617	14.95	20,074	15.90	8,81,633	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	17.31	11,741	25.15	19,602	13.49	18,837	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.32	4,44,988	Managing Since Sep-16
Fund Joir	ıtly Manage	d by Dinesh Balach	nandran a	nd *Mohit Jain (inv	estments	in foreign securities	s portion)		
SBI Contra Fund	29.09	12,927	40.15	27,526	19.56	24,446	19.18	6,85,406	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	17.31	11,741	25.15	19,602	13.49	18,837	15.41	3,15,500	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.77	2,23,618	Dinesh May-18 Mohit Nov-17
Funds Managed by Dine	sh Balacha	ndran & Mr. Raj Ga	ndhi (for E	TCDs) & *Mohit J	ain (inve	stments in forei	ın securi	ties portion)	
SBI Multi Asset Allocation Fund	16.62	11,672	12.58	14,270	11.08	16,915	10.46	16,789	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	12.43	11,250	11.00	13,674	10.97	16,829	11.13	17,331	Managing Since Dinesh Oct-21
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	22.38	18,329	13.42	18,773	14.31	20,078	Raj Feb-20 Mohit Nov-17
Notes:  a. The details of the period since the Fund Manager is managing the scheme(s) & inception da managed by Mr. Mohit. Jain), SBI Contra Fund was managed by Mr. R. Shrivasan Itāl May of the recompress structure. Performance for all scheme(s) are of Rich the scheme into IDCWA Growth Options are assumed to be reinvested in the units of the scheme. Past performance many or may not be satismed in Multi- and the same may not not occassally prov.  d. Loads not considered for computation of returns.  Period for which scheme's performance has been provided is computed basis last day of the	, 2018. The total no. of gular growth option. In o e at the then prevailing ide the basis for compar	schemes managed by Mr. Mohit Jain is ase of SBI Long Term Equity Fund growt NAV (ex-IDCW NAV). ison with other investment.	42(He is the dedica h Option was introdu	sted Fund Manager for managing overs ced later on 07-May-2007 and SBI Cont	eas investments of transport of the seas investments of the seas investment of the seas investments of the seas investment of the seas inve	he Schemes of SBI Mutual Fund which n was introduced later on 06-May-2005, h	have a mandate to in ence for the purpose	vest in overseas securities)	

- Load is not considered for computation of returns.

  Previot for which schemes performance in but been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the startiered date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Scheme count for the total schemes smranged by the Fund Managers does not include close ended Schemes.

  SBL Long Term Equity, Fund. As the scheme was launched before the sturn of the beachmank index, benchmark index, benchmark index (squres since inception or the required period are not available).

  SBL Long Term Equity, Fund. As the scheme was launched before the sturn of the beachmark index, benchmark index (squres since inception or the required period are not available).

  SBL Long Term Equity, Fund. As the scheme was launched before the sturn of the beachmark index, benchmark index (squres since inception or the required period are not available).

  SBL Long Term Equity, Fund. As scheme benchmark TRI data is not realized is soon inception of the scheme, benchmarks performance is calculated using composite CAGR of S&BP SE Sensex PRI values 31-Mar-93 to 18-Mar-93 to 18-Mar-9



Point-to-Point returns on Standard Investment of Rs. 10.000/-	Annualized	Point-to-Point returns on Standard	Annualized	Point-to-Point		Point-to-Point							
		Investment of Rs. 10,000/-	%	returns on Standard Investment of Rs. 10,000/-	CAGR %	returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Date & Managing
			Funds	Managed by	R. Aru	n							Inception
10,012	6.25	10,026	6.25	10,053	6.13	10,613	4.22	11,321	4.60	12,522	6.45	36,806	Date 01-10-2002
10,012	6.44	10,026	6.43	10,055	6.32	10,632	4.40	11,378	4.74	12,610	N.A.	N.A.	Managing
10,011	6.73	10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	5.88	32,925	Since Apr-12
10,012	6.49	10,027	6.70	10,057	6.55	10,655	4.45	11,397	5.16	12,863	6.89	29,742	Inception Date
10,013	6.90	10,028	7.00	10,059	6.89	10,689	4.70	11,477	5.34	12,972	7.24	31,417	22-03-2007
10,011	6.73	10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	6.19	26,709	Managing Since May-18
Funds I	Managed b	y R. Arun & '	Mohit Jair	n (investmen	ts in fo	reign securit	ies por	tion)					Inception Date
10,012	6.30	10,029	6.92	10,059	6.51	10,655	4.48	11,404	5.67	13,177	6.99	36,230	19-07-2004
10,013	7.00	10,029	7.25	10,062	7.06	10,706	4.98	11,569	5.83	13,280	6.96	36,021	Managing Since
10,011	6.73	10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	5.95	30,036	Arun Apr-12 Mohit Nov-17
	10,012 10,011 10,012 10,013 10,011 Funds 1 10,012 10,013	10,012 6.44  10,011 6.73  10,012 6.49  10,013 6.90  10,011 6.73  Funds Managed b  10,012 6.30  10,013 7.00	10,012 6.44 10,026 10,011 6.73 10,028 10,012 6.49 10,027 10,013 6.90 10,028 10,011 6.73 10,028 Funds Managed by R. Arun & 10,012 6.30 10,029 10,013 7.00 10,029	10,012 6.25 10,026 6.25  10,012 6.44 10,026 6.43  10,011 6.73 10,028 6.02  10,012 6.49 10,027 6.70  10,013 6.90 10,028 7.00  10,011 6.73 10,028 6.02  Funds Managed by R. Arun & *Mohit Jain  10,012 6.30 10,029 6.92  10,013 7.00 10,029 7.25	10,012         6.25         10,026         6.25         10,053           10,012         6.44         10,026         6.43         10,055           10,011         6.73         10,028         6.02         10,051           10,012         6.49         10,027         6.70         10,057           10,013         6.90         10,028         7.00         10,059           10,011         6.73         10,028         6.02         10,051           Funds Managed by R. Arun & *Mohit Jain (investmen)           10,012         6.30         10,029         6.92         10,059           10,013         7.00         10,029         7.25         10,062	10,012         6.25         10,026         6.25         10,053         6.13           10,012         6.44         10,026         6.43         10,055         6.32           10,011         6.73         10,028         6.02         10,051         6.41           10,012         6.49         10,027         6.70         10,057         6.55           10,013         6.90         10,028         7.00         10,059         6.89           10,011         6.73         10,028         6.02         10,051         6.41           Funds Managed by R. Arun & "Mohit Jain (investments in formal	10,012 6.44 10,026 6.43 10,055 6.32 10,632 10,011 6.73 10,028 6.02 10,051 6.41 10,641 10,012 6.49 10,027 6.70 10,057 6.55 10,655 10,013 6.90 10,028 7.00 10,059 6.89 10,689 10,011 6.73 10,028 6.02 10,051 6.41 10,641  Funds Managed by R. Arun & *Mohit Jain (investments in foreign securit 10,012 6.30 10,029 6.92 10,059 6.51 10,655 10,013 7.00 10,029 7.25 10,062 7.06 10,706	10,012       6.25       10,026       6.25       10,053       6.13       10,613       4.22         10,012       6.44       10,026       6.43       10,055       6.32       10,632       4.40         10,011       6.73       10,028       6.02       10,051       6.41       10,641       4.40         10,012       6.49       10,027       6.70       10,057       6.55       10,655       4.45         10,013       6.90       10,028       7.00       10,059       6.89       10,689       4.70         10,011       6.73       10,028       6.02       10,051       6.41       10,641       4.40         Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities por         10,012       6.30       10,029       6.92       10,059       6.51       10,655       4.48         10,013       7.00       10,029       7.25       10,062       7.06       10,706       4.98	10,012         6.25         10,026         6.25         10,053         6.13         10,613         4.22         11,321           10,012         6.44         10,026         6.43         10,055         6.32         10,632         4.40         11,378           10,011         6.73         10,028         6.02         10,051         6.41         10,641         4.40         11,378           10,012         6.49         10,027         6.70         10,057         6.55         10,655         4.45         11,397           10,013         6.90         10,028         7.00         10,059         6.89         10,689         4.70         11,477           10,011         6.73         10,028         6.02         10,051         6.41         10,641         4.40         11,378           Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)           10,012         6.30         10,029         6.92         10,059         6.51         10,655         4.48         11,404           10,013         7.00         10,029         7.25         10,062         7.06         10,706         4.98         11,569	10,012         6.25         10,026         6.25         10,053         6.13         10,613         4.22         11,321         4.60           10,012         6.44         10,026         6.43         10,055         6.32         10,632         4.40         11,378         4.74           10,011         6.73         10,028         6.02         10,051         6.41         10,641         4.40         11,378         5.72           10,012         6.49         10,027         6.70         10,057         6.55         10,655         4.45         11,397         5.16           10,013         6.90         10,028         7.00         10,059         6.89         10,689         4.70         11,477         5.34           10,011         6.73         10,028         6.02         10,051         6.41         10,641         4.40         11,378         5.72           Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)           10,012         6.30         10,029         6.92         10,059         6.51         10,655         4.48         11,404         5.67           10,013         7.00         10,029         7.25         10,062         7.06         10,706	10,012         6.25         10,026         6.25         10,053         6.13         10,613         4.22         11,321         4.60         12,522           10,012         6.44         10,026         6.43         10,055         6.32         10,632         4.40         11,378         4.74         12,610           10,011         6.73         10,028         6.02         10,051         6.41         10,641         4.40         11,378         5.72         13,210           10,012         6.49         10,027         6.70         10,057         6.55         10,655         4.45         11,397         5.16         12,863           10,013         6.90         10,028         7.00         10,059         6.89         10,689         4.70         11,477         5.34         12,972           10,011         6.73         10,028         6.02         10,051         6.41         10,641         4.40         11,378         5.72         13,210           Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)           10,012         6.30         10,029         6.92         10,059         6.51         10,655         4.48         11,404         5.67         13,177	10,012       6.25       10,026       6.25       10,053       6.13       10,613       4.22       11,321       4.60       12,522       6.45         10,012       6.44       10,026       6.43       10,055       6.32       10,632       4.40       11,378       4.74       12,610       N.A.         10,011       6.73       10,028       6.02       10,051       6.41       10,641       4.40       11,378       5.72       13,210       5.88         10,012       6.49       10,027       6.70       10,057       6.55       10,655       4.45       11,397       5.16       12,863       6.89         10,013       6.90       10,028       7.00       10,059       6.89       10,689       4.70       11,477       5.34       12,972       7.24         10,011       6.73       10,028       6.02       10,051       6.41       10,641       4.40       11,378       5.72       13,210       6.19         Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)         10,012       6.30       10,029       6.92       10,059       6.51       10,655       4.48       11,404       5.67       13,177       6.99	10,012 6.25 10,026 6.25 10,053 6.13 10,613 4.22 11,321 4.60 12,522 6.45 36,806  10,012 6.44 10,026 6.43 10,055 6.32 10,632 4.40 11,378 4.74 12,610 N.A. N.A.  10,011 6.73 10,028 6.02 10,051 6.41 10,641 4.40 11,378 5.72 13,210 5.88 32,925  10,012 6.49 10,027 6.70 10,057 6.55 10,655 4.45 11,397 5.16 12,863 6.89 29,742  10,013 6.90 10,028 7.00 10,059 6.89 10,689 4.70 11,477 5.34 12,972 7.24 31,417  10,011 6.73 10,028 6.02 10,051 6.41 10,641 4.40 11,378 5.72 13,210 6.19 26,709  Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)  10,012 6.30 10,029 6.92 10,059 6.51 10,655 4.48 11,404 5.67 13,177 6.99 36,230  10,013 7.00 10,029 7.25 10,062 7.06 10,706 4.98 11,569 5.83 13,280 6.96 36,021

- 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)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

  SBI Overnight Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- #The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institution Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIRIMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan"

		1 Year		3 Years		5 Years	Si	nce 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
Fu	nds Manag	ed by Richard D'soເ	ıza & *Mo	hit Jain (investmen	ts in forei	ign securities portic	on)		
SBI Magnum Comma Fund	11.60	11,167	22.92	18,573	14.06	19,316	11.60	72,011	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	15.43	11,552	30.18	22,061	13.77	19,064	11.49	70,745	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	14.34	1,11,346	Richard Aug-14 Mohit Nov-17
		Funds	Manage	d by Richard D'sou	za				
SBI PSU Fund	40.26	14,052	30.80	22,376	12.03	17,649	4.92	18,731	Inception Date
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	40.96	14,123	39.37	27,072	13.24	18,627	4.75	18,332	07-07-2010 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	12.28	45,469	Aug-14

### 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
- Load is not considered for computation of returns.

  Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns
- 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance
- SBI 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index

		1 Year		3 Years		5 Years	Si	nce 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	7.63	10,767	3.64	11,131	7.53	14,376	7.76	54,051	Inception Date		
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	7.90	10,790	2.80	10,863	6.16	13,488	7.31	49,125	30-12-2000		
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	N.A.	N.A.	Managing Since Jan 27, 2020		

- 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).
- 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
- Load is not considered for computation of returns.
- d. Period for which scheme's periormance 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
- 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.
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



				1)	/ear		3	3 Years				5 Yea	rs	Т	Si	nce Ince	ption			
			CAGR %	ret	Point-to-Point urns on Standard Investment of Rs. 10,000/-			eturns or Investi Rs. 10	ment of 0,000/-	ard	CAGR %	returr Inv R	int-to-Point is on Standard restment of s. 10,000/-		GR %	returns Inve	nt-to-Poir on Standstands stment of . 10,000/-	dard of		tion Date & ging Since
CDI Chart Tarra Daht Fund		Funds M		by R	ajeev Radhak					stn		oreign			_		27 700		Incer	otion Date
SBI Short Term Debt Fund First Tier Scheme Benchmark: - CRISIL S	hort Duration	r Fund All	6.36		10,640	4.30			345 477		6.52		13,719		59 57		27,796 32,181		27-	07-2007 ging Since
Additional Benchmark: - CRISIL 1 Year T-I	Bill Index		6.41		10,641	4.40			378		5.72		13,210		10		25,827		Raje	ev Jun-08
Fund jointly man		R. Srinivas		ity p						por		ohit Ja						ortio		it Nov-17
SBI Magnum Children's Benefit Fund -	Savings Pla	n	11.67		11,174	13.68	3	14,	690		9.21		15,538	10.	.47		84,597		Inception Date	
First Tier Scheme Benchmark:- NIFTY 50 Debt 15:85 Index	Hybrid Comp	posite	8.90		10,890	7.47		12,	412		8.86		15,292	8.9	98	63,324			Managing Since Srinivasan Jan-21	
Additional Benchmark: - S&P BSE Senses	(TRI		16.93		11,703	22.38	3	18,	329		13.42		18,773	16.	.33	2	,56,413			ev Jun-08 it Nov-17
	ı	Fund Join	tly Mana	aged	Rajeev Radha	krishna	n & *N	Mohit Ja	ain (inv	ves	tments in	foreig	n securities	portio	n)					
SBI Banking and PSU Fund			6.14		10,618	3.98		11,	243		6.54		13,731	7.4	46		27,013			otion Date 10-2009
First Tier Scheme Benchmark: - NIFTY Ba Index		SU Debt	6.41		10,641	4.70			478		6.93		13,985	-	56		27,382		Mana Raje	ging Since ev Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt In SBI Corporate Bond Fund	idex		7.91 6.29		10,791	2.89 4.25		10,	329		6.47 N.A.		13,686 N.A.	6.3	71		22,988 13,393			it Jan-20
First Tier Scheme Benchmark: -NIFTY Cor	porate Bond	Index B-III	7.23		10,723	6.18		11,			N.A.		N.A.	7.0			13,903			otion Date 02-2019
Additional Benchmark: - Crisil 10 Yr Gilt In			7.91		10,791	2.89	+	·	891		N.A.		N.A.	1	09		13,045			ging Since eb-19
Fund jointly ma	naged by	Rajeev Ra		hnan			chary	· · ·		ana		ohit Ja						ortior	<u> </u>	
SBI Floating Rate Debt Fund			6.46		10,650	N.A.		N	.A.		N.A.		N.A.	4.9	97		11,431			tion Date 10-2020
First Tier Scheme Benchmark: - Nifty Shor		ebt Index	6.64		10,664	N.A.	$\perp$	N.	.A.		N.A.		N.A.	4.8	89		11,409	_	Raje	ging Since ev Oct-20
Additional Benchmark: - Crisil 1 Yr T-Bill Ir	ndex		6.41		10,641	N.A.		N	.A.		N.A.		N.A.	4.4	45		11,277			du Jun-2021 nit Oct-20
	7	Days		15	Days	1 M	lonth		1	1 Yea			3 Year		5 Year			e Incep		
	Annualized %	Point-to-Po returns o Standard Investme of Rs. 10,00	n Annua		Point-to-Point returns on Standard Investment of Rs. 10,000/-	nnualized %	retui Stai Inves	to-Point irns on indard estment . 10,000/-	CAGR %	re S In	int-to-Point eturns on Standard evestment Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	retu Sta Inve	to-Point irns on andard estment . 10,000/	CAGR %	retur Star Inves	o-Point ns on idard itment 10,000/-	Inception Date & Managing Since
		Fu	ınd man	aged	by Mr. Arun F	R. & *Mol	hit Jai	in (inve	stmen	ts i	in foreign	securi	ties portion)	)						
SBI Magnum Ultra Short Duration Fund	6.20	10,012	6.5	55	10,031	6.93	10	),059	6.55		10,659	4.55	11,429	5.85	13	3,292	7.05	52	2,047	Inception Date 21-05-1999
First Tier Scheme Benchmark:-CRISIL Ultra Short Duration Debt B-I Index	6.47	10,012	6.9	94	10,029	7.38	10,	0,063	7.30		10,730	5.32	11,681	6.26	13	3,549	7.54	58	3,187	Managing Since R. Arun
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.92	10,011	6.7	73	10,028	6.02	10,	),051	6.41		10,641	4.40	11,378	5.72	13	3,210	6.36	44	,453	Jun-21 Mohit Nov-17
					Rajeev Radha				_		_			_						Innestina Data
SBI Magnum Low Duration Fund	4.70	10,009	5.8	81	10,027	6.57	10	0,056	6.36		10,640	4.37	11,370	5.91	13	3,326	7.21	30	),530	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt B-I Index Additional Benchmark: - CRISIL 1 Year	5.76	10,011	7.0	04	10,029	7.17	10	0,061	7.27		10,727	5.33	11,687	6.37	13	3,622	7.21	30	),487	Managing Since Rajeev Jun-08
T-Bill Index	5.92	10,011	6.7	73	10,028	6.02	10	0,051	6.41		10,641	4.40	11,378	5.72	13	3,210	6.10	25	5,827	Mohit Nov-17
				11	<b>′</b> ear		3	3 Years				5 Yea	rs		Si	nce Ince	ption			
			CAGR %	ret	Point-to-Point urns on Standard Investment of Rs. 10,000/-	CAGR	₹% re	eturns or Investi	o-Point n Standa ment of 0,000/-	ard	CAGR %	returr Inv	int-to-Point is on Standard restment of is. 10,000/-	CAC	GR %	returns	nt-to-Poir on Stan estment o . 10,000/-	dard of		tion Date & ging Since
Fund managed by Mr. Dinesh		d Mr. Ardhe		ttach						j wi		it Shim						erseas	Invest	ments
SBI Retirement Benefit Fund - Aggressi			19.95		12,007	N.A.			.A.		N.A.		N.A.		.46		15,834			
First Tier Scheme Benchmark: - S&P BSE			17.31		11,741	N.A.		N.			N.A.		N.A.		.06	14,137				
Additional Benchmark: - S&P BSE Sensex SBI Retirement Benefit Fund - Aggressi		lan	16.93 17.34		11,703	N.A.		N.	.A. .A.		N.A.		N.A.		.53	13,384				
First Tier Scheme Benchmark: - CRISIL H Aggressive Index			13.31		11,331	N.A.		N.			N.A.		N.A.		.99	12,935			Inception Date	
Additional Benchmark: - S&P BSE Sensex	TRI		16.93		11,703	N.A.		N.	.A.		N.A.		N.A.	12	.53		13,384		10-02-2021	
SBI Retirement Benefit Fund - Conserva		Plan	12.76		11,283	N.A.		N.	.A.		N.A.		N.A.	10.	.95		12,924		Dinesh	ging Since Feb - 2021
First Tier Scheme Benchmark: - Crisil Hyb Conservative Index	rid 65+35 -		10.76		11,076	N.A.		N	.A.		N.A.		N.A.	-	18		12,142			Oct - 2021 June - 2021
Additional Benchmark: - Crisil 10 Yr Gilt In	dex		7.91		10,791	N.A.		N			N.A.		N.A.		05		10,770			
SBI Retirement Benefit Fund - Conserva	ative Plan		10.32		11,038	N.A.			.A.		N.A.		N.A.		98		12,087			
First Tier Scheme Benchmark: - NIFTY Co	•	ot Index	7.56		10,756	N.A.	_	N.			N.A.		N.A.		14		11,318			
Additional Benchmark: - Crisil 10 Yr Gilt In	dex		7.91		10,791	N.A.		N.	.A.		N.A.		N.A.	3.0	05		10,770			

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhadrichnen 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. R. Siminsasan). The Scheme count of Mr. Dinnesh Anaja, in 13 (2 schemes are partly managed by Mr. R. Siminsasan). The Scheme count of Mr. Dinnesh Anaja in 13 (2 schemes are partly managed by Mr. Breath and the same managed by Mr. Breath Anaja and 13 scheme is printly managed with Mr. Dinnesh Anaja in 13 (2 schemes are partly managed by Mr. Dinnesh Anaja in 14 scheme is printly managed with Mr. Dinnesh Anaja in 15 scheme is printly managed with Mr. Dinnesh Anaja in 15 scheme is printly managed with Mr. Dinnesh Anaja and 1 scheme

# **Comparative Performance of Permitted Category FPI Portfolio**



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

								. ,	
		1 Year		3 Years		5 Years	Sir	nce 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 & Advising Since
Permitted Category FPI Portfolio 1	13.82	11,382	17.74	11,774	N.A.	N.A.	12.97	11,297	Inception Date
First Tier Benchmark: - MSCI INDIA 10/40 TRI	15.80	11,580	25.25	12,525	N.A.	N.A.	18.14	11,814	03-12-2018
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,693	22.38	12,238	N.A.	N.A.	15.29	11,529	Advising Since Dec-18

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

Additional Benchmark: S&P BSE SENSEX TRI										
CAGR		1 Year 3 Years					5 Years	Sir	nce Inception	
1,800   12,300   12,300   12,300   12,230   12,230   12,230   12,230   12,230   12,230   12,230   12,230   12,230   12,330   12		CAGR %	returns on Standard Investment of	CAGR %	returns on Standard Investment of	CAGR %	returns on Standard Investment of		returns on Standard Investment of	
Permitted Category - FPI Portfolio 3  20.30  12.030  22.43  12.243  NA.  NA.  15.11  11.511  11.511  11.521  21.0eo2018  Additional Benchmark: S&P BSE SENSEX TRI  16.93  11.693  22.38  12.238  NA.  NA.  NA.  15.81  11.581  Additional Benchmark: S&P BSE SENSEX TRI  16.93  11.693  22.38  12.238  NA.  NA.  NA.  14.81  11.461  11.461  12.242-27.019  Additional Benchmark: S&P BSE SENSEX TRI  16.93  11.693  12.360  13.39  11.693  11	Permitted Category - FPI Portfolio 2	19.86	11,986	27.59	12,759	N.A.	N.A.	18.57	11,857	
Additional Benchmark: SAP BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 14.81 11,581 Additional Benchmark: SAP BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 14.81 11,461 11,4	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	16.26	11,626	Nov-2018
Permitted Category - FPI Portfolio 4 20.85 12.085 23.13 12.313 N.A. N.A. 14.61 11.461 22.Aer.2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr.2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr.2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr.2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr.2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.35 11.435 Advising Since Apr.2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.60 11.460 Inception Date 1.000 11.40	Permitted Category - FPI Portfolio 3	20.30	12,030	22.43	12,243	N.A.	N.A.	15.11	11,511	21-Dec-2018
Permitted Category - FPI Portfolio 4 20.05 12.065 22.38 12.238 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr-2019 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11.693 22.38 12.238 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr-2019 Permitted Category - FPI Portfolio 5 23.60 12.360 28.01 12.801 N.A. N.A. N.A. N.A. 14.97 11.497 Advising Since Apr-2019 Permitted Category - FPI Portfolio 6 13.39 11.339 20.07 12.007 N.A. N.A. N.A. 14.97 11.497 Advising Since Apr-2019 Permitted Category - FPI Portfolio 6 13.39 11.339 20.07 12.007 N.A. N.A. N.A. 14.35 11.435 Advising Since Apr-2019 Permitted Category - FPI Portfolio 7 14.86 11.693 11.693 22.38 12.238 N.A. N.A. N.A. 16.26 11.626 Nov-2018 Permitted Category - FPI Portfolio 7 19.21 11.921 22.44 12.244 N.A. N.A. 14.60 11.460 Inception Date Advisional Benchmark: - MSCI INDIA 10.54 11.054 19.22 11.922 N.A. N.A. 12.72 11.272 Advising Since Advisional Benchmark: - MSCI INDIA 11.42 11.142 3.52 10.352 N.A. N.A. 12.72 11.272 Advising Since Permitted Category - FPI Portfolio 8 11.42 11.142 3.52 10.352 N.A. N.A. 14.86 11.486	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	15.81	11,581	Dec-2018
Permitted Category - FPI Portfolio 5 23.60 12,360 28.01 12,861 N.A. N.A. 17.93 11,793 22.36 11,693 22.38 11,693 22.38 12,238 N.A. N.A. N.A. 14.97 11,497 Advising Since Advising Since Advising Since Permitted Category - FPI Portfolio 6 13.39 11,339 20.07 12,007 N.A. N.A. N.A. 14.97 11,497 Advising Since Advising Since Advising Since Permitted Category - FPI Portfolio 6 13.39 11,399 20.07 12,007 N.A. N.A. N.A. 14.97 11,497 Advising Since Advising Since Permitted Category - FPI Portfolio 6 13.39 11,399 20.07 12,007 N.A. N.A. N.A. 14.35 11,435 Advising Since Nov-2018 Advising Since Nov-2018 Permitted Category - FPI Portfolio 7 19.21 11,921 22.44 12,244 N.A. N.A. N.A. 14.60 11,460 11,460 Inception Date 1-1,000 Advising Since Nov-2018 Advising Since Nov-2019 Advising Since Nov-2018 Advising Since Nov-2019 Advising Since Nov-2018 Advising Si	Permitted Category - FPI Portfolio 4	20.85	12,085	23.13	12,313	N.A.	N.A.	14.61	11,461	
######################################	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	14.97	11,497	
Permitted Category - FPI Portfolio 6	Permitted Category - FPI Portfolio 5	23.60	12,360	28.01	12,801	N.A.	N.A.	17.93	11,793	
First Tier Benchmark: - MSCI Immunities Category - FPI Portfolio 8  11,486  11,486  21.77  12,172  12,172  12,122  12,122  12,123  12,238  12,	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	14.97	11,497	
Additional Benchmark: - BSE 100	Permitted Category - FPI Portfolio 6	13.39	11,339	20.07	12,007	N.A.	N.A.	10.70	11,070	
Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 16.26 11,626 Nov-2018  Permitted Category - FPI Portfolio 7 19.21 11,921 22.44 12,244 N.A. N.A. 14.60 11,460 Inception Date 3-Dec-2018  First Tier Benchmark: -MSCI INDIA 10.54 11,054 19.22 11,922 N.A. N.A. N.A. 15.29 11,529 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. N.A. 15.29 11,529 Dec-2018  Permitted Category - FPI Portfolio 8 11.42 11,142 3.52 10,352 N.A. N.A. 6.36 10,636 Inception Date 1-Jul-2019  First Tier Benchmark: -MSCI Emerging Markets Index 12.34 11,234 4.93 10,493 N.A. N.A. 14.86 11,486 Jul-2019  Permitted Category - FPI Portfolio 9 11.08 11,108 4.55 10,455 N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,693 22.38 12,238 N.A. N.A. N.A. 6.94 10,694 Additional Benchmark: -MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. N.A. 7.35 10,735 Advising Since Jul-2019 Advising Since Jul-2019 Advising Since Advising Since Jul-2019 Advising Since Jul-2019 N.A. N.A. N.A. 7.35 10,735 Advising Since Advising Since Advising Since Jul-2019 N.A. N.A. N.A. N.A. N.A. 7.35 10,735 Advising Since Advising Since Advising Since N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A	First Tier Benchmark: - BSE 100	14.86	11,486	21.77	12,177	N.A.	N.A.	14.35	11,435	
First Tier Benchmark: - MSCI INDIA 10.54 11,054 19.22 11,922 N.A. N.A. 12.72 11,272 Advising Since Dec-2018 11,693 11,693 22.38 12,238 N.A. N.A. 15.29 11,529 Dec-2018 Permitted Category - FPI Portfolio 8 11.42 11,142 3.52 10,352 N.A. N.A. 6.36 10,636 Inception Date 1-Jul-2019 Advising Since Additional Benchmark: - MSCI Emerging Markets Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Advising Since Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. N.A. 14.86 11,486 Jul-2019 First Tier Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Inception Date 1-Jul-2019 First Tier Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Inception Date 1-Jul-2019 Advising Since N.A. Additional Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. N.A. 6.94 10,694 Advising Since N.A. Additional Benchmark: - MSCI Emerging Markets Free Index 12.34 11,693 22.38 12,238 N.A. N.A. N.A. 14.86 11,486 Jul-2019 Advising Since N.A. Additional Benchmark: - MSCI Emerging Markets Free Index 12.34 11,693 22.38 12,238 N.A. N.A. N.A. 14.86 11,486 Jul-2019 Advising Since N.A. N.A. N.A. N.A. 14.86 11,486 Inception Date 1-Jul-2019 Advising Since N.A. N.A. N.A. N.A. N.A. N.A. 14.86 11,486 Inception Date 1-Jul-2019 Advising Since N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	16.26	11,626	
First Tier Benchmark: - MSCI INDIA  10.54  11,054  11,054  19.22  11,922  N.A.  N.A.  N.A.  12,72  11,272  Advising Since Dec-2018  Permitted Category - FPI Portfolio 8  11.42  11,142  11,142  3.52  10,352  N.A.  N.A.  N.A.  15,29  11,529  Advising Since Dec-2018  Inception Date 1-Jul-2019  Advising Since Advising Since Dec-2018  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019  Advising Since Advising Since Dec-2018  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019  Inception Date 1-Jul-2019  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019  Inception Date 1-Jul-2019  Inception Date 1-Jul-2019  Advising Since Dec-2018  Inception Date 1-Jul-2019	Permitted Category - FPI Portfolio 7	19.21	11,921	22.44	12,244	N.A.	N.A.	14.60	11,460	
Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 15.29 11,529 Dec-2018  Permitted Category - FPI Portfolio 8 11.42 11,142 3.52 10,352 N.A. N.A. 6.36 10,636 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI Emerging Markets Index 12.34 11,234 4.93 10,493 N.A. N.A. N.A. 6.94 10,694 Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. N.A. 14.86 11,486 Jul-2019  Permitted Category - FPI Portfolio 9 11.08 11,108 4.55 10,455 N.A. N.A. 0.94 10,694 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 0.94 10,694 Inception Date 1-Jul-2019  Additional Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 0.94 10,694 Advising Since Jul-2019  Permitted Category - FPI Portfolio 10 8.41 10,841 1.31 10,131 N.A. N.A. 0.43 10,623 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. N.A. 7.35 10,735 Advising Since Jul-2019	First Tier Benchmark: - MSCI INDIA	10.54	11,054	19.22	11,922	N.A.	N.A.	12.72	11,272	
First Tier Benchmark: -MSCI Emerging Markets Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Advising Since Jul-2019  Permitted Category - FPI Portfolio 9 11.08 11,108 4.55 10,455 N.A. N.A. 6.09 10,609 Inception Date 1-Jul-2019  First Tier Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Advising Since Jul-2019  Additional Benchmark: -MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Advising Since Jul-2019  Additional Benchmark: -S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. N.A. 14.86 11,486 Jul-2019  Permitted Category - FPI Portfolio 10 8.41 10,841 1.31 10,131 N.A. N.A. 6.23 10,623 Inception Date 1-Jul-2019  First Tier Benchmark: -MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. N.A. 7.35 10,735 Advising Since	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	15.29	11,529	
12.34   11,234   4.93   10,493   N.A.   N.A.   6.94   10,694   Advising Since	Permitted Category - FPI Portfolio 8	11.42	11,142	3.52	10,352	N.A.	N.A.	6.36	10,636	
Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 14.86 11,486 Jul-2019  Permitted Category - FPI Portfolio 9 11.08 11,108 4.55 10,455 N.A. N.A. 6.09 10,609 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Advising Since Jul-2019  Advising Since Jul-2019  Permitted Category - FPI Portfolio 10 8.41 10,841 1.31 10,131 N.A. N.A. 6.23 10,623 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. N.A. 7.35 10,735 Advising Since	First Tier Benchmark: - MSCI Emerging Markets Index	12.34	11,234	4.93	10,493	N.A.	N.A.	6.94	10,694	
First Tier Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694  Advising Since Jul-2019  Advising Since Jul-2019  Permitted Category - FPI Portfolio 10 8.41 10,841 1.31 10,131 N.A. N.A. 6.23 10,623 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. 7.35 10,735  Advising Since 1-Jul-2019  Advising Since 1-Jul-2019	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	14.86	11,486	
First Tier Benchmark: - MSCI Emerging Markets Free Index 12.34 11,234 4.93 10,493 N.A. N.A. 6.94 10,694 Advising Since Jul-2019 Advising Since Jul-201	Permitted Category - FPI Portfolio 9	11.08	11,108	4.55	10,455	N.A.	N.A.	6.09	10,609	
Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 14.86 11,486 Jul-2019  Permitted Category - FPI Portfolio 10 8.41 10,841 1.31 10,131 N.A. N.A. 6.23 10,623 Inception Date 1-Jul-2019  First Tier Benchmark: - MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. 7.35 10,735 Advising Since	First Tier Benchmark: - MSCI Emerging Markets Free Index	12.34	11,234	4.93	10,493	N.A.	N.A.	6.94	10,694	
First Tier Benchmark: - MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. 7.35 10,735 Advising Since	Additional Benchmark: S&P BSE SENSEX TRI		,		·				7	
First Tier Benchmark: - MSCI AC Asia ex Japan Index 10.08 11,008 3.82 10,382 N.A. N.A. 7.35 10,735 Advising Since	Permitted Category - FPI Portfolio 10	8.41	10,841	1.31	10,131	N.A.	N.A.	6.23	10,623	
Additional Benchmark: S&P BSE SENSEX TRI 16.93 11,693 22.38 12,238 N.A. N.A. 14.86 11,486 Jul-2019	First Tier Benchmark: - MSCI AC Asia ex Japan Index	10.08	11,008	3.82	10,382	N.A.	N.A.	7.35	10,735	
	Additional Benchmark: S&P BSE SENSEX TRI	16.93	11,693	22.38	12,238	N.A.	N.A.	14.86	11,486	Jul-2019

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

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

- tes:
  The above Performance returns are calculated and compared from the date of inception of respective Permitted Category FPI Portfolios.
  Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
  For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
  The performance is benchmarked to the Total Return Wariant of the index.
  Benchmark return is based on INR value (Source: Bloomberg)
  For Permitted Category FPI Portfolio G, and 8 to 10, though SBIFM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
  For Permitted Category FPI Portfolio No.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	Sir	nce 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 & Advising Since
Permitted Category FPI Portfolio 11	5.18	10,518	N.A.	N.A.	N.A.	N.A.	5.82	10,582	Inception Date
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	8.15	10,815	N.A.	N.A.	N.A.	N.A.	10.13	11,013	17-06-2021
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.89	10,789	N.A.	N.A.	N.A.	N.A.	5.49	10,549	Advising Since Jun - 21

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 objectivels and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. CirilMDIDF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

- The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. June 17, 2021.

  Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).

  For calculation of scheme performance, NAVis converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)

  Benchmark return is based on INR value (Source: Bloomberg)



	1 Year		3 Years		5 Years	Si	nce 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
naged by l	Dinesh Ahuja & *Mr.	Mohit Ja	n is the dedicated	fund man	ager for overseas s	ecurities		
9.12	10,917	5.04	11,589	8.28	14,891	8.24	23,123	Inception Date
7.69	10,769	4.29	11,342	7.73	14,515	7.90	22,354	01-01-2013 Managing Since
7.91	10,791	2.89	10,891	6.47	13,686	6.31	19,102	Mr. Dinesh Ahuja Jan-2011 Mr. Mohit Jain Nov-2017
8.20	10,824	5.53	11,752	8.17	14,810	8.16	22,943	Inception Date 01-01-2013
8.21	10,821	6.40	12,047	8.23	14,857	8.62	23,991	Managing Since
7.91	10,791	2.89	10,891	6.47	13,686	6.31	19,102	Jan-13
7.76	10,781	5.90	11,876	8.14	14,791	9.09	24,961	Inception Date
8.84	10,884	7.71	12,496	8.22	14,844	8.50	23,565	28-01-2013
7.91	10,791	2.89	10,891	6.47	13,686	6.21	18,831	Managing Since Jan-13
	Fun	ds Manad	ed by Dinesh Ahui	a				
8.87	10,892	5.22	11,648	8.68	15,167	9.35	25,759	Inception Date
8.30	10,830	4.14	11,294	7.90	14,631	7.24	20,945	02-01-2013
7.91	10,791	2.89	10,891	6.47	13,686	6.31	19,097	Managing Since Jan-13
	<u>'</u>			Mohit Jai	<u> </u>			
		_						Inception Date
	· ·				· · · · · · · · · · · · · · · · · · ·			01-01-2013
			·					Managing Since Jan-13
							,	Jan-13
	· · · · · · · · · · · · · · · · · · ·				<u> </u>			Inception Date
			·		· · · · · · · · · · · · · · · · · · ·		·	07-01-2013
1	·				· · · · · · · · · · · · · · · · · · ·			Managing Since Jan-13
7.91	10,791	2.09	10,691	0.47	13,000	0.24	16,901	
und Mana	ged by Rohit Shimp	i & *Mohit	Jain (investments	in foreign	securities portion)			
14.07	11,416	21.85	18,093	13.10	18,513	14.23	40,888	Inception Date 01-01-2013
10.04	11,009	20.82	17,637	12.83	18,293	14.29	41,127	Managing Since
16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	May-18
Srinivasa	n (Equity portion), [	Dinesh Ah	uja (Debt portion) စ	& *Mohit J	ain (investments in	foreign se	curities portion)	
25.57	12,573	N.A.	N.A.	N.A.	N.A.	46.54	29,553	Inception Date 29-09-2020
13.31	11,331	N.A.	N.A.	N.A.	N.A.	17.53	15,808	Managing Since
16.93	11,703	N.A.	N.A.	N.A.	N.A.	23.34	18,127	Sep-20
ınds Mana	ged by R. Srinivasa	n & *Mohi	t Jain (investments	in foreig	n securities portion	)		
17.08	11,718	23.79	18,968	14.94	20,072	15.69	46,760	Inception Date 01-01-2013
17.31	11,741	25.15	19,602	13.49	18,837	14.19	40,720	Managing Since
16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Jan-13
26.03	12,619	38.26	26,430	20.87	25,815	25.81	1,13,565	Inception Date
32.34	13,254	39.75	27,291	15.05	20,161	13.69	38,859	02-01-2013
16.93	11,703	22.38	18,329	13.42	18,773	13.68	38,826	Managing Since Nov-13
ınds Mana	ged by R. Srinivasa	n & *Mohi	t Jain (investments	in foreig	n securities portion	ı)		
16.88	11,698	24.74	19,408	13.15	18,555	16.30	49,375	Inception Date
17.31	11,741	25.15	19,602	13.49	18,837	14.07	40,237	04-01-2013
16.93	11,703	22.38	18,329	13.42	18,773	13.65	38,689	Managing Since Jan-2022
17.20	11,730	23.21	18,706	14.23	19,455	16.79	51,680	Inception Date
								() [=() 1=2() 1.5
18.23	11,834	20.01	17,284	10.35	16,364	15.15	44,491	01-01-2013 Managing Since
	8.87 8.84 7.91 7.76 8.84 7.91 7.76 8.84 7.91 7.91 8.30 7.91 8.30 7.91 8.30 7.91 8.31 16.93 12.02 8.90 7.91	CAGR % returns on Standard Investment of Rs. 10,000/- anaged by Dinesh Ahuja & *Mr. 10,000/- 7.69 10,769 10,769 10,769 10,781 8.20 10,824 8.21 10,821 7.91 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 10,791 11,47 11,153 13.31 11,331 16.93 11,703 11,031 11,031 16.93 11,703 11,416 10.04 11,009 16.93 11,703	CAGR % returns on Standard Investment of Rs. 10,000/- anaged by Dinesh Ahuja & *Mr. Mohit Ja  9.12 10,917 5.04  7.69 10,769 4.29  7.91 10,791 2.89  8.20 10,824 5.53  8.21 10,821 6.40  7.91 10,791 2.89  7.76 10,781 5.90  8.84 10,884 7.71  7.91 10,791 2.89  Funds Manage 8.87 10,892 5.22  8.30 10,830 4.14  7.91 10,791 2.89  Funds Manage 9.10,830 4.14  7.91 10,791 2.89  Finivasan (Equity portion), Dinesh Ahuje 11.47 11,153 17.93  13.31 11,331 17.11  16.93 11,703 22.38  ansi Sajeja (Debt portion), Saurabh Pant (12.02 11,209 12.95  8.90 10,890 7.47  7.91 10,791 2.89  Fund Managed by Rohit Shimpi & *Mohite 14.07 11,416 21.85  10.04 11,009 20.82  16.93 11,703 22.38  . Srinivasan (Equity portion), Dinesh Ahuje 16.93 11,703 22.38  . Srinivasan (Equity portion), Dinesh Ahuje 16.93 11,703 22.38  . Srinivasan (Equity portion), Dinesh Ahuje 16.93 11,703 22.38  . Srinivasan (Equity portion), Dinesh Ahuje 16.93 11,703 22.38  . Srinivasan (Equity portion), Dinesh Ahuje 17.08 11,718 23.79  17.31 11,741 25.15  16.93 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,718 23.79  17.31 11,741 25.15  16.93 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38  ands Managed by R. Srinivasan & *Mohite 17.08 11,703 22.38	CAGR % Point-to-Point returns on Standard Investment of Rs. 10,000/- Inaged by Dinesh Ahuja & *Mr. Mohit Jain is the dedicated   9.12	Point-to-Point returns on Standard Investment of Rs. 10,000/-     9.12	CAGR %         Point-to-Point returns on Standard Rs. 10,000/- R	CAGR %         Point-to-Point returns on Standard returns on Standard returns on Standard Rs. 10,0004         CAGR %         Point-to-Point returns on Standard returns on Stand	CAGR %   Point-De-Point chrown on Shaddard Investment of Investment of State (1000)

- 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 Mr. Saurabh Pant is 3 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan Growth Option.

  Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

- Screene count for the total schemes managed by the Fund Managers does not include close ended scheme.

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

  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

  SBI International Access US Equity For: SAP 500 benchmark performance is calculated using INR equivalent closing prices (source: Bloomberg)

  SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasana\* at Mr. Mohit Jain in (we.f. 8th March 2022). Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

  \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



		1 Year		3 Years		5 Years	Si	nce Inception	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
	Fund Jo	intly Managed by Ne	eraj Kum	ar (Equity portion)	& Arun R.	(Debt portion)			
SBI Arbitrage Opportunities Fund	7.31	10,735	5.18	11,636	5.46	13,050	6.66	19,746	Inception Date
First Tier Scheme Benchmark: - Nifty 50 Arbitrage	6.77	10,681	4.76	11,496	4.83	12,662	5.81	18,150	11-01-2013
Additional Benchmark: - Crisil 1 Yr T-Bill Index	6.41	10,641	4.40	11,378	5.72	13,210	6.36	19,176	Managing Since Jan-13
Fund jointly mana	ged by Mar	isi Sajeja (Debt Port	ion), Nidh	i Chawla (Equity P	ortion) an	d Neeraj Kumar (Ar	bitrage Po	rtion)	
SBI Equity Savings Fund	12.78	11,285	13.48	14,615	9.53	15,768	9.57	21,128	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	10.12	11,012	11.13	13,726	8.87	15,295	8.72	19,819	Managing Since Neeraj-May-15
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	6.24	16,410	Mansi-June-21 Nidhi-Jan-22
Fi	unds Manag	ed by Lokesh Mally	a & *Mohi	it Jain (investments	s in foreig	n securities portion	1)		
SBI Credit Risk Fund	8.80	10,885	6.95	12,232	7.48	14,344	8.39	20,724	Inception Date
First Tier Scheme Benchmark: - CRISIL Credit Risk Debt C-II Index	9.03	10,903	7.88	12,556	8.45	15,007	8.85	21,530	17-07-2014 Managing Since
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	6.93	18,330	Feb-17

#### 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	Si	nce 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
Fui	nds Manag	ged by Bhavin Vithla	ıni & *Mol	nit Jain (investmen	ts in foreig	gn securities portio			
SBI Infrastructure Fund	31.39	13,159	33.35	23,712	17.94	22,826	14.23	40,862	Inception Date
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	25.73	12,589	26.33	20,160	15.96	20,977	9.86	27,050	02-01-2013 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.68	38,826	Nov-18
		1 Year		3 Years		5 Years	Si	nce 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
Fui	nds Manag	ged by Dinesh Balac	handran	& *Mohit Jain (inve	stments ir	n foreign securities	portion)		
SBI Balanced Advantage Fund	17.72	11,782	N.A.	N.A.	N.A.	N.A.	11.28	12,272	Inception Date
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	11.99	11,199	N.A.	N.A.	N.A.	N.A.	6.92	11,367	31-08-2021 Managing Since
I	7.04			l					August 2021

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Additional Benchmark: - Crisil 10 Yr Gilt Index	7.91	10,791	N.A.	N.A.	N.A.	N.A.	3.07	10,596	August - 2021
Fund managed by Mr. Dinesh Bal	achandran	(Equity Portion) M	r. Dinesh A	Ahuja (Debt Portior	ı) *Mr. Mol	nit Jain (investmen	ts in foreig	n securities portior	i)
SBI Multicap Fund	14.02	11,410	N.A.	N.A.	N.A.	N.A.	13.61	11,951	Inception Date
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	21.21	12,134	N.A.	N.A.	N.A.	N.A.	20.34	12,953	08-03-2022  Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	18.71	12,708	March - 2022

#### 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.
- $e. \, Different plans \, shall \, have \, a \, different \, expense \, structure. \, Performance \, for \, all \, scheme (s) \, are \, of \, Direct \, Plan \, \, Growth \, Option.$
- $f.\,S cheme \,count \,for \,the \,total \,schemes \,managed \,by \,the \,Fund \,Managers \,does \,not \,include \,close \,ended \,S cheme.$
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Dinesh Ahuja and Mr. Mohit Jain (w.e.f. 31st August 2021).
- $I. {}^*Mr. \ Mohit \ Jain \ is \ the \ dedicated \ fund \ manager \ forman aging \ overseas \ investments \ of \ the \ Scheme, \ The \ total \ no. \ of \ schemes \ managed \ by \ Mr. \ Mohit \ Jain \ is \ 42.$

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		1 Year		3 Years		5 Years	Si	nce 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
F	unds Mana	ged by Sohini Anda	ni & *Moh	it Jain (investment	s in foreig	n securities portion	1)		
SBI Magnum MidCap Fund	23.35	12,350	37.00	25,715	19.35	24,223	19.95	68,581	Inception Date
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	26.98	12,715	35.20	24,713	17.24	22,157	18.19	58,633	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since Jan-13
SBI Blue Chip Fund	19.31	11,943	24.77	19,424	13.62	18,945	15.70	46,806	Inception Date
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	16.43	11,653	23.40	18,791	13.10	18,510	13.63	38,675	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since Jan-13
F	und Manag	ed by Milind Agrawa	al & *Mohi	it Jain (investments	in foreig	n securities portior	1)		
SBI Banking & Financial Services Fund	19.39	11,950	25.23	19,637	12.20	17,787	14.64	31,647	Inception Date
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	17.56	11,766	24.64	19,364	12.45	17,985	13.07	28,173	26-02-2015
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	11.90	25,810	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. Millind Agrawal has been managing 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	Si	ince 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
F	unds Mana	ged by Saurabh Pai	nt & *Moh	it Jain (investment	s in foreig	n securities portior	1)		
SBI Consumption Opportunities Fund	25.49	12,565	37.30	25,885	15.97	20,983	17.01	52,732	Inception Date
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	12.70	11,277	20.78	17,619	11.14	16,961	14.02	40,099	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since Jan-13
SBI Large & Midcap Fund	23.50	12,365	30.65	22,303	16.74	21,695	17.26	53,922	Inception Date
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	20.49	12,061	28.53	21,235	14.85	19,989	15.95	47,873	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since Sep-16
F	unds Mana	ged by Saurabh Pai	nt & *Moh	it Jain (investment	s in foreig	n securities portior	1)		
SBI Technology Opportunities Fund	12.89	11,297	27.76	20,855	20.48	25,399	20.71	73,011	Inception Date 09-01-2013
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	3.76	10,378	17.64	16,279	15.10	20,207	15.81	47,110	Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.73	38,920	Jan-13

Funds Managed by Tanmaya Desai & *Mohit Jain (investments in foreign securities portion)											
SBI Healthcare Opportunities Fund	31.82	13,202	20.45	17,477	19.98	24,878	16.69	51,239	Inception Date		
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	22.04	12,217	15.66	15,470	15.12	20,225	12.97	36,359	01-01-2013		
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	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.
- 1. \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



		1 Year		3 Years		5 Years	Si	ince 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 Ma	naged by	Raviprakash Shar	ma				
SBI Gold Fund	15.07	11,516	2.70	10,831	14.09	19,334	5.36	17,371	Inception Date
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	14.99	11,499	3.51	11,091	14.85	19,991	6.40	19,276	01-01-2013 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Jan-13
Fund	s Managed	by Raviprakash Sh	arma & *N	Mohit Jain (investm	ents in fo	reign securities por	tion)		
SBI Nifty Index Fund	15.94	11,604	22.37	18,323	12.52	18,040	12.64	35,231	Inception Date
First Tier Scheme Benchmark: - Nifty 50 (TRI)	16.18	11,628	22.71	18,479	13.02	18,447	13.38	37,787	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since Jan-13
Fund	s Managed	by Raviprakash Sh	arma & *N	Mohit Jain (investm	ents in fo	reign securities por	tion)		
SBI Equity Minimum Variance Fund	18.48	11,859	22.39	18,335	N.A.	N.A.	16.14	19,227	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	16.18	11,628	22.71	18,479	N.A.	N.A.	14.47	18,053	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	22.38	18,329	N.A.	N.A.	14.83	18,297	Mar-19
		1 Year		3 Years		5 Years	Si	nce 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
SBI Nifty Next 50 Index Fund	10.90	11,096	N.A.	N.A.	N.A.	N.A.	10.25	12,395	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	11.33	11,139	N.A.	N.A.	N.A.	N.A.	10.69	12,503	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	15.54	13,740	May - 2021

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

	1 Year			3 Years		5 Years	Si	ince Inception	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
		Fund	manage	ed by Mr. Mohit J	ain				
SBI International Access - US Equity FoF	12.50	11,257	N.A.	N.A.	N.A.	N.A.	10.81	12,739	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	15.00	11,509	N.A.	N.A.	N.A.	N.A.	12.62	13,237	Managing Since
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	N.A.	N.A.	N.A.	N.A.	14.56	13,779	Mar - 2021
	1 Year		3 Years			5 Years	Si	ince Inception	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
		Fund	ds Manag	ed by Dinesh Balac	handran				
SBI Long Term Equity Fund	29.34	12,952	28.08	21,011	15.67	20,718	15.23	44,818	Inception Date
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	17.31	11,741	25.15	19,602	13.49	18,837	14.19	40,720	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since Sep-16
Fund Joir	tly Manage	ed by Dinesh Balach	nandran a	nd *Mohit Jain (inv	estments	in foreign securities	portion)		
SBI Contra Fund	30.24	13,042	41.22	28,161	20.40	25,316	16.24	49,161	Inception Date
First Tier Scheme Benchmark: - S&P BSE 500 TRI	17.31	11,741	25.15	19,602	13.49	18,837	14.19	40,720	01-01-2013
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Managing Since May-18
Funds Managed by I	Dinesh Bala	achandran & Mr. Ra	j Gandhi (	for ETCDs) & *Moh	it Jain (in	vestments in foreig	n securitie	s portion)	
SBI Multi Asset Allocation Fund	17.68	11,779	13.54	14,638	11.97	17,605	11.38	17,538	Inception Date
First Tier Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	12.43	11,250	11.00	13,674	10.97	16,829	11.13	17,331	16-05-2018
Additional Benchmark: - S&P BSE Sensex TRI	16.93	11,703	22.38	18,329	13.42	18,773	14.31	20,078	Managing Since Feb-19
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 42[He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandale to invest in overseas securities)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan Growth Option.

  Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns
- 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 startlend date of the Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.

  SBI Muti Asset Allocation Fund Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.

  SBI Muti Asset Allocation Fund: Benchmark of the scheme is changed to 45% CRISII. 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold w.e.f. November 06, 2020 The performance of the schemes is benchmarked to the Total Return wanter of the Index.

  SBI Mutil Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.

- SBI International Access US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices, (source: Bloomberg)
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



		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. Aru	n							Inception
SBI Overnight Fund	6.32	10,012	6.33	10,026	6.33	10,054	6.22	10,622	4.30	11,347	4.67	12,567	6.19	18,884	Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Liquid Overnight Index	6.44	10,012	6.44	10,026	6.43	10,055	6.32	10,632	4.40	11,378	4.74	12,610	6.03	18,592	Managing
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.92	10,011	6.73	10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	6.39	19,258	Since Jan-13
SBI Liquid Fund	6.56	10,013	6.61	10,027	6.82	10,058	6.67	10,667	4.56	11,430	5.26	12,922	6.75	19,961	Inception Date
First Tier Scheme Benchmark:- NIFTY Liquid Index B-I	6.71	10,013	6.90	10,028	7.00	10,059	6.89	10,689	4.70	11,477	5.34	12,972	6.77	20,009	01-01-2013
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.92	10,011	6.73	10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	6.39	19,258	Managing Since May-18
		Funds N	Managed b	y R. Arun & '	Mohit Jair	ı (investmen	ts in fo	reign securit	ies poi	tion)					Inception
SBI Savings Fund	6.61	10,013	6.83	10,032	7.45	10,063	7.08	10,712	5.03	11,586	6.26	13,551	7.53	21,569	Date
First Tier Scheme Benchmark:-CRISIL Money Market B-I Index	6.74	10,013	7.00	10,029	7.25	10,062	7.06	10,706	4.98	11,569	5.83	13,280	7.01	20,480	01-01-2013 Managing
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.92	10,011	6.73	10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	6.39	19,258	Since Jan-13

- 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.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

		1 Year		3 Years		5 Years	Si	nce 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
Fu	nds Manag	ed by Richard D'soเ	ıza & *Mo	hit Jain (investmer	ts in forei	gn securities portio	on)		
SBI Magnum Comma Fund	12.19	11,226	23.61	18,888	14.75	19,901	12.71	35,435	Inception Date
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	15.43	11,552	30.18	22,061	13.77	19,064	11.12	30,491	04-01-2013 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.65	38,689	Aug-14
		Funds	s Manage	d by Richard D'sou	za				
SBI PSU Fund	41.80	14,207	32.11	23,057	13.00	18,430	8.66	24,082	Inception Date
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	40.96	14,123	39.37	27,072	13.24	18,627	7.92	22,411	01-01-2013 Managing Since
Additional Benchmark: - S&P BSE Sensex (TRI)	16.93	11,703	22.38	18,329	13.42	18,773	13.75	39,090	Aug-14

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

		1 Year		3 Years		5 Years	Si	nce 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 %	GR % returns on Standard CAGR % returns on Standa		Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
		Fun	ds Manag	ed by Dinesh Ahuj	a				
SBI Magnum Constant Maturity Fund	7.97	10,801	3.96	11,235	7.86	14,602	8.90	24,656	Inception Date
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	7.90	10,790	2.80	10,863	6.16	13,488	6.23	18,947	02-01-2013
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.91	10,791	2.89	10,891	6.47	13,686	6.31	19,097	Managing Since Jan-20

#### 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.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index
- \*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



				4 Vaan		2 1/			F.V.			Cime - Inc	-4!			
				1 Year Point-to-Point		3 Years	to-Point		5 Ye	ars oint-to-Point		Since Ince	ption nt-to-Poin		1	D-4- 0
			CAGR %	returns on Standard Investment of Rs. 10,000/-	CAGR %	returns o		ard CAGR %	retur In	ns on Standard vestment of Rs. 10,000/-	CAG	R % returns Inve	on Standestment o . 10,000/-	dard f		on Date & jing Since
		Funds I	Managed	by Rajeev Radhak	rishnan &	*Mohit Ja	in (inve	stments in f	oreign	securities p	ortion)					
SBI Short Term Debt Fund First Tier Scheme Benchmark: - CRISIL S	hort Duration	n Fund	6.89	10,693	4.82		,516	7.07		14,072	7.8		22,141			tion Date 1-2013
All Index		ii i uiiu	6.68	10,668	4.70		,477	6.83		13,916	7.6		21,758			ing Since
Additional Benchmark: - CRISIL 1 Year T-			6.41	10,641	4.40		,378	5.72		13,210	6.3		19,258	- 41		n-13
				ity portion) and Ra	_				/lohit s					portior		
SBI Magnum Children's Benefit Fund -			12.05	11,212	14.22	14	,901	9.91		16,042	12.0	)6	33,337			tion Date 2-2002
First Tier Scheme Benchmark:- NIFTY 50 Debt 15:85 Index	Hybrid Com	posite	8.90	10,890	7.47	12	,412	8.86		15,292	8.7	5	24,289		Manag	ing Since
Additional Benchmark: - S&P BSE Senses			16.93	11,703	22.38		,329	13.42		18,773	13.6		38,689		Ju	ın-08
		Fund Joi		aged Rajeev Radha			<u> </u>		foreig	<u> </u>			00.404			
SBI Banking and PSU Fund	alda a and DO	011 D - 1-4	6.64	10,668	4.47	11	,402	7.05		14,060	7.9	4	22,431			tion Date 1-2013
First Tier Scheme Benchmark: - NIFTY Ba Index	nking and Pa	SU Debt	6.41	10,641	4.70	11	,478	6.93		13,985	7.4	6	21,395			ing Since
Additional Benchmark: - Crisil 10 Yr Gilt In	idex		7.91	10,791	2.89	10	,891	6.47		13,686	6.2	4	18,961			ov-13
SBI Corporate Bond Fund			6.77	10,681	4.72	11	,486	N.A.		N.A.	7.2	2	13,683			tion Date
First Tier Scheme Benchmark: -NIFTY Cor	porate Bond	Index B-III	7.23	10,723	6.18	11	,971	N.A.		N.A.	7.6	1	13,903			2-2019 jing Since
Additional Benchmark: - Crisil 10 Yr Gilt In	idex		7.91	10,791	2.89	10	,891	N.A.		N.A.	6.0	9	13,045			eb-19
	naged by	Rajeev R		hnan and Ardhend				- '	lohit J					oortion	)	
SBI Floating Rate Debt Fund			6.67	10,671	N.A.	N	I.A.	N.A.		N.A.	5.1	8	11,496			tion Date
First Tier Scheme Benchmark: - Nifty Shor	t Duration De	ebt Index	6.64	10,664	N.A.	N	I.A.	N.A.		N.A.	4.8	9	11,409			0-2020
Additional Benchmark: - Crisil 1 Yr T-Bill Ir	ndex		6.41	10,641	N.A.	N	I.A.	N.A.		N.A.	4.4	5	11,277			ing Since ct-20
	7 Days 15 Days		15 Days	1 Mo	nth	1	l Year		3 Year		5 Year	Since	Inception	on		
	Annualized %	Point-to-F returns Standa Investm of Rs. 10,	on rd ent Annua		nnualized %	oint-to-Point returns on Standard Investment f Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10.000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10.000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to return Stand Investr of Rs. 10	s on lard ment	Inception Date & Managing Since
				,				,		,		01 KS. 10,000/-		oi ks. it	0,000/-	
	0.40			aged by Mr. Arun F								40.407	7.17	00.4	047	
SBI Magnum Ultra Short Duration Fund First Tier Scheme Benchmark: - CRISIL	6.43	10,01			7.16	10,061	6.77	10,681	4.75	11,493	6.04	13,407	7.17	20,8		Inception Date
Ultra Short Duration Debt B-I Index Additional Benchmark: - CRISIL	5.92	10,01		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	6.02	10,063	7.30 6.41	10,730	5.32 4.40	11,681 11,378	5.72	13,549	7.31 6.39	21,	250	01-01-2013 Managing
1 Year T-Bill Index		.,.		,		-,		-7.		·			0.39	19,4	200	Since Jun-2
				iged Rajeev Radha												
SBI Magnum Low Duration Fund	5.33	10,01	0 6.4	14 10,030	7.20	10,061	6.97	10,701	4.95	11,560	6.42	13,654	7.41	21,3	308	Inception Date
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index	5.76	10,01	1 7.0	04 10,029	7.17	10,061	7.27	10,727	5.33	11,687	6.37	13,622	7.53	21,	556	01-01-2013
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.92	10,01	1 6.7	73 10,028	6.02	10,051	6.41	10,641	4.40	11,378	5.72	13,210	6.39	19,2	258	Managing Since Jan-1:
				1 Year		3 Years			5 Ye	ars		Since Ince	ption			
			CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	returns o	to-Point in Standa tment of 0,000/-	cAGR %	retur In	oint-to-Point ns on Standard vestment of Rs. 10,000/-	CAG	R % returns Inve	nt-to-Poin on Stand estment o . 10,000/-	dard f		on Date & jing Since
Fund managed by Mr. Dinesh		d Mr. Ardl				_			it Shin					erseas	Investr	nents
SBI Retirement Benefit Fund - Aggressi			21.47	12,160	N.A.	N	I.A.	N.A.		N.A.	22.1		16,399			
First Tier Scheme Benchmark: - S&P BSE	500 TRI		17.31	11,741	N.A.	N	I.A.	N.A.		N.A.	15.0	06	14,137			
Additional Benchmark: - S&P BSE Sensex	TRI		16.93	11,703	N.A.	N	I.A.	N.A.		N.A.	12.5	53	13,384			
SBI Retirement Benefit Fund - Aggressi	-		18.67	11,878	N.A.	N	I.A.	N.A.		N.A.	19.2	20	15,427			
First Tier Scheme Benchmark: - CRISIL H Aggressive Index	ybrid 35+65	-	13.31	11,331	N.A.	N	I.A.	N.A.		N.A.	10.9	99	12,935			tion Date
Additional Benchmark: - S&P BSE Sensex	TRI		16.93	11,703	N.A.	N	I.A.	N.A.		N.A.	12.5	53	13,384			2-2021
SBI Retirement Benefit Fund - Conserva	ative Hybrid	l Plan	13.38	11,346	N.A.	N	I.A.	N.A.		N.A.	11.7	73	13,149			ing Since - 2021
First Tier Scheme Benchmark: - Crisil Hyb Conservative Index	rid 65+35 -		10.76	11,076	N.A.	N	I.A.	N.A.		N.A.	8.1	8	12,142			e - 2021
Additional Benchmark: - Crisil 10 Yr Gilt In	dex		7.91	10,791	N.A.	N	I.A.	N.A.		N.A.	3.0	5	10,770			
SBI Retirement Benefit Fund - Conserva			10.87	11,094	N.A.	N	I.A.	N.A.		N.A.	8.5	5	12,246			
First Tier Scheme Benchmark: - NIFTY Co	mposite Del	bt Index	7.56	10,756	N.A.	_	I.A.	N.A.		N.A.	5.14		11,318			
Additional Benchmark: - Crisil 10 Yr Gilt In	-		7.91	10,791	N.A.		I.A.	N.A.		N.A.	3.0		10,770			
Notes:			,	.5,701	14.7 %			14.7%			0.0	-	. 5,. 10			

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeer-Radhakirishnan manages the debt portion of the SBI Dual Advantage Fund Suries. & SBI Capital Protection Oriented Fund Suries. The total number of schemes managed by Mr. R. Servinessan is £3 extense is not printing and the period suries are printing managed by Mr. R. Servinessan in Extense count of Mr. Direct Artigia is 13, exhemes are jointly managed with Silling and several provided is an extense in printing managed by Mr. Rajeer-Radhakirishnan and stahenes is jointly managed with Billing and stable and sta



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 July 31, 2023.

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

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

SBI Blue Chip Fund	FUND MANAGER -SOHINI ANDANI & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	21,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	77,40,817	59,07,718	25,21,775	9,23,141	4,65,420	1,34,794			
Returns (Annualised) (%)	13.44	14.51	14.22	17.28	17.44	23.75			
First Tier Benchmark Returns (Annualised) (TRI) (%)#	12.96	13.75	14.37	17.21	17.00	21.62			
AdditionalBenchmarkReturns(Annualised)(TRI)(%)##	12.93	13.74	14.45	16.89	16.50	21.02			

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 & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	39,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	6,88,59,893	54,10,413	24,03,984	8,80,336	4,46,416	1,32,497			
Returns (Annualised) (%)	14.27	13.49	13.32	15.34	14.51	19.96			
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	14.39	15.64	12.93	17.12			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.68	13.74	14.45	16.89	16.50	21.02			

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

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

For calculation of Scheme returns, where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

SBI Contra Fund	FUND MANAGER -DINESH BALACHANDRAN & *MOHIT JAIN							
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP		
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000		
Mkt Value as on July 31, 2023 (₹)	5,15,84,682	65,39,161	31,56,670	12,07,004	5,56,714	1,42,099		
Returns (Annualised) (%)	19.84	15.68	18.39	28.41	30.52	36.02		
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.34	14.27	14.98	18.26	17.94	23.67		
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.95	13.74	14.45	16.89	16.50	21.02		

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. The calculation is derived by IDCW reinvested at the prevailing NAV.

#### SBI Large & Midcap Fund FUND MANAGER -SAURABH PANT & \*MOHIT JAIN Since Inception 15 Years 10 Years 5 Years 3 Years 1 Year **SIP Investments** SIP SIP SIP SIP SIP SIP Total Amount Invested (₹) 36,60,000 18.00.000 12,00,000 6,00,000 3,60,000 1,20,000 Mkt Value as on July 31, 2023 (₹) 7.81.03.897 67.86.938 28.44.254 10.07.133 4.95.182 1.35.936 Returns (Annualised) (%) 16.25 16.11 16.46 20.86 21.88 25.65 First Tier Benchmark Returns (Annualised) (TRI) (%) # N.A. 15.96 16.66 20.50 20.59 28.08 Additional Benchmark Returns (Annualised) (TRI) (%) ## 13.75 13.74 14.45 16.89 16.50 21.02

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. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Magnum MidCap Fund	FUND MANAGER -SOHINI ANDANI & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	22,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	1,24,14,550	84,61,893	31,12,706	11,26,752	5,21,332	1,38,995			
Returns (Annualised) (%)	16.52	18.62	18.13	25.52	25.64	30.76			
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.73	18.32	19.28	24.84	25.74	37.08			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13 23	13 74	14 45	16.89	16.50	21.02			

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.

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

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



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 July 31, 2023.

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

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

SBI Magnum Global Fund	FUND MANAGER -R. SRINIVASAN & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	34,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	8,49,40,718	69,12,879	25,79,939	9,29,716	4,63,890	1,34,937			
Returns (Annualised) (%)	17.92	16.32	14.64	17.57	17.21	23.99			
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.29	14.40	16.26	17.74	26.92			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.17	13.74	14.45	16.89	16.50	21.02			

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. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Focused Equity Fund	FUND MANAGER -R. SRINIVASAN & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	22,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	1,30,00,295	74,87,565	27,07,327	9,07,723	4,53,276	1,35,512			
Returns (Annualised) (%)	16.22	17.23	15.54	16.59	15.58	24.94			
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.67	14.27	14.98	18.26	17.94	23.67			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.44	13.74	14.45	16.89	16.50	21.02			

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 & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	16,70,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	94,77,367	N.A.	40,12,085	11,38,170	5,15,947	1,37,509			
Returns (Annualised) (%)	22.53	N.A.	22.83	25.94	24.87	28.27			
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.13	N.A.	16.85	25.74	27.48	43.26			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.53	N.A.	14.45	16.89	16.50	21.02			

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 (₹) Mkt Value as on July 31, 2023 (₹) Returns (Annualised) (%)	36,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
	10,01,58,912	59,08,174	26,32,000	10,12,146	5,06,240	1,43,010			
	17.50	14.51	15.02	21.06	23.49	37.57			
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.27	14.98	18.26	17.94	23.67			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.79	13.74	14.45	16.89	16.50	21.02			

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. The calculation is derived by IDCW reinvested at the prevailing NAV.

# SBI Equity Hybrid Fund FUND MANAGER -R. SRINIVASAN (Equity) & DINESH AHUJA (Debt) \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	33,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	4,47,50,574	53,11,536	23,06,519	8,34,672	4,30,931	1,29,633
Returns (Annualised) (%)	15.42	13.28	12.55	13.18	12.06	15.29
First Tier Benchmark Returns (Annualised) (%) #	N.A.	12.25	12.59	13.97	12.93	16.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.41	13.74	14.45	16.89	16.50	21.02

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. The calculation is derived by IDCW 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.

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



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 July 31, 2023.

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

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

SBI Flexicap Fund	FUND MANAGER -R. SRINIVASAN & *MOHIT JAIN								
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP			
Total Amount Invested (₹)	21,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000			
Mkt Value as on July 31, 2023 (₹)	79,54,047	58,85,625	25,57,492	8,96,454	4,54,812	1,33,789			
Returns (Annualised) (%)	13.15	14.47	14.48	16.08	15.82	22.09			
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.38	14.27	14.98	18.26	17.94	23.67			
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.00	13.74	14.45	16.89	16.50	21.02			

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 & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	2,76,92,614	81,81,549	31,06,017	10,10,532	4,44,256	1,29,604
Returns (Annualised) (%)	15.88	18.24	18.09	21.00	14.17	15.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.32	14.21	14.95	6.93	6.74
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.95	13.74	14.45	16.89	16.50	21.02

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. The calculation is derived by IDCW reinvested at the prevailing NAV.

# SBI Consumption Opportunities Fund FUND MANAGER -SAURABH PANT & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	4,42,19,541	88,52,303	29,39,182	10,51,075	5,29,068	1,37,679
Returns (Annualised) (%)	18.86	19.13	17.07	22.63	26.72	28.56
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.86	14.01	16.57	17.53	19.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.95	13.74	14.45	16.89	16.50	21.02

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. The calculation is derived by IDCW reinvested at the prevailing NAV.

# SBI Banking & Financial Services Fund FUND MANAGER -MILIND AGRAWAL & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	10,20,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	19,28,843	N.A.	N.A.	8,66,501	4,53,917	1,33,977
Returns (Annualised) (%)	14.54	N.A.	N.A.	14.70	15.68	22.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.01	N.A.	N.A.	15.21	15.89	19.77
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.95	N.A.	N.A.	16.89	16.50	21.02

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 Infrastructure Fund FUND MANAGER -BHAVIN VITHLANI & \*MOHIT JAIN Since Inception 15 Years 10 Years 5 Years 3 Years 1 Year SIP Investments SIP SIP SIP SIP SIP SIP 19,30,000 Total Amount Invested (₹) 18,00,000 12.00.000 6.00.000 1,20,000 3,60,000 Mkt Value as on July 31, 2023 (₹) 57,03,114 53,23,266 29,14,236 10.93.921 5,37,938 1.43.347 Returns (Annualised) (%) 12.35 13.30 16.91 24.29 27.96 38.15 8.98 9.84 13.47 20.93 22.59 33.72 First Tier Benchmark Returns (Annualised) (TRI) (%) #

13.74

14.45

16.89

Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## S&P BSE SENSEX, Inception Date: June 06, 2007

Returns are calculated for Regular Plan Growth Option

Additional Benchmark Returns (Annualised) (TRI) (%) ##

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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\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.

13.19

21.02

16.50



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

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

SBI Magnum COMMA Fund	FUND MANAGER -RICHARD D'SOUZA & *MOHIT JAIN						
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹) Mkt Value as on July 31, 2023 (₹) Returns (Annualised) (%) First Tier Benchmark Returns (Annualised) (TRI) (%) # Additional Benchmark Returns (Annualised) (TRI) (%) ##	21,60,000 64,80,645 11.11 N.A. 13.03	18,00,000 47,89,804 12.07 N.A. 13.74	12,00,000 26,03,372 14.81 14.57 14.45	6,00,000 9,26,964 17.45 19.73 16.89	3,60,000 4,31,273 12.11 19.20 16.50	1,20,000 1,29,569 15.19 19.89 21.02	

Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## S&P BSE SENSEX, Inception Date: August 08, 2005

Returns are calculated for Regular Plan Growth Option

## SBI Healthcare Opportunities Fund FUND MANAGER -TANMAYA DESAI & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	3,26,47,390	70,07,994	24,70,784	10,17,843	4,69,244	1,47,638
Returns (Annualised) (%)	16.93	16.47	13.84	21.29	18.02	45.54
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.19	11.76	17.79	13.79	39.43
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.95	13.74	14.45	16.89	16.50	21.02

Past performance may or may not be sustained in the future. # S&P BSE Health Care, ## S&P BSE SENSEX, Inception Date: June 07, 1999

Returns are calculated for Regular Plan Growth Option

## SBI PSU Fund FUND MANAGER -RICHARD D'SOUZA

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 July 31, 2023 (₹)	30,06,137	N.A.	22,17,543	10,25,011	5,56,822	1,47,385
Returns (Annualised) (%)	9.42	N.A.	11.81	21.59	30.54	45.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.22	N.A.	13.19	24.87	35.72	47.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.80	N.A.	14.45	16.89	16.50	21.02

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

Returns are calculated for Regular Plan IDCW Option.

# SBI Banking and PSU Fund FUND MANAGER -RAJEEV RADHAKRISHNAN & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	16,60,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	27,87,460	N.A.	16,86,910	6,88,573	3,85,286	1,24,250
Returns (Annualised) (%)	7.15	N.A.	6.63	5.45	4.47	6.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.28	N.A.	6.80	5.93	4.96	6.81
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	N.A.	5.94	4.82	4.08	8.22

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.

# SBI Corporate Bond Fund FUND MANAGER -RAJEEV RADHAKRISHNAN & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	5,40,000	N.A.	N.A.	N.A.	3,60,000	1,20,000	
Mkt Value as on July 31, 2023 (₹)	6,10,675	N.A.	N.A.	N.A.	3,86,846	1,24,350	
Returns (Annualised) (%)	5.42	N.A.	N.A.	N.A.	4.74	6.82	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.72	N.A.	N.A.	N.A.	5.99	7.79	
Additional Renchmark Returns (Annualised) (TRI) (%) ##	4.41	N.A.	N.A.	N.A.	4.08	8.22	

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

Returns are calculated for Regular Plan Growth Option

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

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

SBI Dynamic Bond Fund	FUND MANAGER -DINESH AHUJA & *MOHIT JAIN						
SIP Investments	Since Inception	15 Years	10 Years	5 Years	3 Years	1 Year	
	SIP	SIP	SIP	SIP	SIP	SIP	
Total Amount Invested (₹)	23,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on July 31, 2023 (₹)	48,89,677	32,93,022	17,35,095	7,01,353	3,90,572	1,25,079	
<b>Returns (Annualised) (%)</b>	7.03	7.62	7.17	6.19	5.38	7.98	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.89	7.82	7.37	6.27	4.93	7.63	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.17	6.15	5.94	4.82	4.08	8.22	

Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

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

#### SBI Magnum Medium Duration Fund FUND MANAGER -DINESH AHUIA & \*MOHIT IAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	55,89,817	34,53,749	17,95,705	7,08,401	3,90,811	1,24,843
Returns (Annualised) (%)	8.00	8.20	7.82	6.59	5.42	7.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.39	8.41	8.18	8.03	7.60	9.38
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.15	6.15	5.94	4.82	4.08	8.22

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

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

#### **SBI Savings Fund** FUND MANAGER -R. ARUN & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	46,76,551	30,75,911	16,35,859	6,83,842	3,89,122	1,24,450
Returns (Annualised) (%)	6.97	6.79	6.04	5.18	5.13	6.98
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.97	6.84	6.24	5.52	5.69	7.43
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.14	6.17	5.88	5.13	5.02	6.90

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

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

# SBI Short Term Debt Fund FUND MANAGER -RAJEEV RADHAKRISHNAN & \*MOHIT JAIN

SIP Investments	SIP	SIP	SIP	SIP	SIP	SIP
Total Amount Invested (₹)	17,60,000	17,40,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	30,48,827	29,93,239	16,81,179	6,91,263	3,87,300	1,24,367
Returns (Annualised) (%)	7.10	7.12	6.56	5.61	4.82	6.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.35	7.34	6.88	5.88	5.11	7.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.17	6.17	5.88	5.13	5.02	6.90

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

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV. Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

#### SBI Magnum Childrens Benefit Fund -Savings Plan FUND MANAGER -R. SRINIVASAN (Equity) & Rajeev Radhakrishnan (Debt) & \*Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	92,94,080	44,75,459	21,41,275	7,94,276	4,26,022	1,29,205
Returns (Annualised) (%)	10.64	11.28	11.15	11.18	11.27	14.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.76	8.75	8.60	8.19	6.94	9.64
Additional Renchmark Returns (Annualised) (TRI) (%)	## 15.06	13.74	14.45	16.92	16.51	21.02

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

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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\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.
"Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. Intervening periods where plan does not have corpus are excluded.



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 July 31, 2023.

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

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

SBI Magnum Childrens Benefit Fund -Investment	Plan FUND MANA	GER -R. SKIN	IIVASAN (Equi	ty) & Dinesn	Anuja (Debt)	"Monit Jain
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,50,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on July 31, 2023 (₹)	5,41,618	N.A.	N.A.	N.A.	N.A.	1,40,353
Returns (Annualised) (%)	31.63	N.A.	N.A.	N.A.	N.A.	33.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.63	N.A.	N.A.	N.A.	N.A.	16.97
Additional Renchmark Returns (Annualised) (TRI) (%) ##	16.03	N.A.	N.A.	N.A.	N.A.	21.02

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 AHUIA Since Inception 15 Years 10 Years 5 Years 3 Years 1 Year SIP Investments **SIP** SIP SIP SIP SIP SIP 12.00,000 27.20.000 18.00.000 6.00.000 3.60.000 1.20.000 Total Amount Invested (₹) 70,25,156 34,88,964 18,02,599 7,11,180 3,92,432 1,25,124 Mkt Value as on July 31, 2023 (₹) 7.62 8.32 7.90 6.74 5.69 8.05 Returns (Annualised) (%) 7.12 6.12 N.A. 7.18 5.13 8.00 First Tier Benchmark Returns (Annualised) (TRI) (%) # N.A. 6.15 5.94 4.82 4.08 8.22 Additional Benchmark Returns (Annualised) (TRI) (%) ##

Past performance may or may not be sustained in the future. # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000

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

# SBI Magnum Constant Maturity Fund FUND MANAGER -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 (₹)	27,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	72,50,860	34,33,162	17,73,785	6,93,337	3,85,915	1,24,859
Returns (Annualised) (%)	7.86	8.12	7.59	5.73	4.58	7.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.15	6.05	5.80	4.66	4.05	8.27
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.15	5.94	4.82	4.08	8.22

Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000

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

SBI Magnum Income Fund	FUND MANAGER -DINESH AHUJA & *MOHIT JAIN						
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	29,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on July 31, 2023 (₹)	78,84,768	32,87,533	17,45,079	7,05,361	3,89,678	1,24,880	
Returns (Annualised) (%)	7.15	7.60	7.28	6.41	5.22	7.66	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.85	8.54	8.14	7.58	6.36	8.37	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.15	5.94	4.82	4.08	8.22	

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

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

# SBI 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 (₹)	9,90,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	14,56,472	N.A.	N.A.	7,82,382	4,20,935	1,30,418
Returns (Annualised) (%)	9.15	N.A.	N.A.	10.57	10.44	16.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.30	N.A.	N.A.	9.72	9.26	12.04
Additional Renchmark Returns (Annualised) (TRI) (%) ##	5.45	N.A.	N.A.	4.81	4.08	8.22

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

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

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

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

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.



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 July 31, 2023.

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

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

SBI Conservative Hybrid Fund	FUND MANAGER -Saurabh Pant (Equity) & Mansi Sajeja (Debt) & *Mohit Jain					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	76,27,736	37,55,630	19,46,492	7,86,327	4,21,007	1,28,315
Returns (Annualised) (%)	8.47	9.20	9.35	10.77	10.46	13.16
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.75	8.60	8.19	6.94	9.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.15	5.94	4.82	4.08	8.22

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 & \*MOHIT IAIN Since Inception 15 Years 10 Years 5 Years 1 Year 3 Years SIP Investments SIP SIP SIP SIP SIP SIP Total Amount Invested (₹) 10,90,000 N.A. N.A. 6,00,000 3,60,000 1,20,000 7,09,910 15,07,346 N.A. N.A. 3,96,780 1,25,677 Mkt Value as on July 31. 2023 (₹) 6.97 N.A. N.A. 6.67 6.43 8.93 Returns (Annualised) (%) 8.43 N.A. 8.20 7.89 9.51 First Tier Benchmark Returns (Annualised) (TRI) (%) # N.A. 5.68 N.A. N.A. 4.82 4.08 8.22 Additional Benchmark Returns (Annualised) (TRI) (%) ##

Past performance may or may not be sustained in the future. # CRISIL Credit Risk Debt C-II Index, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014

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

## SBI Multi Asset Allocation Fund FUND MANAGER -Dinesh Balachandran & Raj Gandhi (for ETCDs) & \*Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,30,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2023 (₹)	8,75,117	N.A.	N.A.	8,24,497	4,37,235	1,33,137
Returns (Annualised) (%)	12.47	N.A.	N.A.	12.68	13.07	21.02
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.14	N.A.	N.A.	11.13	10.07	14.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.65	N.A.	N.A.	16.92	16.51	21.02

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

# SBI Multicap Fund FUND MANAGER -Mr. R. Srinivasan & \*Mr. Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,70,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on July 31, 2023 (₹)	1,91,211	N.A.	N.A.	N.A.	N.A.	1,32,300
Returns (Annualised) (%)	16.79	N.A.	N.A.	N.A.	N.A.	19.64
First Tier Benchmark Returns (Annualised) (TRI) (%) #	24.30	N.A.	N.A.	N.A.	N.A.	29.18
Additional Benchmark Returns (Annualised) (TRI) (%) ##	19.13	N.A.	N.A.	N.A.	N.A.	21.02

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

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

# SBI Balanced Advantage Fund FUND MANAGER -Mr. Dinesh Balachandran (Equity) Mr. Dinesh Ahuja (Debt) & \*Mr.Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,30,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on July 31, 2023 (₹)	2,63,377	N.A.	N.A.	N.A.	N.A.	1,33,170
Returns (Annualised) (%)	14.27	N.A.	N.A.	N.A.	N.A.	21.07
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.00	N.A.	N.A.	N.A.	N.A.	14.24
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.66	N.A.	N.A.	N.A.	N.A.	8.22

Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## S&P BSE Sensex TRI, Inception Date: August 31, 2021

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

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

Investors are advised to refer to the performance summary table on page 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.

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 42.

# **Total Expense Ratios (as on month end)**



Equity Schemes Re	g -Plan	Dir-Plan	Debt Schemes R	eg -Plan	Dir-Pla
SBI Blue Chip Fund	1.60	0.87	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.21	1.12
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund	1.48 d)	0.77	SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.66	1.14
SBI Magnum Global Fund	1.93	1.21	SBI Retirement Benefit Fund - Conservative Plan	1.39	0.89
SBI Magnum Mid Cap Fund	1.83	0.90			
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	1.98	1.34	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt F	1.01 und)	0.38
SBI Focused Equity Fund	1.61	0.70	SBI Short Term Debt Fund	0.84	0.34
(Previously known as SBI Emerging Businesses Fr	und)		SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.11	0.61
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.17	1.10	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.30	0.18
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.12	1.04	SBI Magnum Children's Benefit Fund -		
SBI Technology Opportunities Fund	1.98	0.88	Savings Plan (Previously known as SBI Magnum Children's Ben	1.21 efit Fund)	0.86
(Previously known as SBI IT Fund)	1.70	0.02	SBI Magnum Income Fund	1.46	0.80
SBI Contra Fund SBI Flexicap Fund	1.78	0.83	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Sho	0.63 rt Term Pla	0.30 n)
(Previously known as SBI Magnum Multi Cap Fun SBI Large & Midcap Fund	1.81	0.91	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Lon	0.94 g Term Plar	0.46 n)
(Previously known as SBI Magnum Multiplier Fun SBI Magnum Comma Fund	2.57	2.03	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Incom	1.80 e Plan - Flo	0.97 ater)
SBI PSU Fund	2.49	1.35	SBI Savings Fund	0.76	0.23
SBI Infrastructure Fund	2.27	1.80	SBI Dynamic Bond Fund	1.43	0.66
SBI Arbitrage Opportunities Fund	0.97	0.40	SBI Corporate Bond Fund	0.79	0.34
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.66	0.71	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.54	0.90
SBI Equity Savings Fund	1.19	0.67	SBI Magnum Medium Duration Fund	1.21	0.68
SBI Banking And Financial Services Fund	1.90	0.77	(Previously known as SBI Regular Savings Fund)		
SBI Gold Fund	0.42	0.10	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund	0.54 d)	0.31
SBI International Access- US Equity FoF	1.63	0.91	SBI Overnight Fund	0.18	0.10
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scher	1.75 me)	0.99	(Previously known as SBI Magnum InstaCash Fund SBI Banking and PSU Fund	0.81	0.34
SBI Equity Minimum Variance Fund	0.74	0.42	(Previously known as SBI Treasury Advantage Fur	ıd)	
SBI MultiCap Fund	1.78	0.88	SBI Magnum Children's Benefit Fund – Investment Plan	2.21	0.97
SBI Dividend Yield Fund	1.89	0.77	SBI Floating Rate Debt Fund	0.46	0.26
SBI Retirement Benefit Fund - Aggressive Plan	2.07	0.87	SBI Balanced Advantage Fund	1.66	0.74
			SBI Long Duration Fund	0.67	0.22

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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# **IDCW History Of Debt & Hybrid Funds**



#### 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

# **IDCW History Of Debt & Hybrid Funds**



#### 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

# **IDCW History Of Debt & Hybrid Funds**



#### **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	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
Regular Plan - Mthly IDCW	21-Feb-22	5.0000	1086.8751
Direct Plan - Mthly IDCW	21-Feb-22	5.0000	1135.5629

Face value: ₹1000

### SBI Magnum Gilt Fund - Regular Plan - IDCW Option

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable. Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013



SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Equity ESG Fund	NIFTY100 ESG TRI	
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	No e Moderate High
9	SBI Contra Fund	S&P BSE 500 TRI	State the Tier
10	SBI Nifty Index Fund	Nifty 50 TRI	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
11	SBI Focused Equity Fund	S&P BSE 500 TRI	Wery High
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	RISKOMETER
13	SBI Magnum Comma Fund	Nifty Commodities TRI	Investors understand that the
14	SBI Flexicap Fund	S&P BSE 500 TRI	scheme benchmark riskometer
15	SBI Blue Chip Fund	S&P BSE 100 TRI	is at Very High risk
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	S&P BSE PSU TRI	
18	SBI Smallcap Fund	S&P BSE 250 Small Cap 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	
25	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
26	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	
2	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index C-III	Moderate Moderately High
3	SBI Credit Risk Fund	CRISIL Credit Risk Debt C-II Index	State Take
4	SBI Multi Asset Allocation Fund	45% CRISIL 10 year Gilt Index +40%NIFTY 50	1 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (
		TRI+15% Price of Gold	no <sub>7</sub>
5	SBI Gold Fund	Price of Gold	RISKOMETER
6	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	Investors understand that the
			scheme benchmark riskometer is at High risk
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	Woderate Moderately Moderately
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	Code and Modern High of Age
3	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt B-III Index	Ned High
			RISKOMETER Investors understand that the scheme benchmark riskometer is at Moderately High risk



SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Low Duration Fund	CRISIL Low Duration Debt B-I Index	
2	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index	Noderate Moderately High
3	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt B-I Index	Control of the state of the sta
4	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index	
5	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	Wesh Nath
6	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	RISKOMETER
7	SBI Equity Savings Fund	NIFTY Equity Savings Index	Investors understand that the
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index B-III	scheme benchmark riskometer
9	SBI Retirement Benefit Fund - Conservative Plan	NIFTY Composite Debt Index	is at Moderate risk
10	SBI Liquid Fund	NIFTY Liquid Index B-I	
11	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
12	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market B-I Index	
2	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	Noderate Moderate High
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	Investors understand that the scheme benchmark riskometer is at Low risk



# Disclosure of Potential Risk Class (PRC) matrix

## SBI Overnight Fund

Potential Risk Class					
Credit Risk→					
Interest Rate Risk <b>↓</b>	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 <b>↓</b>	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)		
Relatively Low (Class I)					
Moderate (Class II)	A-II				
Relatively High (Class III)					

• SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund

Potential Risk Class						
Credit Risk→						
Interest Rate Risk <b>↓</b>	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Relatively Low (Class I)						
Moderate (Class II)						
Relatively High (Class III)	A-III					



# Disclosure of Potential Risk Class (PRC) matrix

• SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund

Potential Risk Class					
Credit Risk→			Relatively High (Class C)		
Interest Rate Risk <b>↓</b>	Relatively Low (Class A)	Moderate (Class B)			
Relatively Low (Class I)		B-I			
Moderate (Class II)					
Relatively High (Class III)					

• SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Long Duration Fund

	Potential Risk Class					
Credit Risk ->						
Interest Rate Risk <b>↓</b>	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Relatively Low (Class I)						
Moderate (Class II)						
Relatively High (Class III)		B-III				



# Disclosure of Potential Risk Class (PRC) matrix

## SBI Magnum Low Duration Fund

	Potential Risk Class					
Credit Risk→						
Interest Rate Risk <b>↓</b>	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Relatively Low (Class I)						
Moderate (Class II)			C-II			
Relatively High (Class III)						

# • SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund

Potential Risk Class						
Credit Risk→						
Interest Rate Risk <b>↓</b>	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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# How to read the Factsheet?





#### **Fund Manager**

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.



#### **Application Amount for Fresh Subscription**

This is the minimum investment amount for a new investor in a mutual fund scheme.

SIP 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



#### Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.



#### NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.



# Note

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



#### **Yield to Maturity**

First Tier Benchmark

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.

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



of three years.

SIP

#### **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.



#### 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.



#### **Exit Load**

BSE 500, 10-Year Gsec.

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.



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.

Modified duration is the price sensitivity

and the percentage change in price for a



#### 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.



#### 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.



#### Nature of Scheme

**Modified Duration** 

unit change in yield

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.



# 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.



#### 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.



# Rating Profile

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.



## **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.



The following Income Tax/TDS rates are applicable for Financial Year (FY) 2023-24 as per Finance Act 2023

### CAPITAL GAINS ON EQUITY-ORIENTED¹ MUTUAL FUNDS (SUBJECT TO STT²)

Type of Capital Gain	$\Rightarrow$	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS	
Period of Holding	$\Rightarrow$	Up to 12 months		More than 12 mon	ths
Status of Investor	1	INCOME TAX RATE TDS		INCOME TAX RATE	TDS
(A) Resident Individual / HUF			NIL	NIL	
(B) Domestic Company		Section 111A: 15% <sup>\$</sup>	NIL	Section 112A: 10% <sup>3</sup> \$	NIL
(C) Non-Resident (other than FII)			15%*#	Section 112A, 10%	10% \$#
(D) Foreign Institutional Investor (	(FII)	Section 111A: 15% <sup>\$</sup>	NIL	IL	

- (1) Equity-Oriented Fund (EOF) refers to a scheme of a MF wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an EOF if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.
- (2) STT @ 0.001% is applicable on redemption of units of Equity-oriented Mutual Funds
- (3) Without Indexation & foreign exchange fluctuation benefit. LTCG on EOF are exempt from tax up to Rs.1,00,000.

#### CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS

## [I] FOR INVESTMENTS MADE ON OR AFTER APRIL 1, 2023

CONDITION – % of Equity Holding in MF	Up to 35% <sup>4</sup>		More than 35%		More than 35%	
Type of Capital Gain 👄	SHORT TERM CAPITAL GAINS		SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding -	Irrespective of Holding Period		Up to 36 m		,	36 months
Status of Investor	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Applicable Slab rates <sup>\$</sup>	NIL	Applicable Slab rates <sup>\$</sup>	NIL	20% <sup>5</sup>	NIL
(B) Domestic Company	Applicable Tax rates <sup>\$</sup>	NIL	Applicable Tax rates <sup>\$</sup>	NIL	20%3*	NIL
(C) Non-Resident (other than FII)	Applicable Slab rates <sup>\$</sup>	30% <sup>6</sup> \$#	Applicable Slab rates <sup>\$</sup>	30%\$#	Listed: 20% <sup>5</sup> \$ Unlisted: 10% <sup>6</sup> \$	Listed: 20% <sup>5</sup> *# Unlisted: 10% <sup>6</sup> *#
(D) Foreign Institutional Investor (FII)	30% <sup>6</sup> \$	NIL	30%	NIL	10% <sup>6</sup> \$	NIL

#### [II] FOR INVESTMENTS MADE ON OR BEFORE MARCH 31, 2023

Type of Capital Gain	SHORT TERM CAPITAL GAINS		LONG TERM CA (Section	
Period of Holding	Up to 36 mont	ths	More than 3	6 months
Status of Investor	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(E) Resident Individual / HUF	Applicable slab rates <sup>\$</sup>	NIL	20%5\$	NIL
(F) Domestic Company	Applicable Tax rates <sup>\$</sup>	NIL	20%5\$	NIL
(G) Non-Resident (other than FII)	Applicable slab rates <sup>\$</sup>	30% \$#	Listed: 20% <sup>5</sup> Unlisted: 10% <sup>6</sup>	Listed: 20% <sup>5</sup> \$# Unlisted: 10% <sup>6</sup> \$#
(H) Foreign Institutional Investor (FII)	30% <sup>\$</sup>	NIL	10%6\$	NIL

- (4) "Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.
- (5) with indexation benefit
- (6) without indexation and foreign exchange fluctuation benefit

#### TAX ON INCOME DISTRIBUTION (IDCW OPTION)

Status of Investor	INCOME TAX RATE	TDS
(A) Resident Individuals / HUF	Applicable Slab rates <sup>\$</sup>	10% (if income distributed > $Rs.5,000$ during $FY$ )#
(B) Domestic Company	Applicable Tax rates <sup>\$</sup>	10% (if income distributed > Rs.5,000 during FY)#
(C) Non-Resident	20% <sup>\$</sup>	20%\$#

#### **\$** Surcharge:

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime w/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF acquired up to March 31, 2023 and LTCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

Cess: Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge

# The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

TDS at higher rates: TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply.

In case of non-resident investors (other than FII): As per provisions of Section 196A, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

<u>In case of FII:</u> As per provisions of Section 196D, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.

### INCOME- TAX RATES FOR INDIVIDUAL/HUF/AOP/BOI/Artificial Juridical Person

#### DEFAULT – NEW TAX REGIME [Section 115BAC(1A)]

TOTAL INCOME	TAX RATES
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 6,00,000	5%
INR 6,00,001 to INR 9,00,000	10%
INR 9,00,001 to INR 12,00,000	15%
INR 12,00,001 to INR 15,00,000	20%
INR 15,00,001 and above	30%

# OPTIONAL – OLD TAX REGIME (with specified exemptions & deductions)

TOTAL INCOME	TAX RATES \$	
Up to INR 2,50,000	NIL	
INR 2,50,001 to INR 5,00,000	5%	
INR 5,00,001 to INR 10,00,000	20%	
INR 10,00,001 and above	30%	

- (i) Under the old tax regime, in the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000 and in the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000
- (ii) In cases where the taxable income, reduced by long term capital gains / short term capital gains of a resident individual/HUF is below the basic exemption limit, the long-term capital gain / short-term capital gains will be reduced to the extent of this shortfall and only the balance is chargeable to income tax. The benefits of this provision are not available to non-resident individuals.
- (iii) Rebate of up to INR 25,000 is available for resident individuals whose total income does not exceed INR 700,000 under the default New Tax Regime u/s. 115BAC(1A). In case such resident individual opts to pay tax under the old tax regime, then rebate of up to Rs.12,500 is available if total income does not exceed Rs.5,00,000. However, such rebate is not available with respect to income-tax on long-term capital gains arising on transfer of units of equity-oriented schemes.

#### **INCOME- TAX RATES FOR DOMESTIC COMPANIES**

# If availing specified exemptions / deductions

Optional Regime (Without specified exemptions / deductions)

	Turnover ≤ Rs. 400 Crore	Turnover > Rs.400 Crore	Section 115BAA	Section 115BAB
Basic Tax Rate \$	25%	30%	22%	15%
Minimum Alternate Tax (MAT) §	15%	15%	Not Applicable	

#### Note:

- (1) The rates above are based on the Income Tax Act, 1961 as amended by the Finance Act, 2023.
- (2) The above rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.
- (3) Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.
- (4) Under the provisions of the Income-tax Act, 1961, every person who has been allotted a PAN on or after July 1, 2017 and is eligible to obtain Aadhaar Number, is required to link his PAN with Aadhaar. The date for linking PAN and Aadhaar has now been extended to June 30, 2023 on payment of penalty of Rs.1,000. From July 1, 2023, the PAN of taxpayers who have failed to link PAN with Aadhaar, as required, shall become inoperative and the consequences during the period that PAN remains inoperative will be as follows:
  - (i) no refund shall be made against such PANs;
  - (ii) interest shall not be payable on such refund for the period during which PAN remains inoperative; and
  - (iii) TDS and TCS shall be deducted /collected at higher rate, as provided in the Act.
  - Additionally, such taxpayers will not be able to conduct transactions where quoting PAN is mandatory, like investments in mutual funds.

The PAN can be made operative again in 30 days, upon linking of PAN with Aadhaar after payment of fee of Rs.1,000.

Those persons who have been exempted from PAN-Aadhaar linking will not be liable to the consequences mentioned above. This category includes those residing in specified States, a non-resident as per the Income-tax Act, 1961, an individual who is not a citizen of India or individuals of the age of eighty years or more at any time during the previous year.

Disclaimer: The above overview is not exhaustive or comprehensive and is not intended to be a substitute for professional advice. The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/her tax consultant with respect to the specific direct tax implications arising out of their transactions. The investor alone shall be fully responsible and/or liable for any decision/action taken on the basis of this document. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of SBI Mutual Fund.



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