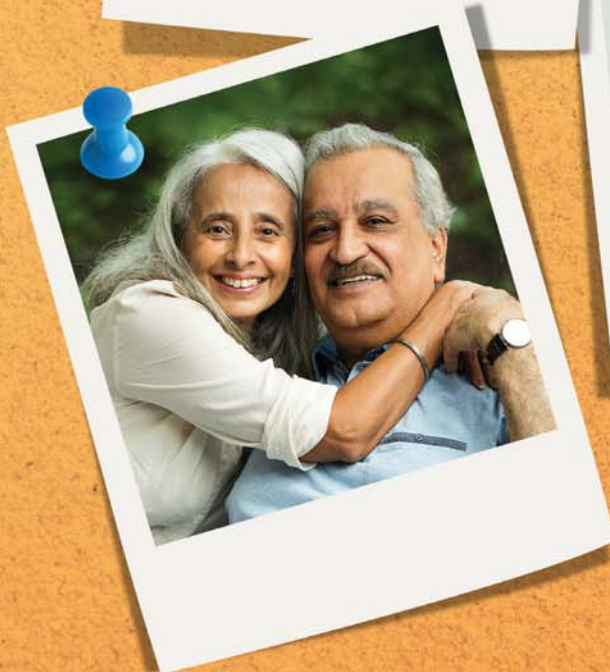
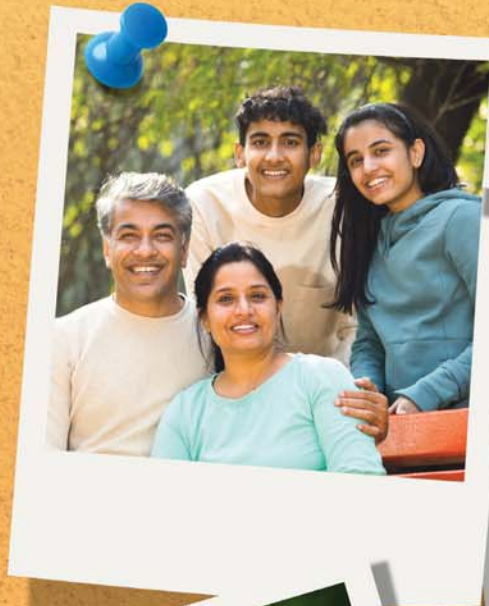


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step in life,  
Mutual Fund  
Solutions  
help you  
step forward.



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## From the MD & CEO's Desk

**Dear Investors,**

The year 2023 is drawing to a close, with less than two months to go. Just when the economic effects of the Russia-Ukraine war were subsiding, another conflict has unfolded in the Middle East. These developments are certainly tragic for the loss of human lives. At the same time, such developments also indirectly affect unrelated entities, mainly from an economic point of view. The geo-political tensions affect supply chains, prices of essential commodities, trade and the highly interconnected global economy. Such events are also a fodder for market volatility. On our part, we maintain a close watch on these developments and their possible impact on your investments.

Amidst all this, so far, the Indian economy has maintained its resilience. However, high frequency economic indicators are also pointing to a decline in consumption. Urban consumer sentiment has been on a decline in the past few months. On the external front, as we have pointed out previously too, merchandise exports have witnessed moderation. As a result, the economic growth could be affected in the second half of the current financial year. That being said, our belief in India's economic potential remains strong. Private sector project announcement is at present at the highest level since 2012<sup>^</sup>.

Markets have also remained volatile in recent weeks. The popular benchmarks NSE Nifty 50 and BSE Sensex decreased month on month in October by 2.8%\* and 3%\*, respectively. At the same time, the Indian markets were more resilient in comparison to global equity markets.

The economic and market developments are dynamic in nature and will continue to be so. Simply put, how the market behaves is totally unpredictable. What, however, can be predictable is your approach to finances and investments. Gradually saving and investing can work wonders over long time periods, even if the investment amount is relatively meagre. It is not just traditional wisdom that sound financial habits are rewarding.

It is also important to know that your investment journey doesn't have to be like others. Each individual's investment journey is likely to be unique with their own risk appetite and financial goals. There is a reason why different funds with different asset mix and different investments exist. It is quite possible that the mutual fund scheme suitable for you is different than what is suitable for a close friend of yours. Hence, it becomes crucial to consult an advisor who could guide you in a proper manner.

In a few days, we will be celebrating Diwali, which is accompanied by prayers and wishes of prosperity all around. As highlighted above, a healthy approach to investments increases the odds of prosperity manifolds. This Diwali, I would encourage you to propagate the roadmap to prosperity among your family and friends. Encourage your loved ones to follow the basics of sound financial planning. The first step to prosperity is awareness regarding what should and should not be done. We all can play a constructive role on this front within our own small, close circles.

I wish you all a healthy, safe and prosperous Deepawali!

**Warm Regards,  
Shamsheer Singh  
MD & CEO**

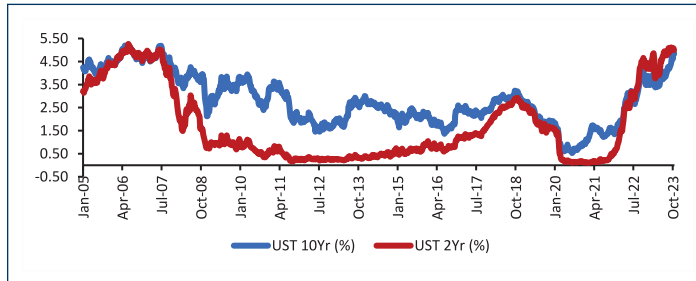
Source: <sup>^</sup>CMIE, \*Bloomberg

# Market Overview

Softer interest rates, supportive Central Banks and a stable geopolitical backdrop have been considered the default settings from a market perspective over the last decade and half. In the context of a likely regime shift in inflation outcomes and expectations, the broader themes of a higher interest rate regime (relative to recent history) and less supportive central banks has been broadly priced in. Geopolitical tensions remain another risk factor that could continue to engage attention. For the time being, the impact of recent hostilities on asset markets remains fairly contained and the key variable engaging broader market attention remains the unprecedented volatility in US treasury yields. Apart from the repricing of market expectations on the FED policy stance, large and widening fiscal deficits and associated supply pressure have had its impact on treasury yields on a more directional basis. Data surprises with respect to well followed and researched market expectations on key data points continue to lead to near-term volatility in either direction. This could well remain the new normal as the FED decides how long to maintain policy rates at the current level.

Chart1:

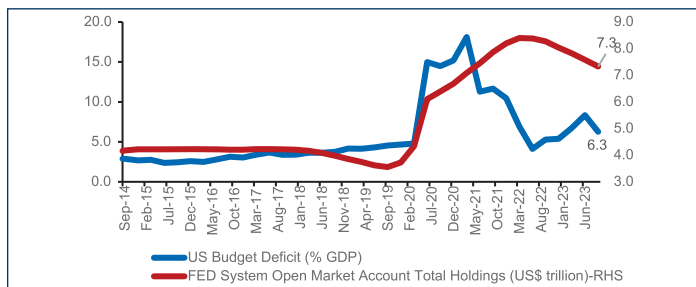
Global Equities and Debt markets correct in Sep 23



Source: Bloomberg, SBIFM Research

Chart 2:

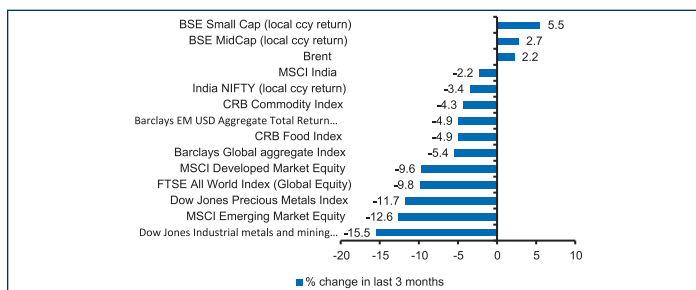
High bond supply during Fed balance-sheet contraction.



Source: Bloomberg, SBIFM Research

Chart 3:

Real rates move up even as 10y inflation expectations stay anchored



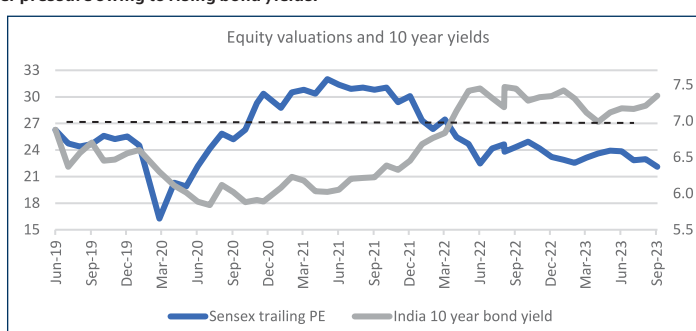
Source: Bloomberg, SBIFM Research

## Equity

Through the month of October, Indian bond yields surged higher amidst the continued rise in US bond yields. Indian 10-year yields moved up by 13 bps to end at 7.35% vs 7.22% a month ago. A rise in bond yields reduces the relative attractiveness of equities on our valuations measures that tend to look at equity yields on a relative basis to bond yields. Indian equity markets declined during the month amidst souring foreign investor sentiment as they continued to sell Indian equities. The Nifty and the Sensex declined by 2.8% and 3% respectively over the month along with a 3.8% fall in Nifty Midcap 150 and 1.7% fall in Nifty Small cap 250 indices. On an overall basis, global risk assets have stayed under pressure over the past three months, reeling under the pressure of rising yields. Our equity sentiment measure is somewhat elevated suggesting more greed than fear in the markets.

Chart 4:

Indian equity valuations have been under pressure owing to rising bond yields.



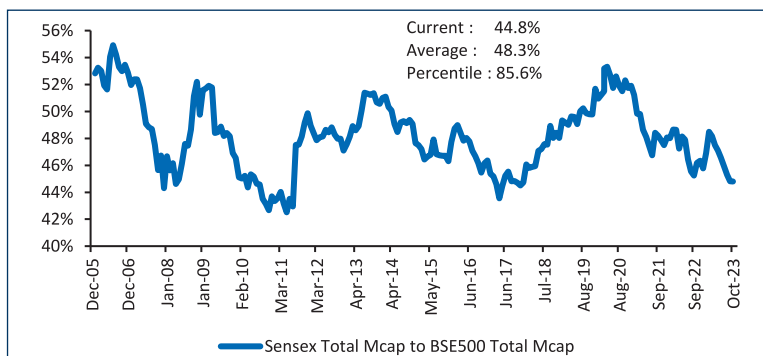
Source: Bloomberg, SBIFM Research.

### Equity

On a relative basis, valuations stay attractive for government bonds relative to equities, and a fall in yields will be vital for opening upsides on equities. Within equities, mid and small caps have outperformed large caps over the past few months. The ratio of market caps of Sensex to BSE500 is close to the lower end of the historical range. This suggests that the relative valuation argument is in favour of large caps on a relative basis versus broader markets. At a sector level, after the sharp outperformance of cyclicals over the defensive sectors over the past many quarters, the market cap ratio of the two groups is not far off from historical averages now. The relative valuation argument is slightly in favour of defensives now albeit very marginally so. Overall, we continue to advocate a diversified approach to asset allocation, as well as to style and sector exposure within the equity portfolio, in the current environment.

Chart 5:

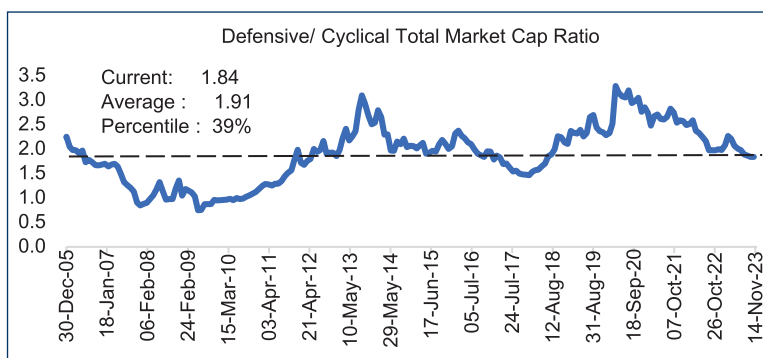
Relative valuations favour large caps over broader markets after the sharp outperformance of mid and small caps.



Source: SBIFM Research, Bloomberg

Chart 6:

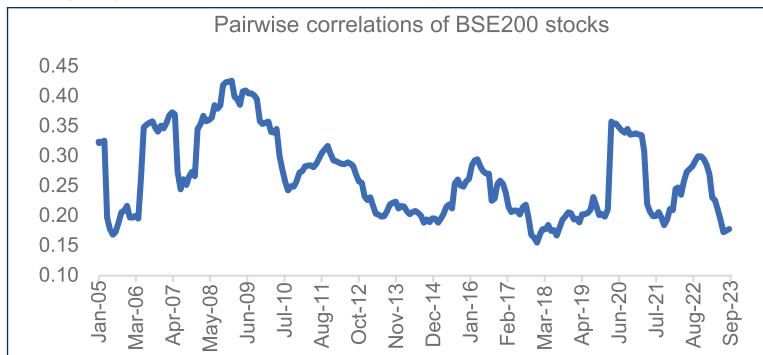
After the sharp outperformance of cyclicals over defensives over the past many quarters, relative valuations remain well balanced for the two groups.



Source: Bloomberg, SBIFM Research. Note: Defensives here refer to Pharma, IT and Staples stocks from BSE100 while Cyclicals refer to Industrials and Consumer Discretionary stocks from BSE100.

Chart 7:

Stock correlations drop to very low levels, a pickup could be characteristic of a corrective phase.



Stocks correlations have been a mean reverting measure historically. The correlation tends to drop during upward trending markets as investors focus on company specific merits. However, during market corrections, correlations tend to rise as risk becomes the key determinant of investment decisions. This is one of the inputs to our Equity Sentiment Index.

On an overall basis, our sentiment measure points to elevated readings suggesting more greed than fear even as the readings are not as climactic as 2021 highs.

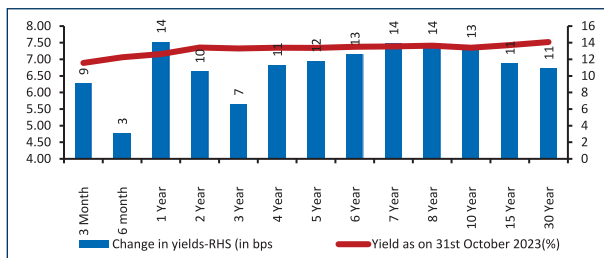
Source: FactSet, SBIFM Research. Note: The chart plots the average pairwise correlations of all BSE200 stocks amongst themselves at any point in time.

### Fixed Income

The threat of RBI conducting Open market sales of government securities led to yields moving up over the last month. However, the core message from the MPC statement is probably RBI's intent to align CPI closer to the midpoint of 4%. Liquidity management continues to remain the primary tool in this objective, while the lag effects of prior actions work its way through the economy. Even as the headline reverts to below the upper ceiling, progress on a directional move towards the mid-point would be the key monitorable. In the context of high frequency growth indicators remaining resilient, it is fair to expect a phase of tighter financial conditions in the near term.

Chart 8:

G-sec yields move up post the MPC meet in Oct 23

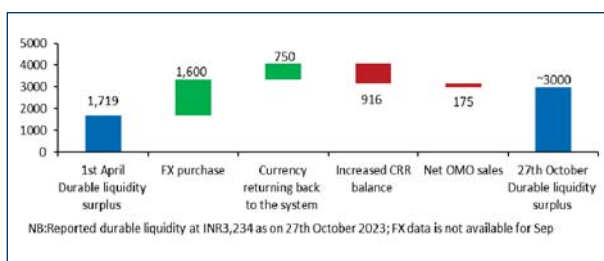


Source: Bloomberg, SBIFM Research.

Note: Defensives here refer to Pharma, IT and Staples stocks from BSE100 while Cyclical refer to Industrials and Consumer Discretionary stocks from BSE100.

Chart 9:

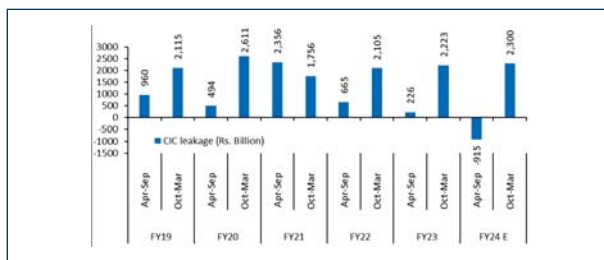
Durable liquidity increase led by Fx purchases in Fy24.



Source: Bloomberg, SBIFM Research

Chart 10:

CIC trends may determine OMO schedule while FPI flows may stall in near term.



Source: Bloomberg, SBIFM Research

**RBI liquidity stance:**

While the RBI has indicated the possibility of Open Market Operations (OMO) sales through the auction method, small ticket sales on the NDS have been conducted to the extent of Rs 17,440 crs in Sep- Oct 23. This period has coincided with the phase of portfolio outflows in the equity market, leading to Fx sales by the central bank. With the impending festive season as well as scheduled elections, the trend of currency leakage may increase as compared to recent months. A combination of portfolio outflows leading to Fx sales alongside CIC should probably obviate requirement of any large or repetitive OMO auction sales. However, the moot point remains that the uncertainty around this should continue to remain a hanging sword over markets in the near term. This should, through the route of keeping broader financial conditions tighter continue to provide support to the RBI policy stance for some more time.

**Government finances:**

High frequency indicators continue to provide evidence of a healthy growth trend even as the impact of both global and domestic monetary tightening should be felt with a lag. Government finances both at the central and state level continue to show a positive trend alongside higher capital expenditure. Gross Tax revenue has grown at 16% y-o-y in H1 FY24, while central capex has increased by 48% y-o-y in Apr- Aug 23. States revenue receipts are healthy with overall tax revenue growing at a healthy 19% with own tax revenue growing at 17% and tax devolution from Centre by 22%. State expenditure is growing by 13% y-o-y (vs. a trend of 10% in last 5 years and 15% last year). Capex is growing at 45% y-o-y which alongside other likely pre-election spending should support broader activity in Fy24. In this context, unlike previous financial years, the overall SDL supply is expected to closely track the indicative schedule in FY24.

To the extent economic growth trajectory remains relatively resilient, domestic monetary policy stance can remain biased towards aligning Consumer Price Index (CPI) closer to the policy target. Effectively over the last couple of months, the overnight rates have been aligned to the upper end of the policy corridor. Seen in the context of potential OMO sales, this may remain the default setting for the near term.

Market technicals on demand- supply continue to remain broadly supportive, even if the RBI were to carry out OMO sales. At the same time, the challenging ask of aligning CPI to the midpoint amidst a relatively better growth outlook and continuing external uncertainties warrants a directionally cautious duration stance for a while. Prospects of positive real rates, better fiscal outlook, potential index flows and a mature rate cycle provide confidence to add portfolio duration on upticks with a longer-term holding period. Money market assets continue to provide adequate value and inflation adjusted carry for short holding period investments. Within asset classes, sovereign / SDL provide higher relative value over high grade bonds as spreads remain tight, especially at the longer end of the curve.

^Source: SBIFM Research



## From the DMD & Jt. CEO's Desk

**Dear Friends,**

Equity markets saw one of the biggest dips of 2023 in October on the back of multiple factors as geopolitical tensions and a rise in bond yields in the U.S. resulted in fund flows away from emerging markets. Although the initial belief was that the conflict in Middle East would be contained quickly, the rapid escalation of tensions and fears of it spilling over have further clouded sentiments.

As I write this, markets are seeing some recovery buoyed by domestic institutional investors and retail investors chipping in with their belief that India remains the best place for investing. Companies are seeing sustained growth in this festive season with increase in consumption across several sectors. This spirit seems to be rubbing off on our cricket team as well with India looking unstoppable in the ongoing Cricket World Cup. As a cricket fan I am confident of our abilities and am hoping the festive season gives us the ultimate gift of a championship victory.

The mutual fund industry has seen consistent inflows in most of the months during the year with SIP's touching all time highs, a testimony to the growing awareness and maturity of retail investors<sup>^</sup>. However, i feel we can do so much more. With almost 50 crore PAN account holders as the background, 4 crore unique MF investors seem like a tiny drop in a large ocean. Let's call it an ocean of opportunity!

Mutual Funds Sahi Hai rings true for many, but we need to educate potential & existing investors that why is it 'Sahi' and how they can serve as solutions for different situations in our lives. 'Kyun Sahi Hai' aur 'Kitna Sahi Hai' in short, should be the mantra which investors understand. The role of MFD's and advisors will be critical in bringing this conviction. When I speak with colleagues in office about Arbitrage and Savings Funds being the go-to investment for idle money in savings accounts, it is with the conviction that they can be optimal solutions for short-term parking of money.

Finally, although the end of year is upon us, we must use this opportunity to be mindful and grateful for the things we have. As we gather in our homes and workplaces to celebrate the festivities with joy, let us also spread financial awareness to people and help them march towards long term financial prosperity.

Wishing you and your loved ones a very Happy Diwali.

**Warm Regards,**

**D P Singh**

**Deputy MD & Joint CEO**

<sup>^</sup>Source - AMFI



## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI Magnum Equity ESC 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																																																																																																				
<b>Ideal Investment Horizon</b>	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +																																																																																																				
<b>Inception Date</b>	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994																																																																																																				
<b>Fund Manager</b>	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																																																																																																				
<b>Managing Since</b>	Sep-2010	Jan-2022	Jan-2022	March-2022	March-2023	May-2018	Sep-2016	July-2010	Jan-2022																																																																																																				
<b>First Tier Benchmark</b>	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)																																																																																																				
<b>Month End AUM (₹ in Crores)</b>	₹38,618.32	₹4,878.28	₹17,572.18	₹12,953.04	₹5,209.65	₹16,688.38	₹15,658.91	₹13,213.83	₹6,121.22																																																																																																				
<b>Portfolio Turnover</b>	0.21	0.18	0.49	0.41	-	2.12	0.38	0.14	0.71																																																																																																				
<b>Standard Deviation*</b>	14.54%	13.92%	13.50%	-	-	14.56%	14.16%	15.09%	12.26%																																																																																																				
<b>Beta*</b>	0.98	0.91	0.89	-	-	0.90	0.89	0.85	0.84																																																																																																				
<b>Sharpe Ratio*</b>	0.90	0.81	0.93	-	-	1.76	1.24	1.49	1.01																																																																																																				
<b>Expense Ratio</b>	Regular- 1.57% Direct- 0.88%	Regular- 1.95% Direct- 1.32%	Regular- 1.69% Direct- 0.85%	Regular- 1.75% Direct- 0.93%	Regular- 1.87% Direct- 0.82%	Regular- 1.68% Direct- 0.74%	Regular- 1.71% Direct- 0.83%	Regular- 1.73% Direct- 0.86%	Regular- 1.88% Direct- 1.20%																																																																																																				
<b>Large Cap (%)</b>	83.44	75.00	61.06	35.79	64.34	36.06	38.47	11.27	24.56																																																																																																				
<b>Mid Cap (%)</b>	10.97	17.12	22.28	26.75	20.26	25.61	43.82	65.62	39.26																																																																																																				
<b>Small Cap (%)</b>	-	3.58	7.93	34.07	4.01	13.98	11.73	15.65	18.96																																																																																																				
<b>Unclassified (%)</b>	-	-	-	-	-	-	-	-	-																																																																																																				
<b>Other Assets (%)</b>	5.47	4.30	8.62	1.86	11.39	17.19	5.98	6.71	17.22																																																																																																				
<b>Portfolio Classification By Asset Allocation (%) as on 31 October 2023</b>																																																																																																													
<b>Portfolio Classification</b>	<table border="1" style="width: 100%; font-size: 8px;"> <tr> <td>Financial Services</td> <td>31.68</td> <td>28.86</td> <td>29.54</td> <td>17.54</td> <td>20.94</td> <td>17.57</td> <td>19.59</td> <td>15.71</td> <td>15.71</td> </tr> <tr> <td>Automobile And Components</td> <td>14.20</td> <td>21.24</td> <td>9.75</td> <td>9.21</td> <td>16.24</td> <td>8.62</td> <td>12.75</td> <td>14.86</td> <td>14.86</td> </tr> <tr> <td>Fast Moving Consumer Goods</td> <td>10.25</td> <td>12.91</td> <td>8.15</td> <td>8.95</td> <td>11.65</td> <td>8.27</td> <td>8.71</td> <td>12.58</td> <td>12.58</td> </tr> <tr> <td>Healthcare</td> <td>6.42</td> <td>7.50</td> <td>8.15</td> <td>7.81</td> <td>7.16</td> <td>7.16</td> <td>8.10</td> <td>7.68</td> <td>7.68</td> </tr> <tr> <td>Construction</td> <td>5.63</td> <td>4.90</td> <td>7.77</td> <td>6.61</td> <td>10.47</td> <td>7.16</td> <td>7.99</td> <td>6.71</td> <td>6.71</td> </tr> <tr> <td>Cash, Cash Equivalents And Others</td> <td>5.47</td> <td>4.52</td> <td>6.26</td> <td>6.40</td> <td>7.10</td> <td>6.58</td> <td>7.39</td> <td>6.71</td> <td>6.71</td> </tr> <tr> <td>Oil, Gas &amp; Consumable Fuels</td> <td>4.28</td> <td>3.22</td> <td>5.54</td> <td>5.96</td> <td>5.96</td> <td>5.69</td> <td>6.23</td> <td>5.62</td> <td>5.62</td> </tr> <tr> <td>Information Technology</td> <td>4.25</td> <td>2.68</td> <td>4.69</td> <td>4.84</td> <td>4.84</td> <td>5.27</td> <td>5.67</td> <td>4.96</td> <td>4.96</td> </tr> <tr> <td>Capital Goods</td> <td>3.46</td> <td>2.35</td> <td>3.61</td> <td>3.60</td> <td>4.83</td> <td>5.17</td> <td>3.97</td> <td>4.07</td> <td>4.07</td> </tr> <tr> <td>Construction Materials</td> <td>3.23</td> <td>3.23</td> <td>3.23</td> <td>3.23</td> <td>3.61</td> <td>4.89</td> <td>3.61</td> <td>3.88</td> <td>3.88</td> </tr> </table>									Financial Services	31.68	28.86	29.54	17.54	20.94	17.57	19.59	15.71	15.71	Automobile And Components	14.20	21.24	9.75	9.21	16.24	8.62	12.75	14.86	14.86	Fast Moving Consumer Goods	10.25	12.91	8.15	8.95	11.65	8.27	8.71	12.58	12.58	Healthcare	6.42	7.50	8.15	7.81	7.16	7.16	8.10	7.68	7.68	Construction	5.63	4.90	7.77	6.61	10.47	7.16	7.99	6.71	6.71	Cash, Cash Equivalents And Others	5.47	4.52	6.26	6.40	7.10	6.58	7.39	6.71	6.71	Oil, Gas & Consumable Fuels	4.28	3.22	5.54	5.96	5.96	5.69	6.23	5.62	5.62	Information Technology	4.25	2.68	4.69	4.84	4.84	5.27	5.67	4.96	4.96	Capital Goods	3.46	2.35	3.61	3.60	4.83	5.17	3.97	4.07	4.07	Construction Materials	3.23	3.23	3.23	3.23	3.61	4.89	3.61	3.88	3.88
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<b>Exit Load</b>	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%																																																																																																				

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 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	09/09/2009	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)	
<b>Fund Details as on 31 October 2023</b>								
Month End AUM (Rs. in Crores)	₹29,313.54	₹21,136.15	₹15,774.58	₹1,983.12	₹4,244.74	₹824.55	₹459.51	
Portfolio Turnover	0.26	0.95	0.16	0.48	1.33	0.59	0.66	
Standard Deviation*	14.49%	14.23%	13.65%	14.16%	19.49%	20.54%	18.53%	
Beta*	0.86	0.71	0.89	0.89	0.90	0.83	0.85	
Sharpe Ratio*	0.90	1.49	1.27	0.61	0.64	1.22	0.79	
Expense Ratio	Regular- 1.61% Direct- 0.75%	Regular- 1.64% Direct- 0.69%	Regular- 1.69% Direct- 1.00%	Regular- 2.10% Direct- 1.04%	Regular- 1.90% Direct- 0.79%	Regular- 2.35% Direct- 1.25%	Regular- 2.58% Direct- 2.03%	
<b>Portfolio Classification By Asset Allocation (%) as on 31 October 2023</b>								
Large Cap (%)	50.27	0.62	57.97	37.86	72.49	53.86	50.33	
Mid Cap (%)	36.09	13.50	21.96	29.54	13.59	22.14	15.22	
Small Cap (%)	2.13	66.28	14.69	29.86	11.70	21.72	32.04	
Unclassified (%)	-	-	-	-	-	-	-	
Other Assets (%)	10.84	19.60	5.38	2.74	2.22	2.28	2.41	
<b>Portfolio Classification By Industry Allocation (%) as on 31 October 2023</b>								
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services	43.27	16.00	25.64	91.04	97.78	42.16	Metals & Mining
	Fast Moving Consumer Goods	9.90	12.92	10.59	6.22	1.60	16.33	Construction
	Telecommunication	9.39	10.56	9.35	9.35	0.62	15.95	Materials
	Information Technology	7.05	9.97	8.18	2.40	0.62	9.11	Oil, Gas & Consumable Fuels
	Healthcare	4.97	9.55	8.01	0.34	0.34	8.93	Chemicals
	Chemicals	4.32	8.71	8.01	0.34	0.34	8.93	Textiles
	Automobile And Auto Components	3.91	6.77	7.21	0.34	0.34	8.93	Power
	Cash, Cash Equivalents And Others	3.79	5.54	5.38	0.34	0.34	8.93	Fast Moving Consumer Goods
	Services	3.04	4.11	3.98	0.34	0.34	8.93	Utilities
	Consumer Services	2.67	3.21	3.47	0.34	0.34	8.93	Services
Consumer Services	2.67	3.21	3.47	0.34	0.34	8.93	Cash, Cash Equivalents And Others	
<b>Other Details</b>								
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 (6.84% as on 31st October 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 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
<b>Ideal Investment Horizon</b>	Tactical	Tactical	Tactical	5 years +	Tactical	NA
<b>Inception Date</b>	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021
<b>Fund Manager</b>	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
<b>Managing Since</b>	Jan-2022	Jun-2011	Jan-2022	Mar-2019	Sep-2011	March-2021
<b>First Tier Benchmark</b>	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
<b>Fund Details as on 31 October 2023</b>						
<b>Month End AUM (Rs. in Crores)</b>	₹1,295.11	₹1,649.32	₹3,185.41	₹158.00	₹1,460.97	₹730.71
<b>Portfolio Turnover</b>	0.34	0.39	0.66	0.32	-	-
<b>Standard Deviation*</b>	13.85%	13.88%	17.41%	12.77%	-	-
<b>Beta*</b>	0.83	0.74	0.90	0.83	-	-
<b>Sharpe Ratio*</b>	1.69	1.60	0.83	0.96	-	-
<b>Expense Ratio</b>	Regular- 2.21% Direct- 1.71%	Regular- 2.13% Direct- 1.05%	Regular- 1.95% Direct- 0.87%	Regular- 0.74% Direct- 0.42%	Regular- 0.42% Direct- 0.10%	Regular- 1.60% Direct- 0.90%
<b>Portfolio Classification By Asset Allocation (%) as on 31 October 2023</b>						
<b>Large Cap (In %)</b>	39.45	36.94	59.32	99.98	-	-
<b>Mid Cap (In %)</b>	21.21	26.97	11.93	-	-	-
<b>Small Cap (In %)</b>	32.92	32.41	13.12	-	ETF: 100.01	Overseas Mutual Fund: 99.43
<b>Unclassified (%)</b>	-	-	-	-	-	-
<b>Other Assets (In %)</b>	6.42	3.68	15.63	0.02	-0.01	0.57
<b>Portfolio Classification By Industry Allocation (%) as on 31 October 2023</b>						
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Construction Materials 13.16 Oil, Gas & Consumable Fuels 12.48 Capital Goods 11.46 Construction 9.93 Power 6.62 Services 6.37 Financial Services 6.23 Automobile And Auto Components 5.84 Realty 5.31 Consumer Services 4.91	Fast Moving Consumer Goods 36.61 Consumer Durables 18.49 Consumer Services 17.93 Automobile And Auto Components 13.00 Textiles 3.73 Cash, Cash Equivalents And Others 3.68 Media, Entertainment & Publication 2.81 Telecommunication 2.11 Services 1.64	Information Technology 64.44 Media, Entertainment & Publication 8.50 Telecommunication 8.33 Services 7.19 Cash, Cash Equivalents And Others 6.41 Consumer Services 5.13	Fast Moving Consumer Goods 27.46 Healthcare 22.13 Information Technology 10.56 Financial Services 9.89 Automobile And Auto Components 6.08 Power 5.63 Oil, Gas & Consumable Fuels 5.26 Metals & Mining 3.82 Telecommunication 2.37 Construction Materials 2.01	Exchange Traded Funds 100.01 Cash, Cash Equivalents And Others -0.01	Mutual Fund 99.43 Cash, Cash Equivalents 0.57
<b>Other Details</b>						
<b>Exit Load</b>	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

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# BLUE CHIP FUND

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

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in large cap stocks.
- Date of Allotment:** 14/02/2006
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 39,471.90 Crores
- AUM as on October 31, 2023**  
₹ 38,618.32 Crores
- Fund Manager: Ms. Sohini Andani & \*Mr. Mohit Jain**  
**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<sup>1</sup> 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>#</sup>	: 14.54%
Beta <sup>#</sup>	: 0.98
Sharpe Ratio <sup>#</sup>	: 0.90
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.18
Total Turnover	: 0.21

Total Turnover = Equity + Debt + Derivatives

<sup>#</sup> 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 (6.84% as on 31st October 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	39.5327
Reg-Plan-Growth	69.4918
Dir-Plan-IDCW	49.3721
Dir-Plan-Growth	76.0747

## LAST IDCW

Face value: ₹10

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

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

## PORTFOLIO

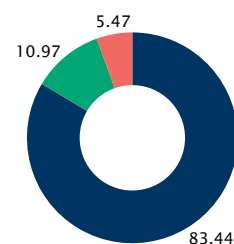
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
HDFC Bank Ltd.	9.68
ICICI Bank Ltd.	7.60
Larsen & Toubro Ltd.	5.63
ITC Ltd.	5.44
Bajaj Finance Ltd.	4.46
Infosys Ltd.	4.25
Reliance Industries Ltd.	3.60
Page Industries Ltd.	3.11
Britannia Industries Ltd.	2.75
Divi'S Laboratories Ltd.	2.44
Cholamandalam Investment & Finance Co. Ltd.	2.15
Eicher Motors Ltd.	2.14
Mahindra & Mahindra Ltd.	2.08
Hindustan Unilever Ltd.	2.06
Bharti Airtel Ltd.	2.00
Kotak Mahindra Bank Ltd.	1.98
Maruti Suzuki India Ltd.	1.88
Shree Cement Ltd.	1.83
Sun Pharmaceutical Industries Ltd.	1.80
Hindalco Industries Ltd.	1.55
HDFC Life Insurance Company Ltd.	1.48
Ultratech Cement Ltd.	1.40
Sona Blw Precision Forgings Ltd.	1.40
DLF Ltd.	1.39
Cummins India Ltd.	1.31
Thermax Ltd.	1.27
Bajaj Auto Ltd.	1.23
Cipla Ltd.	1.15

Stock Name	(%) Of Total AUM
ICICI Prudential Life Insurance Company Ltd.	1.14
ICICI Lombard General Insurance Company Ltd.	1.08
Samvardhana Motherson International Ltd.	1.05
Axis Bank Ltd.	1.02
Tube Investments Of India Ltd.	1.01
TVS Motor Company Ltd.	0.97
Schaeffler India Ltd.	0.96
Avenue Supermarts Ltd.	0.89
SKF India Ltd.	0.88
Hero Motocorp Ltd.	0.80
Godrej Properties Ltd.	0.73
Motherson Sumi Wiring India Ltd.	0.68
Mankind Pharma Ltd.	0.66
Asian Paints Ltd.	0.54
PI Industries Ltd.	0.53
State Bank Of India	0.44
Indian Oil Corporation Ltd.	0.42
Max Healthcare Institute Ltd.	0.37
Jio Financial Services Ltd.	0.34
Life Insurance Corporation Of India	0.31
Zomato Ltd.	0.27
Hindustan Petroleum Corporation Ltd.	0.26
<b>Total</b>	<b>94.41</b>
<b>Treasury Bills</b>	
364 Day T-Bill 22.03.24	0.06
182 Day T-Bill 18.01.24	0.06
<b>Total</b>	<b>0.12</b>
<b>Cash, Cash Equivalents And Others</b>	<b>5.47</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.68
Automobile And Auto Components	14.20
Fast Moving Consumer Goods	10.25
Healthcare	6.42
Construction	5.63
Oil, Gas & Consumable Fuels	4.28
Information Technology	4.25
Capital Goods	3.46
Construction Materials	3.23
Textiles	3.11
Realty	2.12
Telecommunication	2.00
Metals & Mining	1.55
Consumer Services	1.16
Consumer Durables	0.54
Chemicals	0.53
Sovereign	0.12
Cash, Cash Equivalents And Others	5.47

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



**SBI Blue Chip Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
  - Investment in equity and equity-related instruments of large cap companies.
- <sup>^</sup>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 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 Governance (ESG) criteria.

The Fund aims at achieving its objectives by aligning itself to its Responsible Investment Policy and using ESG assessments of constituent companies to minimise risks arising from ESG factors and deliver risk-adjusted returns to the investors. The fund uses negative screening, ESG 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

#### Type of Scheme

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

**Date of Allotment:** 01/01/1991

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 4,988.80 Crores

**AUM as on October 31, 2023**

₹ 4,878.28 Crores

**Fund Manager: Mr. Rohit Shimpi &**

**\*Mr. Mohit Jain**

**Managing Since:**

**Mr. Rohit Shimpi** Jan-2022

**Mr. Mohit Jain** Nov-2017

**Total Experience:** Over 16 years

**First Tier Benchmark:** Nifty 100 ESG TRI

**Exit Load:**

For exit within 1 year from the date of allotment - 1 %;

For exit after 1 year from the date of allotment - Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

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

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

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

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

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

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

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

**Minimum Investment**

₹ 1000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation<sup>#</sup>** : 13.92%

**Beta<sup>#</sup>** : 0.91

**Sharpe Ratio<sup>#</sup>** : 0.81

**Portfolio Turnover<sup>\*\*</sup>**

Equity Turnover : 0.18

Total Turnover : 0.18

**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 (6.84% as on 31st October 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	55.9571
Reg-Plan-Growth	178.9231
Dir-Plan-IDCW	69.6437
Dir-Plan-Growth	193.9935

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

### LAST IDCW

Face value: ₹10

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

### PORTFOLIO

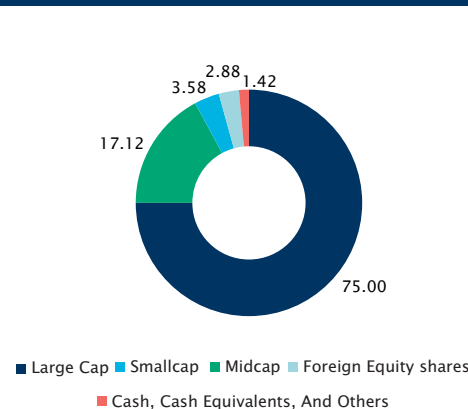
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
HDFC Bank Ltd.	7.50
Infosys Ltd.	7.31
Tata Consultancy Services Ltd.	6.64
ICICI Bank Ltd.	5.73
Larsen & Toubro Ltd.	4.90
Axis Bank Ltd.	4.81
Ultratech Cement Ltd.	3.95
TVS Motor Company Ltd.	3.59
Mahindra & Mahindra Ltd.	3.38
ABB India Ltd.	3.37
State Bank Of India	3.25
Maruti Suzuki India Ltd.	3.13
Hindustan Unilever Ltd.	2.75
Cholamandalam Investment & Finance Co. Ltd.	2.56
Cummins India Ltd.	2.41
Titan Company Ltd.	2.35
Page Industries Ltd.	2.29
Sona Blw Precision Forgings Ltd.	2.00
HDFC Asset Management Co. Ltd.	1.96
Kotak Mahindra Bank Ltd.	1.84
Hindalco Industries Ltd.	1.79
Britannia Industries Ltd.	1.77
Divi'S Laboratories Ltd.	1.74
Timken India Ltd.	1.72
L&T Technology Services Ltd.	1.72
Coforge Ltd.	1.53
Cipla Ltd.	1.48

Stock Name	(%) Of Total AUM
Jubilant Foodworks Ltd.	1.39
FSN E-Commerce Ventures Ltd.	1.29
Brigade Enterprises Ltd.	1.26
Credit Access Grameen Ltd.	1.21
Tech Mahindra Ltd.	1.16
PVR Inox Ltd.	1.11
Schaeffler India Ltd.	0.81
<b>Total</b>	<b>95.70</b>
<b>Foreign Equity Shares</b>	
Microsoft Corporation	2.88
<b>Total</b>	<b>2.88</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.42</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.86
Information Technology	21.24
Automobile And Auto Components	12.91
Capital Goods	7.50
Construction	4.90
Fast Moving Consumer Goods	4.52
Construction Materials	3.95
Healthcare	3.22
Consumer Services	2.68
Consumer Durables	2.35
Textiles	2.29
Metals & Mining	1.79
Realty	1.26
Media, Entertainment & Publication	1.11
Cash, Cash Equivalents And Others	1.42

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

**SBI Magnum Equity ESG Fund**  
 This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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 FLEXICAP FUND

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

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- Date of Allotment:** 29/09/2005
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 17,925.88 Crores
- AUM as on October 31, 2023**  
₹ 17,572.18 Crores
- Fund Manager:** Mr. R. Srinivasan & \*Mr. Mohit Jain  
**Managing Since:**  
Mr. R. Srinivasan Jan-2022  
Mr. Mohit Jain 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 - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation*	: 13.50%
Beta*	: 0.89
Sharpe Ratio*	: 0.93
Portfolio Turnover*	
Equity Turnover	: 0.43
Total Turnover	: 0.49

**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 (6.84% as on 31st October 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	37.3639
Reg-Plan-Growth	83.4434
Dir-Plan-IDCW	45.9235
Dir-Plan-Growth	91.8781

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

## LAST IDCW

Face value: ₹10

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

## PORTFOLIO

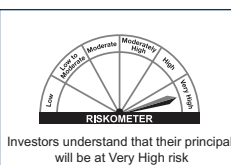
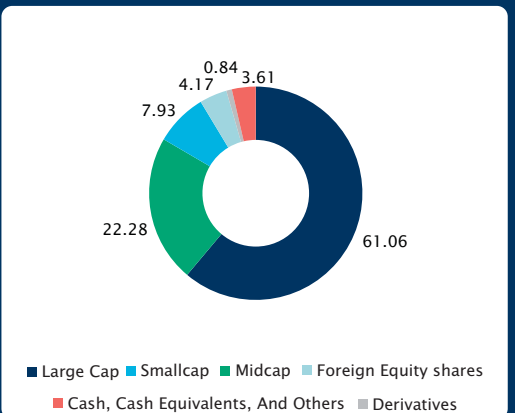
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>			
ICICI Bank Ltd.	7.87	-	7.87
Infosys Ltd.	5.58	-	5.58
HDFC Bank Ltd.	5.12	-	5.12
ITC Ltd.	4.36	-	4.36
Kotak Mahindra Bank Ltd.	4.27	-	4.27
Reliance Industries Ltd.	3.48	-	3.48
Bajaj Finance Ltd.	2.86	-	2.86
Larsen & Toubro Ltd.	2.81	-	2.81
Bharti Airtel Ltd.	2.63	-	2.63
Sun Pharmaceutical Industries Ltd.	2.17	-	2.17
Carborundum Universal Ltd.	1.97	-	1.97
HDFC Life Insurance Company Ltd.	1.94	-	1.94
Hindalco Industries Ltd.	1.93	-	1.93
Nuvoco Vistas Corporation Ltd.	1.71	-	1.71
ZF Commercial Vehicle Control Systems India Ltd.	1.70	-	1.70
Sona Blw Precision Forgings Ltd.	1.46	-	1.46
TVS Motor Company Ltd.	1.45	-	1.45
Oil & Natural Gas Corporation Ltd.	1.43	-	1.43
Tata Motors Ltd.	1.38	-	1.38
Bharat Petroleum Corporation Ltd.	1.35	-	1.35
Muthoot Finance Ltd.	1.34	0.24	1.58
Canara Bank	1.33	-	1.33
ICICI Lombard General Insurance Company Ltd.	1.29	-	1.29
Bharat Forge Ltd.	1.26	-	1.26
K.P.R. Mill Ltd.	1.23	-	1.23
Colgate Palmolive (India) Ltd.	1.23	-	1.23
Cipla Ltd.	1.23	-	1.23
Mahindra & Mahindra Ltd.	1.22	-	1.22
V-Guard Industries Ltd.	1.19	-	1.19
United Breweries Ltd.	1.19	-	1.19
Max Healthcare Institute Ltd.	1.18	-	1.18

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
HDFC Asset Management Co. Ltd.	1.12	-	1.12
Torrent Power Ltd.	1.11	-	1.11
Page Industries Ltd.	1.07	-	1.07
Interglobe Aviation Ltd.	1.06	-	1.06
Shriram Finance Ltd.	1.03	-	1.03
Bank Of Baroda	1.03	-	1.03
Container Corporation Of India Ltd.	1.01	-	1.01
Volta Ltd.	1.00	-	1.00
Hindustan Unilever Ltd.	0.99	-	0.99
Havells India Ltd.	0.98	-	0.98
CESC Ltd.	0.98	-	0.98
Divi'S Laboratories Ltd.	0.96	-	0.96
Uno Minda Ltd.	0.94	-	0.94
Delhivery Ltd.	0.94	-	0.94
Star Cement Ltd.	0.88	-	0.88
PVR Inox Ltd.	0.87	-	0.87
Sheela Foam Ltd.	0.83	-	0.83
G R Infra Projects Ltd.	0.78	-	0.78
Rossari Biotech Ltd.	0.69	-	0.69
Relaxo Footwears Ltd.	0.69	-	0.69
The Indian Hotels Company Ltd.	0.41	-	0.41
Jubilant Foodworks Ltd.	0.40	0.60	1.00
Life Insurance Corporation Of India	0.34	-	0.34
<b>Total</b>	<b>91.27</b>	<b>0.84</b>	<b>92.11</b>
<b>Foreign Equity Shares</b>			
Alphabet Inc.	2.94	-	-
Microsoft Corporation	1.23	-	-
<b>Total</b>	<b>4.17</b>	-	-
<b>Treasury Bills</b>			
182 Day T-Bill 18.01.24	0.11	-	-
<b>Total</b>	<b>0.11</b>	-	-
<b>Cash, Cash Equivalents And Others</b>	<b>3.61</b>	-	-
<b>Grand Total</b>	<b>100.00</b>		

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.54
Information Technology	9.75
Automobile And Auto Components	8.15
Fast Moving Consumer Goods	7.77
Oil, Gas & Consumable Fuels	6.26
Healthcare	5.54
Consumer Durables	4.69
Construction	3.59
Capital Goods	3.23
Services	3.01
Telecommunication	2.63
Construction Materials	2.59
Textiles	2.30
Power	2.09
Metals & Mining	1.93
Media, Entertainment & Publication	0.87
Consumer Services	0.81
Chemicals	0.69
Sovereign	0.11
Derivatives	0.84
Cash, Cash Equivalents And Others	3.61

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Flexicap Fund

This product is suitable for investors who are seeking^:

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

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

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


**MULTICAP FUND**

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

### Investment Objective

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

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

### Fund Details

- Type of Scheme**  
An open ended equity scheme investing across large cap, mid cap, small cap stocks
- Date of Allotment:** 08/03/2022
- Report As On:** 31/10/2023
- AUM for the Month of October 2023**  
₹ 13,200.52 Crores
- AUM as on October 31, 2023**  
₹ 12,953.04 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 instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Portfolio Turnover\***  
Equity Turnover : 0.31  
Total Turnover : 0.41

\*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 October 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	11.8523
Reg-Plan-Growth	11.8510
Dir-Plan-IDCW	12.0587
Dir-Plan-Growth	12.0588

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.

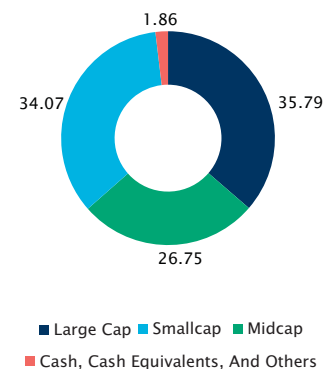
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Life Insurance Corporation Of India	1.73
TVS Motor Company Ltd.	6.14	Nazara Technologies Ltd.	1.69
ICICI Bank Ltd.	4.94	Vedant Fashions Ltd.	1.57
K.P.R. Mill Ltd.	4.36	Kalpataru Projects International Ltd.	1.48
Bajaj Finance Ltd.	4.05	Sai Silks (Kalamandir) Ltd.	1.43
Interglobe Aviation Ltd.	3.60	Jupiter Life Line Hospitals Ltd.	1.35
Bharti Airtel Ltd.	3.46	V-Mart Retail Ltd.	1.27
Divi'S Laboratories Ltd.	3.40	Coforge Ltd.	1.15
United Breweries Ltd.	3.37	Relaxo Footwears Ltd.	1.12
Muthoot Finance Ltd.	3.31	Aether Industries Ltd.	1.08
Hindalco Industries Ltd.	3.19	G R Infra Projects Ltd.	1.06
Blue Star Ltd.	3.11	Samhi Hotels Ltd.	1.02
State Bank Of India	3.06	Endurance Technologies Ltd.	0.72
Krishna Institute Of Medical Sciences Ltd.	3.06	Karur Vysya Bank Ltd.	0.45
PVR Inox Ltd.	3.05	<b>Total</b>	<b>96.61</b>
Mrs. Bectors Food Specialities Ltd.	3.03	<b>Government Securities</b>	
Carborundum Universal Ltd.	2.90	Government Of India	0.77
TTK Prestige Ltd.	2.83	<b>Total</b>	<b>0.77</b>
Paradeep Phosphates Ltd.	2.26	<b>Treasury Bills</b>	
Page Industries Ltd.	2.25	182 Day T-Bill 18.01.24	0.76
Infosys Ltd.	2.22	<b>Total</b>	<b>0.76</b>
V-Guard Industries Ltd.	2.10	<b>Cash, Cash Equivalents And Others</b>	<b>1.86</b>
Sona Blw Precision Forgings Ltd.	2.09	<b>Grand Total</b>	<b>100.00</b>
Go Fashion (India) Ltd.	1.99		
Torrent Power Ltd.	1.98		
Jubilant Foodworks Ltd.	1.93		
Archean Chemical Industries Ltd.	1.81		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.54
Consumer Services	9.21
Consumer Durables	9.16
Automobile And Auto Components	8.95
Healthcare	7.81
Textiles	6.61
Fast Moving Consumer Goods	6.40
Chemicals	5.15
Media, Entertainment & Publication Services	4.74
Telecommunication	3.60
Information Technology	3.46
Metals & Mining	3.37
Capital Goods	3.19
Construction	2.90
Power	2.54
Sovereign	1.98
Cash, Cash Equivalents And Others	1.53
	1.86

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### 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.

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

**EQUITY-DIVIDEND YIELD FUND**

**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:** 31/10/2023

• **AAUM for the Month of October 2023**

₹ 5,286.56 Crores

• **AUM as on October 31, 2023**

₹ 5,209.65 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 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 instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.

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

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

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

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

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

• **Minimum Investment**

₹ 5000 & in multiples of ₹ 1

• **Additional Investment**

₹ 1000 & in multiples of ₹ 1

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	11.2951
Reg-Plan-Growth	11.2949
Dir-Plan-IDCW	11.3740
Dir-Plan-Growth	11.3740

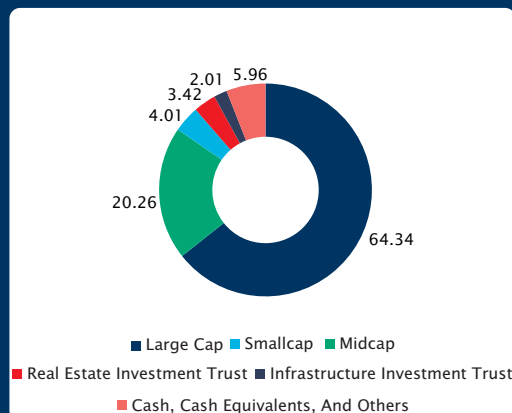
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Mahindra & Mahindra Ltd.	1.68
HDFC Bank Ltd.	8.74	Divi'S Laboratories Ltd.	1.63
Infosys Ltd.	6.48	Ultratech Cement Ltd.	1.54
Tata Consultancy Services Ltd.	5.82	Tata Steel Ltd.	1.53
Power Grid Corporation Of India Ltd.	4.84	Abbott India Ltd.	1.51
Hindustan Unilever Ltd.	3.67	Bank Of Baroda	1.44
Larsen & Toubro Ltd.	3.61	SKF India Ltd.	1.41
State Bank Of India	3.10	Tech Mahindra Ltd.	1.37
Bajaj Auto Ltd.	2.81	Computer Age Management Services Ltd.	1.29
ITC Ltd.	2.71	Bharat Forge Ltd.	1.03
HDFC Asset Management Co. Ltd.	2.68	National Aluminium Company Ltd.	0.89
Maruti Suzuki India Ltd.	2.59	<b>Total</b>	<b>88.61</b>
Cummins India Ltd.	2.59	<b>Real Estate Investment Trust</b>	
L&T Technology Services Ltd.	2.57	Nexus Select Trust	3.42
Oil & Natural Gas Corporation Ltd.	2.54	<b>Total</b>	<b>3.42</b>
Schaeffler India Ltd.	2.43	<b>Infrastructure Investment Trust</b>	
GAIL (India) Ltd.	2.29	Cube Highways Trust	2.01
Colgate Palmolive (India) Ltd.	2.23	<b>Total</b>	<b>2.01</b>
TVS Motor Company Ltd.	2.14	<b>Cash, Cash Equivalents And Others</b>	<b>5.96</b>
Grindwell Norton Ltd.	2.07	<b>Grand Total</b>	<b>100.00</b>
ICICI Lombard General Insurance Company Ltd.	1.95		
Nestle India Ltd.	1.86		
The Great Eastern Shipping Co. Ltd.	1.83		
Mahindra & Mahindra Financial Services Ltd.	1.74		

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

Financial Services	20.94
Information Technology	16.24
Automobile And Auto Components	11.65
Fast Moving Consumer Goods	10.47
Capital Goods	7.10
Power	4.84
Oil, Gas & Consumable Fuels	4.83
Services	3.84
Construction	3.61
Realty	3.42
Healthcare	3.14
Metals & Mining	2.42
Construction Materials	1.54
Cash, Cash Equivalents And Others	5.96

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


Investors understand that their principal will be at Very High risk

**SBI Dividend Yield Fund**

This product is suitable for investors who are seeking^:

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

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

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

# SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme following contrarian investment strategy.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 16,624.52 Crores
- AUM as on October 31, 2023**  
₹ 16,688.38 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
- 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>#</sup>	: 14.56%
Beta <sup>#</sup>	: 0.90
Sharpe Ratio <sup>#</sup>	: 1.76
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.27
Total Turnover	: 2.12

Total Turnover = Equity + Debt + Derivatives

<sup>#</sup> Source: CRISIL Fund Analyser

<sup>\*</sup> 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 (6.84% as on 31st October 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	47.1125
Reg-Plan-Growth	271.6900
Dir-Plan-IDCW	61.6397
Dir-Plan-Growth	292.0692

## LAST IDCW

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

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

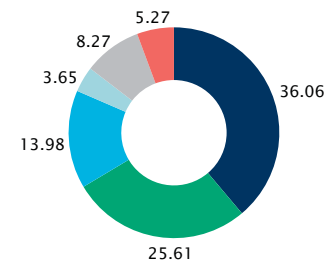
## PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>				Lupin Ltd.	0.67	-	0.67
ICICI Bank Ltd.	2.90	-	2.90	Timken India Ltd.	0.63	-	0.63
GAIL (India) Ltd.	2.67	-	2.67	Cummins India Ltd.	0.63	-	0.63
HDFC Bank Ltd.	2.51	-	2.51	K.P.R. Mill Ltd.	0.62	-	0.62
Punjab National Bank	2.10	-	2.10	Bharat Petroleum Corporation Ltd.	0.61	-	0.61
Oil & Natural Gas Corporation Ltd.	1.95	-	1.95	Sula Vineyards Ltd.	0.60	-	0.60
State Bank Of India	1.88	-	1.88	ICICI Prudential Life Insurance Company Ltd.	0.58	-	0.58
Delhivery Ltd.	1.77	-	1.77	Carborundum Universal Ltd.	0.58	-	0.58
Axis Bank Ltd.	1.77	-	1.77	Neogen Chemicals Ltd.	0.56	-	0.56
Torrent Power Ltd.	1.73	-	1.73	Bosch Ltd.	0.53	-	0.53
Equitas Small Finance Bank Ltd.	1.67	-	1.67	Gateway Distriparks Ltd.	0.52	-	0.52
Cipla Ltd.	1.66	-	1.66	ESAB India Ltd.	0.52	-	0.52
Biocon Ltd.	1.66	-	1.66	Info Edge (India) Ltd.	0.51	-	0.51
ACC Ltd.	1.63	-	1.63	Solar Industries India Ltd.	0.50	-	0.50
Reliance Industries Ltd.	1.61	-	1.61	V-Guard Industries Ltd.	0.49	-	0.49
The Federal Bank Ltd.	1.54	-	1.54	Max Financial Services Ltd.	0.47	-	0.47
Mahindra & Mahindra Ltd.	1.53	-	1.53	National Aluminium Company Ltd.	0.46	-	0.46
Tata Steel Ltd.	1.45	-	1.45	Colgate Palmolive (India) Ltd.	0.43	-	0.43
Hindalco Industries Ltd.	1.38	-	1.38	Bandhan Bank Ltd.	0.42	-	0.42
Power Grid Corporation Of India Ltd.	1.36	-	1.36	Voltaas Ltd.	0.41	-	0.41
Alkem Laboratories Ltd.	1.34	-	1.34	Ingersoll Rand (India) Ltd.	0.39	-	0.39
NMDC Ltd.	1.27	-	1.27	Kalpataru Projects International Ltd.	0.34	-	0.34
The Ramco Cements Ltd.	1.25	-	1.25	Tube Investments Of India Ltd.	0.27	-	0.27
Tata Motors Ltd.	1.21	-	1.21	Automotive Axles Ltd.	0.27	-	0.27
United Spirits Ltd.	1.18	-	1.18	Aurobindo Pharma Ltd.	0.26	-	0.26
Multi Commodity Exchange Of India Ltd.	1.18	-	1.18	Motherson Sumi Wiring India Ltd.	0.25	-	0.25
FSN E-Commerce Ventures Ltd.	1.15	-	1.15	Greenply Industries Ltd.	0.19	-	0.19
Infosys Ltd.	1.14	-	1.14	Mahindra & Mahindra Financial Services Ltd.	0.18	0.83	1.01
Coromandel International Ltd.	1.11	-	1.11	Jio Financial Services Ltd.	0.15	-	0.15
CELC Ltd.	1.09	-	1.09	Prataap Snacks Ltd.	0.14	-	0.14
Indian Oil Corporation Ltd.	1.05	-	1.05	Canara Bank	0.14	-0.14	-
ITC Ltd.	0.94	-	0.94	Torrent Pharmaceuticals Ltd.	0.11	-	0.11
Nuvoco Vistas Corporation Ltd.	0.92	-	0.92	HDFC Asset Management Co. Ltd.	0.08	0.94	1.02
Coforge Ltd.	0.90	-	0.90	NMDC Steel Ltd.	0.06	-	0.06
Tech Mahindra Ltd.	0.89	-	0.89	Nifty Index 30-11-2023	-	6.64	6.64
Disa India Ltd.	0.88	-	0.88	<b>Total</b>	<b>75.65</b>	<b>8.27</b>	<b>83.92</b>
Wendt (India) Ltd.	0.86	-	0.86	<b>Foreign Equity Shares</b>			
Bharti Airtel Ltd.	0.86	-	0.86	Cognizant Technology Solutions Corporation	2.67	-	-
Hero Motocorp Ltd.	0.83	-	0.83	Epam Systems Inc	0.98	-	-
Tata Motors Ltd. - Dvr	0.80	-	0.80	<b>Total</b>	<b>3.65</b>	-	-
JSW Infrastructure Ltd.	0.75	-	0.75	<b>Treasury Bills</b>			
Gland Pharma Ltd.	0.75	-	0.75	91 Day T-Bill 09.11.23	1.80	-	-
Sanofi India Ltd.	0.73	-	0.73	91 Day T-Bill 17.11.23	1.79	-	-
Petronet Lng Ltd.	0.73	-	0.73	91 Day T-Bill 07.12.23	1.79	-	-
Prism Johnson Ltd.	0.72	-	0.72	182 Day T-Bill 21.12.23	1.78	-	-
NHPC Ltd.	0.71	-	0.71	<b>Total</b>	<b>7.16</b>	-	-
Ashiana Housing Ltd.	0.70	-	0.70	<b>Cash, Cash Equivalents And Others</b>	<b>5.27</b>	-	-
Rallis India Ltd.	0.69	-	0.69	<b>Grand Total</b>	<b>100.00</b>		
Ashok Leyland Ltd.	0.68	-	0.68				

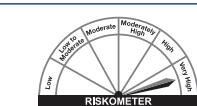
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.57
Oil, Gas & Consumable Fuels	8.62
Healthcare	7.18
Sovereign	7.16
Information Technology	6.58
Automobile And Auto Components	5.69
Capital Goods	5.17
Power	4.89
Metals & Mining	4.62
Construction Materials	4.52
Fast Moving Consumer Goods	3.29
Services	3.04
Chemicals	2.86
Consumer Services	1.66
Consumer Durables	1.09
Telecommunication	0.86
Realty	0.70
Textiles	0.62
Construction	0.34
Derivatives	8.27
Cash, Cash Equivalents And Others	5.27

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

## SBI Contra Fund

This product is suitable for investors who are seeking<sup>^</sup>:

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



# EQUITY-LARGE & MID CAP FUND

## SBI LARGE & MIDCAP FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 15,766.39 Crores
- AUM as on October 31, 2023**  
₹ 15,658.91 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

<b>Standard Deviation*</b>	: 14.16%
<b>Beta*</b>	: 0.89
<b>Sharpe Ratio*</b>	: 1.24
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.16
Total Turnover	: 0.38

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 (6.84% as on 31st October 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	198.1208
Reg-Plan-Growth	438.5343
Dir-Plan-IDCW	244.2473
Dir-Plan-Growth	468.5998

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

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

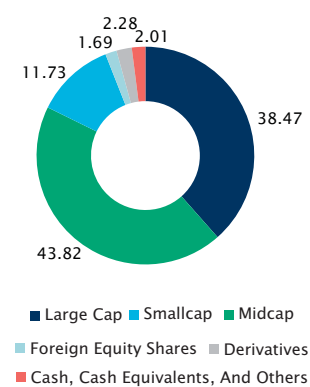
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>				Timken India Ltd.	1.10	-	1.10
HDFC Bank Ltd.	4.43	-	4.43	Hatsun Agro Product Ltd.	1.07	-	1.07
ICICI Bank Ltd.	4.33	-	4.33	Nuvoco Vistas Corporation Ltd.	1.02	-	1.02
HDFC Asset Management Co. Ltd.	2.80	-	2.80	Tega Industries Ltd.	0.95	-	0.95
Infosys Ltd.	2.54	-	2.54	Torrent Power Ltd.	0.93	-	0.93
Coforge Ltd.	2.36	-	2.36	Punjab National Bank	0.93	-	0.93
Muthoot Finance Ltd.	2.30	-	2.30	Torrent Pharmaceuticals Ltd.	0.91	-	0.91
Kajaria Ceramics Ltd.	2.09	-	2.09	Blue Star Ltd.	0.89	-	0.89
ITC Ltd.	2.03	-	2.03	Container Corporation Of India Ltd.	0.88	-	0.88
State Bank Of India	2.02	0.60	2.62	Tata Steel Ltd.	0.83	-	0.83
Gland Pharma Ltd.	1.98	-	1.98	Kotak Mahindra Bank Ltd.	0.82	-	0.82
Voltas Ltd.	1.94	-	1.94	Tata Motors Ltd.	0.80	-	0.80
Abbott India Ltd.	1.83	-	1.83	G R Infra Projects Ltd.	0.79	-	0.79
The Indian Hotels Company Ltd.	1.81	-	1.81	Motherson Sumi Wiring India Ltd.	0.77	-	0.77
Divi'S Laboratories Ltd.	1.80	-	1.80	Relaxo Footwears Ltd.	0.74	-	0.74
Shree Cement Ltd.	1.77	-	1.77	Privi Speciality Chemicals Ltd.	0.72	-	0.72
Page Industries Ltd.	1.75	-	1.75	Lemon Tree Hotels Ltd.	0.70	-	0.70
National Aluminium Company Ltd.	1.71	-	1.71	United Breweries Ltd.	0.67	-	0.67
AIA Engineering Ltd.	1.66	-	1.66	Neogen Chemicals Ltd.	0.66	-	0.66
Hindalco Industries Ltd.	1.64	-	1.64	Dr. Lal Path Labs Ltd.	0.63	-	0.63
Ingersoll Rand (India) Ltd.	1.63	-	1.63	Sundram Fasteners Ltd.	0.62	-	0.62
Reliance Industries Ltd.	1.61	-	1.61	HCL Technologies Ltd.	0.60	-	0.60
Hindustan Unilever Ltd.	1.60	-	1.60	Sheela Foam Ltd.	0.57	-	0.57
Delhivery Ltd.	1.60	-	1.60	Sona Blw Precision Forgings Ltd.	0.56	-	0.56
ACC Ltd.	1.54	-	1.54	Ganesha Ecosphere Ltd.	0.52	-	0.52
ZF Commercial Vehicle Control Systems India Ltd.	1.53	-	1.53	United Spirits Ltd.	0.49	-	0.49
Fortis Healthcare Ltd.	1.53	-	1.53	Equitas Small Finance Bank Ltd.	0.46	-	0.46
Emami Ltd.	1.53	-	1.53	NMDC Ltd.	0.30	-	0.30
Ltimitindree Ltd.	1.52	-	1.52	Finolex Industries Ltd.	0.17	-	0.17
HDFC Life Insurance Company Ltd.	1.50	-	1.50	Rolex Rings Ltd.	0.15	-	0.15
FSN E-Commerce Ventures Ltd.	1.46	-	1.46	Andhra Paper Ltd.	0.12	-	0.12
Bharti Airtel Ltd.	1.40	-	1.40	NMDC Steel Ltd.	0.04	-	0.04
Sun Pharmaceutical Industries Ltd.	1.39	-	1.39	Bank Nifty Index 30-11-2023	-	1.68	1.68
Max Healthcare Institute Ltd.	1.35	-	1.35	<b>Total</b>	<b>94.02</b>	<b>2.28</b>	<b>96.30</b>
Alkem Laboratories Ltd.	1.33	-	1.33	<b>Foreign Equity Shares</b>			
Uno Minda Ltd.	1.31	-	1.31	Epam Systems Inc	1.69	-	-
Bharat Forge Ltd.	1.30	-	1.30	<b>Total</b>	<b>1.69</b>	-	-
Bajaj Auto Ltd.	1.23	-	1.23	<b>Cash, Cash Equivalents And Others</b>	<b>2.01</b>	-	-
Ashok Leyland Ltd.	1.18	-	1.18	<b>Grand Total</b>	<b>100.00</b>		
Jindal Steel & Power Ltd.	1.15	-	1.15				
Tube Investments Of India Ltd.	1.13	-	1.13				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.59
Healthcare	12.75
Information Technology	8.71
Automobile And Auto Components	8.10
Capital Goods	7.99
Fast Moving Consumer Goods	7.39
Consumer Durables	6.23
Metals & Mining	5.67
Construction Materials	4.33
Consumer Services	3.97
Services	2.48
Textiles	2.27
Oil, Gas & Consumable Fuels	1.61
Telecommunication	1.40
Chemicals	1.38
Power	0.93
Construction	0.79
Forest Materials	0.12
Derivatives	2.28
Cash, Cash Equivalents And Others	2.01

### 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.

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



**SBI**  
**FOCUSED EQUITY FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- Date of Allotment:** 17/09/2004
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 29,782.01 Crores
- AUM as on October 31, 2023**  
₹ 29,313.54 Crores
- Fund Manager: Mr. R. Srinivasan & \*Mr. Mohit Jain**  
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 - 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation <sup>#</sup>	: 14.49%
Beta <sup>#</sup>	: 0.86
Sharpe Ratio <sup>#</sup>	: 0.90
Portfolio Turnover*	
Equity Turnover	: 0.19
Total Turnover	: 0.26

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> 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 (6.84% as on 31st October 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	47.4031
Reg-Plan-Growth	259.1639
Dir-Plan-IDCW	69.9075
Dir-Plan-Growth	286.8677

**LAST IDCW**

Face value: ₹10

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

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

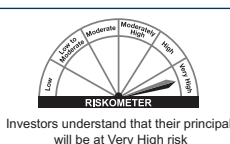
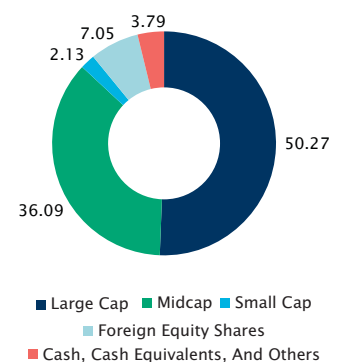
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Bharti Airtel Ltd.	9.39
HDFC Bank Ltd.	8.91
ICICI Bank Ltd.	8.43
Muthoot Finance Ltd.	6.78
Procter & Gamble Hygiene And Health Care Ltd.	6.51
Bajaj Finance Ltd.	5.37
State Bank Of India	5.21
Divi'S Laboratories Ltd.	4.97
Solar Industries India Ltd.	4.32
ICICI Lombard General Insurance Company Ltd.	4.22
ZF Commercial Vehicle Control Systems India Ltd.	3.91
Hatsun Agro Product Ltd.	3.39
HDFC Asset Management Co. Ltd.	3.11
Relaxo Footwears Ltd.	2.58
Page Industries Ltd.	2.45
Medplus Health Services Ltd.	2.13
Delhivery Ltd.	2.02
Shree Cement Ltd.	1.99
HDFC Life Insurance Company Ltd.	1.24
JSW Infrastructure Ltd.	1.02

Stock Name	(%) Of Total AUM
Avenue Supermarts Ltd.	0.54
<b>Total</b>	<b>88.49</b>
<b>Foreign Equity Shares</b>	
Alphabet Inc.	7.05
<b>Total</b>	<b>7.05</b>
<b>Treasury Bills</b>	
364 Day T-Bill 04.01.24	0.67
<b>Total</b>	<b>0.67</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.79</b>
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	43.27
Fast Moving Consumer Goods	9.90
Telecommunication	9.39
Information Technology	7.05
Healthcare	4.97
Chemicals	4.32
Automobile And Auto Components	3.91
Services	3.04
Consumer Services	2.67
Consumer Durables	2.58
Textiles	2.45
Construction Materials	1.99
Sovereign	0.67
Cash, Cash Equivalents And Others	3.79

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

**SBI Focused Equity Fund**

This product is suitable for investors who are seeking<sup>1</sup>:

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

<sup>1</sup>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 MIDCAP FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in mid cap stocks.
- Date of Allotment:** 29/03/2005
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 13,309.47 Crores
- AUM as on October 31, 2023**  
₹ 13,213.83 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
- 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation <sup>#</sup>	: 15.09%
Beta <sup>#</sup>	: 0.85
Sharpe Ratio <sup>#</sup>	: 1.49
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.11
Total Turnover	: 0.14

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup>Source: CRISIL Fund Analyser  
<sup>\*</sup>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 (6.84% as on 31st October 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	71.6590
Reg-Plan-Growth	175.3739
Dir-Plan-IDCW	109.8058
Dir-Plan-Growth	193.6796

**LAST IDCW**

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

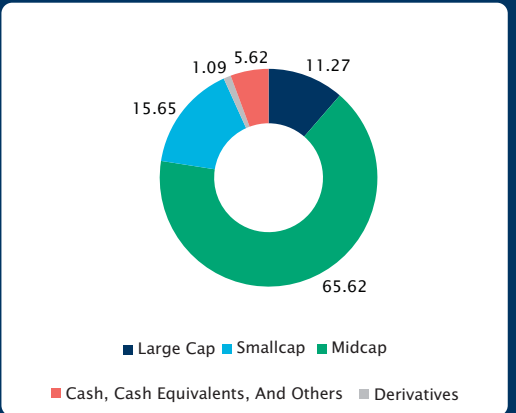
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>							
Crisil Ltd.	4.34	-	4.34	Godrej Properties Ltd.	1.07	-	1.07
Sundaram Finance Ltd.	3.58	-	3.58	PI Industries Ltd.	1.03	-	1.03
Schaeffler India Ltd.	3.47	-	3.47	HDFC Bank Ltd.	1.01	-	1.01
Tube Investments Of India Ltd.	3.34	-	3.34	HDFC Asset Management Co. Ltd.	0.98	0.06	1.04
Thermax Ltd.	3.24	-	3.24	Glaxosmithkline Pharmaceuticals Ltd.	0.87	-	0.87
Torrent Power Ltd.	2.85	-	2.85	VR Logistics Ltd.	0.78	-	0.78
Coromandel International Ltd.	2.77	-	2.77	Jubilant Foodworks Ltd.	0.78	0.29	1.07
Page Industries Ltd.	2.75	-	2.75	Mahindra & Mahindra Financial Services Ltd.	0.75	0.48	1.23
Sheela Foam Ltd.	2.66	-	2.66	Hatsun Agro Product Ltd.	0.75	-	0.75
Procter & Gamble Hygiene And Health Care Ltd.	2.66	-	2.66	Tatva Chintan Pharma Chem Ltd.	0.73	-	0.73
K.P.R. Mill Ltd.	2.60	-	2.60	Whirlpool Of India Ltd.	0.62	-	0.62
The Indian Hotels Company Ltd.	2.52	-	2.52	Pfizer Ltd.	0.61	-	0.61
Carborundum Universal Ltd.	2.52	-	2.52	Sanofi India Ltd.	0.58	-	0.58
Cholamandalam Investment & Finance Co. Ltd.	2.41	-	2.41	FSN E-Commerce Ventures Ltd.	0.53	-	0.53
Gokaldas Exports Ltd.	2.31	-	2.31	City Union Bank Ltd.	0.50	-	0.50
Aether Industries Ltd.	2.18	-	2.18	National Aluminium Company Ltd.	0.47	-	0.47
Max Healthcare Institute Ltd.	1.96	-	1.96	Natco Pharma Ltd.	0.45	-	0.45
Sona Blw Precision Forgings Ltd.	1.95	-	1.95	Prism Johnson Ltd.	0.42	-	0.42
Bharat Forge Ltd.	1.81	-	1.81	Dodla Dairy Ltd.	0.42	-	0.42
JK Cement Ltd.	1.71	-	1.71	Timken India Ltd.	0.38	-	0.38
Coforge Ltd.	1.70	-	1.70	Steel Authority Of India Ltd.	0.38	-	0.38
TVS Motor Company Ltd.	1.69	-	1.69	G R Infra Projects Ltd.	0.34	-	0.34
Motherson Sumi Wiring India Ltd.	1.49	-	1.49	Persistent Systems Ltd.	0.32	-	0.32
Mankind Pharma Ltd.	1.48	-	1.48	ABB India Ltd.	0.31	-	0.31
The Phoenix Mills Ltd.	1.46	-	1.46	Laurus Labs Ltd.	0.30	0.26	0.56
Triveni Turbine Ltd.	1.43	-	1.43	Swaraj Engines Ltd.	0.24	-	0.24
Jupiter Life Line Hospitals Ltd.	1.43	-	1.43	Relaxo Footwears Ltd.	0.24	-	0.24
ZF Commercial Vehicle Control Systems India Ltd.	1.40	-	1.40	Nuvoco Vistas Corporation Ltd.	0.24	-	0.24
Grindwell Norton Ltd.	1.34	-	1.34	Colgate Palmolive (India) Ltd.	0.24	-	0.24
SKF India Ltd.	1.31	-	1.31	Mangalam Cement Ltd.	0.21	-	0.21
The Ramco Cements Ltd.	1.30	-	1.30	Gujarat State Petronet Ltd.	0.16	-	0.16
The Federal Bank Ltd.	1.29	-	1.29	Indigo Paints Ltd.	0.10	-	0.10
Oberoi Realty Ltd.	1.28	-	1.28	<b>Total</b>	<b>92.54</b>	<b>1.09</b>	<b>93.63</b>
Endurance Technologies Ltd.	1.25	-	1.25	<b>Treasury Bills</b>			
Info Edge (India) Ltd.	1.13	-	1.13	182 Day T-Bill 18.01.24	0.75	-	-
Uno Minda Ltd.	1.12	-	1.12	<b>Total</b>	<b>0.75</b>	-	-
				<b>Cash, Cash Equivalents And Others</b>	<b>5.62</b>	-	-
				<b>Grand Total</b>	<b>100.00</b>		

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

Automobile And Auto Components	15.71
Financial Services	14.86
Capital Goods	12.58
Healthcare	7.68
Textiles	7.66
Chemicals	6.71
Consumer Services	4.96
Fast Moving Consumer Goods	4.07
Construction Materials	3.88
Realty	3.81
Consumer Durables	3.62
Power	2.85
Information Technology	2.02
Metals & Mining	0.85
Services	0.78
Sovereign	0.75
Construction	0.34
Oil, Gas & Consumable Fuels	0.16
Derivatives	1.09
Cash, Cash Equivalents And Others	5.62

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


**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.

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

SBI

## MAGNUM GLOBAL FUND

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

### Investment Objective

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

### Fund Details

#### Type of Scheme

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

**Date of Allotment:** 30/09/1994

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 6,266.10 Crores

**AUM as on October 31, 2023**

₹ 6,121.22 Crores

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

**Managing Since:**

Mr. R. Srinivasan Jan-2022

Mr. Mohit Jain 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 instalments.

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation\*** : 12.26%

**Beta\*** : 0.84

**Sharpe Ratio\*** : 1.01

**Portfolio Turnover\***

Equity Turnover : 0.31

Total Turnover : 0.71

*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 (6.84% as on 31st October 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	98.7229
Reg-Plan-Growth	323.1610
Dir-Plan-IDCW	125.6219
Dir-Plan-Growth	351.9159

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

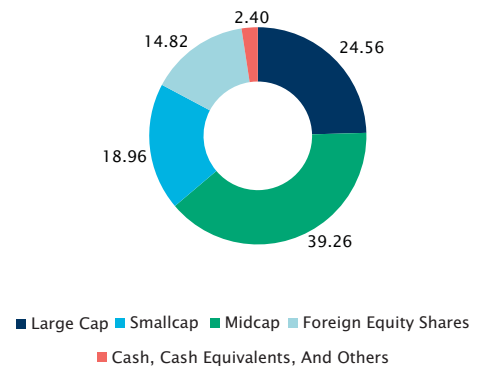
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Procter & Gamble Hygiene And Health Care Ltd.	8.60
Maruti Suzuki India Ltd.	7.47
Divi'S Laboratories Ltd.	6.70
Hindustan Unilever Ltd.	4.99
Page Industries Ltd.	4.51
United Breweries Ltd.	4.48
Aether Industries Ltd.	4.46
Infosys Ltd.	4.25
CCL Products (India) Ltd.	4.24
Abbott India Ltd.	4.03
Grindwell Norton Ltd.	3.76
ZF Commercial Vehicle Control Systems India Ltd.	3.59
Gland Pharma Ltd.	3.28
SKF India Ltd.	3.21
Garware Technical Fibres Ltd.	2.42
ESAB India Ltd.	2.37
CSB Bank Ltd.	2.21
Nazara Technologies Ltd.	2.14
Schaeffler India Ltd.	1.95
Whirlpool Of India Ltd.	1.46

Stock Name	(%) Of Total AUM
Nestle India Ltd.	1.15
Kennametal India Ltd.	1.12
Timken India Ltd.	0.39
<b>Total</b>	<b>82.78</b>
<b>Foreign Equity Shares</b>	
Alphabet Inc.	7.43
Epam Systems Inc	3.85
Microsoft Corporation	3.54
<b>Total</b>	<b>14.82</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.40</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	23.46
Information Technology	19.07
Healthcare	14.01
Automobile And Auto Components	13.01
Capital Goods	10.85
Textiles	6.93
Chemicals	4.46
Financial Services	2.21
Media, Entertainment & Publication	2.14
Consumer Durables	1.46
Cash, Cash Equivalents And Others	2.40

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### 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.

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


**SMALL CAP FUND**

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 09/09/2009

#### • Report As On: 31/10/2023

#### • AAUM for the Month of October 2023

₹ 21,432.22 Crores

#### • AUM as on October 31, 2023

₹ 21,136.15 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 - Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:

Daily SIP/STP-in: ₹1,250,

Weekly SIP/STP-in: ₹6,250,

Monthly SIP/STP-in: ₹25,000,

Quarterly SIP/STP-in: ₹75,000

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

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

#### • Minimum Investment and Additional Investment:

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

### Quantitative Data

Standard Deviation\* : 14.23%

Beta\* : 0.71

Sharpe Ratio\* : 1.49

#### Portfolio Turnover\*

Equity Turnover : 0.09

Total Turnover : 0.95

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 (6.84% as on 31st October 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	77.3736
Reg-Plan-Growth	130.9690
Dir-Plan-IDCW	100.7157
Dir-Plan-Growth	147.5626

### LAST IDCW

Face value: ₹10

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

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

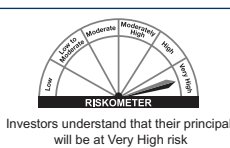
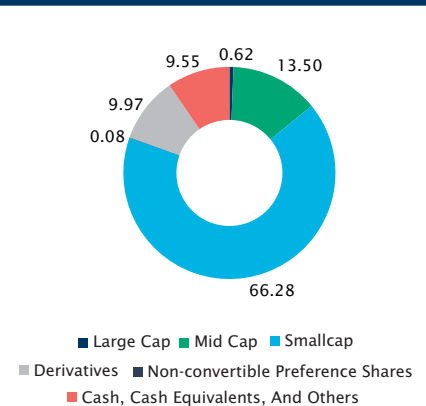
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>							
Blue Star Ltd.	3.93	-	3.93	Dodla Dairy Ltd.	1.19	-	1.19
Kalpataru Projects International Ltd.	2.82	-	2.82	Archean Chemical Industries Ltd.	1.19	-	1.19
SBFC Finance Ltd.	2.74	-	2.74	Navin Fluorine International Ltd.	1.14	-	1.14
CMS Info Systems Ltd.	2.66	-	2.66	Ratnamani Metals & Tubes Ltd.	1.11	-	1.11
Lemon Tree Hotels Ltd.	2.60	-	2.60	Star Cement Ltd.	1.04	-	1.04
Chalet Hotels Ltd.	2.52	-	2.52	Chemplast Sanmar Ltd.	1.04	-	1.04
Carborundum Universal Ltd.	2.50	-	2.50	VST Industries Ltd.	1.03	-	1.03
ESAB India Ltd.	2.47	-	2.47	Brigade Enterprises Ltd.	1.00	-	1.00
V-Guard Industries Ltd.	2.41	-	2.41	KNR Constructions Ltd.	0.96	-	0.96
Elgi Equipments Ltd.	2.39	-	2.39	Go Fashion (India) Ltd.	0.94	-	0.94
SJVN Ltd.	2.26	-	2.26	Thangamayil Jewellery Ltd.	0.77	-	0.77
TTK Prestige Ltd.	2.23	-	2.23	Relaxo Footwears Ltd.	0.76	-	0.76
Krishna Institute Of Medical Sciences Ltd.	2.20	-	2.20	Rossari Biotech Ltd.	0.71	-	0.71
Vedant Fashions Ltd.	2.14	-	2.14	Divi'S Laboratories Ltd.	0.62	-	0.62
Finolex Industries Ltd.	2.13	-	2.13	V-Mart Retail Ltd.	0.58	-	0.58
ZF Commercial Vehicle Control Systems India Ltd.	1.93	-	1.93	Gujarat State Petronet Ltd.	0.56	-	0.56
Triveni Turbine Ltd.	1.86	-	1.86	Nuvoco Vistas Corporation Ltd.	0.53	-	0.53
PVR Inox Ltd.	1.79	-	1.79	Indian Energy Exchange Ltd.	0.51	-	0.51
CSB Bank Ltd.	1.72	-	1.72	Anandratni Wealth Ltd.	0.50	-	0.50
LIC Housing Finance Ltd.	1.67	-	1.67	Timken India Ltd.	0.33	-	0.33
Westlife Foodworld Ltd.	1.65	-	1.65	Zyduz Wellness Ltd.	0.32	-	0.32
Sheela Foam Ltd.	1.60	-	1.60	Sai Silks (Kalamandir) Ltd.	0.13	-	0.13
Hatsun Agro Product Ltd.	1.57	-	1.57	Engineers India Ltd.	0.11	-	0.11
Ge T&D India Ltd.	1.57	-	1.57	Graphite India Ltd.	0.10	-	0.10
City Union Bank Ltd.	1.57	-	1.57	Nifty Index 30-11-2023	-	9.97	9.97
Grindwell Norton Ltd.	1.46	-	1.46	<b>Total</b>	<b>80.40</b>	<b>9.97</b>	<b>90.37</b>
Fine Organic Industries Ltd.	1.46	-	1.46	<b>Non-Convertible Preference Share</b>			
Ahluwalia Contracts (India) Ltd.	1.45	-	1.45	Shreno Ltd.	0.08	-	-
G R Infra Projects Ltd.	1.43	-	1.43	<b>Total</b>	<b>0.08</b>	<b>-</b>	<b>-</b>
Rajratan Global Wire Ltd.	1.28	-	1.28	<b>Cash, Cash Equivalents</b>			
Hawkins Cookers Ltd.	1.22	-	1.22	<b>And Others</b>	<b>9.55</b>	<b>-</b>	<b>-</b>
				<b>Grand Total</b>	<b>100.00</b>	<b>-</b>	<b>-</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	16.00
Consumer Durables	12.92
Consumer Services	10.56
Financial Services	8.71
Construction	6.77
Chemicals	5.54
Fast Moving Consumer Goods	4.11
Automobile And Auto Components	3.21
Healthcare	2.82
Services	2.66
Power	2.26
Media, Entertainment & Publication	1.79
Construction Materials	1.57
Realty	1.00
Oil, Gas & Consumable Fuels	0.56
Derivatives	9.97
Cash, Cash Equivalents And Others	9.55

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Small Cap Fund

This product is suitable for investors who are seeking\*:

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

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

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



SBI

## LONG TERM EQUITY FUND

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

(Previously known as SBI Magnum Taxgain Scheme)

### 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: 31/10/2023

#### • AAUM for the Month of October 2023

₹ 16,056.26 Crores

#### • AUM as on October 31, 2023

₹ 15,774.58 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\* : 13.65%

Beta\* : 0.89

Sharpe Ratio\* : 1.27

#### Portfolio Turnover\*

Equity Turnover : 0.16

Total Turnover : 0.16

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (6.84% as on 31st October 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	57.7256
Reg-Plan-Growth	284.7278
Dir-Plan-IDCW	75.3501
Dir-Plan-Growth	304.2065

### LAST IDCW

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

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

### PORTFOLIO

#### Stock Name

(%) Of Total AUM

#### Equity Shares

ICICI Bank Ltd.	4.30
HDFC Bank Ltd.	3.97
Larsen & Toubro Ltd.	3.40
Bharti Airtel Ltd.	3.23
Mahindra & Mahindra Ltd.	3.16
Ge T&D India Ltd.	3.06
Cummins India Ltd.	2.94
Torrent Power Ltd.	2.88
Reliance Industries Ltd.	2.81
Axis Bank Ltd.	2.80
State Bank Of India	2.76
Cipla Ltd.	2.59
GAIL (India) Ltd.	2.44
ITC Ltd.	2.40
ICICI Prudential Life Insurance Company Ltd.	2.30
Tech Mahindra Ltd.	2.28
Infosys Ltd.	2.20
Sun Pharmaceutical Industries Ltd.	2.07
Tata Motors Ltd. - Dvr	2.02
Hindalco Industries Ltd.	1.95
Lupin Ltd.	1.92
Oil & Natural Gas Corporation Ltd.	1.89
Coforge Ltd.	1.85
Equitas Small Finance Bank Ltd.	1.79
HDFC Asset Management Co. Ltd.	1.76
Mahindra & Mahindra Financial Services Ltd.	1.75
Bharat Petroleum Corporation Ltd.	1.55
Multi Commodity Exchange Of India Ltd.	1.47
Fortis Healthcare Ltd.	1.45
AIA Engineering Ltd.	1.34
TVS Holdings Ltd.	1.21
Tata Motors Ltd.	1.06
Tata Steel Ltd.	1.05
Punjab National Bank	1.05

#### Stock Name

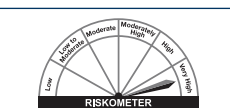
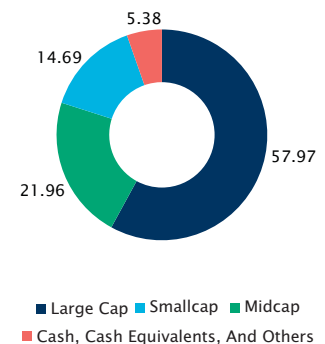
(%) Of Total AUM

Delhivery Ltd.	1.05
Petronet Lng Ltd.	1.01
Prism Johnson Ltd.	0.98
Jubilant Foodworks Ltd.	0.95
Rallis India Ltd.	0.92
Indian Oil Corporation Ltd.	0.89
Wipro Ltd.	0.88
Shree Cement Ltd.	0.82
Chemplast Sanmar Ltd.	0.77
Sanofi India Ltd.	0.71
Container Corporation Of India Ltd.	0.71
DLF Ltd.	0.64
Godrej Consumer Products Ltd.	0.63
Strides Pharma Science Ltd.	0.61
ACC Ltd.	0.61
Sheela Foam Ltd.	0.60
IRB Infrastructure Developers Ltd.	0.58
ICICI Lombard General Insurance Company Ltd.	0.56
Va Tech Wabag Ltd.	0.48
Hindustan Copper Ltd.	0.47
Bharat Forge Ltd.	0.37
The New India Assurance Co. Ltd.	0.34
Exide Industries Ltd.	0.33
Timken India Ltd.	0.30
PB Fintech Ltd.	0.29
Jio Financial Services Ltd.	0.27
Crompton Greaves Consumer Electricals Ltd.	0.27
Mahindra Lifespace Developers Ltd.	0.25
Sundaram Clayton Ltd.	0.23
Computer Age Management Services Ltd.	0.23
Grindwell Norton Ltd.	0.17
<b>Total</b>	<b>94.62</b>
<b>Cash, Cash Equivalents And Others</b>	<b>5.38</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.64
Oil, Gas & Consumable Fuels	10.59
Healthcare	9.35
Capital Goods	8.18
Automobile And Auto Components	8.01
Information Technology	7.21
Construction	3.98
Metals & Mining	3.47
Telecommunication	3.23
Fast Moving Consumer Goods	3.03
Power	2.88
Construction Materials	2.41
Services	1.76
Chemicals	1.69
Consumer Services	0.95
Realty	0.89
Consumer Durables	0.87
Utilities	0.48
Cash, Cash Equivalents And Others	5.38

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### 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**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in healthcare sector.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 2,023.69 Crores
- AUM as on October 31, 2023**  
₹ 1,983.12 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
- 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation\*** : 14.16%  
**Beta\*** : 0.89  
**Sharpe Ratio\*** : 0.61  
**Portfolio Turnover\***  
 Equity Turnover : 0.48  
 Total Turnover : 0.48

*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 (6.84% as on 31st October 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 IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	169.4988	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	269.0700	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	210.2423	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	302.6062	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.		

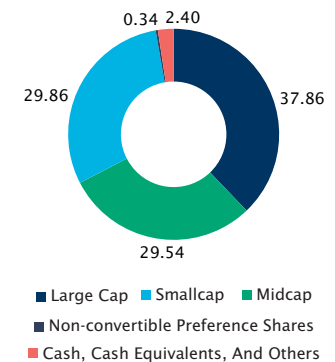
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Sun Pharmaceutical Industries Ltd.	13.18
Cipla Ltd.	8.17
Divi'S Laboratories Ltd.	6.84
Aether Industries Ltd.	6.22
Max Healthcare Institute Ltd.	5.21
Mankind Pharma Ltd.	4.92
Global Health Ltd.	4.75
Krishna Institute Of Medical Sciences Ltd.	4.57
Jupiter Life Line Hospitals Ltd.	4.47
Rainbow Children'S Medicare Ltd.	4.29
Gland Pharma Ltd.	3.92
Alkem Laboratories Ltd.	3.75
Fortis Healthcare Ltd.	3.42
Lupin Ltd.	3.41
Aurobindo Pharma Ltd.	3.21
Abbott India Ltd.	2.83
JB Chemicals & Pharmaceuticals Ltd.	2.82
Torrent Pharmaceuticals Ltd.	2.72
Biocon Ltd.	2.33

Stock Name	(%) Of Total AUM
Zyodus Lifesciences Ltd.	2.03
Laurus Labs Ltd.	1.46
Ami Organics Ltd.	1.42
Gufic Biosciences Ltd.	1.32
<b>Total</b>	<b>97.26</b>
<b>Non-Convertible Preference Share</b>	
Shreno Ltd.	0.34
<b>Total</b>	<b>0.34</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.40</b>
<b>Grand Total</b>	<b>100.00</b>

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

Healthcare	91.04
Chemicals	6.22
Capital Goods	0.34
Cash, Cash Equivalents And Others	2.40

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


**SBI Healthcare Opportunities Fund**  
 This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
  - Equity investments in stocks of companies in the healthcare sector.
- <sup>^</sup>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**  
**BANKING & FINANCIAL SERVICES FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in Banking and Financial Services sector.
- Date of Allotment:** 26/02/2015
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 4,282.22 Crores
- AUM as on October 31, 2023**  
₹ 4,244.74 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 - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months or Minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum 12 months  
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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation\* : 19.49%  
Beta\* : 0.90  
Sharpe Ratio\* : 0.64

**Portfolio Turnover\***

Equity Turnover : 0.85  
Total Turnover : 1.33

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (6.84% as on 31st October 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

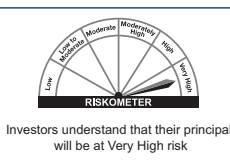
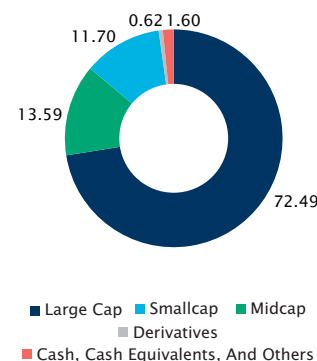
NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	Face value: ₹10 NAV (₹)
Reg-Plan-IDCW	25.3585	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	28.2380	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	27.6656	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		
Dir-Plan-Growth	30.9503			

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>			
ICICI Bank Ltd.	18.30	-	18.30
HDFC Bank Ltd.	17.79	-	17.79
Kotak Mahindra Bank Ltd.	9.42	-	9.42
Bajaj Finance Ltd.	7.43	-	7.43
State Bank Of India	4.84	-	4.84
HDFC Life Insurance Company Ltd.	4.76	-	4.76
Karur Vysya Bank Ltd.	3.59	-	3.59
Muthoot Finance Ltd.	3.51	0.62	4.13
ICICI Lombard General Insurance Company Ltd.	3.32	-	3.32
HDFC Asset Management Co. Ltd.	3.28	-	3.28
Bank Of Baroda	2.96	-	2.96
Canara Bank	2.83	-	2.83
Nippon Life India Asset Management Ltd.	2.61	-	2.61
LIC Housing Finance Ltd.	2.59	-	2.59
Shriram Finance Ltd.	2.52	-	2.52
Fusion Micro Finance Ltd.	2.07	-	2.07
REC Ltd.	1.69	-	1.69
BSE Ltd.	1.09	-	1.09
Aptus Value Housing Finance India Ltd.	0.99	-	0.99
Punjab National Bank	0.84	-	0.84
Central Depository Services (I) Ltd.	0.61	-	0.61
SBFC Finance Ltd.	0.59	-	0.59
Multi Commodity Exchange Of India Ltd.	0.15	-	0.15
<b>Total</b>	<b>97.78</b>	<b>0.62</b>	<b>98.40</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.60</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>		

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

Financial Services	97.78
Derivatives	0.62
Cash, Cash Equivalents And Others	1.60

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


**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.

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


  
**PSU FUND**

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment:** 07/07/2010
- **Report As On:** 31/10/2023
- **AAUM for the Month of October 2023**  
₹ 833.63 Crores
- **AUM as on October 31, 2023**  
₹ 824.55 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)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation <sup>#</sup>	: 20.54%
Beta <sup>#</sup>	: 0.83
Sharpe Ratio <sup>#</sup>	: 1.22
Portfolio Turnover*	
Equity Turnover	: 0.59
Total Turnover	: 0.59

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 (6.84% as on 31st October 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 IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	19.2782	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	19.2804	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	20.8021	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	20.8309	25-Jul-08	2.00	17.1400

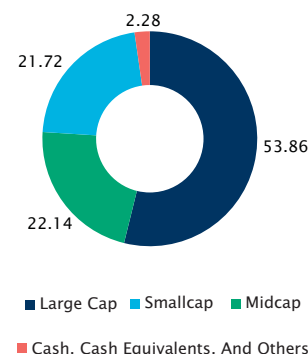
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
State Bank Of India	11.11	Oil & Natural Gas Corporation Ltd.	2.76
Power Grid Corporation Of India Ltd.	8.19	LIC Housing Finance Ltd.	2.51
NTPC Ltd.	8.14	National Aluminium Company Ltd.	2.24
Bank Of Baroda	5.21	Bharat Electronics Ltd.	2.19
Punjab National Bank	4.81	Hindustan Aeronautics Ltd.	2.13
Coal India Ltd.	4.77	Engineers India Ltd.	1.43
Bharat Heavy Electricals Ltd.	4.40	Indian Oil Corporation Ltd.	1.40
Housing And Urban Development Corporation Ltd.	3.98	<b>Total</b>	<b>97.72</b>
Indian Bank	3.97	<b>Cash, Cash Equivalents And Others</b>	<b>2.28</b>
REC Ltd.	3.93	<b>Grand Total</b>	<b>100.00</b>
Mazagon Dock Shipbuilders Ltd.	3.89		
NMDC Ltd.	3.84		
Rites Ltd.	3.81		
Bank Of India	3.49		
Garden Reach Shipbuilders & Engineers Ltd.	3.34		
Canara Bank	3.15		
Hindustan Copper Ltd.	3.03		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	42.16
Power	16.33
Capital Goods	15.95
Metals & Mining	9.11
Oil, Gas & Consumable Fuels	8.93
Construction	5.24
Cash, Cash Equivalents And Others	2.28

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

### SBI PSU Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
  - Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.
- <sup>^</sup>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**

- Type of Scheme**  
An open-ended Equity Scheme investing in commodity and commodity related sectors.
- Date of Allotment:** 08/08/2005
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 468.06 Crores
- AUM as on October 31, 2023**  
₹ 459.51 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**  
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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Standard Deviation<sup>f</sup></b>	: 18.53%
<b>Beta<sup>f</sup></b>	: 0.85
<b>Sharpe Ratio<sup>f</sup></b>	: 0.79
<b>Portfolio Turnover<sup>g</sup></b>	
Equity Turnover	: 0.66
Total Turnover	: 0.66

Total Turnover = Equity + Debt + Derivatives

<sup>f</sup> Source: CRISIL Fund Analyser

<sup>g</sup> 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 (6.84% as on 31st October 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	42.3219
Reg-Plan-Growth	74.5619
Dir-Plan-IDCW	45.4094
Dir-Plan-Growth	79.7985

**LAST IDCW**

Face value: ₹10

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

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

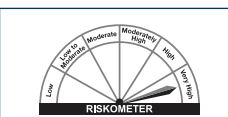
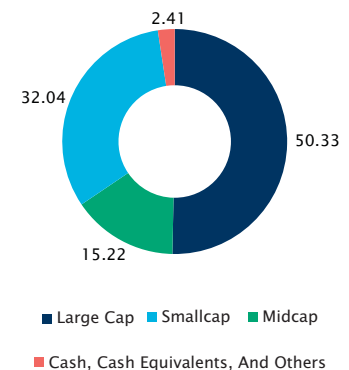
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Coal India Ltd.	9.91
K.P.R. Mill Ltd.	7.29
Tata Steel Ltd.	7.17
NTPC Ltd.	6.43
Ultratech Cement Ltd.	6.23
CCL Products (India) Ltd.	5.46
Reliance Industries Ltd.	5.34
Antony Waste Handling Cell Ltd.	5.19
Neogen Chemicals Ltd.	5.09
Jindal Stainless Ltd.	4.96
Hindustan Copper Ltd.	4.37
Hindalco Industries Ltd.	4.20
Grasim Industries Ltd.	4.11
Sagar Cements Ltd.	4.10
Shree Cement Ltd.	3.91

Stock Name	(%) Of Total AUM
VRL Logistics Ltd.	3.62
NMDC Ltd.	2.97
Oil & Natural Gas Corporation Ltd.	2.43
Paradeep Phosphates Ltd.	2.26
Aether Industries Ltd.	1.95
Jio Financial Services Ltd.	0.51
Power Grid Corporation Of India Ltd.	0.09
<b>Total</b>	<b>97.59</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.41</b>
<b>Grand Total</b>	<b>100.00</b>

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

Metals & Mining	23.67
Construction Materials	18.35
Oil, Gas & Consumable Fuels	17.68
Chemicals	9.30
Textiles	7.29
Power	6.52
Fast Moving Consumer Goods	5.46
Utilities	5.19
Services	3.62
Financial Services	0.51
Cash, Cash Equivalents And Others	2.41

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

Investors understand that their principal will be at Very High risk

**SBI Magnum Comma Fund**

This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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.


**INFRASTRUCTURE FUND**

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- Date of Allotment:** 06/07/2007
- Report As On:** 31/10/2023
- AUM for the Month of October 2023**  
₹ 1,305.84 Crores
- AUM as on October 31, 2023**  
₹ 1,295.11 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)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 13.85%
Beta*	: 0.83
Sharpe Ratio*	: 1.69
Portfolio Turnover*	
Equity Turnover	: 0.34
Total Turnover	: 0.34

Total Turnover = Equity + Debt + Derivatives  
 \*Source: CRISIL Fund Analyser  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.84% as on 31st October 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 IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	31.1289	16-Mar-18 (Reg Plan)	1.70	13.6863
Reg-Plan-Growth	34.9930	16-Mar-18 (Dir Plan)	1.80	14.0096
Dir-Plan-IDCW	32.9823	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.		
Dir-Plan-Growth	37.2672			

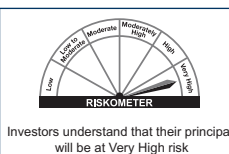
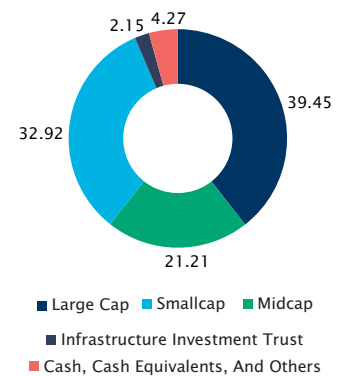
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Bharat Petroleum Corporation Ltd.	2.14	Chalot Hotels Ltd.	2.09
Reliance Industries Ltd.	7.87	Prism Johnson Ltd.	1.92
Larsen & Toubro Ltd.	5.41	MRF Ltd.	1.90
Torrent Power Ltd.	5.00	The Ramco Cements Ltd.	1.89
Shree Cement Ltd.	4.31	Carborundum Universal Ltd.	1.84
Solar Industries India Ltd.	4.20	Nuvoco Vistas Corporation Ltd.	1.82
Bharti Airtel Ltd.	4.19	VRL Logistics Ltd.	1.78
Axis Bank Ltd.	3.75	Uno Minda Ltd.	1.78
ESAB India Ltd.	3.47	JSW Infrastructure Ltd.	1.63
Ge T&D India Ltd.	3.36	CESC Ltd.	1.62
Ultratech Cement Ltd.	3.22	Elin Electronics Ltd.	1.42
Samhi Hotels Ltd.	2.82	Hindalco Industries Ltd.	1.16
Tega Industries Ltd.	2.79	Delhivery Ltd.	0.81
Sobha Ltd.	2.72	<b>Total</b>	<b>93.58</b>
Brigade Enterprises Ltd.	2.59	<b>Infrastructure Investment Trust</b>	
HDFC Bank Ltd.	2.48	National Highways Infra Trust	2.15
GAIL (India) Ltd.	2.47	<b>Total</b>	<b>2.15</b>
Tata Steel Ltd.	2.45	<b>Cash, Cash Equivalents And Others</b>	<b>4.27</b>
Ahluwalia Contracts (India) Ltd.	2.34	<b>Grand Total</b>	<b>100.00</b>
Kalpataru Projects International Ltd.	2.18		
ZF Commercial Vehicle Control Systems India Ltd.	2.16		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Construction Materials	13.16
Oil, Gas & Consumable Fuels	12.48
Capital Goods	11.46
Construction	9.93
Power	6.62
Services	6.37
Financial Services	6.23
Automobile And Auto Components	5.84
Realty	5.31
Consumer Services	4.91
Chemicals	4.20
Telecommunication	4.19
Metals & Mining	3.61
Consumer Durables	1.42
Cash, Cash Equivalents And Others	4.27

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

\*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 consumption theme  
 (Previously known as SBI FMCG Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme following consumption theme.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 1,652.79 Crores
- AUM as on October 31, 2023**  
₹ 1,649.32 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 Benchmark:**  
Nifty India Consumption Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation*	: 13.88%
Beta*	: 0.74
Sharpe Ratio*	: 1.60
Portfolio Turnover*	
Equity Turnover	: 0.35
Total Turnover	: 0.39

Total Turnover = Equity + Debt + Derivatives  
 \*Source: CRISIL Fund Analyser  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.84% as on 31st October 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	144.0470
Reg-Plan-Growth	239.2543
Dir-Plan-IDCW	188.6651
Dir-Plan-Growth	267.9960

**LAST IDCW**

Face value: ₹10

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

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

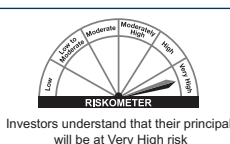
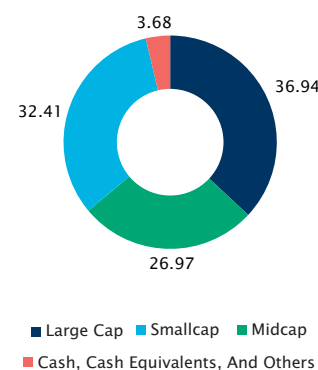
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ITC Ltd.	6.60
Hindustan Unilever Ltd.	5.32
Sheela Foam Ltd.	4.13
Procter & Gamble Hygiene And Health Care Ltd.	4.05
Jubilant Foodworks Ltd.	3.95
Chalet Hotels Ltd.	3.66
Bajaj Auto Ltd.	3.55
United Spirits Ltd.	3.51
Mrs. Bectors Food Specialities Ltd.	3.20
Hero Motocorp Ltd.	3.09
Blue Star Ltd.	3.01
Maruti Suzuki India Ltd.	2.96
PVR Inox Ltd.	2.81
Go Fashion (India) Ltd.	2.72
Colgate Palmolive (India) Ltd.	2.57
Britannia Industries Ltd.	2.47
FSN E-Commerce Ventures Ltd.	2.45
Page Industries Ltd.	2.37
Godrej Consumer Products Ltd.	2.29
TTK Prestige Ltd.	2.28
Kajaria Ceramics Ltd.	2.24
Bharti Airtel Ltd.	2.11

Stock Name	(%) Of Total AUM
Hawkins Cookers Ltd.	2.05
United Breweries Ltd.	1.96
Mahindra & Mahindra Ltd.	1.95
Voltas Ltd.	1.93
Sula Vineyards Ltd.	1.84
Interglobe Aviation Ltd.	1.64
Relaxo Footwears Ltd.	1.58
Vedant Fashions Ltd.	1.57
Tata Motors Ltd.	1.45
Samhi Hotels Ltd.	1.45
Hatsun Agro Product Ltd.	1.37
Ganesha Ecosphere Ltd.	1.36
V-Guard Industries Ltd.	1.27
Sai Silks (Kalamandir) Ltd.	1.20
The Indian Hotels Company Ltd.	0.93
Dodla Dairy Ltd.	0.83
Avanti Feeds Ltd.	0.60
<b>Total</b>	<b>96.32</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.68</b>
<b>Grand Total</b>	<b>100.00</b>

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

Fast Moving Consumer Goods	36.61
Consumer Durables	18.49
Consumer Services	17.93
Automobile And Auto Components	13.00
Textiles	3.73
Media, Entertainment & Publication	2.81
Telecommunication	2.11
Services	1.64
Cash, Cash Equivalents And Others	3.68

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


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

- Long term capital appreciation.
  - Equity investments in stock of companies following consumption theme.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

**SBI**  
**TECHNOLOGY OPPORTUNITIES FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in technology and technology related sectors.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 3,253.38 Crores
- AUM as on October 31, 2023**  
₹ 3,185.41 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)  
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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Standard Deviation<sup>¶</sup></b>	: 17.41%
<b>Beta<sup>¶</sup></b>	: 0.90
<b>Sharpe Ratio<sup>¶</sup></b>	: 0.83
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.38
Total Turnover	: 0.66

**Total Turnover = Equity + Debt + Derivatives**  
<sup>¶</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> 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 (6.84% as on 31st October 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Note: Fund Manager for Foreign Securities Mr. Mohit Jain w.e.f. Nov 28, 2017. Exp. Over 5 years  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	92.3197	16-Mar-18 (Reg Plan)	5.90	33.8510
Reg-Plan-Growth	153.3078	16-Mar-18 (Dir Plan)	7.30	41.9142
Dir-Plan-IDCW	121.7934	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-Growth	171.4753	26-Jun-15 (Dir Plan)	7.00	38.6976
		08-Aug-13 (Reg Plan)	4.50	28.6220

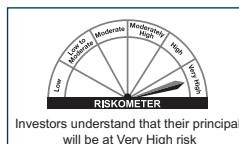
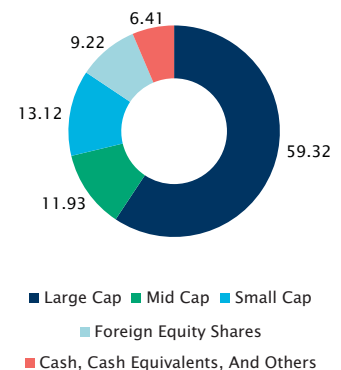
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd.	24.38
Tata Consultancy Services Ltd.	11.63
Bharti Airtel Ltd.	8.33
Tech Mahindra Ltd.	7.04
HCL Technologies Ltd.	4.41
Delhivery Ltd.	3.76
Wipro Ltd.	3.53
Firstsource Solutions Ltd.	3.43
Coforge Ltd.	3.27
PVR Inox Ltd.	3.26
Nazara Technologies Ltd.	3.09
FSN E-Commerce Ventures Ltd.	2.77
Indiamart Intermesh Ltd.	2.36
Persistent Systems Ltd.	2.13
Emudhra Ltd.	0.98
<b>Total</b>	<b>84.37</b>
<b>Foreign Equity Shares</b>	
Microsoft Corporation	3.36
Epam Systems Inc	2.16
NETFLIX Inc.	2.15
Cognizant Technology Solutions Corporation	1.55
<b>Total</b>	<b>9.22</b>
<b>Cash, Cash Equivalents And Others</b>	<b>6.41</b>
<b>Grand Total</b>	<b>100.00</b>

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

Information Technology	64.44
Media, Entertainment & Publication	8.50
Telecommunication	8.33
Services	7.19
Consumer Services	5.13
Cash, Cash Equivalents And Others	6.41

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


**SBI Technology Opportunities Fund**  
 This product is suitable for investors who are seeking<sup>¶</sup>:

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

<sup>¶</sup> 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

## EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An Open Ended Equity Scheme following minimum variance theme
- Date of Allotment:** 02/03/2019
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 159.97 Crores
- AUM as on October 31, 2023**  
₹ 158.00 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 - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments. (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 instalments  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 12.77%
Beta*	: 0.83
Sharpe Ratio*	: 0.96
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.32

*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: RBI Overnight Mibor rate (6.84% as on 31st October 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	18.7444
Reg-Plan-Growth	18.7398
Dir-Plan-IDCW	19.0688
Dir-Plan-Growth	19.0700

### PORTFOLIO

#### Stock Name (%) Of Total AUM

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Nestle India Ltd.	8.75
Hindustan Unilever Ltd.	8.11
Britannia Industries Ltd.	7.94
Cipla Ltd.	7.72
Dr. Reddy'S Laboratories Ltd.	6.72
Sun Pharmaceutical Industries Ltd.	5.82
Tata Consultancy Services Ltd.	5.69
Power Grid Corporation Of India Ltd.	4.65
Bharti Airtel Ltd.	2.37
Bharat Petroleum Corporation Ltd.	2.07
ITC Ltd.	1.62
Oil & Natural Gas Corporation Ltd.	1.12
Coal India Ltd.	1.08
SBI Life Insurance Co. Ltd.	1.07
Bajaj Auto Ltd.	1.07
Tata Consumer Products Ltd.	1.04
HCL Technologies Ltd.	1.04
Hero Motocorp Ltd.	1.03
Ultratech Cement Ltd.	1.02
Tata Motors Ltd.	1.02
Titan Company Ltd.	1.01
Maruti Suzuki India Ltd.	1.01
Kotak Mahindra Bank Ltd.	1.01
Indusind Bank Ltd.	1.01
Bajaj Finserv Ltd.	1.01
Reliance Industries Ltd.	0.99
HDFC Bank Ltd.	0.99

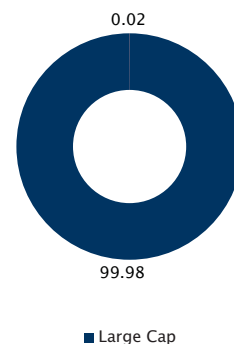
#### Stock Name (%) Of Total AUM

Grasim Industries Ltd.	0.99
Eicher Motors Ltd.	0.99
NTPC Ltd.	0.98
Ltimindtree Ltd.	0.98
ICICI Bank Ltd.	0.98
HDFC Life Insurance Company Ltd.	0.98
Adani Enterprises Ltd.	0.97
Mahindra & Mahindra Ltd.	0.96
Larsen & Toubro Ltd.	0.96
JSW Steel Ltd.	0.96
Infosys Ltd.	0.96
Hindalco Industries Ltd.	0.96
Wipro Ltd.	0.95
Bajaj Finance Ltd.	0.95
Axis Bank Ltd.	0.95
Asian Paints Ltd.	0.95
Apollo Hospitals Enterprise Ltd.	0.95
Adani Ports And Special Economic Zone Ltd.	0.95
Tech Mahindra Ltd.	0.94
State Bank Of India	0.94
Tata Steel Ltd.	0.93
Divi's Laboratories Ltd.	0.92
UPL Ltd.	0.90
<b>Total</b>	<b>99.98</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.02</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	27.46
Healthcare	22.13
Information Technology	10.56
Financial Services	9.89
Automobile And Auto Components	6.08
Power	5.63
Oil, Gas & Consumable Fuels	5.26
Metals & Mining	3.82
Telecommunication	2.37
Construction Materials	2.01
Consumer Durables	1.96
Construction	0.96
Services	0.95
Chemicals	0.90
Cash, Cash Equivalents And Others	0.02

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High Risk

#### SBI Equity Minimum Variance Fund

This product is suitable for investors who are seeking\*:

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

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

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

**SBI**  
**GOLD FUND**

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	18.4092
Reg-Plan-Growth	18.4043
Dir-Plan-IDCW	19.1693
Dir-Plan-Growth	19.1970

**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).

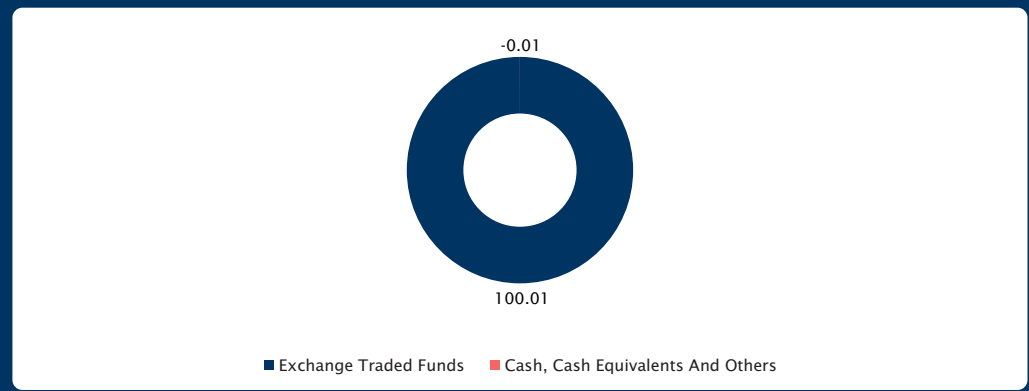
**Fund Details**

- Type of Scheme**  
An open-ended Fund of Fund Scheme investing in SBI Gold ETF
- Date of Allotment:** 12/09/2011
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 1,404.04 Crores
- AUM as on October 31, 2023**  
₹ 1,460.97 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 ₹ 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

**PORTFOLIO**

Mutual Fund Units	(%) Of Total AUM
<b>Exchange Traded Funds</b>	
SBI Gold ETF	100.01
<b>Total</b>	<b>100.01</b>
<b>Cash, Cash Equivalents And Others</b>	<b>-0.01</b>
<b>Grand Total</b>	<b>100.00</b>

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



SBI Gold Fund	
This product is suitable for investors who are seeking^:	
<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at High risk</p>	<ul style="list-style-type: none"> <li>• Long term capital appreciation.</li> <li>• Investment in SBI Gold ETF.</li> </ul>
^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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	11.5203
Reg-Plan-Growth	11.5206
Dir-Plan-IDCW	11.7595
Dir-Plan-Growth	11.7591

**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.

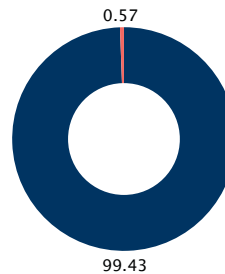
**Fund Details**

- 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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 756.79 Crores
- AUM as on October 31, 2023**  
₹ 730.71 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
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter  
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 July 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.

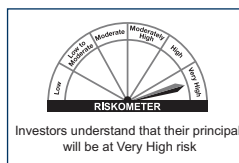
**PORTFOLIO**

Mutual Fund Units	(%) Of Total AUM
<b>Overseas Mutual Fund</b>	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	99.43
<b>Total</b>	<b>99.43</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.57</b>
<b>Grand Total</b>	<b>100.00</b>

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



■ Overseas Mutual Fund ■ Cash, Cash Equivalents, And Others



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

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

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

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



# Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund - Investment Plan	
<b>Ideal Investment Horizon</b>	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +	
<b>Inception Date</b>	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020	
<b>Fund Manager</b>	Mr. R. Srinivasan - Equity Mr. Dinesh Ahuja - Debt *Mr. Mohit Jain	Mr. Saurabh Pant - Equity Ms. Mansi Sajjeja - 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. Neelhi Chawla (Equity Portion) Ms. Mansi Sajjeja (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) *Mr. Mohit Jain (Foreign Securities) Mr. Raj Gandhi (Commodities)	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	
<b>Managing Since</b>	Mr. R. Srinivasan Jan-2012 Mr. Dinesh Ahuja Jan-2012 Mohit Jain Nov-2017	Saurabh Jan-2022 & Mansi June-2021 Mohit Jain-2020	Dinesh Oct-2021 - Raj Feb-2020 Mohit Nov-2017	Mr. B. Srinivasan Jan-2021; Mr. Rajeev Radhakrishnan Jun-2008; Mr. Mohit Jain Nov-2017	Nidhi Jan-2022; Manish June-2021 Mohit & Raj-Sep-2023	Oct-2012 - Neeraj Kumar June 2021 - Arun R	Aug-2021	Sep 2020	
<b>First Tier Benchmark</b>	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index	
<b>Fund Details as on 31 October 2023</b>									
<b>Month End AUM (Rs. in Crores)</b>	₹59,286.85	₹8,914.03	₹1,991.78	₹100.75	₹3,078.54	₹19,791.30	₹24,350.73	₹1,273.42	
<b>Modified Duration (years)</b>	4.22	3.87	1.01	4.38	1.41	0.26	4.09	0.12	
<b>Average Maturity (years)</b>	8.82	11.58	1.27	10.94	3.14	0.26	5.96	0.14	
<b>Macaulay Duration (years)</b>	4.43	4.10	1.06	4.56	1.50	0.26	4.28	0.12	
<b>Yield to Maturity (%)<sup>^</sup></b>	7.69	8.00	7.62	7.78	7.99	7.42	7.70	6.79	
<b>Standard Deviation<sup>^</sup></b>	10.71%	-	-	-	-	0.71%	-	-	
<b>Beta<sup>^</sup></b>	1.06	-	-	-	-	0.68	-	-	
<b>Sharpe Ratio<sup>^</sup></b>	0.82	-	-	-	-	-2.61	-	-	
<b>Expense Ratio</b>	Regular-1.45% Direct-0.78%	Regular-1.12% Direct-0.62%	Regular-1.62% Direct-0.73%	Regular-1.20% Direct-0.85%	Regular-1.14% Direct-0.62%	Regular-0.95% Direct-0.38%	Regular-1.63% Direct-0.73%	Regular-2.12% Direct-0.93%	
<b>Composition by Assets as on 31 October 2023</b>									
<b>Equity Shares</b>	76.71	23.49	37.56	23.27	67.17	70.42	66.53	76.79	
<b>Corporate Debt</b>	9.70	49.36	10.40	23.58	15.22	-	10.00	-	
<b>Gilts</b>	10.33	8.00	5.90	39.07	5.21	-	16.55	0.79	
<b>Money Market Instruments</b>	0.27	3.25	2.45	-	6.53	14.78	-	-	
<b>Other Assets</b>	2.99	15.90	Others 41.12, CCB 2.57	14.08	5.87	14.80	others 4.80, CCB 2.12	22.42	
<b>Composition by Ratings &amp; Assets as on 31 October 2023</b>									
<b>Large Cap</b>	57.75	7.38	14.04	2.37	34.46	52.21	54.36	21.36	
<b>Mid Cap</b>	17.46	7.51	10.17	6.43	17.63	14.39	8.70	14.77	
<b>Small Cap</b>	1.50	8.60	13.35	14.47	15.08	3.82	2.47	33.49	
<b>Unclassified</b>	-	-	-	-	-	-	-	-	
<b>AA, AA+, AAA And EQUIVALENT</b>	9.63	48.63	5.92	20.60	14.41	-	10.00	-	
<b>Below AA</b>	0.07	0.73	4.48	2.98	0.81	-	-	-	
<b>Sovereign</b>	10.38	16.68	5.90	42.03	6.16	2.64	16.55	0.79	
<b>Below A1+, A1+</b>	0.23	3.25	3.81	-	5.58	12.14	-	-	
<b>Cash, Cash Equivalents, Derivatives and Others</b>	2.98	7.22	Others 30.64, ETF 13.05	11.12	5.87	14.80	7.92	29.59	
<b>Other Details</b>									
<b>Exit Load</b>	For exit within 12 months from the date of allotment - Nil For remaining investments - 1.00% For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	With respect to units not redeemed/switched back to period and the holding period is less than 3 years, 3% for redemption/switch back after 1 year from the date of allotment, 1% for redemption/switch back after 2 years from the date of allotment, Nil for redemption/switch back after 3 years from the date of allotment.	For exit on or before 15 days from the date of allotment - 0.10% For exit after 15 days from the date of allotment - Nil	For exit within 1 month from the date of allotment - 0.5% For exit after 1 month from the date of allotment - Nil	Nil. If units purchased or switched in from another scheme of this fund are redeemed or switched out before 1 year from the date of allotment, 1% of the redemption/switch back amount is to be retained in another scheme of this fund as redeemed or switched out amount. If units purchased or switched in from another scheme of this fund are redeemed or switched out after 1 year from the date of allotment, Nil for redemption/switch back after 3 years from the date of allotment.	For all investments with respect to units, not subject to lock-in period and the holding period is one or before 1 year from the date of allotment, 2% for redemption/switch back after 1 year from the date of allotment, 1% for redemption/switch back after 2 years from the date of allotment, Nil for redemption/switch back after 3 years from the date of allotment.	For all investments with respect to units, not subject to lock-in period and the holding period is one or before 1 year from the date of allotment, 2% for redemption/switch back after 1 year from the date of allotment, 1% for redemption/switch back after 2 years from the date of allotment, Nil for redemption/switch back after 3 years from the date of allotment.

## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Hybrid Plan	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
<b>Ideal Investment Horizon</b>	5 years +	5 years +	5 years +	5 years +	5 years +
<b>Inception Date</b>	10/02/2021	10/02/2021	10/02/2021	10/02/2021	10/02/2021
<b>Fund Manager</b>	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	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments
<b>Managing Since</b>	Dinesh : Feb - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Rohit: Oct - 2021
<b>First Tier Benchmark</b>	S&P BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index	
<b>Fund Details as on 31 October 2023</b>					
<b>Month End AUM (Rs. in Crores)</b>	₹1,763.11	₹1,119.26		₹238.61	₹160.25
<b>Modified Duration (years)</b>	0.87	1.18		4.67	5.74
<b>Average Maturity (years)</b>	1.66	1.87		10.49	13.23
<b>Macaulay Duration (years)</b>	0.90	1.22		4.92	6.05
<b>Yield to Maturity (%)<sup>^</sup></b>	7.51	7.56		7.90	7.85
<b>Standard Deviation<sup>#</sup></b>	-	-		-	-
<b>Beta<sup>#</sup></b>	-	-		-	-
<b>Sharpe Ratio<sup>#</sup></b>	-	-		-	-
<b>Expense Ratio</b>	Regular-2.04% Direct-0.86%	Regular-2.18% Direct-1.11%		Regular- 1.66% Direct- 1.14%	Regular- 1.37% Direct- 0.89%
<b>Composition by Assets as on 31 October 2023</b>					
<b>Equity Shares</b>	93.62	77.54		37.89	18.65
<b>Corporate Debt</b>	0.28	0.45		34.32	49.80
<b>Gilts</b>	3.24	12.63		22.88	24.43
<b>Money Market Instruments</b>	0.55	2.96		-	-
<b>Other Assets</b>	2.31	6.42		4.91	7.12
<b>Composition by Ratings &amp; Assets as on 31 October 2023</b>					
<b>Large Cap</b>	52.97	41.97		20.81	10.15
<b>Mid Cap</b>	31.93	26.27		12.61	6.19
<b>Small Cap</b>	8.72	9.30		4.47	2.31
<b>Unclassified</b>	-	-		-	-
<b>AA, AA+, AAA And EQUIVALENT</b>	0.28	0.45		34.32	49.80
<b>Below AA</b>	-	-		-	-
<b>Sovereign</b>	4.54	15.65		22.88	24.43
<b>Below A1+, A1+</b>	0.55	2.96		-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	1.01	3.40		4.91	7.12
<b>Other Details</b>					
<b>Exit Load</b>	Nil	Nil		Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight, Mibor rate (6.84% as on 31st October 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(GA)(b) and 52(GA)(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

# HYBRID – AGGRESSIVE HYBRID FUND



## EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- Date of Allotment:** 09/10/1995
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 60,283.52 Crores
- AUM as on October 31, 2023**  
₹ 59,286.85 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
- 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 10.71%
Beta*	: 1.06
Sharpe Ratio*	: 0.82
Modified Duration	: 4.22 years
Average Maturity	: 8.82 years
Macaulay Duration	: 4.43 years
Yield to Maturity*	: 7.65%
Portfolio Turnover*	
Equity Turnover	: 0.15
Total Turnover	: 0.74
*Total Turnover = Equity + Debt + Derivatives	
*Source: CRISIL Fund Analysts Risk Free rate: FBIL Overnight Mibor rate (6.84% as on 31st October 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

Option	NAV (₹)
Reg-Plan-IDCW	46.9779
Reg-Plan-Growth	221.6944
Dir-Plan-IDCW	70.8440
Dir-Plan-Growth	242.1009

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

### LAST IDCW

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

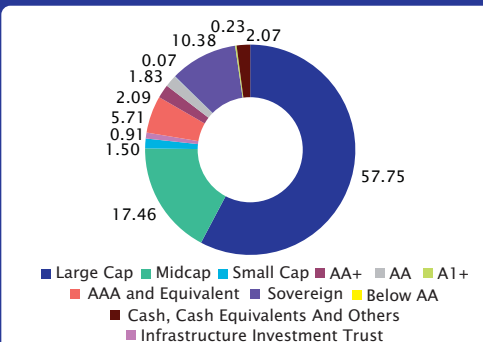
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		7.22	Indian Bank		
ICICI Bank Ltd.		5.87	(Tier II Bond Under Basel III)	CRISIL AAA	0.68
Bharti Airtel Ltd.		5.28	Tata Communications Ltd.	CARE AAA	0.59
Infosys Ltd.		4.85	Larsen & Toubro Ltd.	CRISIL AAA	0.57
State Bank Of India		4.20	Tata Housing Development Co. Ltd.	CARE AA	0.56
Divi'S Laboratories Ltd.		4.00	Muthoot Finance Ltd.	CRISIL AA+	0.50
MRF Ltd.		3.84	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.46
Bajaj Finance Ltd.		3.79	Tata Motors Finance Solutions Ltd.	CARE AA	0.40
Shree Cement Ltd.		3.42	Bank Of India		
Solar Industries India Ltd.		2.85	(At I Bond Under Basel III)	CRISIL AA	0.40
Reliance Industries Ltd.		2.70	HDFC Bank Ltd.	CRISIL AAA	0.29
Larsen & Toubro Ltd.		2.57	Indian Bank		
Maruti Suzuki India Ltd.		2.28	(Tier II Bond Under Basel III)	IND AA+	0.24
Cipla Ltd.		2.23	Torrent Power Ltd.	CRISIL AA+	0.20
Avenue Supermarts Ltd.		2.02	Punjab National Bank		
Muthoot Finance Ltd.		1.97	(At I Bond Under Basel III)	IND AA+	0.17
Hindalco Industries Ltd.		1.86	REC Ltd.	CRISIL AAA	0.11
Interglobe Aviation Ltd.		1.82	Punjab National Bank		
AIA Engineering Ltd.		1.72	(Tier II Bond Under Basel III)	CRISIL AA+	0.07
Delhivery Ltd.		1.54	State Bank Of India		
Power Grid Corporation Of India Ltd.		1.32	(Tier II Bond Under Basel III)	CRISIL AAA	0.05
Procter & Gamble Hygiene And Health Care Ltd.		1.27	Avanse Financial Services Ltd.	CARE AA-	0.04
ICICI Lombard General Insurance Company Ltd.		1.23	JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.03
HDFC Asset Management Co. Ltd.		1.17	<b>Total</b>		<b>9.08</b>
Vedant Fashions Ltd.		1.09	<b>Zero Coupon Bonds</b>		
Westlife Foodworld Ltd.		0.98	Tata Motors Finance Solutions Ltd.	CRISIL AA	0.47
United Breweries Ltd.		0.81	<b>Total</b>		<b>0.47</b>
Page Industries Ltd.		0.81	<b>Floating Rate Notes</b>		
Life Insurance Corporation Of India		0.56	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.15
Coal India Ltd.		0.53	<b>Total</b>		<b>0.15</b>
Chemplast Sanmar Ltd.		0.52	<b>Government Securities</b>		
Relaxo Footwears Ltd.		0.38	Government Of India	SOVEREIGN	10.33
Macrotech Developers Ltd.		0.01	<b>Total</b>		<b>10.33</b>
<b>Total</b>		<b>76.71</b>	<b>State Development Loans</b>		
<b>Commercial Papers</b>			State Government Of Tamil Nadu	SOVEREIGN	0.01
LIC Housing Finance Ltd.	CRISIL A1+	0.04	<b>Total</b>		<b>0.01</b>
<b>Total</b>		<b>0.04</b>	<b>Treasury Bills</b>		
<b>Certificate Of Deposits</b>			182 Day T-Bill 09.11.23	SOVEREIGN	0.04
Axis Bank Ltd.	CRISIL A1+	0.17	<b>Total</b>		<b>0.04</b>
The Federal Bank Ltd.	CRISIL A1+	0.01	<b>Infrastructure Investment Trust</b>		
Indusind Bank Ltd.	CRISIL A1+	0.01	Cube Highways Trust		0.91
<b>Total</b>		<b>0.19</b>	<b>Total</b>		<b>0.91</b>
<b>Non Convertible Debentures</b>			<b>Cash, Cash Equivalents And Others</b>		<b>2.07</b>
NABARD	CRISIL AAA	1.72	<b>Grand Total</b>		<b>100.00</b>
Small Industries Development Bank Of India	CRISIL AAA	1.09			
Bharti Telecom Ltd.	CRISIL AA+	0.91			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	33.56
Sovereign	10.38
Healthcare	6.23
Automobile And Auto Components	6.12
Telecommunication	5.87
Information Technology	4.85
Services	4.73
Consumer Services	4.09
Construction Materials	3.42
Chemicals	3.37
Oil, Gas & Consumable Fuels	3.23
Construction	3.14
Fast Moving Consumer Goods	2.08
Metals & Mining	1.86
Capital Goods	1.72
Power	1.52
Textiles	0.81
Realty	0.57
Consumer Durables	0.38
Cash, Cash Equivalents And Others	2.07

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



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

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

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

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



**CONSERVATIVE HYBRID  
FUND**

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in debt instruments.
- Date of Allotment:** 09/04/2001
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 8,945.54 Crores
- AUM as on October 31, 2023**  
₹ 8,914.03 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
- SIP**  
Any Day SIP<sup>1</sup> 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.87 years
Average Maturity	: 11.58 years
Macaulay Duration	: 4.10 years
Yield to Maturity <sup>1</sup>	: 8.00%

<sup>1</sup>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	60.7400	Dir-Plan-Growth	65.8009
Reg-Plan-Monthly IDCW	18.6577	Dir-Plan-Monthly IDCW	24.0869
Reg-Plan-Quarterly IDCW	17.5181	Dir-Plan-Quarterly IDCW	20.1049
Reg-Plan-Annual IDCW	21.4252	Dir-Plan-Annual IDCW	26.2403

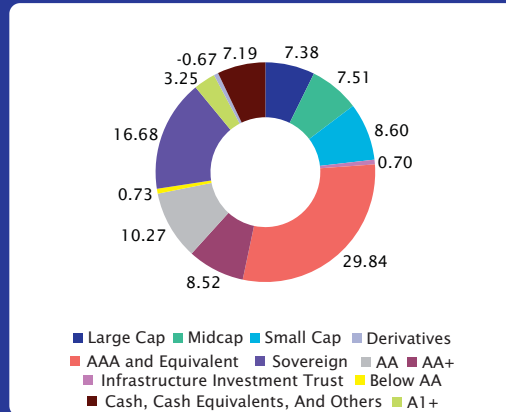
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>									
ICICI Bank Ltd.		1.87	-	1.87	Tata Communications Ltd.	CARE AAA	2.23	-	-
Infosys Ltd.		1.14	-	1.14	NABARD	CRISIL AAA	2.23	-	-
Aether Industries Ltd.		1.02	-	1.02	Godrej Properties Ltd.	[ICRA]AA+	2.23	-	-
HDFC Asset Management Co. Ltd.		0.89	-	0.89	Torrent Power Ltd.	CRISIL AA+	2.22	-	-
ICICI Lombard General Insurance Company Ltd.		0.86	-	0.86	Small Industries Development Bank Of India	CRISIL AAA	2.22	-	-
ZF Commercial Vehicle Control Systems India Ltd.		0.83	-	0.83	Tata Projects Ltd.	IND AA	2.01	-	-
Hindustan Unilever Ltd.		0.81	-	0.81	SMFG India Credit Company Ltd.	[ICRA]AAA	1.68	-	-
Thangamayil Jewellery Ltd.		0.80	-	0.80	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.67	-	-
Procter & Gamble Hygiene And Health Care Ltd.		0.79	-	0.79	Bajaj Housing Finance Ltd.	CRISIL AAA	1.67	-	-
Ge T&D India Ltd.		0.71	-	0.71	Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	1.66	-	-
G R Infra Projects Ltd.		0.69	-	0.69	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.62	-	-
Multi Commodity Exchange Of India Ltd.		0.66	-0.67	-0.01	Muthoot Finance Ltd.	CRISIL AA+	1.57	-	-
Teja Industries Ltd.		0.65	-	0.65	ONGC Petro Additions Ltd.	CRISIL AA	1.56	-	-
Carborundum Universal Ltd.		0.63	-	0.63	SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.51	-	-
Max Healthcare Institute Ltd.		0.59	-	0.59	PNB Housing Finance Ltd.	[ICRA]AA	1.40	-	-
Gland Pharma Ltd.		0.55	-	0.55	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	1.34	-	-
Sona Blw Precision Forgings Ltd.		0.54	-	0.54	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.32	-	-
Page Industries Ltd.		0.53	-	0.53	Punjab National Bank (At1 Bond Under Basel III)	IND AA+	1.12	-	-
Finolex Industries Ltd.		0.53	-	0.53	Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.12	-	-
Vedant Fashions Ltd.		0.51	-	0.51	Citicorp Finance (India) Ltd.	CRISIL AAA	1.12	-	-
ITC Ltd.		0.49	-	0.49	India Grid Trust	[ICRA]AAA	1.10	-	-
Bharti Airtel Ltd.		0.48	-	0.48	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.10	-	-
V-Guard Industries Ltd.		0.47	-	0.47	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.95	-	-
Reliance Industries Ltd.		0.47	-	0.47	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.84	-	-
VRL Logistics Ltd.		0.43	-	0.43	LIC Housing Finance Ltd.	CRISIL AAA	0.84	-	-
HDFC Bank Ltd.		0.43	-	0.43	Aadhar Housing Finance Ltd.	[ICRA]AA	0.78	-	-
Godrej Consumer Products Ltd.		0.42	-	0.42	Avanse Financial Services Ltd.	CARE AA-	0.73	-	-
State Bank Of India		0.41	-	0.41	Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.56	-	-
Hatsun Agro Product Ltd.		0.41	-	0.41	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.54	-	-
Blue Star Ltd.		0.40	-	0.40	Tata Housing Development Co. Ltd.	CARE AA	0.51	-	-
Volta Ltd.		0.36	-	0.36	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.28	-	-
Jubilant Foodworks Ltd.		0.31	-	0.31	<b>Total</b>		<b>49.36</b>	-	-
Sheela Foam Ltd.		0.29	-	0.29	<b>Floating Rate Bonds</b>				
Nuvoco Vistas Corporation Ltd.		0.29	-	0.29	Government Of India	SOVEREIGN	1.71	-	-
Container Corporation Of India Ltd.		0.29	-	0.29	<b>Total</b>		<b>1.71</b>	-	-
Sundram Fasteners Ltd.		0.28	-	0.28	<b>Government Securities</b>				
ESAB India Ltd.		0.27	-	0.27	Government Of India	SOVEREIGN	6.29	-	-
Graphite India Ltd.		0.25	-	0.25	<b>Total</b>		<b>6.29</b>	-	-
Firstsource Solutions Ltd.		0.25	-	0.25	<b>State Development Loans</b>				
Chemplast Sanmar Ltd.		0.23	-	0.23	State Government Of Maharashtra	SOVEREIGN	5.78	-	-
Avanti Feeds Ltd.		0.23	-	0.23	State Government Of Uttar Pradesh	SOVEREIGN	1.10	-	-
National Aluminium Company Ltd.		0.21	-	0.21	State Government Of Bihar	SOVEREIGN	1.07	-	-
Elin Electronics Ltd.		0.17	-	0.17	State Government Of Madhya Pradesh	SOVEREIGN	0.67	-	-
Chalet Hotels Ltd.		0.05	-	0.05	State Government Of Karnataka	SOVEREIGN	0.06	-	-
<b>Total</b>		<b>23.49</b>	<b>-0.67</b>	<b>22.82</b>	<b>Total</b>		<b>8.68</b>	-	-
<b>Commercial Papers</b>									
Motilal Oswal Finvest Ltd.	CRISIL A1+	1.11	-	-	<b>Infrastructure Investment Trust</b>				
<b>Total</b>		<b>1.11</b>	-	-	Cube Highways Trust		0.70	-	-
<b>Certificate Of Deposits</b>									
Small Industries Development Bank Of India	CRISIL A1+	2.14	-	-	<b>Total</b>		<b>0.70</b>	-	-
<b>Total</b>		<b>2.14</b>	-	-	<b>Cash, Cash Equivalents And Others</b>		<b>7.19</b>	-	-
<b>Non Convertible Debentures</b>									
HDFC Bank Ltd.	CRISIL AAA	2.78	-	-	<b>Grand Total</b>		<b>100.00</b>	-	-
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.50	-	-					
Larsen & Toubro Ltd.	CRISIL AAA	2.35	-	-					

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

Financial Services	36.66
Sovereign	16.68
Telecommunication	6.83
Construction	5.05
Power	4.44
Fast Moving Consumer Goods	3.15
Capital Goods	3.04
Realty	3.02
Services	3.01
Chemicals	2.81
Consumer Durables	2.49
Automobile And Auto Components	1.65
Healthcare	1.14
Information Technology	1.14
Consumer Services	0.87
Textiles	0.53
Oil, Gas & Consumable Fuels	0.47
Construction Materials	0.29
Metals & Mining	0.21
Derivatives	-0.67
Cash, Cash Equivalents And Others	7.19

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



Investors understand that their principal will be at High risk

**SBI Conservative Hybrid Fund**

This product is suitable for investors who are seeking^:

- Regular income and capital growth.
  - Investment primarily in Debt and Money market instruments and secondarily in equity and equity related instruments.
- <sup>1</sup>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**  
**MULTI ASSET ALLOCATION FUND**

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

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- Date of Allotment:** 16/05/2018
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 2,114.22 Crores
- AUM as on October 31, 2023**  
₹ 1,991.78 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% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)
- Exit Load:** For exit within 12 months from the date of allotment  
For 10% of investments : Nil  
For remaining investment: 1.00%  
For exit after 12 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> 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 instalments.  
Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 1.01 years
Average Maturity	: 1.27 years
Macaulay Duration	: 1.06 years
Yield to Maturity <sup>^</sup>	: 7.62%

<sup>^</sup>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	44.5414	Dir-Plan-Growth	48.6243
Reg-Plan-Monthly IDCW	19.9166	Dir-Plan-Monthly IDCW	21.8342
Reg-Plan-Quarterly IDCW	19.8976	Dir-Plan-Quarterly IDCW	23.0964
Reg-Plan-Annual IDCW	25.1837	Dir-Plan-Annual IDCW	27.7045

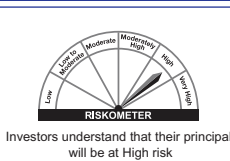
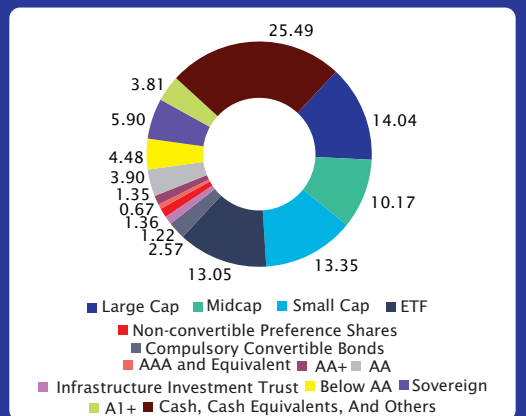
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
State Bank Of India		1.78	Infosys Ltd.		0.12
Mahindra Lifespace Developers Ltd.		1.63	Godrej Consumer Products Ltd.		0.11
NMDC Ltd.		1.59	ICICI Lombard General Insurance Company Ltd.		0.09
Emami Ltd.		1.49	Marico Ltd.		0.08
Equitas Small Finance Bank Ltd.		1.45	Steel Authority Of India Ltd.		0.05
Sagar Cements Ltd.		1.44	Bosch Ltd.		0.05
Jubilant Foodworks Ltd.		1.44	Nuvoco Vistas Corporation Ltd.		0.03
Britannia Industries Ltd.		1.39	<b>Total</b>		<b>37.56</b>
Brigade Enterprises Ltd.		1.38	<b>Compulsory Convertible Bonds</b>		
ICICI Bank Ltd.		1.32	Cholamandalam Investment & Finance Co. Ltd.		2.57
GAIL (India) Ltd.		1.26	<b>Total</b>		<b>2.57</b>
HCL Technologies Ltd.		1.15	<b>Commercial Papers</b>		
Ltimindtree Ltd.		1.14	Motilal Oswal Finvest Ltd.	CRISIL A1+	1.78
VRL Logistics Ltd.		1.11	Seil Energy India Ltd.	CRISIL A1+	0.67
HDFC Bank Ltd.		1.07	<b>Total</b>		<b>2.45</b>
Kalpataru Projects International Ltd.		1.05	<b>Non Convertible Debentures</b>		
Gland Pharma Ltd.		1.02	JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	2.24
Biocon Ltd.		0.99	Avanse Financial Services Ltd.	CARE AA-	2.24
Laurus Labs Ltd.		0.85	JM Financial Credit Solutions Ltd.	[ICRA]AA	1.34
Tech Mahindra Ltd.		0.84	JM Financial Services Ltd.	[ICRA]AA	1.08
United Spirits Ltd.		0.83	Aadhar Housing Finance Ltd.	IND AA	1.03
FSN E-Commerce Ventures Ltd.		0.81	Bharti Telecom Ltd.	CRISIL AA+	0.68
Harsha Engineers International Ltd.		0.75	Muthoot Finance Ltd.	CRISIL AA+	0.67
HDFC Asset Management Co. Ltd.		0.70	Citicorp Finance (India) Ltd.	CRISIL AAA	0.67
ICICI Prudential Life Insurance Company Ltd.		0.69	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.45
Heidelbergcement India Ltd.		0.67	<b>Total</b>		<b>10.40</b>
Bharti Airtel Ltd.		0.66	<b>Non-Convertible Preference Share</b>		
Ashiana Housing Ltd.		0.66	TVS Holdings Ltd.	CRISIL A1+	1.36
Hindustan Copper Ltd.		0.64	<b>Total</b>		<b>1.36</b>
V-Mart Retail Ltd.		0.63	<b>Government Securities</b>		
PVR Inox Ltd.		0.54	Government Of India	SOVEREIGN	5.90
Bank Of Baroda		0.53	<b>Total</b>		<b>5.90</b>
Bandhan Bank Ltd.		0.52	<b>Exchange Traded Funds</b>		
Elin Electronics Ltd.		0.50	SBI Gold ETF		13.05
Sun Pharmaceutical Industries Ltd.		0.49	<b>Total</b>		<b>13.05</b>
Rallis India Ltd.		0.49	<b>Infrastructure Investment Trust</b>		
ACC Ltd.		0.47	Cube Highways Trust		1.22
Axis Bank Ltd.		0.44	<b>Total</b>		<b>1.22</b>
CESC Ltd.		0.38	<b>Cash, Cash Equivalents And Others</b>		
JSW Infrastructure Ltd.		0.24	<b>Total</b>		<b>25.49</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Financial Services	23.34
Exchange Traded Funds	13.05
Sovereign	5.90
Fast Moving Consumer Goods	3.90
Realty	3.67
Healthcare	3.35
Information Technology	3.25
Consumer Services	2.88
Construction Materials	2.61
Services	2.57
Metals & Mining	2.28
Automobile And Auto Components	1.41
Oil, Gas & Consumable Fuels	1.26
Construction	1.05
Power	1.05
Capital Goods	0.75
Telecommunication	0.66
Media, Entertainment & Publication	0.54
Consumer Durables	0.50
Chemicals	0.49
Cash, Cash Equivalents And Others	25.49

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



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

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

<sup>^</sup>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 CHILDREN'S BENEFIT  
FUND - SAVINGS PLAN**

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

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	87.5647
Dir-Plan-Growth	94.8741

**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:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 101.04 Crores

**AUM as on October 31, 2023**

₹ 100.75 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,

**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 instalments.

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

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 4.38 years

**Average Maturity** : 10.94 years

**Macaulay Duration** : 4.56 years

**Yield to Maturity<sup>^</sup>** : 7.78%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

Ratios including debt instruments and cash

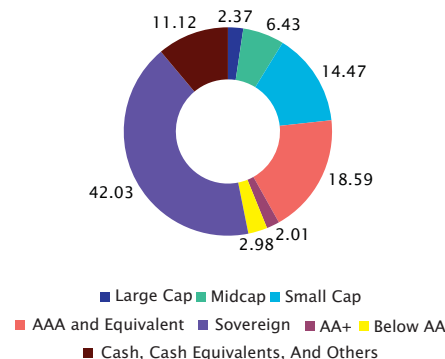
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
SBFC Finance Ltd.		2.46	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.99
Jupiter Life Line Hospitals Ltd.		2.09	Avanse Financial Services Ltd.	CARE AA-	2.98
Hatsun Agro Product Ltd.		1.68	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.88
Hawkins Cookers Ltd.		1.45	Mangloor Highways Pvt. Ltd.	IND AAA	2.83
Muthoot Finance Ltd.		1.42	Indian Bank (Tier II Bond Under Basel III)	IND AA+	2.01
JSW Infrastructure Ltd.		1.41	<b>Total</b>		<b>23.58</b>
Garware Technical Fibres Ltd.		1.38	<b>Floating Rate Bonds</b>		
Divi's Laboratories Ltd.		1.24	Government Of India	SOVEREIGN	9.92
Samhi Hotels Ltd.		1.17	<b>Total</b>		<b>9.92</b>
Aether Industries Ltd.		1.14	<b>Government Securities</b>		
HDFC Bank Ltd.		1.13	Government Of India	SOVEREIGN	29.15
Elin Electronics Ltd.		1.13	<b>Total</b>		<b>29.15</b>
K.P.R. Mill Ltd.		1.12	<b>Strips</b>		
Sheela Foam Ltd.		0.99	Government Of India	SOVEREIGN	2.96
Blue Star Ltd.		0.97	<b>Total</b>		<b>2.96</b>
Dodla Dairy Ltd.		0.95	<b>Cash, Cash Equivalents And Others</b>		
Relaxo Footwears Ltd.		0.80	<b>Total</b>		<b>11.12</b>
Archean Chemical Industries Ltd.		0.74	<b>Grand Total</b>		<b>100.00</b>
<b>Total</b>		<b>23.27</b>			
<b>Non Convertible Debentures</b>					
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.95			
Nexus Select Trust	CRISIL AAA	4.94			

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

Sovereign	42.03
Financial Services	17.83
Consumer Durables	5.34
Realty	4.94
Services	4.24
Healthcare	3.33
Telecommunication	2.99
Fast Moving Consumer Goods	2.63
Textiles	2.50
Chemicals	1.88
Consumer Services	1.17
Cash, Cash Equivalents And Others	11.12

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



Investors understand that their principal will be at High risk

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

- Regular income and capital appreciation.
  - Investment primarily in debt and money market instruments and secondarily in actively managed equity and equity related instruments.
- <sup>^</sup>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 ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

## Investment Objective

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

## Fund Details

**Type of Scheme**  
An open-ended Scheme investing in arbitrage opportunities.

**Date of Allotment:** 03/11/2006

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 22,034.96 Crores

**AUM as on October 31, 2023**

₹ 19,791.30 Crores

**Fund Manager:**

**Mr. Neeraj Kumar –Equity Portion**

**Mr. Arun R. –Debt Portion**

**Managing Since:**

**Mr. Neeraj Kumar –Oct 2012**

**Mr. Arun R. – June 2021**

**Total Experience:**

**Mr. Neeraj Kumar –Over 26 years**

**Mr. R. Arun –Over 16 years**

**First Tier Benchmark:** Nifty 50 Arbitrage Index

**Exit Load:** For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

Any Day SIP<sup>1</sup> 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 instalments.

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

**Minimum Investment**  
₹ 5000 & in multiples of ₹ 1

**Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation*	: 0.71%
Beta*	: 0.68
Sharpe Ratio*	: -2.61
Modified Duration	: 0.26 years
Average Maturity	: 0.26 years
Macauly Duration	: 0.26 years
Yield to Maturity <sup>Δ</sup>	: 7.42%
Portfolio Turnover*	
Equity Turnover	: 2.28
Total Turnover	: 15.07

*Total Turnover = Equity + Debt + Derivatives*  
\*Source: CRISIL Fund Analyst  
<sup>Δ</sup>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 (6.84% as on 31st October 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	15.8082	27-Mar-20 (Reg Plan)	0.07	13.3989
Reg-Plan-Growth	30.0602	27-Mar-20 (Dir Plan)	0.07	14.2690
Dir-Plan-IDCW	17.1186	28-Feb-20 (Reg Plan)	0.07	13.4634
Dir-Plan-Growth	31.6830	28-Feb-20 (Dir Plan)	0.07	14.3281
		31-Jan-20 (Reg Plan)	0.07	13.4238
		31-Jan-20 (Dir Plan)	0.07	14.2766

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

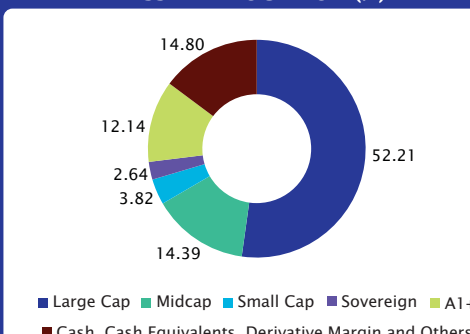
## PORTFOLIO

Issuer Name	Rating	(% Of Total % of AUM Derivatives Net % of AUM)	Issuer Name	Rating	(% Of Total % of AUM Derivatives Net % of AUM)
Equity Shares			Sun TV Network Ltd.		0.16 -0.16 -
HDFC Bank Ltd.	5.88	-7.71 -0.04	Piramal Enterprises Ltd.		0.16 -0.16 -
Reliance Industries Ltd.	5.88	-5.92 -0.04	Crompton Greaves Consumer Electricals Ltd.		0.16 -0.16 -
ICICI Bank Ltd.	3.81	-3.83 -0.02	Balrampur Chini Mills Ltd.		0.15 -0.15 -
Tata Consultancy Services Ltd.	2.21	-2.22 -0.01	Hindustan Copper Ltd.		0.15 -0.15 -
Adani Ports And Special Economic Zone Ltd.	2.18	-2.19 -0.01	Berger Paints India Ltd.		0.14 -0.14 -
Tata Motors Ltd.	1.31	-1.32 -0.01	Adani Enterprises Ltd.		0.13 -0.13 -
Shriram Finance Ltd.	1.25	-1.25 -	UltraTech Cement Ltd.		0.13 -0.13 -
Coal India Ltd.	1.09	-1.10 -0.01	Trent Ltd.		0.13 -0.13 -
Ambuja Cements Ltd.	1.05	-1.06 -0.01	Torrent Pharmaceuticals Ltd.		0.13 -0.13 -
Canara Bank	0.97	-0.98 -0.01	Syngene International Ltd.		0.13 -0.13 -
Power Grid Corporation Of India Ltd.	0.94	-0.93 -0.01	SBI Life Insurance Co. Ltd.		0.13 -0.13 -
Hindustan Aeronautics Ltd.	0.92	-0.92 -	Satvarkhanna Motherson International Ltd.		0.13 -0.13 -
Hindalco Industries Ltd.	0.87	-0.88 -0.01	Mahindra & Mahindra Financial Services Ltd.		0.13 -0.13 -
Zee Entertainment Enterprises Ltd.	0.86	-0.87 -0.01	Hindustan Unilever Ltd.		0.13 -0.13 -
The Federal Bank Ltd.	0.86	-0.86 -	ICL Technologies Ltd.		0.13 -0.13 -
Tata Power Company Ltd.	0.86	-0.86 -	Coforge Ltd.		0.13 -0.13 -
Grasim Industries Ltd.	0.86	-0.86 -	Escorts Kubota Ltd.		0.12 -0.12 -
Bank Of Baroda	0.83	-0.83 -	Dalmia Bharat Ltd.		0.12 -0.12 -
Bharat Electronics Ltd.	0.80	-0.80 -	Chambal Fertilisers And Chemicals Ltd.		0.12 -0.12 -
Dr. Reddy'S Laboratories Ltd.	0.79	-0.79 -	Birlasoft Ltd.		0.12 -0.12 -
Aurobindo Pharma Ltd.	0.78	-0.78 -	Bharat Forge Ltd.		0.12 -0.12 -
Jindal Steel & Power Ltd.	0.74	-0.74 -	Tech Mahindra Ltd.		0.11 -0.11 -
Dabur India Ltd.	0.70	-0.70 -	Granules India Ltd.		0.11 -0.11 -
HDFC Life Insurance Company Ltd.	0.69	-0.69 -0.01	Gadrup Properties Ltd.		0.11 -0.11 -
UPL Ltd.	0.68	-0.69 -0.01	Can Fin Homes Ltd.		0.11 -0.11 -
Larsen & Toubro Ltd.	0.68	-0.68 -0.01	Alkem Laboratories Ltd.		0.11 -0.11 -
GAIL (India) Ltd.	0.68	-0.68 -	United Breweries Ltd.		0.10 -0.10 -
Kotak Mahindra Bank Ltd.	0.67	-0.68 -0.01	Pentron Eng. Ltd.		0.10 -0.10 -
Axis Bank Ltd.	0.66	-0.66 -	Glenmark Pharmaceuticals Ltd.		0.09 -0.09 -
NMDC Ltd.	0.63	-0.63 -	Container Corporation Of India Ltd.		0.09 -0.09 -
Cipla Ltd.	0.59	-0.59 -	Bharti Airtel Ltd.		0.09 -0.09 -
Hindustan Petroleum Corporation Ltd.	0.57	-0.58 -0.01	Persist Systems Ltd.		0.08 -0.08 -
Titan Company Ltd.	0.54	-0.54 -	Mahaganj Gas Ltd.		0.08 -0.08 -
NTPC Ltd.	0.54	-0.54 -	JK Cement Ltd.		0.08 -0.08 -
Bandhan Bank Ltd.	0.54	-0.54 -	Indraprastha Gas Ltd.		0.08 -0.08 -
Indian Railway Catering & Tourism Corporation Ltd.	0.52	-0.52 -	Hero Motors Ltd.		0.08 -0.08 -
State Bank Of India	0.50	-0.50 -	Info Edge (India) Ltd.		0.07 -0.07 -
JSW Steel Ltd.	0.50	-0.50 -	Exide Industries Ltd.		0.07 -0.08 -0.01
Intarglobe Aviation Ltd.	0.51	-0.51 -0.01	Genus Technologies (India) Ltd.		0.07 -0.07 -
RBL Bank Ltd.	0.49	-0.49 -	Ashok Leyland Ltd.		0.07 -0.07 -
LIC Housing Finance Ltd.	0.49	-0.49 -	ABB India Ltd.		0.07 -0.07 -
Asian Paints Ltd.	0.48	-0.49 -0.01	Zyklus Lifesciences Ltd.		0.06 -0.06 -
Punjab National Bank	0.46	-0.46 -	Metropolis Healthcare Ltd.		0.06 -0.06 -
Indus Towers Ltd.	0.46	-0.46 -	Maruti Suzuki India Ltd.		0.06 -0.06 -
Max Financial Services Ltd.	0.45	-0.45 -	Pdillite Industries Ltd.		0.05 -0.05 -
Bajaj Finserv Ltd.	0.45	-0.45 -	Mphasis Ltd.		0.05 -0.05 -
ACC Ltd.	0.44	-0.45 -0.01	Gujarat Gas Ltd.		0.05 -0.05 -
Steel Authority Of India Ltd.	0.41	-0.41 -	Eicher Motors Ltd.		0.05 -0.05 -
Bharat Petroleum Corporation Ltd.	0.40	-0.40 -	The Ramco Cements Ltd.		0.04 -0.04 -
Tata Steel Ltd.	0.39	-0.39 -	Tata Consumer Products Ltd.		0.04 -0.04 -
Tata Communications Ltd.	0.39	-0.39 -	SRF Ltd.		0.04 -0.04 -
Bharat Heavy Electricals Ltd.	0.39	-0.39 -	Oracle Financial Services Software Ltd.		0.04 -0.04 -
Bajaj Auto Ltd.	0.39	-0.39 -0.01	Abbott India Ltd.		0.04 -0.04 -
Infosys Ltd.	0.38	-0.39 -0.01	Navin Fluorine International Ltd.		0.03 -0.03 -
ITC Ltd.	0.37	-0.37 -	Marico Ltd.		0.03 -0.03 -
Polycab India Ltd.	0.36	-0.36 -	Indian Energy Exchange Ltd.		0.03 -0.03 -
Indian Oil Corporation Ltd.	0.36	-0.36 -	Delta Corp Ltd.		0.02 -0.02 -
Apollo Hospitals Enterprise Ltd.	0.36	-0.36 -	Shree Cement Ltd.		0.02 -0.02 -
Vedanta Ltd.	0.35	-0.35 -	Bajaj Finance Ltd.		0.03 -0.03 -
L&T Finance Holdings Ltd.	0.35	-0.35 -	Atul Ltd.		0.03 -0.03 -
IDFC Ltd.	0.35	-0.35 -	MRPL Ltd.		0.02 -0.02 -
Oil & Natural Gas Corporation Ltd.	0.34	-0.34 -	ICICI Prudential Life Insurance Company Ltd.		0.02 -0.02 -
Oberoi Consumer Products Ltd.	0.34	-0.34 -	Delta Corp Ltd.		0.02 -0.02 -
Vodafone Idea Ltd.	0.33	-0.33 -	Coromandel International Ltd.		0.02 -0.02 -
Sun Pharmaceutical Industries Ltd.	0.33	-0.33 -	Britannia Industries Ltd.		0.02 -0.02 -
PVR Innox Ltd.	0.33	-0.33 -	Shree Cement Ltd.		0.01 -0.01 -
Wipro Ltd.	0.32	-0.32 -	ICICI Lombard General Insurance Company Ltd.		0.01 -0.01 -
The Indian Hotels Company Ltd.	0.31	-0.31 -	<b>Total</b>		<b>70.42 -70.70 -0.28</b>
City Union Bank Ltd.	0.30	-0.30 -	<b>Commercial Papers</b>		
Manappuram Finance Ltd.	0.28	-0.28 -	L&T Metro Rail (Hyderabad) Ltd.		CRISIL A1+ 1.99 -
Mahindra & Mahindra Ltd.	0.28	-0.28 -	Tata Power Renewable Energy Ltd.		CRISIL A1+ 1.56 -
Oberoi Realty Ltd.	0.27	-0.27 -	Bajaj Finance Ltd.		CRISIL A1+ 1.33 -
Nestle India Ltd.	0.27	-0.27 -	Bajaj Financial Securities Ltd.		CRISIL A1+ 1.32 -
Cholamandalam Investment & Finance Co. Ltd.	0.27	-0.27 -	Infina Finance Pvt. Ltd.		CRISIL A1+ 1.00 -
Biscon Ltd.	0.27	-0.27 -	JM Financial Products Ltd.		CRISIL A1+ 0.89 -
Aditya Birla Capital Ltd.	0.27	-0.27 -	Julius Baer Capital (India) Pvt. Ltd.		CRISIL A1+ 0.44 -
PI Industries Ltd.	0.26	-0.26 -	Mahindra & Mahindra Financial Services Ltd.		CRISIL A1+ 0.43 -
Indiabulls Housing Finance Ltd.	0.26	-0.26 -	HDFC Bank Ltd.		CRISIL A1+ 9.28 -
National Aluminium Company Ltd.	0.25	-0.25 -	<b>Total</b>		<b>9.28 -</b>
HDFC Asset Management Co. Ltd.	0.25	-0.25 -	<b>Certificate Of Deposits</b>		
Gujarat Narmada Valley Fertilizers & Chemicals Ltd.	0.25	-0.25 -	Bank Of Baroda		IND A1+ 1.76 -
Havells India Ltd.	0.23	-0.24 -0.01	Small Industries Development Bank Of India		CRISIL A1+ 1.10 -
United Spirits Ltd.	0.22	-0.22 -	<b>Total</b>		<b>2.86 -</b>
Power Finance Corporation Ltd.	0.21	-0.21 -	<b>Treasury Bills</b>		
DFE Ltd.	0.21	-0.21 -	182 Day T-Bill 21.12.23		SOVEREIGN 0.89 -
GMR Airports Infrastructure Corp.	0.20	-0.21 -0.01	182 Day T-Bill 22.02.24		SOVEREIGN 0.88 -
The India Cements Ltd.	0.19	-0.19 -	364 Day T-Bill 22.03.24		SOVEREIGN 0.87 -
Siemens Ltd.	0.18	-0.19 -0.01	<b>Total</b>		<b>2.64 -</b>
Rec Ltd.	0.18	-0.18 -	<b>Cash, Cash Equivalents, Derivative Margin And Others</b>		<b>14.80 -</b>
Limindia Ltd.	0.18	-0.18 -	<b>Grand Total</b>		<b>100.00 -</b>
Indusind Bank Ltd.	0.17	-0.17 -			
Deepak Nitrite Ltd.	0.17	-0.17 -			
Aarti Industries Ltd.	0.17	-0.17 -			

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.89
Oil, Gas & Consumable Fuels	9.63
Services	4.96
Metals & Mining	4.43
Healthcare	3.90
Power	3.90
Information Technology	3.75
Capital Goods	3.03
Construction Materials	2.92
Sovereign	2.64
Automobile And Auto Components	2.39
Fast Moving Consumer Goods	2.38
Chemicals	1.82
Consumer Durables	1.62
Media, Entertainment & Publication	1.35
Telecommunication	1.27
Consumer Services	1.05
Construction	0.68
Realty	0.59
Cash, Cash Equivalents, Derivative Margin And Others	14.80

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## SBI Arbitrage Opportunities Fund

This product is suitable for investors who are seeking:

- Short term investment.
- Investments to exploit profitable arbitrage opportunities in the cash and derivative segments of the equity markets to provide capital appreciation and regular income.
- Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**SBI**  
**BALANCED  
ADVANTAGE FUND**

An open-ended dynamic asset allocation fund

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended dynamic asset allocation fund.
- Date of Allotment:** 31/08/2021
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 24,563.73 Crores
- AUM as on October 31, 2023**  
₹ 24,350.73 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
- 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	: 4.09 years
Average Maturity	: 5.96 years
Macaulay Duration	: 4.28 years
Yield to Maturity <sup>^</sup>	: 7.70%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	11.9512	Dir-Plan-IDCW	12.2304
Reg-Plan-Growth	11.9511	Dir-Plan-Growth	12.2297

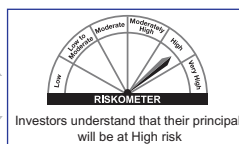
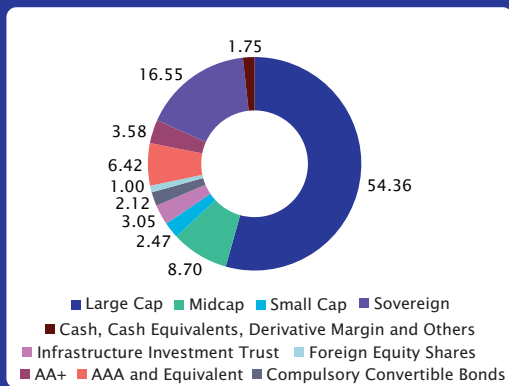
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>						<b>Foreign Equity Shares</b>					
GAIL (India) Ltd.		2.62	-	2.62		Kotak Mahindra Bank Ltd.		0.29	-0.29	-	
Ashok Leyland Ltd.		1.26	-	1.26		ACC Ltd.		0.26	-0.01	0.25	
Torrent Power Ltd.		1.24	-	1.24		Infosys Ltd.		0.24	-0.01	0.23	
CESC Ltd.		1.18	-	1.18		Bajaj Finserv Ltd.		0.17	-0.17	-	
United Spirits Ltd.		0.95	-	0.95		JSW Steel Ltd.		0.15	-0.15	-	
ICICI Prudential Life Insurance Company Ltd.		0.93	-	0.93		NTPC Ltd.		0.13	-0.13	-	
Biocon Ltd.		0.90	-	0.90		Canara Bank		0.13	-0.13	-	
Sona Blw Precision Forgings Ltd.		0.86	-	0.86		Bank Of Baroda		0.09	-0.09	-	
NHPC Ltd.		0.84	-	0.84		Asian Paints Ltd.		0.09	-0.09	-	
Oil & Natural Gas Corporation Ltd.		0.76	-	0.76		Shree Cement Ltd.		0.08	-0.08	-	
Gateway Distriparks Ltd.		0.76	-	0.76		Exide Industries Ltd.		0.08	-0.08	-	
Tata Consultancy Services Ltd.		0.73	-	0.73		The Federal Bank Ltd.		0.07	-0.07	-	
Carborundum Universal Ltd.		0.70	-	0.70		Titan Company Ltd.		0.05	-0.05	-	
Delhivery Ltd.		0.68	-	0.68		Coromandel International Ltd.		0.04	-0.04	-	
Life Insurance Corporation Of India		0.60	-	0.60		UPL Ltd.		0.03	-0.03	-	
Cummins India Ltd.		0.59	-	0.59		HDFC Life Insurance Company Ltd.		0.03	-0.03	-	
Bharat Petroleum Corporation Ltd.		0.52	-	0.52		Bajaj Auto Ltd.		0.03	-0.03	-	
ICICI Lombard General Insurance Company Ltd.		0.46	-	0.46		Indian Energy Exchange Ltd.		0.02	-0.02	-	
Wipro Ltd.		0.43	-	0.43		RBL Bank Ltd.		0.01	-0.01	-	
Go Fashion (India) Ltd.		0.42	-	0.42		Hindustan Petroleum Corporation Ltd.		0.01	-0.01	-	
Jio Financial Services Ltd.		0.18	-	0.18		Aurobindo Pharma Ltd.		0.01	-0.01	-	
Crompton Greaves Consumer Electricals Ltd.		0.04	-	0.04		Apollo Hospitals Enterprise Ltd.		0.01	-0.01	-	
<b>Total</b>		<b>17.65</b>		<b>17.65</b>		<b>Total</b>		<b>47.88</b>	<b>-25.11</b>	<b>22.77</b>	
<b>Equity Shares &amp; Derivatives</b>						<b>Compulsory Convertible Bonds</b>					
HDFC Bank Ltd.		5.77	-2.08	3.69		Cognizant Technology Solutions Corporation		0.62	-	-	
ICICI Bank Ltd.		5.41	-2.83	2.58		NETFlix Inc.		0.38	-	-	
Axis Bank Ltd.		3.54	-2.80	0.74		<b>Total</b>		<b>1.00</b>			
Reliance Industries Ltd.		2.82	-0.91	1.91		<b>Non Convertible Debentures</b>					
Tata Motors Ltd.		2.57	-0.12	2.45		NABARD	CRISIL AAA	2.24	-	-	
Bharti Airtel Ltd.		2.30	-0.83	1.47		Small Industries Development			-	-	
Tata Steel Ltd.		2.25	-0.19	2.06		Bank Of India	CRISIL AAA	1.43	-	-	
Tech Mahindra Ltd.		2.09	-0.69	1.40		Bharti Telecom Ltd.	CRISIL AA+	1.23	-	-	
State Bank Of India		1.98	-0.96	1.02		Jamnagar Utilities &			-	-	
Larsen & Toubro Ltd.		1.93	-1.94	-0.01		Power Pvt. Ltd.	CRISIL AAA	1.02	-	-	
Mahindra & Mahindra Ltd.		1.65	-1.61	0.04		Muthoot Finance Ltd.	CRISIL AA+	0.82	-	-	
Indian Oil Corporation Ltd.		1.62	-1.00	0.62		Godrej Properties Ltd.	[ICRA]AA+	0.82	-	-	
Sun Pharmaceutical Industries Ltd.		1.52	-0.68	0.84		Torrent Power Ltd.	CRISIL AA+	0.71	-	-	
DLF Ltd.		1.37	-1.38	-0.01		HDFC Bank Ltd.	CRISIL AAA	0.71	-	-	
HCL Technologies Ltd.		1.03	-0.88	0.15		Tata Communications Ltd.	CARE AAA	0.61	-	-	
Cipla Ltd.		1.01	-0.30	0.71		Larsen & Toubro Ltd.	CRISIL AAA	0.41	-	-	
ITC Ltd.		0.85	-0.11	0.74		<b>Total</b>		<b>10.00</b>			
Power Grid Corporation Of India Ltd.		0.79	-0.01	0.78		<b>Government Securities</b>					
Hindustan Unilever Ltd.		0.77	-0.77	-		Government Of India	SOVEREIGN	16.55	-	-	
Maruti Suzuki India Ltd.		0.66	-0.66	-		<b>Total</b>		<b>16.55</b>			
SBI Life Insurance Co. Ltd.		0.64	-0.64	-		<b>Infrastructure Investment Trust</b>					
HDFC Asset Management Co. Ltd.		0.56	0.25	0.81		National Highways Infra Trust		3.05	-	-	
Grasim Industries Ltd.		0.52	-0.52	-		<b>Total</b>		<b>3.05</b>			
Interglobe Aviation Ltd.		0.45	-0.46	-0.01		<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
Tata Power Company Ltd.		0.43	-0.44	-0.01		<b>Total</b>		<b>1.75</b>			
Dr. Reddy'S Laboratories Ltd.		0.37	-0.37	-		<b>Grand Total</b>		<b>100.00</b>			
Container Corporation Of India Ltd.		0.34	-0.02	0.32							
Bajaj Finance Ltd.		0.32	-0.32	-							
Lupin Ltd.		0.30	-0.30	-							

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

Financial Services	29.75
Sovereign	16.55
Oil, Gas & Consumable Fuels	8.35
Power	6.34
Automobile And Auto Components	5.85
Services	5.28
Information Technology	5.14
Healthcare	4.12
Telecommunication	2.91
Fast Moving Consumer Goods	2.57
Capital Goods	2.55
Metals & Mining	2.40
Construction	2.34
Realty	2.19
Construction Materials	0.86
Consumer Services	0.42
Media, Entertainment & Publication	0.38
Consumer Durables	0.18
Chemicals	0.07
Cash, Cash Equivalents, Derivative Margin And Others	1.75

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



**SBI Balanced Advantage Fund**  
This product is suitable for investors who are seeking:  
• Long term capital appreciation.  
• Dynamic asset allocation between equity and equity related instruments including derivatives and fixed income instruments.  
<sup>^</sup>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 CHILDREN'S BENEFIT  
FUND - INVESTMENT PLAN**

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

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

**Date of Allotment:** 29/09/2020

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹1,267.17 Crores

**AUM as on October 31, 2023**

₹1,273.42 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 allotment  
Nil for redemption or switch-out after 3 years from the date of allotment.

**Entry Load:** NA

**Plans Available:** Regular, Direct

**Option:** Growth

**SIP**

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.

**Minimum Investment**

₹5000 & in multiples of ₹1

**Additional Investment**

₹1000 & in multiples of ₹1

**Quantitative Data**

**Modified Duration** : 0.12 years  
**Average Maturity** : 0.14 years  
**Macaulay Duration** : 0.12 years  
**Yield to Maturity<sup>^</sup>** : 6.79%

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	28.4195
Dir-Plan-Growth	29.6771

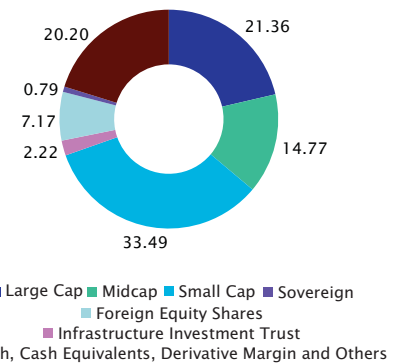
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Foreign Equity Shares</b>		
Hatsun Agro Product Ltd.		6.13	Alphabet Inc.		4.47
Muthoot Finance Ltd.		4.49	NETflix Inc.		2.70
Jupiter Life Line Hospitals Ltd.		4.25	<b>Total</b>		<b>7.17</b>
Dodla Dairy Ltd.		3.77	<b>Government Securities</b>		
Divi'S Laboratories Ltd.		3.73	Government Of India	SOVEREIGN	0.79
HDFC Bank Ltd.		3.71	<b>Total</b>		<b>0.79</b>
Bharti Airtel Ltd.		3.16	<b>Infrastructure Investment Trust</b>		
Archean Chemical Industries Ltd.		3.15	National Highways Infra Trust		2.22
Aether Industries Ltd.		3.05	<b>Total</b>		<b>2.22</b>
ICICI Lombard General Insurance Company Ltd.		2.92	<b>Cash, Cash Equivalents And Others</b>		
VRL Logistics Ltd.		2.90			<b>20.20</b>
Relaxo Footwears Ltd.		2.83	<b>Grand Total</b>		<b>100.00</b>
HDFC Life Insurance Company Ltd.		2.77			
State Bank Of India		2.62			
CSB Bank Ltd.		2.60			
Karur Vysya Bank Ltd.		2.59			
ICICI Bank Ltd.		2.45			
PVR Inox Ltd.		2.14			
Hawkins Cookers Ltd.		1.91			
Thangamayil Jewellery Ltd.		1.50			
Elin Electronics Ltd.		1.50			
Neogen Chemicals Ltd.		1.34			
Avanti Feeds Ltd.		1.24			
Garware Technical Fibres Ltd.		1.08			
HDFC Asset Management Co. Ltd.		1.02			
Aptus Value Housing Finance India Ltd.		0.47			
JSW Infrastructure Ltd.		0.30			
<b>Total</b>		<b>69.62</b>			

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

Financial Services	25.64
Fast Moving Consumer Goods	11.14
Healthcare	7.98
Consumer Durables	7.74
Chemicals	7.54
Services	5.42
Media, Entertainment & Publication	4.84
Information Technology	4.47
Telecommunication	3.16
Textiles	1.08
Sovereign	0.79
Cash, Cash Equivalents And Others	20.20

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



**SBI Magnum Children's Benefit Fund - Investment Plan**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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.





**RETIREMENT BENEFIT FUND-  
AGGRESSIVE PLAN**

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

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

**Date of Allotment:** 10/02/2021

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 1,786.79 Crores

**AUM as on October 31, 2023**

₹ 1,763.11 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:** 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 : 0.87 years

Average Maturity : 1.66 years

Macaulay Duration : 0.90 years

Yield to Maturity<sup>^</sup> : 7.51%

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	15.6256
Reg-Plan-Growth	15.6250

**NET ASSET VALUE**

Option	NAV (₹)
Direct Plan-IDCW	16.2233
Dir-Plan-Growth	16.2320

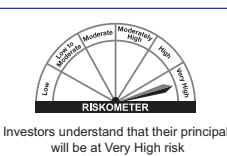
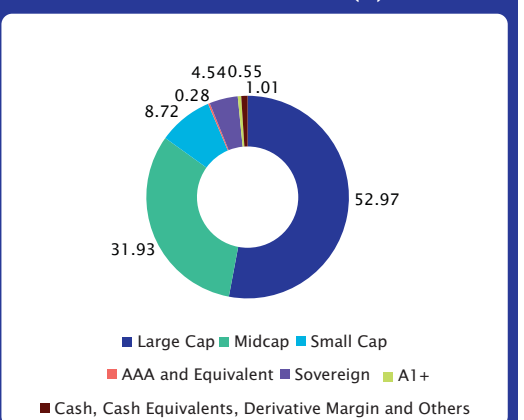
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Carborundum Universal Ltd.		1.28
HDFC Bank Ltd.		8.53	AIA Engineering Ltd.		1.26
ICICI Bank Ltd.		5.69	SBFC Finance Ltd.		1.24
Infosys Ltd.		5.41	FSN E-Commerce Ventures Ltd.		1.20
Maruti Suzuki India Ltd.		4.15	V-Guard Industries Ltd.		1.16
Axis Bank Ltd.		4.06	The Phoenix Mills Ltd.		1.15
ABB India Ltd.		3.80	Nuvoco Vistas Corporation Ltd.		0.94
Larsen & Toubro Ltd.		3.49	Teamlease Services Ltd.		0.80
Ultratech Cement Ltd.		3.46	Hawkins Cookers Ltd.		0.76
Endurance Technologies Ltd.		3.17	<b>Total</b>		<b>93.62</b>
Timken India Ltd.		3.14	<b>Certificate Of Deposits</b>		
Grindwell Norton Ltd.		2.77	Axis Bank Ltd.	CRISIL A1+	0.55
L&T Technology Services Ltd.		2.64	<b>Total</b>		<b>0.55</b>
HDFC Asset Management Co. Ltd.		2.64	<b>Non Convertible Debentures</b>		
State Bank Of India		2.58	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.28
Cholamandalam Investment & Finance Co. Ltd.		2.57	<b>Total</b>		<b>0.28</b>
Abbott India Ltd.		2.51	<b>Floating Rate Bonds</b>		
Chalet Hotels Ltd.		2.38	Government Of India	SOVEREIGN	0.99
The Indian Hotels Company Ltd.		2.37	<b>Total</b>		<b>0.99</b>
Schaeffler India Ltd.		2.37	<b>Government Securities</b>		
Divi'S Laboratories Ltd.		2.27	Government Of India	SOVEREIGN	2.25
Hindalco Industries Ltd.		2.20	<b>Total</b>		<b>2.25</b>
TVS Motor Company Ltd.		2.07	<b>State Development Loans</b>		
Sona Blw Precision Forgings Ltd.		1.99	State Government Of Karnataka	SOVEREIGN	0.72
ZF Commercial Vehicle Control Systems India Ltd.		1.75	State Government Of West Bengal	SOVEREIGN	0.58
Page Industries Ltd.		1.69	<b>Total</b>		<b>1.30</b>
ESAB India Ltd.		1.44	<b>Cash, Cash Equivalents And Others</b>		
ICICI Lombard General Insurance Company Ltd.		1.36	<b>Total</b>		<b>1.01</b>
DLF Ltd.		1.33	<b>Grand Total</b>		<b>100.00</b>

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

Financial Services	29.50
Automobile And Auto Components	15.50
Capital Goods	13.69
Information Technology	8.05
Consumer Services	5.95
Healthcare	4.78
Sovereign	4.54
Construction Materials	4.40
Construction	3.49
Realty	2.48
Metals & Mining	2.20
Consumer Durables	1.92
Textiles	1.69
Services	0.80
Cash, Cash Equivalents And Others	1.01

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



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

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

<sup>^</sup>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.



**RETIREMENT BENEFIT FUND-  
AGGRESSIVE HYBRID PLAN**

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	14.8818
Reg-Plan-Growth	14.8820

**NET ASSET VALUE**

Option	NAV (₹)
Direct Plan-IDCW	15.4010
Dir-Plan-Growth	15.3993

**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:** 31/10/2023

**AAUM for the Month of October 2023**

₹1,133.16 Crores

**AUM as on October 31, 2023**

₹1,119.26 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

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

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

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments

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

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

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

Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

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

**Minimum Investment**

₹5000 & in multiples of ₹1

**Additional Investment**

₹1000 & in multiples of ₹1

**Quantitative Data**

**Modified Duration** : 1.18 years

**Average Maturity** : 1.87 years

**Macaulay Duration** : 1.22 years

**Yield to Maturity<sup>^</sup>** : 7.56%

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

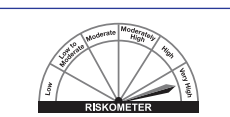
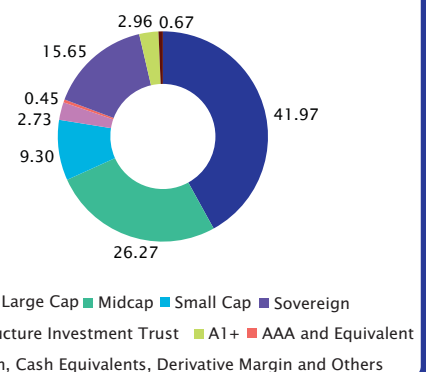
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Certificate Of Deposits</b>		
HDFC Bank Ltd.		6.91	Kotak Mahindra Bank Ltd.	CRISIL A1+	1.29
ICICI Bank Ltd.		4.54	Bank Of Baroda	IND A1+	1.24
Infosys Ltd.		4.24	Axis Bank Ltd.	CRISIL A1+	0.43
Maruti Suzuki India Ltd.		3.39	<b>Total</b>		<b>2.96</b>
Axis Bank Ltd.		3.39	<b>Non Convertible Debentures</b>		
ABB India Ltd.		2.77	HDFC Bank Ltd.	CRISIL AAA	0.45
Chalet Hotels Ltd.		2.64	<b>Total</b>		<b>0.45</b>
Larsen & Toubro Ltd.		2.57	<b>Floating Rate Bonds</b>		
Endurance Technologies Ltd.		2.57	Government Of India	SOVEREIGN	2.45
Timken India Ltd.		2.54	<b>Total</b>		<b>2.45</b>
Ultratech Cement Ltd.		2.51	<b>Government Securities</b>		
ESAB India Ltd.		2.18	Government Of India	SOVEREIGN	10.18
The Indian Hotels Company Ltd.		2.14	<b>Total</b>		<b>10.18</b>
Cholamandalam Investment & Finance Co. Ltd.		2.11	<b>State Development Loans</b>		
ZF Commercial Vehicle Control Systems India Ltd.		2.08	State Government Of Karnataka	SOVEREIGN	1.13
HDFC Asset Management Co. Ltd.		2.08	State Government Of West Bengal	SOVEREIGN	1.00
Schaeffler India Ltd.		2.07	State Government Of Gujarat	SOVEREIGN	0.89
Divi'S Laboratories Ltd.		2.03	<b>Total</b>		<b>3.02</b>
Grindwell Norton Ltd.		2.01	<b>Infrastructure Investment Trust</b>		
Abbott India Ltd.		1.99	National Highways Infra Trust		2.73
State Bank Of India		1.96	<b>Total</b>		<b>2.73</b>
L&T Technology Services Ltd.		1.95	<b>Cash, Cash Equivalents And Others</b>		
Hindalco Industries Ltd.		1.59			<b>0.67</b>
TVS Motor Company Ltd.		1.58	<b>Grand Total</b>		<b>100.00</b>
AlA Engineering Ltd.		1.51			
Sona Blw Precision Forgings Ltd.		1.45			
ICICI Lombard General Insurance Company Ltd.		1.35			
V-Guard Industries Ltd.		1.20			
Page Industries Ltd.		1.15			
Carborundum Universal Ltd.		1.05			
SBFC Finance Ltd.		1.03			
DLF Ltd.		1.03			

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

Financial Services	26.78
Sovereign	15.65
Automobile And Auto Components	13.14
Capital Goods	12.06
Information Technology	6.19
Consumer Services	5.58
Healthcare	4.02
Services	3.49
Construction Materials	3.11
Construction	2.57
Consumer Durables	2.09
Realty	1.91
Metals & Mining	1.59
Textiles	1.15
Cash, Cash Equivalents And Others	0.67

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



Investors understand that their principal will be at Very High risk

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

- Long term capital appreciation
  - Investment predominantly in equity and equity related instruments & balance in debt and money market instruments
- <sup>^</sup>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.



**RETIREMENT BENEFIT FUND-  
CONSERVATIVE HYBRID PLAN**

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

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

**Date of Allotment:** 10/02/2021

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 239.86 Crores

**AUM as on October 31, 2023**

₹ 238.61 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** : 4.67 years  
**Average Maturity** : 10.49 years  
**Macaulay Duration** : 4.92 years  
**Yield to Maturity<sup>A</sup>** : 7.90%

<sup>A</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	12.9441
Reg-Plan-Growth	12.9427

**NET ASSET VALUE**

Option	NAV (₹)
Direct Plan-IDCW	13.1841
Dir-Plan-Growth	13.1856

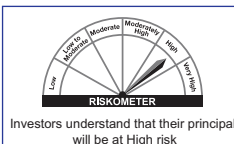
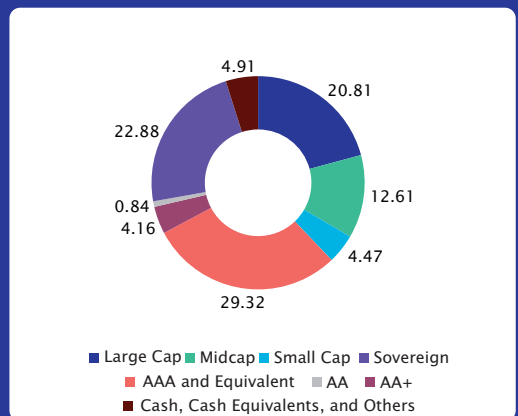
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>The Phoenix Mills Ltd.</b>		
HDFC Bank Ltd.		3.25	DLF Ltd.		0.48
ICICI Bank Ltd.		2.46	Teamlease Services Ltd.		0.47
Infosys Ltd.		2.10	Hawkins Cookers Ltd.		0.44
Axis Bank Ltd.		1.60	Nuvoco Vistas Corporation Ltd.		0.41
Maruti Suzuki India Ltd.		1.58	<b>Total</b>		<b>37.89</b>
ABB India Ltd.		1.46	<b>Non Convertible Debentures</b>		
Ultratech Cement Ltd.		1.38	Indian Railway Finance Corporation Ltd.	CRISIL AAA	4.21
Larsen & Toubro Ltd.		1.29	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	4.20
Endurance Technologies Ltd.		1.20	REC Ltd.	CRISIL AAA	4.19
The Indian Hotels Company Ltd.		1.16	HDFC Bank Ltd.	CRISIL AAA	4.18
Grindwell Norton Ltd.		1.12	LIC Housing Finance Ltd.	CRISIL AAA	3.18
Abbott India Ltd.		1.08	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	3.03
Cholamandalam Investment & Finance Co. Ltd.		1.07	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.14
State Bank Of India		1.04	Power Finance Corporation Ltd.	CRISIL AAA	2.10
ESAB India Ltd.		1.02	Nexus Select Trust	CRISIL AAA	2.09
Chalet Hotels Ltd.		1.01	Torrent Power Ltd.	CRISIL AA+	2.08
HDFC Asset Management Co. Ltd.		0.97	Godrej Properties Ltd.	[ICRA]AA+	2.08
Divi'S Laboratories Ltd.		0.94	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.84
Timken India Ltd.		0.90	<b>Total</b>		<b>34.32</b>
ZF Commercial Vehicle Control Systems India Ltd.		0.89	<b>Floating Rate Bonds</b>		
L&T Technology Services Ltd.		0.89	Government Of India	SOVEREIGN	10.63
TVS Motor Company Ltd.		0.87	<b>Total</b>		<b>10.63</b>
AIA Engineering Ltd.		0.81	<b>Government Securities</b>		
Sona Blw Precision Forgings Ltd.		0.77	Government Of India	SOVEREIGN	12.25
Hindalco Industries Ltd.		0.75	<b>Total</b>		<b>12.25</b>
Schaeffler India Ltd.		0.74	<b>Cash, Cash Equivalents And Others</b>		
Carborundum Universal Ltd.		0.58			<b>4.91</b>
V-Guard Industries Ltd.		0.57	<b>Grand Total</b>		<b>100.00</b>
SBFC Finance Ltd.		0.55			
ICICI Lombard General Insurance Company Ltd.		0.54			
Page Industries Ltd.		0.51			
FSN E-Commerce Ventures Ltd.		0.50			

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

Financial Services	30.18
Sovereign	22.88
Telecommunication	9.37
Automobile And Auto Components	6.05
Capital Goods	5.89
Realty	5.14
Information Technology	2.99
Consumer Services	2.67
Power	2.08
Healthcare	2.02
Construction Materials	1.79
Construction	1.29
Consumer Durables	1.01
Metals & Mining	0.75
Textiles	0.51
Services	0.47
Cash, Cash Equivalents And Others	4.91

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



**SBI Retirement Benefit Fund – Conservative Hybrid Plan**  
This product is suitable for investors who are seeking<sup>A</sup>:

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

<sup>A</sup>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**  
**RETIREMENT BENEFIT FUND-  
CONSERVATIVE PLAN**  
An open ended retirement solution oriented scheme having a lock-in  
of 5 years or till retirement age (whichever is earlier)

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	12.1487	Direct Plan-IDCW	12.3216
Reg-Plan-Growth	12.1488	Dir-Plan-Growth	12.3234

**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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 161.00 Crores
- AUM as on October 31, 2023**  
₹ 160.25 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 85+15 - Conservative Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW

- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 5.74 years
Average Maturity	: 13.23 years
Macaulay Duration	: 6.05 years
Yield to Maturity <sup>^</sup>	: 7.85%

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

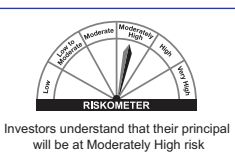
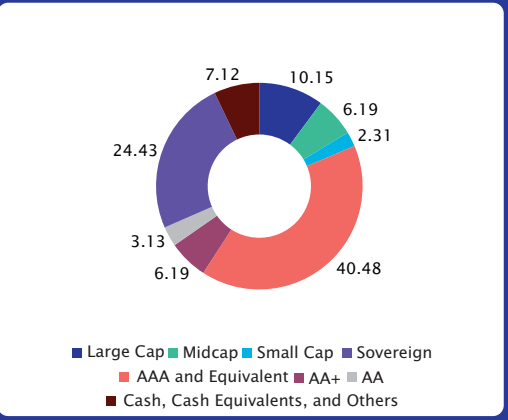
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			DLF Ltd.		0.25
HDFC Bank Ltd.		1.54	ICICI Lombard General Insurance Company Ltd.		0.24
ICICI Bank Ltd.		1.21	Hawkins Cookers Ltd.		0.24
Infosys Ltd.		1.05	Nuvoco Vistas Corporation Ltd.		0.20
Axis Bank Ltd.		0.81	<b>Total</b>		<b>18.65</b>
Maruti Suzuki India Ltd.		0.74	<b>Non Convertible Debentures</b>		
Ultratech Cement Ltd.		0.69	Indian Railway Finance Corporation Ltd.	CRISIL AAA	6.26
ABB India Ltd.		0.68	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	6.25
Larsen & Toubro Ltd.		0.64	REC Ltd.	CRISIL AAA	6.22
Endurance Technologies Ltd.		0.60	LIC Housing Finance Ltd.	CRISIL AAA	4.73
Abbott India Ltd.		0.55	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.51
ESAB India Ltd.		0.54	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.18
Cholamandalam Investment & Finance Co. Ltd.		0.54	Union Bank Of India (At 1 Bond Under Basel III)	CRISIL AA	3.13
Grindwell Norton Ltd.		0.53	Power Finance Corporation Ltd.	CRISIL AAA	3.12
The Indian Hotels Company Ltd.		0.51	HDFC Bank Ltd.	CRISIL AAA	3.11
State Bank Of India		0.48	Torrent Power Ltd.	CRISIL AA+	3.10
HDFC Asset Management Co. Ltd.		0.48	Nexus Select Trust	CRISIL AAA	3.10
Chalet Hotels Ltd.		0.48	Godrej Properties Ltd.	[ICRA]AA+	3.09
Divi'S Laboratories Ltd.		0.45	<b>Total</b>		<b>49.80</b>
L&T Technology Services Ltd.		0.44	<b>Floating Rate Bonds</b>		
TVS Motor Company Ltd.		0.42	Government Of India	SOVEREIGN	3.16
Timken India Ltd.		0.42	<b>Total</b>		<b>3.16</b>
Hindalco Industries Ltd.		0.41	<b>Government Securities</b>		
ZF Commercial Vehicle Control Systems India Ltd.		0.40	Government Of India	SOVEREIGN	21.27
Schaeffler India Ltd.		0.40	<b>Total</b>		<b>21.27</b>
AIA Engineering Ltd.		0.40	<b>Cash, Cash Equivalents And Others</b>		
Sona Blw Precision Forgings Ltd.		0.38			<b>7.12</b>
V-Guard Industries Ltd.		0.32	<b>Grand Total</b>		<b>100.00</b>
The Phoenix Mills Ltd.		0.28			
Carborundum Universal Ltd.		0.28			
SBFC Finance Ltd.		0.27			
Teamlease Services Ltd.		0.26			
Page Industries Ltd.		0.26			
FSN E-Commerce Ventures Ltd.		0.26			

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

Financial Services	32.14
Sovereign	24.43
Telecommunication	13.94
Realty	6.72
Power	3.10
Automobile And Auto Components	2.94
Capital Goods	2.85
Information Technology	1.49
Consumer Services	1.25
Healthcare	1.00
Construction Materials	0.89
Construction	0.64
Consumer Durables	0.56
Metals & Mining	0.41
Services	0.26
Textiles	0.26
Cash, Cash Equivalents And Others	7.12

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



**SBI Retirement Benefit Fund - Conservative Plan**  
This product is suitable for investors who are seeking<sup>^</sup>

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

<sup>^</sup>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.

## Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
<b>Ideal Investment Horizon</b>	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
<b>Inception Date</b>	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
<b>Fund Manager</b>	Mr. Dinesh Ahuja	Mr. Dinesh Ahuja & *Mr. Mohit Jain	Mr. Dinesh Ahuja & *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. Lokesh Malliya & *Mr. Mohit Jain	Mr. Dinesh Ahuja & *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. Dinesh Ahuja (w.e.f. Jan 27, 2020)
<b>Managing Since</b>	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
<b>First Tier Benchmark</b>	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	NIFTY Credit Risk Bond Index C-II	NIFTY Medium Duration Debt Index C-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
<b>Fund Details as on 31 October 2023</b>								
<b>Month End AUM (Rs. in Crores)</b>	₹7,721.67	₹1,686.45	₹2,931.79	₹20,628.81	₹2,688.04	₹6,966.98	₹13,508.80	₹1,518.78
<b>Modified Duration (years)</b>	5.17	4.29	5.17	2.32	2.11	3.10	1.98	6.53
<b>Average Maturity (years)</b>	8.44	7.73	8.22	3.45	4.31	4.74	2.86	9.54
<b>Macaulay Duration (years)</b>	5.37	4.52	5.38	2.46	2.25	3.28	2.10	6.77
<b>Yield to Maturity (%)^</b>	7.51	8.02	7.52	7.77	8.41	8.11	7.83	7.53
<b>Expense Ratio</b>	Regular- 0.95% Direct- 0.47%	Regular- 1.47% Direct- 0.81%	Regular- 1.44% Direct- 0.61%	Regular- 0.80% Direct- 0.35%	Regular- 1.54% Direct- 0.89%	Regular- 1.22% Direct- 0.69%	Regular- 0.85% Direct- 0.35%	Regular- 0.63% Direct- 0.30%
<b>Composition by Assets as on 31 October 2023</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	-	56.33	18.40	72.47	74.66	71.57	65.27	-
<b>Gilts</b>	93.94	38.99	73.19	16.98	10.13	23.33	24.07	93.92
<b>Money Market Instruments</b>	-	-	-	-	7.74	-	2.00	-
<b>Other Assets</b>	6.06	4.68	8.41	10.55	7.47	5.10	8.66	6.08
<b>Composition by Ratings as on 31 October 2023</b>								
<b>AA, AA+, AAA And EQUIVALENT</b>	-	45.94	18.40	72.47	64.17	56.43	65.27	-
<b>Below AA</b>	-	10.39	-	-	10.49	15.14	-	-
<b>Sovereign</b>	95.88	40.18	73.19	18.56	10.13	25.63	24.27	96.10
<b>Below A1+, A1+</b>	-	-	-	-	7.74	-	2.00	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	4.12	3.49	8.41	8.97	7.47	2.80	8.46	3.90
<b>Other Details</b>								
<b>Exit Load</b>	NIL	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month - Nil; For the remaining investments - 0.25%	Nil	For 8% of the investments within 1 Year - Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years - Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years - Nil; For the remaining investments - 0.75%	For exit within 12 months from the date of allotment: - For 8% of investment - Nil - - For remaining investments - 1.50%	NIL	NIL

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



## 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				
<b>Ideal Investment Horizon</b>	3 months +	3 months +	3 years +	7day +	1 day +	3 years +	3 years +	1 day +				
<b>Inception Date</b>	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002				
<b>Fund Manager</b>	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				
<b>Managing Since</b>	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				
<b>First Tier Benchmark</b>	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				
<b>Fund Details as on 31 October 2023</b>												
<b>Month End AUM (Rs. in Crs)</b>	₹10,862.04	₹19,824.11	₹4,418.83	₹58,996.29	₹13,248.01	₹2,154.24	₹951.19	₹11,561.35				
<b>Modified Duration (years)</b>	0.68	0.38	2.26	0.10	0.40	0.52	11.22	1 day				
<b>Average Maturity (years)</b>	1.20	0.41	3.30	0.11	0.43	5.63	29.98	1 day				
<b>Macaulay Duration (years)</b>	0.72	0.38	2.41	0.11	0.43	0.55	11.64	1 day				
<b>Yield to Maturity (%)<sup>^</sup></b>	7.79	7.51	7.72	7.16	7.55	8.03	7.63	6.77				
<b>Expense Ratio</b>	Regular- 1.02% Direct- 0.39%	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- 0.47% Direct- 0.27%	Regular- 0.68% Direct- 0.23%	Regular- 0.18% Direct- 0.10%				
<b>Composition by Assets as on 31 October 2023</b>												
<b>Equity Shares</b>	-	-	-	-	-	-	-	-				
<b>Corporate Debt</b>	41.18	-	80.83	-	22.92	35.43	-	-				
<b>Gilts</b>	12.30	3.31	11.98	2.20	12.70	57.56	97.35	-				
<b>Money Market Instruments</b>	38.60	90.54	0.57	97.31	60.23	3.43	-	-				
<b>Other Assets</b>	7.92	6.15	6.62	0.49	4.15	3.58	2.65	100.00				
<b>Composition by Ratings as on 31 October 2023</b>												
<b>AA, AA+, AAA And Equivalent</b>	39.34	-	80.83	-	22.92	35.43	-	-				
<b>Below AA</b>	1.84	-	-	-	-	-	-	-				
<b>Sovereign</b>	22.30	19.81	12.09	27.20	18.66	57.79	97.35	-				
<b>Below A1+, A1+</b>	33.86	78.20	0.57	72.31	56.83	3.43	-	-				
<b>Cash, Cash Equivalents, Derivatives and Others</b>	2.66	1.99	6.51	0.49	1.59	3.35	2.65	100.00				
<b>Other Details</b>												
<b>Exit Load</b>	NIL	Within 3 business days - 0.10%	NIL	Investor exit upon subscription / switch-in				Exit Load as a % of redemption proceeds				For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment - Nil
				Day 1	0.0070%	Day 1	0.0070%					
				Day 2	0.0065%	Day 2	0.0065%					
				Day 3	0.0060%	Day 3	0.0060%					
				Day 4	0.0055%	Day 4	0.0055%					
				Day 5	0.0050%	Day 5	0.0050%					
				Day 6	0.0045%	Day 6	0.0045%					
				Day 7	0.0000%	Day 7	0.0000%					


**MAGNUM GILT FUND**

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	17.6858	Regular IDCW	17.6021
PF-Fixed Period-2 Year-IDCW	17.8967	Reg-Plan-Growth	57.2430
PF-Fixed Period-3 Year-IDCW	17.3523	Dir-Plan-IDCW	19.1947
PF 3 Year - Growth	34.3352	Dir-Plan-Growth	60.1425
PF Regular - Growth	36.7487		

## Investment Objective

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

## Fund Details

## • Type of Scheme

An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk

## • Date of Allotment: 30/12/2000

## • Report As On: 31/10/2023

## • AAUM for the Month of October 2023

₹ 7,522.41 Crores

## • AUM as on October 31, 2023

₹ 7,721.67 Crores

## • Fund Manager: Mr. Dinesh Ahuja

Managing Since: Jan-2011

Total Experience: Over 24 years

## • First Tier Benchmark:

Nifty All Duration G-Sec Index

## • Exit Load: NIL

## • Entry Load: N.A.

## • Plans Available: Regular, Direct

## • Options: Growth, IDCW

## • SIP

Any Day SIP<sup>1</sup> 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 instalments.

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

## • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

## • Additional Investment

₹ 1,000 & in multiples of ₹ 1

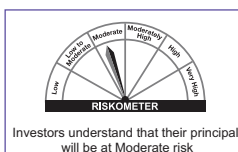
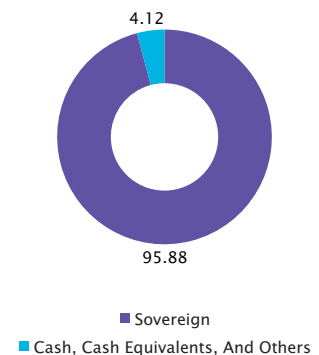
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	93.94
<b>Total</b>		<b>93.94</b>
<b>State Development Loans</b>		
State Government Of Madhya Pradesh	SOVEREIGN	1.93
State Government Of West Bengal	SOVEREIGN	0.01
<b>Total</b>		<b>1.94</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	93.94
State Development Loans	1.94
Cash, Cash Equivalents And Others	4.12

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



## SBI Magnum Gilt Fund

This product is suitable for investors who are seeking<sup>^</sup>:

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

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

## Quantitative Data

Modified Duration	: 5.17 years
Average Maturity	: 8.44 years
Macaulay Duration	: 5.37 years
Yield to Maturity <sup>^</sup>	: 7.51%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**SBI**  
**MAGNUM INCOME FUND**

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	37.4296	Dir-Plan-Bonus	39.9891
Reg-Plan-Growth	61.7741	Dir-Plan-Growth	65.8964
Reg-Plan-Half Yearly IDCW	16.1570	Dir-Plan-Half Yearly IDCW	18.6965
Reg-Plan-Quarterly IDCW	17.3968	Dir-Plan-Quarterly IDCW	19.1407

Investment Objective

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

Fund Details

- Type of Scheme**  
An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 1,669.81 Crores
- AUM as on October 31, 2023**  
₹ 1,686.45 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 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 for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

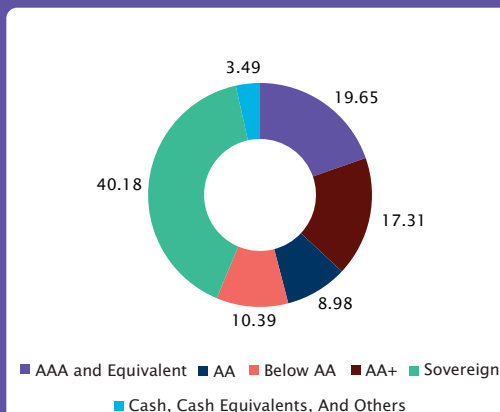
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Larsen & Toubro Ltd.	CRISIL AAA	4.47
Godrej Properties Ltd.	[ICRA]AA+	4.47
Torrent Power Ltd.	CRISIL AA+	4.46
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	4.17
Tata Housing Development Co. Ltd.	CARE AA	3.90
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.35
Avanse Financial Services Ltd.	CARE AA-	3.29
Bharti Telecom Ltd.	CRISIL AA+	3.01
REC Ltd.	CRISIL AAA	2.99
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.98
LIC Housing Finance Ltd.	CRISIL AAA	2.97
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.89
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.69
Jindal Stainless Ltd.	CRISIL AA-	2.62
Bank Of India (At1 Bond Under Basel III)	CRISIL AA	2.09
Poonawalla Housing Finance Ltd.	CARE AA-	1.79
Tata Projects Ltd.	IND AA	1.50
Aadhar Housing Finance Ltd.	[ICRA]AA	1.49
Muthoot Finance Ltd.	CRISIL AA+	1.20
<b>Total</b>		<b>56.33</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	38.99
<b>Total</b>		<b>38.99</b>
<b>State Development Loans</b>		
State Government Of Haryana	SOVEREIGN	1.19
<b>Total</b>		<b>1.19</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>3.49</b>
<b>Grand Total</b>		<b>100.00</b>

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	56.33
Government Securities	38.99
State Development Loans	1.19
Cash, Cash Equivalents And Others	3.49

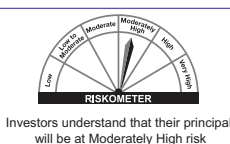
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

Modified Duration	: 4.29 years
Average Maturity	: 7.73 years
Macaulay Duration	: 4.52 years
Yield to Maturity <sup>^</sup>	: 8.02%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised



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

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

<sup>^</sup>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.


**DYNAMIC BOND FUND**

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.2850
Reg-Plan-Growth	31.0632
Dir-Plan-IDCW	18.7256
Dir-Plan-Growth	33.5248

## Investment Objective

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

## Fund Details

## • Type of Scheme

An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk

## • Date of Allotment: 09/02/2004

## • Report As On: 31/10/2023

## • AAUM for the Month of October 2023

₹ 2,946.80 Crores

## • AUM as on October 31, 2023

₹ 2,931.79 Crores

## • Fund Manager: Mr. Dinesh Ahuja &amp;

\*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<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

(Kindly refer notice cum addendum dated June 02, 2020 for further details)

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

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

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

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

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

## • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

## • Additional Investment

₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

Modified Duration	: 5.17 years
Average Maturity	: 8.22 years
Macaulay Duration	: 5.38 years
Yield to Maturity <sup>^</sup>	: 7.52%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

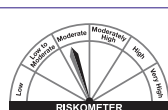
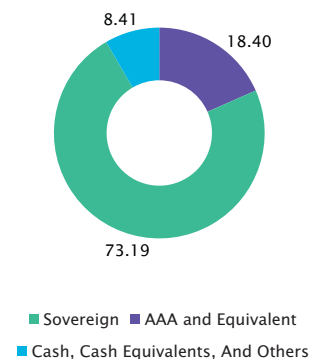
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
LIC Housing Finance Ltd.	CRISIL AAA	5.08
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	4.00
REC Ltd.	CRISIL AAA	3.39
HDFC Bank Ltd.	CRISIL AAA	3.39
Small Industries Development Bank Of India	CRISIL AAA	2.54
<b>Total</b>		<b>18.40</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	73.19
<b>Total</b>		<b>73.19</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>8.41</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	73.19
Non Convertible Debentures	18.40
Cash, Cash Equivalents And Others	8.41

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

<sup>^</sup>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

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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 20,219.59 Crores
- AUM as on October 31, 2023**  
₹ 20,628.81 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

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

Quantitative Data

Modified Duration	: 2.32 years
Average Maturity	: 3.45 years
Macaulay Duration	: 2.46 years
Yield to Maturity <sup>^</sup>	: 7.77%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.8002	Dir-Plan-Monthly IDCW	13.0926
Reg-Plan-Growth	13.5621	Dir-Plan-Growth	13.8708
Reg-Plan-Quarterly IDCW	13.1772	Dir-Plan-Quarterly IDCW	13.4843

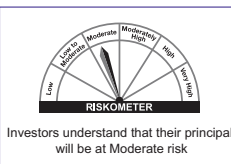
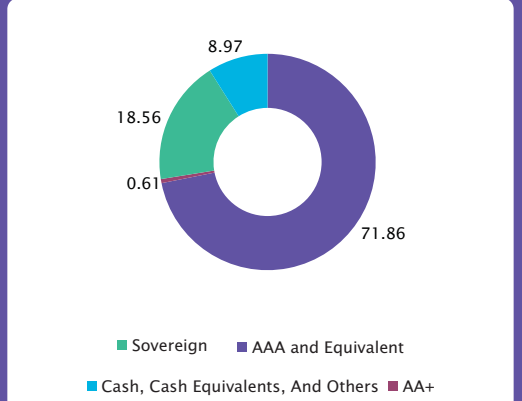
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>					
Power Finance Corporation Ltd.	CRISIL AAA	6.10	Toyota Financial Services India Ltd.	[ICRA]AAA	0.72
REC Ltd.	CRISIL AAA	5.22	Sundaram Finance Ltd.	CRISIL AAA	0.72
NABARD	CRISIL AAA	4.55	India Grid Trust	[ICRA]AAA	0.68
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	3.67	MindSpace Business Parks Reit	CRISIL AAA	0.65
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.62	Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.61
State Bank of India (Tier II Bond Under Basel III)	CRISIL AAA	3.13	Small Industries Development Bank Of India	CRISIL AAA	0.48
Tata Communications Ltd.	CARE AAA	3.02	Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.40
LIC Housing Finance Ltd.	CRISIL AAA	2.76	NABARD	[ICRA]AAA	0.31
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	2.72	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.24
Small Industries Development Bank Of India	[ICRA]AAA	2.66	Bajaj Finance Ltd.	CRISIL AAA	0.24
Tata Capital Financial Services Ltd.	CRISIL AAA	2.41	NHPC Ltd.	IND AAA	0.12
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.29	NHPC Ltd.	[ICRA]AAA	0.11
National Housing Bank	CRISIL AAA	2.17	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.10
Kotak Mahindra Prime Ltd.	CRISIL AAA	2.12	<b>Total</b>		<b>71.23</b>
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.70	<b>Zero Coupon Bonds</b>		
Sundaram Home Finance Ltd.	CRISIL AAA	1.50	Bajaj Finance Ltd.	CRISIL AAA	1.04
Sundaram Finance Ltd.	[ICRA]AAA	1.45	Power Finance Corporation Ltd.	CRISIL AAA	0.20
Citicorp Finance (India) Ltd.	CRISIL AAA	1.45	<b>Total</b>		<b>1.24</b>
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.43	<b>Floating Rate Bonds</b>		
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.30	Government Of India	SOVEREIGN	6.82
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.21	<b>Total</b>		<b>6.82</b>
India Grid Trust	CRISIL AAA	1.21	<b>Government Securities</b>		
NTPC Ltd.	CRISIL AAA	1.20	Government Of India	SOVEREIGN	10.16
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.18	<b>Total</b>		<b>10.16</b>
Larsen & Toubro Ltd.	CRISIL AAA	1.14	<b>State Development Loans</b>		
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.09	State Government Of Rajasthan	SOVEREIGN	0.12
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	1.01	State Government Of Jharkhand	SOVEREIGN	0.02
GAIL (India) Ltd.	IND AAA	0.94	<b>Total</b>		<b>0.14</b>
Highways Infrastructure Trust	CRISIL AAA	0.83	<b>Strips</b>		
HDFC Bank Ltd.	CRISIL AAA	0.77	Government Of India	SOVEREIGN	1.44
			<b>Total</b>		<b>1.44</b>
			<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		<b>100.00</b>

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	71.23
Government Securities	10.16
Floating Rate Bonds	6.82
Strips	1.44
Zero Coupon Bonds	1.24
State Development Loans	0.14
Cash, Cash Equivalents And Others	8.97

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

<sup>^</sup>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**  
**CREDIT RISK FUND**

**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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 2,702.30 Crores
- AUM as on October 31, 2023**  
₹ 2,688.04 Crores
- Fund Manager: Mr. Lokesh Mallya & \*Mr. Mohit Jain**  
**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:**  
NIFTY Credit Risk Bond Index C-II
- Exit Load**  
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment -0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- 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**

<b>Modified Duration</b>	:2.11 years
<b>Average Maturity</b>	:4.31 years
<b>Macaulay Duration</b>	:2.25 years
<b>Yield to Maturity</b>	:8.41%

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

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	18.0328	Dir-Plan-IDCW	19.8279
Reg-Plan-Daily IDCW	13.2020	Dir-Plan-Daily IDCW	13.5180
Reg-Plan-Growth	39.8883	Dir-Plan-Growth	42.6070

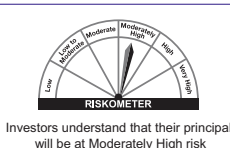
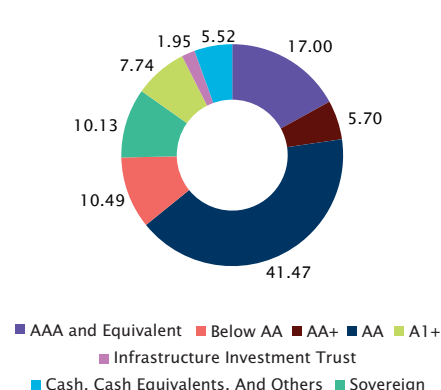
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Non Convertible Debentures</b>		
Seil Energy India Ltd.	CRISIL A1+	4.96	Power Finance Corporation Ltd.	CRISIL AAA	6.47
Tata Teleservices Ltd.	CRISIL A1+	2.78	Aadhar Housing Finance Ltd.	IND AA	4.51
<b>Total</b>		<b>7.74</b>	Godrej Industries Ltd.	CRISIL AA	3.30
<b>Non Convertible Debentures</b>			Jindal Stainless Ltd.	CRISIL AA-	3.26
Power Finance Corporation Ltd.	CRISIL AAA	6.47	NABARD	CRISIL AAA	3.13
Aadhar Housing Finance Ltd.	IND AA	4.51	Avanse Financial Services Ltd.	CARE AA-	2.97
Godrej Industries Ltd.	CRISIL AA	3.30	ONGC Petro Additions Ltd.	CRISIL AA	2.79
Jindal Stainless Ltd.	CRISIL AA-	3.26	Motilal Oswal Finvest Ltd.	[ICRA]AA	2.78
NABARD	CRISIL AAA	3.13	Nuvoco Vistas Corporation Ltd.	CRISIL AA	2.77
Avanse Financial Services Ltd.	CARE AA-	2.97	Sheela Foam Ltd.	IND AA	2.76
ONGC Petro Additions Ltd.	CRISIL AA	2.79	REC Ltd.	CRISIL AAA	2.76
Motilal Oswal Finvest Ltd.	[ICRA]AA	2.78	JSW Steel Ltd.	[ICRA]AA	2.76
Nuvoco Vistas Corporation Ltd.	CRISIL AA	2.77	Patel KNR Heavy Infrastructures Ltd.	CARE AA+	2.54
Sheela Foam Ltd.	IND AA	2.76	Yes Bank Ltd.	(Tier II Bond Under Basel III)	[ICRA]A-
REC Ltd.	CRISIL AAA	2.76	Tata Housing Development Co. Ltd.	CARE AA	2.24
JSW Steel Ltd.	[ICRA]AA	2.76	Nirma Ltd.	CRISIL AA	2.23
Patel KNR Heavy Infrastructures Ltd.	CARE AA+	2.54	Phoenix Arc Pvt. Ltd.	CRISIL AA	2.22
Yes Bank Ltd.	(Tier II Bond Under Basel III)	[ICRA]A-	AU Small Finance Bank Ltd.	(Tier II Bond Under Basel III)	CRISIL AA
Tata Housing Development Co. Ltd.	CARE AA	2.24	Tata Motors Ltd.	[ICRA]AA	1.89
Nirma Ltd.	CRISIL AA	2.23	Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.86
Phoenix Arc Pvt. Ltd.	CRISIL AA	2.22	ONGC Petro Additions Ltd.	[ICRA]AA	1.84
AU Small Finance Bank Ltd.	(Tier II Bond Under Basel III)	CRISIL AA	Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.84
Tata Motors Ltd.	[ICRA]AA	1.89	Godrej Housing Finance Ltd.	CRISIL AA	1.82
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.86	TVS Credit Services Ltd.	CRISIL AA	1.48
ONGC Petro Additions Ltd.	[ICRA]AA	1.84	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	1.30
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.84	Tata Projects Ltd.	IND AA	1.30
Godrej Housing Finance Ltd.	CRISIL AA	1.82			
TVS Credit Services Ltd.	CRISIL AA	1.48			
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	1.30			
Tata Projects Ltd.	IND AA	1.30			
<b>Floating Rate Bonds</b>			<b>Government Securities</b>		
Government Of India	SOVEREIGN	0.93	Government Of India	SOVEREIGN	9.20
<b>Total</b>		<b>0.93</b>	<b>Total</b>		<b>9.20</b>
<b>Government Securities</b>			<b>Infrastructure Investment Trust</b>		
Government Of India	SOVEREIGN	9.20	Cube Highways Trust		1.95
<b>Total</b>		<b>9.20</b>	<b>Total</b>		<b>1.95</b>
<b>Infrastructure Investment Trust</b>			<b>Cash, Cash Equivalents And Others</b>		
Cube Highways Trust		1.95	<b>Total</b>		<b>5.52</b>
<b>Total</b>		<b>1.95</b>	<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	74.66
Government Securities	9.20
Commercial Papers	7.74
Infrastructure Investment Trust	1.95
Floating Rate Bonds	0.93
Cash, Cash Equivalents And Others	5.52

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



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

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

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

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

**SBI**  
**MAGNUM MEDIUM DURATION FUND**

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	17.3322
Reg-Plan-Growth	44.7133
Dir-Plan-IDCW	18.6230
Dir-Plan-Growth	47.9090

**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 risk
- Date of Allotment:** 12/11/2003
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 6,998.12 Crores
- AUM as on October 31, 2023**  
₹ 6,966.98 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
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.10 years
Average Maturity	: 4.74 years
Macaulay Duration	: 3.28 years
Yield to Maturity <sup>^</sup>	: 8.11%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

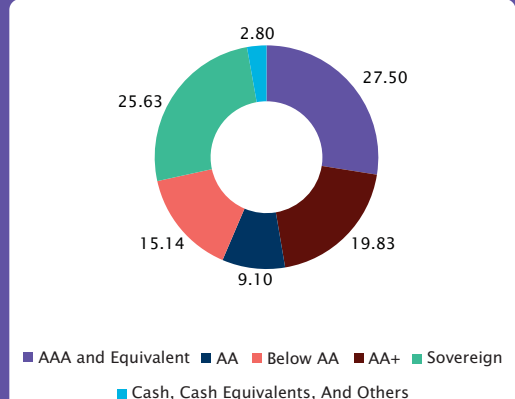
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			Tata Motors Finance Solutions Ltd.	CARE AA	1.08
Larsen & Toubro Ltd.	CRISIL AAA	5.01	LIC Housing Finance Ltd.	CRISIL AAA	1.07
Torrent Power Ltd.	CRISIL AA+	4.97	Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	0.91
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.70	Bank Of India (At I Bond Under Basel III)	CRISIL AA	0.70
Godrej Properties Ltd.	[ICRA]AA+	4.64	Godrej Industries Ltd.	CRISIL AA	0.36
Tata Housing Development Co. Ltd.	CARE AA	4.31	<b>Total</b>		<b>71.57</b>
NABARD	CRISIL AAA	4.28	<b>Government Securities</b>		
Avanse Financial Services Ltd.	CARE AA-	3.59	Government Of India	SOVEREIGN	23.33
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.58	<b>Total</b>		<b>23.33</b>
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	3.52	<b>State Development Loans</b>		
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	3.51	State Government Of Haryana	SOVEREIGN	1.80
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	3.37	State Government Of Andhra Pradesh	SOVEREIGN	0.50
Jindal Stainless Ltd.	CRISIL AA-	3.36	<b>Total</b>		<b>2.30</b>
Yes Bank Ltd.	[ICRA]A-	3.24	<b>Cash, Cash Equivalents And Others</b>		
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.22			<b>2.80</b>
India Grid Trust	CRISIL AAA	2.51	<b>Grand Total</b>		<b>100.00</b>
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	2.28			
Small Industries Development Bank Of India	CRISIL AAA	1.92			
Poonawalla Housing Finance Ltd.	CARE AA-	1.58			
Tata Projects Ltd.	IND AA	1.51			
REC Ltd.	CRISIL AAA	1.21			
Aadhar Housing Finance Ltd.	[ICRA]AA	1.14			

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

Non Convertible Debentures	71.57
Government Securities	23.33
State Development Loans	2.30
Cash, Cash Equivalents And Others	2.80

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



Investors understand that their principal will be at Moderately High risk

**SBI Magnum Medium Duration Fund**  
This product is suitable for investors who are seeking:  
 • Regular income for medium term  
 • Investment in Debt and Money Market securities.  
<sup>^</sup>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**  
**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:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 13,447.25 Crores

**AUM as on October 31, 2023**

₹ 13,508.80 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 Short Duration Debt A-II Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Any Day SIP<sup>1</sup> 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 instalments.

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

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<b>Modified Duration</b>	: 1.98 years
<b>Average Maturity</b>	: 2.86 years
<b>Macaulay Duration</b>	: 2.10 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.83%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	13.2311	Reg-Plan-Monthly IDCW	15.5622
Retail-Plan-Growth	31.8474	Reg-Plan-Weekly IDCW	12.7626
Retail-Plan-Monthly IDCW	14.5868	Dir-Plan-Fortnightly IDCW	19.9781
Retail-Plan-Weekly IDCW	13.2108	Dir-Plan-Growth	29.6607
Reg-Plan-Fortnightly IDCW	12.7500	Dir-Plan-Monthly IDCW	16.5798
Reg-Plan-Growth	28.1482	Dir-Plan-Weekly IDCW	12.9922

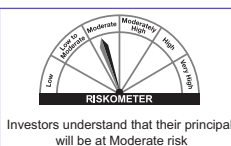
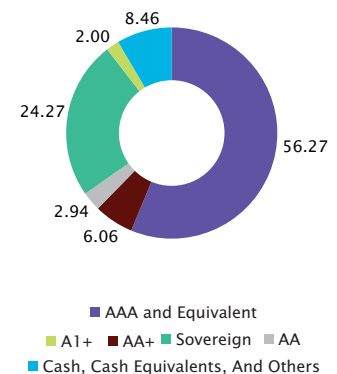
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)	
<b>Commercial Papers</b>			Godrej Properties Ltd.	[ICRA]AA+	0.92	
Panatone Finvest Ltd.	CRISIL A1+	1.45	Torrent Power Ltd.	CRISIL AA+	0.91	
<b>Total</b>			TVS Credit Services Ltd.	CRISIL AA	0.88	
<b>Certificate Of Deposits</b>			Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.86	
Indian Bank	CRISIL A1+	0.48	Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	0.74	
Small Industries Development Bank Of India	CRISIL A1+	0.07	Tata Capital Ltd.	CRISIL AAA	0.73	
<b>Total</b>			HDB Financial Services Ltd.	CRISIL AAA	0.72	
<b>Non Convertible Debentures</b>			Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.67	
NABARD	CRISIL AAA	5.32	Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	0.67	
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.33	Larsen & Toubro Ltd.	CRISIL AAA	0.52	
Power Finance Corporation Ltd.	CRISIL AAA	4.09	Godrej Industries Ltd.	CRISIL AA	0.51	
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.02	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.37	
SMFG India Credit Company Ltd.	[ICRA]AAA	2.96	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.37	
Tata Communications Ltd.	CARE AAA	2.76	NABARD	[ICRA]AAA	0.36	
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.63	Muthoot Finance Ltd.	CRISIL AA+	0.18	
National Housing Bank	CRISIL AAA	2.39	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.18	
Mindspace Business Parks Reit	CRISIL AAA	2.21	Indian Oil Corporation Ltd.	CRISIL AAA	0.18	
NTPC Ltd.	CRISIL AAA	2.02	HDFC Bank Ltd.	CRISIL AAA	0.18	
REC Ltd.	CRISIL AAA	1.98	<b>Total</b>		<b>65.23</b>	
Bajaj Housing Finance Ltd.	CRISIL AAA	1.83	<b>Zero Coupon Bonds</b>			
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.60	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04	
Toyota Financial Services India Ltd.	[ICRA]AAA	1.55	<b>Total</b>		<b>0.04</b>	
ONGC Petro Additions Ltd.	CRISIL AA	1.55	<b>Floating Rate Bonds</b>			
India Grid Trust	CRISIL AAA	1.49	Government Of India	SOVEREIGN	5.94	
Tata Capital Financial Services Ltd.	CRISIL AAA	1.47	<b>Total</b>		<b>5.94</b>	
Bajaj Finance Ltd.	CRISIL AAA	1.43	<b>Government Securities</b>			
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.33	Government Of India	SOVEREIGN	18.13	
Sundaram Home Finance Ltd.	[ICRA]AAA	1.29	<b>Total</b>		<b>18.13</b>	
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.29	<b>State Development Loans</b>			
India Grid Trust	[ICRA]AAA	1.22	State Government Of Tamil Nadu	SOVEREIGN	0.19	
Bharti Telecom Ltd.	CRISIL AA+	1.12	<b>Total</b>		<b>0.19</b>	
Tata Capital Financial Services Ltd.	[ICRA]AAA	1.11	<b>Strips</b>			
Small Industries Development Bank Of India	[ICRA]AAA	1.10	Government Of India	SOVEREIGN	0.01	
Can Fin Homes Ltd.	[ICRA]AA+	1.10	<b>Total</b>		<b>0.01</b>	
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.09	<b>Cash, Cash Equivalents And Others</b>			
					<b>8.46</b>	
					<b>Grand Total</b>	<b>100.00</b>

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

Non Convertible Debentures	65.23
Government Securities	18.13
Floating Rate Bonds	5.94
Commercial Papers	1.45
Certificate Of Deposits	0.55
State Development Loans	0.19
Zero Coupon Bonds	0.04
Strips	0.01
Cash, Cash Equivalents And Others	8.46

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



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

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

<sup>^</sup>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 CONSTANT MATURITY FUND

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.6901
Reg-Plan-Growth	54.3921
Dir-Plan-IDCW	18.2967
Dir-Plan-Growth	56.2484

## Investment Objective

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

## Fund Details

### • Type of Scheme

An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk

• **Date of Allotment:** 30/12/2000

• **Report As On:** 31/10/2023

• **AAUM for the Month of October 2023**

₹ 1,520.54 Crores

• **AUM as on October 31, 2023**

₹ 1,518.78 Crores

• **Fund Manager:** Mr. Dinesh Ahuja

**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

• **SIP**

Any Day SIP<sup>1</sup> 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 instalments.

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

• **Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

• **Additional Investment**

₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

<b>Modified Duration</b>	: 6.53 years
<b>Average Maturity</b>	: 9.54 years
<b>Macaulay Duration</b>	: 6.77 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.53%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

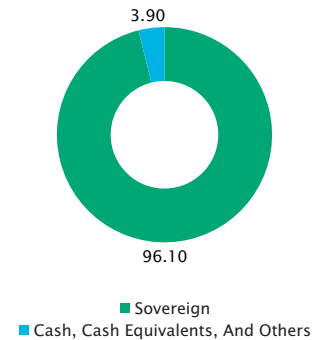
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	93.92
<b>Total</b>		<b>93.92</b>
<b>Strips</b>		
Government Of India	SOVEREIGN	2.18
<b>Total</b>		<b>2.18</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>3.90</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	93.92
Strips	2.18
Cash, Cash Equivalents And Others	3.90

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

**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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 10,947.97 Crores
- AUM as on October 31, 2023**  
₹ 10,862.04 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-1 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 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 0.68 years
Average Maturity	: 1.20 years
Macaulay Duration	: 0.72 years
Yield to Maturity <sup>^</sup>	: 7.79%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,207.1465	Reg-Plan-Weekly IDCW	1,207.0670
Institutional-Growth	3,153.5831	Dir-Plan-Daily IDCW	1,231.9817
Institutional-Weekly IDCW	1,204.3648	Dir-Plan-Fortnightly IDCW	1,253.4445
Reg-Plan-Daily IDCW	1,207.0765	Dir-Plan-Growth	3,195.7507
Reg-Plan-Fortnightly IDCW	1,228.2030	Dir-Plan-Monthly IDCW	1,420.0485
Reg-Plan-Growth	3,098.9708	Dir-Plan-Weekly IDCW	1,233.7300
Reg-Plan-Monthly IDCW	1,359.2108		

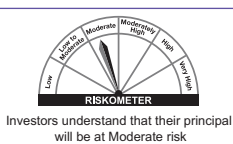
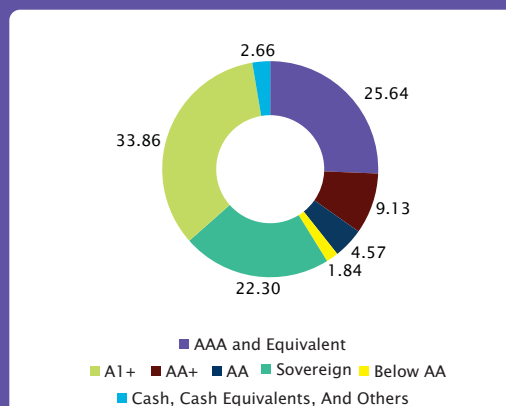
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			Muthoot Finance Ltd.	CRISIL AA+	0.92
Export-Import Bank Of India	CRISIL A1+	3.14	Larsen & Toubro Ltd.	CRISIL AAA	0.92
Muthoot Finance Ltd.	CRISIL A1+	2.66	Avanse Financial Services Ltd.	CARE AA-	0.92
Seil Energy India Ltd.	CRISIL A1+	2.41	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.91
Tata Teleservices (Maharashtra) Ltd.	CRISIL A1+	2.30	Small Industries Development Bank Of India	[ICRA]AAA	0.91
Tata Projects Ltd.	CRISIL A1+	2.28	Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	0.87
Infina Finance Pvt. Ltd.	CRISIL A1+	2.28	Torrent Power Ltd.	IND AA+	0.82
Tata Teleservices Ltd.	CRISIL A1+	1.38	NABARD	[ICRA]AAA	0.76
Panatonne Finvest Ltd.	CRISIL A1+	1.36	Mahindra Rural Housing Finance Ltd.	IND AA+	0.73
TMF Holdings Ltd.	CRISIL A1+	1.34	Godrej Industries Ltd.	CRISIL AA	0.73
Small Industries Development Bank Of India	CRISIL A1+	0.45	PNB Housing Finance Ltd.	[ICRA]AA	0.69
Phoenix Arc Pvt. Ltd.	CRISIL A1+	0.43	Tata Power Company Ltd.	CRISIL AA	0.64
HDFC Bank Ltd.	CRISIL A1+	0.23	State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	0.46
<b>Total</b>		<b>20.26</b>	Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	0.46
<b>Certificate Of Deposits</b>			Bharti Hexacom Ltd.	CRISIL AA+	0.46
Indian Bank	CRISIL A1+	4.06	Bajaj Finance Ltd.	CRISIL AAA	0.23
ICICI Bank Ltd.	[ICRA]A1+	2.24	<b>Total</b>		<b>40.80</b>
Small Industries Development Bank Of India	CRISIL A1+	1.99	<b>Zero Coupon Bonds</b>		
Union Bank Of India	[ICRA]A1+	1.58	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.38
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.54	<b>Total</b>		<b>0.38</b>
Axis Bank Ltd.	CRISIL A1+	1.29	<b>Floating Rate Bonds</b>		
Punjab National Bank	CRISIL A1+	0.90	Government Of India	SOVEREIGN	9.08
<b>Total</b>		<b>13.60</b>	<b>Total</b>		<b>9.08</b>
<b>Non Convertible Debentures</b>			<b>Government Securities</b>		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.28	Government Of India	SOVEREIGN	3.22
National Housing Bank	CRISIL AAA	3.68	<b>Total</b>		<b>3.22</b>
Bharti Telecom Ltd.	CRISIL AA+	2.99	<b>State Development Loans</b>		
Mangloor Highways Pvt. Ltd.	IND AAA	2.27	State Government Of Karnataka	SOVEREIGN	1.58
India Grid Trust	[ICRA]AAA	2.13	State Government Of Maharashtra	SOVEREIGN	1.30
Cholamandalam Investment & Finance Co. Ltd.	IND AA+	1.84	State Government Of Gujarat	SOVEREIGN	0.93
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.60	<b>Total</b>		<b>3.81</b>
REC Ltd.	CRISIL AAA	1.38	<b>Treasury Bills</b>		
ONGC Petro Additions Ltd.	[ICRA]AA	1.37	364 Day T-Bill 30.05.24	SOVEREIGN	2.21
HDB Financial Services Ltd.	CRISIL AAA	1.36	364 Day T-Bill 07.03.24	SOVEREIGN	1.35
Citicorp Finance (India) Ltd.	CRISIL AAA	1.24	364 Day T-Bill 18.01.24	SOVEREIGN	1.18
India Grid Trust	CRISIL AAA	1.16	<b>Total</b>		<b>4.74</b>
JM Financial Credit Solutions Ltd.	[ICRA]AA	1.14	<b>Strips</b>		
NABARD	CRISIL AAA	1.09	Government Of India	SOVEREIGN	1.45
Small Industries Development Bank Of India	CRISIL AAA	0.92	<b>Total</b>		<b>1.45</b>
Poonawalla Housing Finance Ltd.	CARE AA-	0.92	<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	40.80
Commercial Papers	20.26
Certificate Of Deposits	13.60
Floating Rate Bonds	9.08
Treasury Bills	4.74
State Development Loans	3.81
Government Securities	3.22
Strips	1.45
Zero Coupon Bonds	0.38
Cash, Cash Equivalents And Others	2.66

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



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

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

<sup>^</sup>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 SAVINGS FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 19/07/2004
- Report As On:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 19,878.90 Crores
- AUM as on October 31, 2023**  
₹ 19,824.11 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<sup>1</sup> 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 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 500 & in multiples of ₹ 1
- Additional Investment**  
₹ 500 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.38 years  
**Average Maturity** : 0.41 years  
**Macaulay Duration** : 0.38 years  
**Yield to Maturity<sup>^</sup>** : 7.51%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	12.0004	Dir-Plan-Daily IDCW	12.2352
Reg-Plan-Growth	36.8149	Dir-Plan-Growth	39.1834
Reg-Plan-Monthly IDCW	14.5162	Dir-Plan-Monthly IDCW	15.5311
Reg-Plan-Weekly IDCW	13.6995	Dir-Plan-Weekly IDCW	14.0753

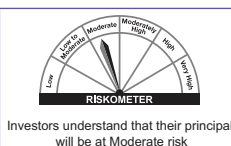
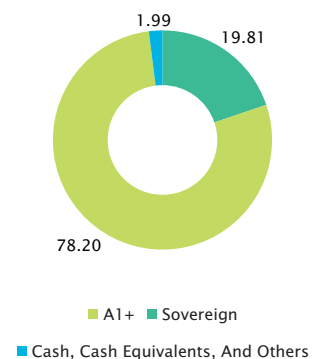
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			HDFC Bank Ltd.	CRISIL A1+	3.24
LIC Housing Finance Ltd.	CRISIL A1+	4.57	Axis Bank Ltd.	CRISIL A1+	3.02
HDFC Bank Ltd.	CRISIL A1+	4.54	The Jammu & Kashmir Bank Ltd.	CRISIL A1+	3.01
Muthoot Finance Ltd.	CRISIL A1+	3.08	RBL Bank Ltd.	[ICRA]A1+	3.01
Export-Import Bank Of India	CRISIL A1+	3.08	NABARD	CRISIL A1+	2.72
Panatone Finvest Ltd.	CRISIL A1+	2.74	Punjab & Sind Bank	[ICRA]A1+	2.47
Seil Energy India Ltd.	CRISIL A1+	2.43	Punjab National Bank	CRISIL A1+	1.25
Infina Finance Pvt. Ltd.	CRISIL A1+	2.24	Union Bank Of India	[ICRA]A1+	1.00
Tata Motors Finance Solutions Ltd.	CRISIL A1+	1.97	Canara Bank	CRISIL A1+	0.50
Bharti Enterprises Ltd.	CRISIL A1+	1.76	ICICI Bank Ltd.	[ICRA]A1+	0.13
Highways Infrastructure Trust	CRISIL A1+	1.30	<b>Total</b>		<b>43.38</b>
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.24	<b>Government Securities</b>		
Tata Projects Ltd.	CRISIL A1+	0.99	Government Of India	SOVEREIGN	3.31
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.97	<b>Total</b>		<b>3.31</b>
Tata Teleservices Ltd.	CRISIL A1+	0.76	<b>State Development Loans</b>		
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.74	State Government Of Karnataka	SOVEREIGN	1.95
Tata Capital Financial Services Ltd.	CRISIL A1+	0.50	State Government Of Haryana	SOVEREIGN	0.81
JM Financial Services Ltd.	CRISIL A1+	0.49	State Government Of Gujarat	SOVEREIGN	0.38
JM Financial Products Ltd.	CRISIL A1+	0.49	State Government Of Madhya Pradesh	SOVEREIGN	0.25
JM Financial Credit Solutions Ltd.	CRISIL A1+	0.49	<b>Total</b>		<b>3.39</b>
JM Financial Properties & Holdings Ltd.	CRISIL A1+	0.44	<b>Treasury Bills</b>		
<b>Total</b>		<b>34.82</b>	364 Day T-Bill 22.03.24	SOVEREIGN	11.11
<b>Certificate Of Deposits</b>			364 Day T-Bill 29.03.24	SOVEREIGN	1.23
Indian Bank	CRISIL A1+	6.11	<b>Total</b>		<b>12.34</b>
The Federal Bank Ltd.	CRISIL A1+	4.61	<b>Strips</b>		
Small Industries Development Bank Of India	CRISIL A1+	4.53	Government Of India	SOVEREIGN	0.77
Kotak Mahindra Bank Ltd.	CRISIL A1+	4.11	<b>Total</b>		<b>0.77</b>
Indusind Bank Ltd.	CRISIL A1+	3.67	<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		<b>100.00</b>

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

Certificate Of Deposits	43.38
Commercial Papers	34.82
Treasury Bills	12.34
State Development Loans	3.39
Government Securities	3.31
Strips	0.77
Cash, Cash Equivalents And Others	1.99

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



**SBI Savings Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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**  
**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:** 31/10/2023
- AAUM for the Month of October 2023**  
₹ 4,410.20 Crores
- AUM as on October 31, 2023**  
₹ 4,418.83 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 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	: 3.30 years
Macaulay Duration	: 2.41 years
Yield to Maturity <sup>^</sup>	: 7.72%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,247.7278	Dir-Plan-Daily IDCW	1,270.6323
Reg-Plan-Growth	2,734.8788	Dir-Plan-Growth	2,884.7009
Reg-Plan-Monthly IDCW	1,165.6383	Dir-Plan-Monthly IDCW	1,227.8281
Reg-Plan-Weekly IDCW	1,247.4643	Dir-Plan-Weekly IDCW	1,267.8087

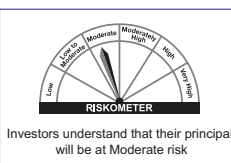
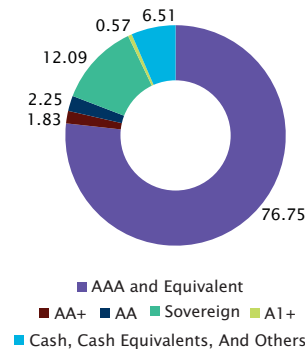
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			Indian Bank(Tier II Bond Under Basel III)	IND AA+	1.15
Axis Bank Ltd.	CRISIL A1+	0.34	Indian Bank(Tier II Bond Under Basel III)	CRISIL AAA	1.09
The Federal Bank Ltd.	CRISIL A1+	0.23	Punjab National Bank	CRISIL AA+	0.68
<b>Total</b>		<b>0.57</b>	Indian Oil Corporation Ltd.	CRISIL AAA	0.67
<b>Non Convertible Debentures</b>			NHPC Ltd.	[ICRA]AAA	0.04
Indian Railway Finance Corporation Ltd.	CRISIL AAA	8.33	<b>Total</b>		<b>80.83</b>
Power Finance Corporation Ltd.	CRISIL AAA	7.74	<b>Floating Rate Bonds</b>		
HDFC Bank Ltd.	CRISIL AAA	7.33	Government Of India	SOVEREIGN	4.33
NABARD	CRISIL AAA	7.05	<b>Total</b>		<b>4.33</b>
REC Ltd.	CRISIL AAA	6.16	<b>Government Securities</b>		
Export-Import Bank Of India	CRISIL AAA	5.08	Government Of India	SOVEREIGN	7.65
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	4.63	<b>Total</b>		<b>7.65</b>
Axis Bank Ltd.	CRISIL AAA	3.95	<b>State Development Loans</b>		
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.81	State Government Of Maharashtra	SOVEREIGN	0.11
GAIL (India) Ltd.	IND AAA	3.35	<b>Total</b>		<b>0.11</b>
NTPC Ltd.	CRISIL AAA	3.30	<b>Cash, Cash Equivalents And Others</b>		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.81			<b>6.51</b>
Small Industries Development Bank Of India	[ICRA]AAA	2.80	<b>Grand Total</b>		<b>100.00</b>
ONGC Petro Additions Ltd.	CRISIL AA	2.25			
Small Industries Development Bank Of India	CARE AAA	2.09			
State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	1.70			
National Housing Bank	CRISIL AAA	1.69			
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	1.67			
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.46			

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

Non Convertible Debentures	80.83
Government Securities	7.65
Floating Rate Bonds	4.33
Certificate Of Deposits	0.57
State Development Loans	0.11
Cash, Cash Equivalents And Others	6.51

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



**SBI Banking & PSU Fund**  
This product is suitable for investors who are seeking:  
 • Regular income over medium term  
 • Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.  
 ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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



# LIQUID FUND

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,179.0120	Reg-Plan-Weekly IDCW	1,247.8739
Institutional-Fortnightly IDCW	1,206.4311	Dir-Plan-Daily IDCW	1,144.0484
Institutional-Growth	3,669.9654	Dir-Plan-Fortnightly IDCW	1,197.2880
Reg-Plan-Daily IDCW	1,140.7391	Dir-Plan-Growth	3,666.4693
Reg-Plan-Fortnightly IDCW	1,193.1302	Dir-Plan-Weekly IDCW	1,252.2425
Reg-Plan-Growth	3,635.5860		

## Investment Objective

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

## Fund Details

## • Type of Scheme

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

## • Date of Allotment: 24/11/2003

## • Report As On: 31/10/2023

## • AAUM for the Month of October 2023

₹ 61,782.79 Crores

## • AUM as on October 31, 2023

₹ 58,996.29 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

## • SIP:

For Growth option only: Weekly/Monthly frequency – ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)

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

## • Minimum Investment

Growth Option: ₹500 & in multiples of ₹1  
Other options except Growth option: ₹5000 & in multiples of ₹1/-

## • Additional Investment

Growth Option: ₹500 & in multiples of ₹1  
Other options except Growth option: ₹5000 & in multiples of ₹1/-

## Quantitative Data

Modified Duration	: 0.10 years
Average Maturity	: 0.11 years
Macauley Duration	: 0.11 years
Yield to Maturity <sup>^</sup>	: 7.16%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

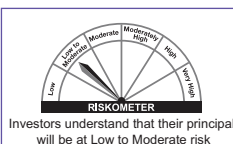
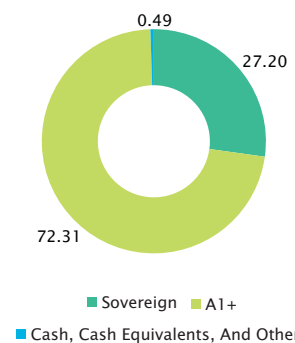
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			IDFC First Bank Ltd.	CRISIL A1+	0.79
Small Industries Development Bank Of India	CRISIL A1+	6.77	<b>Total</b>		<b>27.54</b>
NABARD	CRISIL A1+	5.75	<b>Government Securities</b>		
Reliance Retail Ventures Ltd.	CRISIL A1+	4.81	Government Of India	SOVEREIGN	2.20
Bajaj Finance Ltd.	CRISIL A1+	3.21	<b>Total</b>		<b>2.20</b>
ICICI Securities Ltd.	CRISIL A1+	3.05	<b>Treasury Bills</b>		
Kotak Securities Ltd.	CRISIL A1+	2.96	91 Day T-Bill 17.11.23	SOVEREIGN	5.95
Reliance Industries Ltd.	CRISIL A1+	2.67	182 Day T-Bill 14.12.23	SOVEREIGN	3.84
HDFC Securities Ltd.	CRISIL A1+	2.40	91 Day T-Bill 09.11.23	SOVEREIGN	3.53
Aditya Birla Finance Ltd.	[ICRA]A1+	2.40	182 Day T-Bill 21.12.23	SOVEREIGN	2.33
Export-Import Bank Of India	CRISIL A1+	1.60	91 Day T-Bill 14.12.23	SOVEREIGN	2.11
HDB Financial Services Ltd.	CRISIL A1+	1.12	182 Day T-Bill 29.12.23	SOVEREIGN	2.04
Sikka Ports & Terminals Ltd.	CRISIL A1+	0.87	91 Day T-Bill 23.11.23	SOVEREIGN	1.85
Tata Motors Ltd.	CRISIL A1+	0.80	91 Day T-Bill 04.01.24	SOVEREIGN	1.27
Tata Motors Finance Solutions Ltd.	CRISIL A1+	0.80	364 Day T-Bill 04.01.24	SOVEREIGN	0.36
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.80	91 Day T-Bill 30.11.23	SOVEREIGN	0.32
Poonawalla Fincorp Ltd.	CRISIL A1+	0.80	91 Day T-Bill 29.12.23	SOVEREIGN	0.32
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.80	91 Day T-Bill 11.01.24	SOVEREIGN	0.32
Larsen & Toubro Ltd.	CRISIL A1+	0.80	364 Day T-Bill 21.12.23	SOVEREIGN	0.32
SMFG India Credit Company Ltd.	CRISIL A1+	0.64	182 Day T-Bill 07.12.23	SOVEREIGN	0.32
Tata Steel Ltd.	[ICRA]A1+	0.56	364 Day T-Bill 30.11.23	SOVEREIGN	0.12
Tata Power Company Ltd.	CRISIL A1+	0.44	<b>Total</b>		<b>25.00</b>
Sundaram Finance Ltd.	CRISIL A1+	0.40	<b>Cash, Cash Equivalents And Others</b>		<b>0.49</b>
Bajaj Financial Securities Ltd.	CRISIL A1+	0.32	<b>Grand Total</b>		<b>100.00</b>
<b>Total</b>		<b>44.77</b>			
<b>Certificate Of Deposits</b>					
Bank Of Baroda	IND A1+	7.65			
HDFC Bank Ltd.	CRISIL A1+	3.36			
Indian Bank	CRISIL A1+	3.21			
Punjab National Bank	CRISIL A1+	3.20			
ICICI Bank Ltd.	[ICRA]A1+	2.82			
Bank Of Maharashtra	CRISIL A1+	2.40			
Punjab & Sind Bank	[ICRA]A1+	2.39			
Canara Bank	CRISIL A1+	0.92			
The Federal Bank Ltd.	CRISIL A1+	0.80			

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	44.77
Certificate Of Deposits	27.54
Treasury Bills	25.00
Government Securities	2.20
Cash, Cash Equivalents And Others	0.49

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



## SBI Liquid Fund

This product is suitable for investors who are seeking<sup>^</sup>:

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

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



**MAGNUM ULTRA SHORT DURATION FUND**

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 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:** 31/10/2023

**AAUM for the Month of October 2023**  
₹ 13,578.25 Crores

**AUM as on October 31, 2023**  
₹ 13,248.01 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 Jain** Over 10 years

**First Tier Benchmark:**  
CRISIL Ultra Short Duration Debt B-I Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP:**

(w.e.f. June 04, 2020)  
Any Day SIP<sup>1</sup> 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** : 0.40 years  
**Average Maturity** : 0.43 years  
**Macaulay Duration** : 0.43 years  
**Yield to Maturity<sup>^</sup>** : 7.55%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,300.8618	Dir-Plan-Cash	5,374.4928
Reg-Plan-Daily IDCW	1,996.5936	Dir-Plan-Daily IDCW	2,009.6599
Reg-Plan-Weekly IDCW	1,265.4504	Dir-Plan-Weekly IDCW	1,273.4425

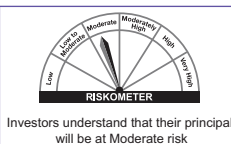
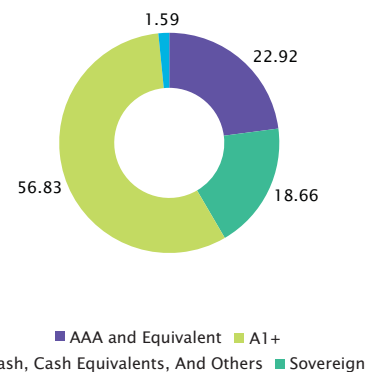
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			REC Ltd.	CRISIL AAA	3.26
HDFC Bank Ltd.	CRISIL A1+	4.08	NABARD	CRISIL AAA	2.90
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	3.70	Bajaj Finance Ltd.	CRISIL AAA	1.92
Panatone Finvest Ltd.	CRISIL A1+	2.04	Bajaj Housing Finance Ltd.	CRISIL AAA	1.31
Muthoot Finance Ltd.	CRISIL A1+	2.01	NABARD	[ICRA]AAA	1.00
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	1.84	Small Industries Development Bank Of India	[ICRA]AAA	0.94
Brookfield India Real Estate Trust	CRISIL A1+	1.77	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.94
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.48	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.69
Bharti Enterprises Ltd.	CRISIL A1+	1.21	Tata Capital Financial Services Ltd.	CRISIL AAA	0.60
LIC Housing Finance Ltd.	CRISIL A1+	1.07	Power Finance Corporation Ltd.	CRISIL AAA	0.57
Rec Ltd.	IND A1+	0.92	Bharat Petroleum Corporation Ltd.	CRISIL AAA	0.38
Tata Teleservices Ltd.	CRISIL A1+	0.90	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.34
Seil Energy India Ltd.	CRISIL A1+	0.74	NTPC Ltd.	CRISIL AAA	0.30
Bajaj Finance Ltd.	CRISIL A1+	0.73	Tata Capital Ltd.	CRISIL AAA	0.19
Export-Import Bank Of India	CRISIL A1+	0.55	<b>Total</b>		<b>22.92</b>
<b>Total</b>		<b>23.04</b>	<b>Government Securities</b>		
<b>Certificate Of Deposits</b>			Government Of India	SOVEREIGN	12.70
Axis Bank Ltd.	CRISIL A1+	4.39	<b>Total</b>		<b>12.70</b>
Equitas Small Finance Bank Ltd.	CRISIL A1+	3.72	<b>State Development Loans</b>		
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.65	State Government Of		
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	2.98	Andhra Pradesh	SOVEREIGN	1.57
HDFC Bank Ltd.	CRISIL A1+	2.89	State Government Of Rajasthan	SOVEREIGN	0.57
Small Industries Development Bank Of India	CRISIL A1+	2.88	State Government Of Maharashtra	SOVEREIGN	0.38
RBL Bank Ltd.	[ICRA]A1+	2.24	State Government Of		
CSB Bank Ltd.	CRISIL A1+	2.24	Madhya Pradesh	SOVEREIGN	0.04
Indian Bank	CRISIL A1+	2.03	<b>Total</b>		<b>2.56</b>
Punjab National Bank	CRISIL A1+	1.84	<b>Treasury Bills</b>		
ICICI Bank Ltd.	[ICRA]A1+	1.45	91 Day T-Bill 29.12.23	SOVEREIGN	1.86
Union Bank Of India	[ICRA]A1+	1.11	91 Day T-Bill 04.01.24	SOVEREIGN	0.63
Indusind Bank Ltd.	CRISIL A1+	0.88	364 Day T-Bill 11.01.24	SOVEREIGN	0.32
Bank Of Baroda	IND A1+	0.75	364 Day T-Bill 09.11.23	SOVEREIGN	0.31
Punjab & Sind Bank	[ICRA]A1+	0.37	364 Day T-Bill 21.12.23	SOVEREIGN	0.28
Canara Bank	CRISIL A1+	0.37	<b>Total</b>		<b>3.40</b>
<b>Total</b>		<b>33.79</b>	<b>Cash, Cash Equivalents And Others</b>		
<b>Non Convertible Debentures</b>					<b>1.59</b>
LIC Housing Finance Ltd.	CRISIL AAA	4.01	<b>Grand Total</b>		
Larsen & Toubro Ltd.	CRISIL AAA	3.57			<b>100.00</b>

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

Certificate Of Deposits	33.79
Commercial Papers	23.04
Non Convertible Debentures	22.92
Government Securities	12.70
Treasury Bills	3.40
State Development Loans	2.56
Cash, Cash Equivalents And Others	1.59

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



**SBI Magnum Ultra Short Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>  
• Regular income for short term  
• Investment in Debt and Money Market instruments.  
<sup>^</sup>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.


**FLOATING RATE DEBT FUND**
**Investment Objective**

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

**Fund Details****Type of Scheme**

An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk

**Date of Allotment:** 27/10/2020

**Report As On:** 31/10/2023

**AAUM for the Month of October 2023**

₹ 2,095.42 Crores

**AUM as on October 31, 2023**

₹ 2,154.24 Crores

**Fund Manager:**

**Mr. Rajeev 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. Rajeev 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

**SIP:**

Any Day SIP<sup>1</sup> 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 instalments.

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

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.52 years

**Average Maturity** : 5.63 years

**Macaulay Duration** : 0.55 years

**Yield to Maturity<sup>^</sup>** : 8.03%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

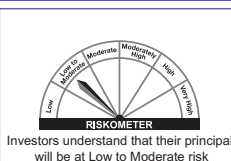
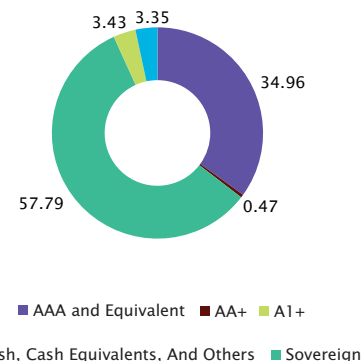
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	11.6699	Dir-Plan-Monthly IDCW	11.7398
Reg-Plan-Growth	11.6693	Dir-Plan-Growth	11.7405
Reg-Plan-Quarterly IDCW	11.6701	Dir-Plan-Quarterly IDCW	11.7406

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
Union Bank Of India	[ICRA]A1+	2.29
Canara Bank	CRISIL A1+	1.14
<b>Total</b>		<b>3.43</b>
<b>Non Convertible Debentures</b>		
Power Finance Corporation Ltd.	CRISIL AAA	5.77
National Bank For Agriculture And Rural Development	CRISIL AAA	5.75
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	5.59
REC Ltd.	CRISIL AAA	4.61
Mindspace Business Parks Reit	CRISIL AAA	2.99
HDFC Bank Ltd.	CRISIL AAA	2.31
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.85
Small Industries Development Bank Of India	[ICRA]AAA	1.14
Nagpur Seoni Expressway Ltd.	IND AAA	1.01
State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	0.93
<b>Total</b>		<b>31.95</b>
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	57.56
<b>Total</b>		<b>57.56</b>
<b>Floating Rate Notes</b>		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	2.31
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.70
Sundaram Home Finance Ltd.	CARE AA+	0.47
<b>Total</b>		<b>3.48</b>
<b>State Development Loans</b>		
State Government Of Punjab	SOVEREIGN	0.23
<b>Total</b>		<b>0.23</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>3.35</b>
<b>Grand Total</b>		<b>100.00</b>

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

Floating Rate Bonds	57.56
Non Convertible Debentures	31.95
Floating Rate Notes	3.48
Certificate Of Deposits	3.43
State Development Loans	0.23
Cash, Cash Equivalents And Others	3.35

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

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

- 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)

<sup>^</sup>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.




**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:** 31/10/2023

**AAUM for the Month of October 2023**  
₹ 912.33 Crores

**AUM as on October 31, 2023**  
₹ 951.19 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:** For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment- Nil

**Entry Load:** N.A.

**Plans Available:** Direct, Regular Plan

**Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)

**SIP**

Any Day SIP<sup>1</sup> 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** : 11.22 years

**Average Maturity** : 29.98 years

**Macaulay Duration** : 11.64 years

**Yield to Maturity<sup>^</sup>** : 7.63%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

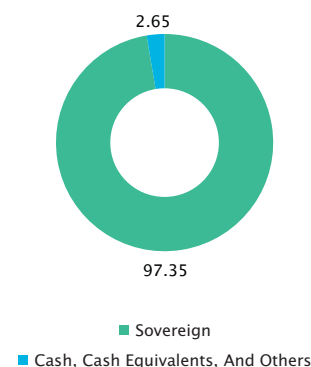
Option	NAV (₹)
Reg-Plan-IDCW	10.5123
Reg-Plan-Growth	10.5124
Dir-Plan-IDCW	10.5532
Dir-Plan-Growth	10.5530

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	97.35
<b>Total</b>		<b>97.35</b>
<b>Cash, Cash Equivalents And Others</b>		<b>2.65</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	97.35
Cash, Cash Equivalents And Others	2.65

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

Investors understand that their principal will be at Moderate risk

**SBI Long Duration Fund**

This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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.


**OVERNIGHT FUND**

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,173.2401	Dir-Plan-Daily IDCW	1,176.4550
Reg-Plan-Growth	3,746.0247	Dir-Plan-Growth	3,790.2867
Reg-Plan-Weekly IDCW	1,197.9770	Dir-Plan-Weekly IDCW	1,201.3330

## 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:** 31/10/2023
- **AAUM for the Month of October 2023**  
₹ 19,576.75 Crores
- **AUM as on October 31, 2023**  
₹ 11,561.35 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

<b>Modified Duration</b>	: 1 day
<b>Average Maturity</b>	: 1 day
<b>Macaulay Duration</b>	: 1 day
<b>Yield to Maturity<sup>^</sup></b>	: 6.77%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

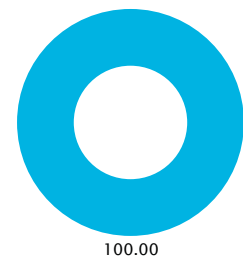
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Cash, Cash Equivalents And Others		100.00
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Cash, Cash Equivalents And Others	100.00
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## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Low risk

## SBI Overnight Fund

This product is suitable for investors who are seeking<sup>^</sup>:

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

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

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Huja &amp; *Mr. Mohit Jain is the dedicated fund manager for overseas securities</b>									
<b>SBI Dynamic Bond Fund</b>	6.97	10,697	4.06	11,272	7.38	14,279	5.91	31,067	Inception Date 09-02-2004 Managing Since Mr. Dinesh Jan-11 Mr. Mohit Jain Nov-17
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	7.13	10,713	4.04	11,262	7.69	14,486	7.31	40,234	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	5.48	28,662	
<b>SBI Magnum Income Fund</b>	7.29	10,729	4.44	11,395	7.57	14,406	7.55	61,412	Inception Date 25-11-1998 Managing Since Mr. Dinesh Jan-11 Mr. Mohit Jain Nov-17
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt B-III Index	8.21	10,821	5.90	11,876	8.48	15,029	9.94	1,06,325	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	N.A.	N.A.	
<b>SBI Magnum Medium Duration Fund</b>	7.40	10,740	4.80	11,512	7.68	14,481	7.77	44,618	Inception Date 12-11-2003 Managing Since Mr. Dinesh July-11 Mr. Mohit Jain Nov-17
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	9.22	10,922	7.51	12,427	8.61	15,117	7.92	45,881	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	5.43	28,770	
<b>Funds Managed by Dinesh Huja</b>									
<b>SBI Magnum Gilt Fund</b>	7.26	10,726	4.60	11,447	8.11	14,769	7.93	57,238	Inception Date 30-12-2000 Managing Since Jan-11
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	7.56	10,756	3.92	11,223	7.54	14,387	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	N.A.	N.A.	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Huja (Debt portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Equity Hybrid Fund</b>	6.49	10,649	16.10	15,657	12.67	18,166	15.01	5,07,928	Inception Date 09-10-1995 Managing Since R. Srinivasan & Dinesh Jan-12 Mohit Jain Nov-17
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.82	10,782	15.07	15,238	12.86	18,314	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.50	2,72,879	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Conservative Hybrid Fund</b>	9.42	10,942	11.46	13,854	10.42	16,418	8.31	60,602	Inception Date 09-04-2001 Managing Since Mansi - June 2021 Saurabh - Jan-22 Mohit - Jan-20
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	7.30	10,730	6.76	12,169	9.04	15,418	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	N.A.	N.A.	
<b>Fund Managed by Rohit Shimpi &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Equity ESG Fund</b>	7.37	10,737	18.65	16,711	13.82	19,113	14.14	7,71,700	Inception Date 01-01-1991 Managing Since Rohit Jan-22 Mr. Mohit Nov-17
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	5.23	10,523	17.76	16,336	14.66	19,828	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	14.97	9,78,424	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Huja (Debt portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Children's Benefit Fund- Investment Plan</b>	17.65	11,765	40.57	27,801	N.A.	N.A.	40.25	28,420	Inception Date 29-09-2020 Managing Since Sep-20
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.82	10,782	15.07	15,238	N.A.	N.A.	15.59	15,643	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	N.A.	N.A.	19.79	17,464	
<b>Funds Managed by Lokesh Mallya &amp; *Mr. Mohit Jain is the dedicated fund manager for overseas securities</b>									
<b>SBI Credit Risk Fund</b>	8.15	10,815	5.86	11,868	6.84	13,926	7.64	19,822	Inception Date 17-07-2014 Managing Since Lokesh Feb-17 Mohit Nov-17
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	9.47	10,947	7.75	12,508	8.67	15,161	8.84	21,984	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.75	18,348	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Huja (Debt Portion) *Mr. Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Balanced Advantage Fund</b>	11.75	11,175	N.A.	N.A.	N.A.	N.A.	8.57	11,951	Inception Date 31-08-2021 Managing Since August - 2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	7.25	10,725	N.A.	N.A.	N.A.	N.A.	5.55	11,242	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	N.A.	N.A.	N.A.	N.A.	2.75	10,606	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Huja (Debt Portion) *Mr. Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Multicap Fund</b>	8.11	10,811	N.A.	N.A.	N.A.	N.A.	10.85	11,851	Inception Date 08-03-2022 Managing Since March - 2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	15.59	11,559	N.A.	N.A.	N.A.	N.A.	17.61	13,068	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	13.06	12,243	

**Notes:**

- 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 Huja & Mr. Mohit Jain - Investments in foreign securities portion). The total no. of schemes managed by Mr. Dinesh Huja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Huja includes an ETF managed by him. The total no. of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no. of schemes managed by Mansi Sajeja is 2 (1 scheme is 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) of Regular growth option. In case of SBI Magnum Equity ESG Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- 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 based 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 Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PPI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI Magnum Equity ESG Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PPI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Magnum Gilt Fund, SBI Magnum Income Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.
- 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 Huja till 29th June 2021. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Dinesh Huja and Mr. Mohit (w.e.f. 31st August 2021).
- \*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 43.

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by R. Srinivasan &amp; *Mohit Jain (Investments in foreign securities portion)</b>									
<b>SBI Focused Equity Fund</b>	10.07	11,007	20.64	17,569	15.78	20,811	18.55	2,59,164	Inception Date 17-09-2004
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	9.63	10,963	21.99	18,164	15.34	20,424	15.16	1,48,987	Managing Since R. Srinivasan May-09 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	15.16	1,48,946	
<b>SBI Small Cap Fund</b>	14.38	11,438	30.67	22,326	21.88	26,905	19.94	1,30,969	Inception Date 09-09-2009
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	27.79	12,779	34.69	24,456	19.54	24,424	11.28	45,368	Managing Since R. Srinivasan Nov-13 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	11.70	47,846	
<b>Funds Managed by R. Srinivasan &amp; *Mohit Jain (Investments in foreign securities portion)</b>									
<b>SBI Flexicap Fund</b>	7.29	10,729	20.11	17,336	14.01	19,268	12.44	83,443	Inception Date 29-09-2005
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	9.63	10,963	21.99	18,164	15.34	20,424	13.24	94,865	Managing Since R. Srinivasan Jan-22 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.19	94,136	
<b>SBI Magnum Global Fund</b>	11.13	11,113	20.13	17,344	15.19	20,289	14.43	5,05,020	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	9.99	10,999	16.89	15,979	12.33	17,890	N.A.	N.A.	Managing Since R. Srinivasan Jan-22 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	11.35	2,28,381	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Arun R. (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	7.54	10,754	5.09	11,608	5.03	12,782	6.69	30,060	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.80	10,780	5.15	11,629	4.92	12,714	N.A.	N.A.	Managing Since Neeraj Oct-12 Arun R. June-21
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.01	10,701	4.63	11,453	5.68	13,184	6.14	27,542	
<b>Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion), Neeraj Kumar (Arbitrage Portion), Mohit Jain (Foreign Securities) and Raj Gandhi (Commodities)</b>									
<b>SBI Equity Savings Fund</b>	11.73	11,173	12.39	14,203	10.15	16,219	8.47	19,857	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	7.38	10,738	10.15	13,364	9.32	15,618	8.46	19,836	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22 Mohit & Raj - Sep 23
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.06	16,426	

**Notes:**

- 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 Malya is 1. The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saubrah Pant & Mr. Mohit Jain - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla)
- 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).
- 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.
- 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.
- 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. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021
- 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.
- Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022. \*Mr. Mohit Jain is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
- SBI Multipcap Fund Scheme are jointly managed by Mr. R. Srinivasan & \*Mr. Mohit Jain (w.e.f. 6th 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 43.

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rajeev Radhakrishnan &amp; *Mr. Mohit Jain (Investments in foreign securities portion)</b>											
<b>SBI Long Duration Fund</b>	0.78	10,078	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.12	10,512	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	1.60	10,160	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.04	10,504	Managing Since Dec - 2022
Additional Benchmark: CRISIL 10 Year Gilt Index	1.48	10,148	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.19	10,519	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
<b>Funds Managed by Bhavin Vithlani &amp; *Mohit Jain (Investments in foreign securities portion)</b>											
<b>SBI Infrastructure Fund</b>	28.51	12,851	33.66	23,900	21.54	26,536	7.97	34,993	Inception Date 06-07-2007		
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	17.14	11,714	26.49	20,250	17.21	22,129	4.10	19,263	Managing Since Bhavin Jan-22 Mohit Nov-17		
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	10.77	53,165			

**Notes:**

- 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.
- 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.
- 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.
- 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 43.
- SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Mohit Jain

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Sohini Andani &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum MidCap Fund</b>	18.22	11,822	32.11	23,074	21.07	26,029	16.65	1,75,374	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	23.45	12,345	31.95	22,993	20.22	25,121	N.A.	N.A.	Managing Since Sohini July-10 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	14.77	1,29,741	
<b>SBI Blue Chip Fund</b>	9.12	10,912	20.65	17,572	14.35	19,557	11.56	69,492	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	7.73	10,773	20.17	17,361	14.39	19,593	12.45	79,967	Managing Since Sohini Sep-10 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.50	80,566	
<b>Fund Managed by Milind Agrawal &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	7.56	10,756	18.96	16,841	13.38	18,746	12.70	28,238	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	4.55	10,455	19.07	16,890	13.24	18,628	11.95	26,651	Managing Since Milind Aug-19 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	11.06	24,866	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) and 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.
- 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 Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
- 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		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Saurabh Pant &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Consumption Opportunities Fund</b>	13.51	11,351	31.97	23,000	16.96	21,897	15.40	3,26,695	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	5.48	10,548	19.77	17,191	13.93	19,204	N.A.	N.A.	Managing Since Saurabh Jun-11 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.44	2,15,442	
<b>SBI Large &amp; Midcap Fund</b>	9.00	10,900	26.07	20,048	16.64	21,597	14.60	6,55,503	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	14.25	11,425	25.34	19,701	17.02	21,950	N.A.	N.A.	Managing Since Saurabh Sep-16 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.47	3,68,610	
<b>Funds Managed by Saurabh Pant &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Technology Opportunities Fund</b>	10.60	11,060	21.75	18,057	20.07	24,972	14.85	2,90,670	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	4.72	10,472	14.97	15,203	16.07	21,076	N.A.	N.A.	Managing Since Saurabh Jun-11 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.44	2,15,442	

**Funds Managed by Tanmaya Desai & \*Mohit Jain (investments in foreign securities portion)**

<b>SBI Healthcare Opportunities Fund</b>	19.30	11,930	15.50	15,414	17.01	21,939	15.71	3,48,531	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	14.82	11,482	13.04	14,447	13.89	19,170	13.94	2,39,454	Managing Since Tanmaya Jun-11 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.44	2,15,442	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi *Mr. Mohit Jain (investments in foreign securities portion)</b>											
<b>SBI Dividend Yield Fund</b>	9.06	10,906	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12.95	11,295	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	11.16	11,116	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.87	11,787	Managing Since March - 2023
Additional Benchmark: S&P BSE Sensex TRI	5.62	10,562	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.52	11,152	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) and 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.
- 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).
- 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.
- 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.
- 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 43.
- SBI Dividend Yield Fund the scheme has not completed 1 Years | SBI Dividend Yield Fund, the scheme is managed by Mr. Rohit Shimpi & Mr. Mohit Jain



# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Gold Fund</b>	20.14	12,014	5.24	11,658	12.87	18,326	5.15	18,404	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	22.83	12,283	6.88	12,209	13.93	19,206	6.57	21,657	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.30	45,557	Managing Since Sep-11
<b>Funds Managed by Raviprakash Sharma &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Nifty Index Fund</b>	6.45	10,645	18.55	16,668	13.35	18,716	13.77	1,66,534	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	7.01	10,701	19.27	16,976	14.27	19,487	15.53	2,32,544	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	16.12	2,59,884	Managing Since Raviprakash Feb-11 Mohit Nov-17
<b>Funds Managed by Raviprakash Sharma &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Equity Minimum Variance Fund</b>	11.69	11,169	19.89	17,243	N.A.	N.A.	14.56	18,740	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	7.01	10,701	19.27	16,976	N.A.	N.A.	12.86	17,495	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	N.A.	N.A.	13.05	17,628	Managing Since Mar-19

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Nifty Next 50 Index Fund</b>	3.00	10,300	N.A.	N.A.	N.A.	N.A.	7.37	11,904	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	3.83	10,383	N.A.	N.A.	N.A.	N.A.	8.32	12,165	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	12.12	13,238	Managing Since May - 2021

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Raviprakash Sharma has been managing SBI GOLD Fund since September 2011, SBI Nifty Index Fund since February 2011 and SBI Equity Minimum Variance Fund since March 2019. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
- 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 Regular Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.
- Scheme count for the total schemes managed by the Fund Managers does not include ETFs managed by Mr. Raviprakash Sharma.
- Data of the last working day has been considered for the calculation of performance.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Mohit Jain</b>									
<b>SBI International Access - US Equity FoF</b>	9.25	10,925	N.A.	N.A.	N.A.	N.A.	5.57	11,521	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	8.90	10,890	N.A.	N.A.	N.A.	N.A.	8.08	12,248	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	11.46	13,275	Managing Since Mar - 2021

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Balachandran</b>									
<b>SBI Long Term Equity Fund</b>	20.28	12,028	25.88	19,958	16.64	21,597	15.77	8,84,133	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	9.63	10,963	21.99	18,164	15.34	20,424	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.07	4,28,718	Managing Since Sep-16

<b>Fund Jointly Managed by Dinesh Balachandran and *Mohit Jain (investments in foreign securities portion)</b>									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>SBI Contra Fund</b>	20.08	12,008	36.39	25,391	21.47	26,455	18.98	6,87,492	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	9.63	10,963	21.99	18,164	15.34	20,424	15.17	3,11,012	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.44	2,15,442	Managing Since Dinesh May-18 Mohit Nov-17

<b>Funds Managed by Dinesh Balachandran &amp; Mr. Raj Gandhi (for ETCDs) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>SBI Multi Asset Allocation Fund</b>	15.47	11,547	13.43	14,604	11.81	17,477	10.31	17,094	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	9.67	10,967	10.11	13,353	11.18	16,994	10.46	17,219	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	14.51	19,693	12.84	19,344	Managing Since Dinesh Oct-21 Raj Feb-20 Mohit Nov-17

**Notes:**

- 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. Srivastava 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 mandate to invest in overseas securities).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- 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 closed ended Schemes.
- SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Long Term Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 31-Mar-93 to 31-Aug-96 and TRI values since 19-Aug-96.
- SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 05-Jul-99 to 31-Jul-99 and TRI values since 01-Aug-96.
- SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
- SBI Multi 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 43.

# Comparative Performance for all Schemes – Regular Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	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/-	
<b>Funds Managed by R. Arun</b>															
<b>SBI Overnight Fund</b>	6.55	10,013	6.55	10,027	6.58	10,056	6.44	10,644	4.53	11,421	4.62	12,532	6.45	37,411	Inception Date 01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.76	10,013	6.77	10,028	6.78	10,058	6.62	10,662	4.71	11,480	4.77	12,628	N.A.	N.A.	Managing Since Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	5.89	33,456	
<b>#SBI Liquid Fund</b>	6.72	10,013	6.60	10,027	6.61	10,056	6.88	10,688	4.75	11,495	5.13	12,846	6.88	30,242	Inception Date 22-03-2007
First Tier Scheme Benchmark:- NIFTY Liquid Index B-I	6.79	10,013	6.92	10,028	6.99	10,059	7.21	10,721	5.01	11,579	5.32	12,963	7.24	31,969	Managing Since May-18
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.19	27,139	
<b>Funds Managed by R. Arun &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Savings Fund</b>	6.07	10,013	6.03	10,025	6.02	10,053	6.91	10,691	4.65	11,462	5.63	13,155	6.98	36,791	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market B-I Index	6.85	10,013	6.85	10,028	6.98	10,059	7.44	10,744	5.22	11,650	5.81	13,266	6.96	36,650	Managing Since Arun-Apr-12 Mohit-Nov-17
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	5.95	30,520	

**Notes:**

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Richard D'souza &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Comma Fund</b>	9.02	10,902	21.71	18,039	17.04	21,969	11.64	74,562	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	8.81	10,881	26.52	20,266	15.33	20,412	11.25	69,907	Managing Since Richard Aug-14 Mohit Nov-17
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.89	1,07,275	
<b>Funds Managed by Richard D'souza</b>									
<b>SBI PSU Fund</b>	26.83	12,683	34.44	24,318	14.69	19,855	5.05	19,280	Inception Date 07-07-2010
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	33.62	13,362	44.92	30,468	16.10	21,099	5.04	19,244	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	11.72	43,807	

**Notes:**

- 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 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.
- 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		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Ahuja</b>									
<b>SBI Magnum Constant Maturity Fund</b>	7.03	10,703	3.26	11,013	7.26	14,201	7.69	54,175	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	7.70	10,770	2.63	10,811	5.94	13,344	7.24	49,278	Managing Since Jan 27, 2020
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	N.A.	N.A.	

**Notes:**

- 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).
- 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 & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- 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 43.

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
<b>Funds Managed by Rajeev Radhakrishnan &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Short Term Debt Fund</b>	6.75	10,675	4.25	11,334	6.55	13,738	6.57	28,148	Inception Date 27-07-2007						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.17	10,717	4.73	11,486	6.86	13,933	7.54	32,655	Managing Since Rajeev Jun-08 Mohit Nov-17						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,701	4.63	11,453	5.68	13,184	6.11	26,243							
<b>Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) &amp; Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Magnum Children's Benefit Fund - Savings Plan</b>	12.79	11,279	13.92	14,795	10.07	16,158	10.49	87,216	Inception Date 21-02-2002						
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	7.30	10,730	6.76	12,169	9.04	15,418	8.89	63,516	Managing Since Srinivasan Jan-21 Rajeev Jun-08 Mohit Nov-17						
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	14.51	19,693	15.92	2,47,038							
<b>Fund Jointly Managed Rajeev Radhakrishnan &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Banking and PSU Fund</b>	6.53	10,653	3.98	11,246	6.54	13,730	7.41	27,349	Inception Date 09-10-2009						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index	6.80	10,680	4.59	11,442	6.97	14,010	7.52	27,748	Managing Since Rajeev Nov-13 Mohit Jan-20						
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.10	23,011							
<b>SBI Corporate Bond Fund</b>	6.67	10,667	4.23	11,326	N.A.	N.A.	6.63	13,562	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index B-III	7.52	10,752	5.82	11,849	N.A.	N.A.	7.51	14,105	Managing Since Feb-19						
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	N.A.	N.A.	5.78	13,058							
<b>Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager) &amp; Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Floating Rate Debt Fund</b>	7.71	10,771	5.28	11,669	N.A.	N.A.	5.26	11,669	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index	7.14	10,714	4.98	11,570	N.A.	N.A.	4.97	11,574	Managing Since Rajeev Oct-20 Ardhendu Jun-2021 Mohit Oct-20						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.01	10,701	4.63	11,453	N.A.	N.A.	4.63	11,458							
<b>Fund managed by Mr. Arun R. &amp; *Mohit Jain (investments in foreign securities portion)</b>															
	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
<b>SBI Magnum Ultra Short Duration Fund</b>	6.27	10,014	6.41	10,026	6.31	10,055	6.99	10,699	4.73	11,492	5.80	13,259	7.05	52,887	Inception Date 21-05-1999
First Tier Scheme Benchmark:-CRISIL Ultra Short Duration Debt B-I Index	6.52	10,013	6.85	10,028	7.01	10,060	7.66	10,766	5.51	11,744	6.25	13,545	7.54	59,222	Managing Since R. Arun Jun-21 Mohit Nov-17
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.36	45,169	
<b>Fund Jointly Managed Rajeev Radhakrishnan &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Magnum Low Duration Fund</b>	6.50	10,014	6.42	10,026	5.71	10,050	6.80	10,680	4.50	11,415	5.88	13,306	7.20	30,990	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt B-I Index	6.22	10,012	6.46	10,027	6.35	10,054	7.66	10,766	5.47	11,733	6.39	13,635	7.20	31,016	Managing Since Rajeev Jun-08 Mohit Nov-17
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.11	26,243	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no. of schemes managed by Mr. R. Srinivasan is 2 (2 schemes are jointly managed by Mr. Dinesh Ahuja). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja). (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran)
- 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 Regular 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.
- Mohit Jain is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. Jan 22 2020.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Dinesh Ahuja (debt portion) (managing since Feb 2021), Mr Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr Mohit Jain (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- \*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 43.

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category FPI Portfolio 1</b>	6.70	10,670	15.65	11,565	N.A.	N.A.	11.98	11,198	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	5.45	10,545	23.37	12,337	N.A.	N.A.	16.94	11,694	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	11,865	N.A.	N.A.	13.59	11,359	Advising Since Dec-18

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category - FPI Portfolio 2</b>	9.20	10,920	23.85	12,385	N.A.	N.A.	17.09	11,709	Inception Date 1-Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	14.52	11,452	Advising Since Nov-2018
<b>Permitted Category - FPI Portfolio 3</b>	12.32	11,232	18.95	11,895	N.A.	N.A.	14.21	11,421	Inception Date 21-Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	14.06	11,406	Advising Since Dec-2018
<b>Permitted Category - FPI Portfolio 4</b>	10.27	11,027	19.36	11,936	N.A.	N.A.	13.26	11,326	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	13.15	11,315	Advising Since Apr-2019
<b>Permitted Category - FPI Portfolio 5</b>	13.18	11,318	23.26	12,326	N.A.	N.A.	16.52	11,652	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	13.15	11,315	Advising Since Apr-2019
<b>Permitted Category - FPI Portfolio 6</b>	8.18	10,818	16.57	11,657	N.A.	N.A.	10.09	11,009	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	6.26	10,626	18.59	11,859	N.A.	N.A.	12.90	11,290	Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	14.52	11,452	
<b>Permitted Category - FPI Portfolio 7</b>	9.90	10,990	19.93	11,993	N.A.	N.A.	13.54	11,354	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	3.73	10,373	16.76	11,676	N.A.	N.A.	11.51	11,151	Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	13.59	11,359	
<b>Permitted Category - FPI Portfolio 8</b>	10.27	11,027	-0.90	9,910	N.A.	N.A.	3.33	10,333	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	11.80	11,180	0.28	10,028	N.A.	N.A.	3.77	10,377	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	12.97	11,297	
<b>Permitted Category - FPI Portfolio 9</b>	8.39	10,839	0.07	10,007	N.A.	N.A.	2.92	10,292	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	11.80	11,180	0.28	10,028	N.A.	N.A.	3.77	10,377	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	12.97	11,297	
<b>Permitted Category - FPI Portfolio 10</b>	11.68	11,168	-3.81	9,619	N.A.	N.A.	3.19	10,319	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	14.50	11,450	-1.61	9,839	N.A.	N.A.	4.05	10,405	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	6.54	10,654	18.65	11,865	N.A.	N.A.	12.97	11,297	

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

**Notes:**

- 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. USD/INR rate. (Source: Bloomberg Closing Price)
- The performance is benchmarked to the Total Return Variant of the index.
- Benchmark return is based on INR value (Source: Bloomberg)
- For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Adviser.
- For Permitted Category - FPI Portfolio 6, and 8 to 10, though SBI FM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
- For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category FPI Portfolio 11</b>	5.27	10,527	N.A.	N.A.	N.A.	N.A.	5.99	10,599	Inception Date 17-06-2021
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	7.62	10,762	N.A.	N.A.	N.A.	N.A.	10.83	11,083	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	N.A.	N.A.	N.A.	N.A.	5.59	10,559	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 objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI - Foreign Portfolio Investor.

**Notes:**

- 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, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- Benchmark return is based on INR value (Source: Bloomberg)

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Ahuja &amp; *Mr. Mohit Jain is the dedicated fund manager for overseas securities</b>									
<b>SBI Dynamic Bond Fund</b>	7.81	10,781	4.87	11,536	8.16	14,803	8.14	23,337	Inception Date 01-01-2013 Managing Since Mr. Dinesh Ahuja Jan-2011 Mr. Mohit Jain Nov-2017
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	7.13	10,713	4.04	11,262	7.69	14,486	7.77	22,497	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.16	19,121	
<b>SBI Magnum Income Fund</b>	7.99	10,799	5.13	11,622	8.26	14,875	8.08	23,207	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt B-III Index	8.21	10,821	5.90	11,876	8.48	15,029	8.53	24,271	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.16	19,121	
<b>SBI Magnum Medium Duration Fund</b>	7.97	10,797	5.36	11,699	8.20	14,832	9.01	25,300	Inception Date 28-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	9.22	10,922	7.51	12,427	8.61	15,117	8.47	23,986	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.07	18,849	
<b>Funds Managed by Dinesh Ahuja</b>									
<b>SBI Magnum Gilt Fund</b>	7.78	10,778	5.10	11,614	8.62	15,120	9.23	26,010	Inception Date 02-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	7.56	10,756	3.92	11,223	7.54	14,387	7.12	21,058	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.16	19,115	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Equity Hybrid Fund</b>	7.22	10,722	16.92	15,989	13.45	18,797	14.33	42,684	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.82	10,782	15.07	15,238	12.86	18,314	11.86	33,676	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Conservative Hybrid Fund</b>	9.98	10,998	12.06	14,082	11.04	16,889	9.83	27,587	Inception Date 07-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	7.30	10,730	6.76	12,169	9.04	15,418	8.57	24,350	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.10	18,979	
<b>Fund Managed by Rohit Shimpi &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Equity ESG Fund</b>	8.06	10,806	19.49	17,069	14.65	19,814	13.71	40,223	Inception Date 01-01-2013 Managing Since May-18
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	5.23	10,523	17.76	16,336	14.66	19,828	13.79	40,533	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Children's Benefit Fund- Investment Plan</b>	19.15	11,915	42.54	28,987	N.A.	N.A.	42.23	29,677	Inception Date 29-09-2020 Managing Since Sep-20
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.82	10,782	15.07	15,238	N.A.	N.A.	15.59	15,643	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	N.A.	N.A.	19.79	17,464	
<b>Funds Managed by R. Srinivasan &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Focused Equity Fund</b>	11.09	11,109	21.87	18,109	16.95	21,883	15.28	46,676	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	9.63	10,963	21.99	18,164	15.34	20,424	13.69	40,141	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>SBI Small Cap Fund</b>	15.61	11,561	32.05	23,041	23.24	28,440	25.25	1,14,656	Inception Date 02-01-2013 Managing Since Nov-13
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	27.79	12,779	34.69	24,456	19.54	24,424	13.75	40,386	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.95	37,406	
<b>Funds Managed by R. Srinivasan &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Flexicap Fund</b>	8.23	10,823	21.22	17,821	15.07	20,178	15.66	48,306	Inception Date 04-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	9.63	10,963	21.99	18,164	15.34	20,424	13.57	39,665	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.92	37,274	
<b>SBI Magnum Global Fund</b>	11.91	11,191	21.01	17,728	16.03	21,039	16.30	51,360	Inception Date 01-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - Nifty MNC (TRI)	9.99	10,999	16.89	15,979	12.33	17,890	14.41	43,014	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Dinesh Ahuja & Mohit Jain (investments in foreign securities portion). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total no. of schemes managed by Mr. Saurabh Pant is 3 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no. of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)
- 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.
- 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 FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- 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.
- \*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 43.

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



# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Arun R. (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	8.08	10,808	5.59	11,774	5.52	13,086	6.71	20,171	Inception Date 11-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.80	10,780	5.15	11,629	4.92	12,714	5.87	18,534	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.01	10,701	4.63	11,453	5.68	13,184	6.37	19,485	
<b>Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)</b>									
<b>SBI Equity Savings Fund</b>	12.31	11,231	13.03	14,447	10.85	16,740	9.62	21,699	Inception Date 27-05-2015 Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22
First Tier Scheme Benchmark: - Nifty Equity Savings	7.38	10,738	10.15	13,364	9.32	15,618	8.46	19,836	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.06	16,426	
<b>Funds Managed by Lokesh Mallya &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Credit Risk Fund</b>	8.84	10,884	6.53	12,095	7.51	14,367	8.34	21,050	Inception Date 17-07-2014 Managing Since Feb-17
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	9.47	10,947	7.75	12,508	8.67	15,161	8.84	21,984	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.75	18,348	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) and 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)
- 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.
- 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
- 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.
- \*Mr. Mohit Jain is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-		
<b>Funds Managed by Bhavin Vitlani &amp; *Mohit Jain (investments in foreign securities portion)</b>										
<b>SBI Infrastructure Fund</b>	29.08	12,908	34.35	24,269	22.19	27,254	14.45	43,133	Inception Date 02-01-2013 Managing Since Nov-18	
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	17.14	11,714	26.49	20,250	17.21	22,129	9.63	27,082		
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.95	37,406		
<b>Funds Managed by Dinesh Balachandran &amp; *Mohit Jain (investments in foreign securities portion)</b>										
<b>SBI Balanced Advantage Fund</b>	12.79	11,279	N.A.	N.A.	N.A.	N.A.	9.73	12,230	Inception Date 31-08-2021 Managing Since August - 2021	
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	7.25	10,725	N.A.	N.A.	N.A.	N.A.	5.55	11,242		
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	N.A.	N.A.	N.A.	N.A.	2.75	10,606		
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion) *Mr. Mohit Jain (investments in foreign securities portion)</b>										
<b>SBI Multicap Fund</b>	9.17	10,917	N.A.	N.A.	N.A.	N.A.	12.02	12,059	Inception Date 08-03-2022 Managing Since March - 2022	
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	15.59	11,559	N.A.	N.A.	N.A.	N.A.	17.61	13,068		
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	13.06	12,243		
<b>Fund managed by Mr. Rohit Shimpi &amp; *Mr. Mohit Jain (investments in foreign securities portion)</b>										
<b>SBI Dividend Yield Fund</b>	9.67	10,967	N.A.	N.A.	N.A.	N.A.	N.A.	13.74	11,374	Inception Date 14-03-2023 Managing Since March - 2023
Scheme Benchmark: Nifty 500 TRI	11.16	11,116	N.A.	N.A.	N.A.	N.A.	N.A.	17.87	11,787	
Additional Benchmark: S&P BSE Sensex TRI	5.62	10,562	N.A.	N.A.	N.A.	N.A.	N.A.	11.52	11,152	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table. The total number of schemes managed by Mrs. Bhavin Vitlani is 1.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- 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).
- \*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 43.
- SBI Dividend Yield Fund the scheme has not completed 1 Years | SBI Dividend Yield Fund the scheme has not completed 1 Years | SBI Dividend Yield Fund, the scheme is managed by Mr. Rohit Shimpi & Mr. Mohit Jain

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

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Sohini Andani &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum MidCap Fund</b>	19.28	11,928	33.29	23,701	22.14	27,198	19.61	69,594	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	23.45	12,345	31.95	22,993	20.22	25,121	18.07	60,490	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>SBI Blue Chip Fund</b>	9.90	10,990	21.54	17,964	15.20	20,298	15.01	45,499	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	7.73	10,773	20.17	17,361	14.39	19,593	13.02	37,654	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Fund Managed by Milind Agrawal &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	8.79	10,879	20.38	17,454	14.69	19,848	13.90	30,950	Inception Date 26-02-2015 Managing Since Aug-19
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	4.55	10,455	19.07	16,890	13.24	18,628	11.95	26,651	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	11.06	24,866	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Saurabh Pant &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Consumption Opportunities Fund</b>	14.75	11,475	33.39	23,750	18.21	23,088	16.67	53,132	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	5.48	10,548	19.77	17,191	13.93	19,204	13.60	39,819	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>SBI Large &amp; Midcap Fund</b>	9.95	10,995	27.08	20,537	17.50	22,405	16.61	52,877	Inception Date 01-01-2013 Managing Since Sep-16
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	14.25	11,425	25.34	19,701	17.02	21,950	15.57	47,949	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Funds Managed by Saurabh Pant &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Technology Opportunities Fund</b>	11.87	11,187	23.20	18,708	21.38	26,357	20.39	74,393	Inception Date 09-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE Tech (TRI)	4.72	10,472	14.97	15,203	16.07	21,076	15.70	48,412	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.00	37,497	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rajeev Radhakrishnan &amp; *Mr. Mohit Jain (investments in foreign securities portion)</b>											
<b>SBI Long Duration Fund</b>	1.01	10,101	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.53	10,553	Inception Date 21-12-2022 Managing Since Dec - 2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	1.60	10,160	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.04	10,504	
Additional Benchmark: CRISIL 10 Year Gilt Index	1.48	10,148	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.19	10,519	
<b>Funds Managed by Tanmaya Desai &amp; *Mohit Jain (investments in foreign securities portion)</b>											
<b>SBI Healthcare Opportunities Fund</b>	20.58	12,058	16.76	15,924	18.25	23,133	16.07	50,275	Inception Date 01-01-2013 Managing Since Jan-13		
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	14.82	11,482	13.04	14,447	13.89	19,170	12.49	35,800			
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661			

**Notes:**

- 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.
- 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.
- 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 43.
- SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Mohit Jain

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

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Gold Fund</b>	20.48	12,048	5.58	11,774	13.27	18,655	5.49	17,844	Inception Date 01-01-2013  Managing Since Jan-13
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	22.83	12,283	6.88	12,209	13.93	19,206	6.57	19,927	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Funds Managed by Raviprakash Sharma &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Nifty Index Fund</b>	6.80	10,680	18.94	16,836	13.77	19,065	11.99	34,123	Inception Date 01-01-2013  Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 (TRI)	7.01	10,701	19.27	16,976	14.27	19,487	12.73	36,620	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Funds Managed by Raviprakash Sharma &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Equity Minimum Variance Fund</b>	12.06	11,206	20.33	17,431	N.A.	N.A.	14.99	19,070	Inception Date 19-03-2019  Managing Since Mar-19
First Tier Scheme Benchmark: - Nifty 50 TRI	7.01	10,701	19.27	16,976	N.A.	N.A.	12.86	17,495	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	N.A.	N.A.	13.05	17,628	

**Notes:**

- 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.
- 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		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Mohit Jain</b>									
<b>SBI International Access - US Equity FoF</b>	10.03	11,003	N.A.	N.A.	N.A.	N.A.	6.40	11,759	Inception Date 22-03-2021  Managing Since Mar - 2021
First Tier Scheme Benchmark: - S&P 500	8.90	10,890	N.A.	N.A.	N.A.	N.A.	8.08	12,248	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	11.46	13,275	
<b>Funds Managed by Dinesh Balachandran</b>									
<b>SBI Long Term Equity Fund</b>	21.12	12,112	26.69	20,347	17.37	22,286	14.90	45,028	Inception Date 01-01-2013  Managing Since Sep-16
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	9.63	10,963	21.99	18,164	15.34	20,424	13.69	40,141	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Fund Jointly Managed by Dinesh Balachandran and *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Contra Fund</b>	21.20	12,120	37.47	26,000	22.32	27,403	15.89	49,428	Inception Date 01-01-2013  Managing Since May-18
First Tier Scheme Benchmark: - S&P BSE 500 TRI	9.63	10,963	21.99	18,164	15.34	20,424	13.69	40,141	
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	
<b>Funds Managed by Dinesh Balachandran &amp; Mr. Raj Gandhi (for ETCDs) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Multi Asset Allocation Fund</b>	16.49	11,649	14.41	14,989	12.66	18,156	11.24	17,895	Inception Date 16-05-2018  Managing Since Feb-19
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	9.67	10,967	10.11	13,353	11.18	16,994	10.46	17,219	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	14.51	19,693	12.84	19,344	

**Notes:**

- 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 mandate to invest in overseas securities).
- 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 Schemes.
- SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Multi 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 43.

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

# Comparative Performance for all Schemes – Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	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/-	
<b>Funds Managed by R. Arun</b>															
<b>SBI Overnight Fund</b>	6.63	10,013	6.63	10,027	6.66	10,057	6.52	10,652	4.61	11,448	4.69	12,578	6.20	19,198	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.76	10,013	6.77	10,028	6.78	10,058	6.62	10,662	4.71	11,480	4.77	12,628	6.05	18,907	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.39	19,569	
<b>SBI Liquid Fund</b>	6.84	10,013	6.72	10,028	6.73	10,057	7.00	10,700	4.86	11,529	5.23	12,906	6.75	20,302	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index B-I	6.79	10,013	6.92	10,028	6.99	10,059	7.21	10,721	5.01	11,579	5.32	12,963	6.78	20,360	Managing Since May-18
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.39	19,569	
<b>Funds Managed by R. Arun &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Savings Fund</b>	6.59	10,014	6.55	10,027	6.55	10,057	7.48	10,748	5.19	11,643	6.22	13,521	7.52	21,933	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Money Market B-I Index	6.85	10,013	6.85	10,028	6.98	10,059	7.44	10,744	5.22	11,650	5.81	13,266	7.01	20,838	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.39	19,569	

**Notes:**

- 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. 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		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Richard D'souza &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Comma Fund</b>	9.59	10,959	22.39	18,343	17.69	22,593	12.77	36,740	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	8.81	10,881	26.52	20,266	15.33	20,412	10.72	30,131	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	12.92	37,274	
<b>Funds Managed by Richard D'souza</b>									
<b>SBI PSU Fund</b>	28.24	12,824	35.85	25,091	15.68	20,721	8.77	24,858	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	33.62	13,362	44.92	30,468	16.10	21,099	8.22	23,525	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	6.54	10,654	18.65	16,711	14.51	19,693	13.02	37,661	

**Notes:**

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Ahuja</b>									
<b>SBI Magnum Constant Maturity Fund</b>	7.37	10,737	3.59	11,117	7.59	14,422	8.72	24,733	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	7.70	10,770	2.63	10,811	5.94	13,344	6.11	19,006	Managing Since Jan-20
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.16	19,115	

**Notes:**

- 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 43.

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

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Short Term Debt Fund</b>	7.28	10,728	4.78	11,505	7.09	14,087	7.75	22,449	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.17	10,717	4.73	11,486	6.86	13,933	7.58	22,078	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,701	4.63	11,453	5.68	13,184	6.39	19,569	
<b>Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Magnum Children's Benefit Fund - Savings Plan</b>	13.17	11,317	14.41	14,989	10.72	16,647	12.09	34,397	Inception Date 21-02-2002 Managing Since Jun-08
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	7.30	10,730	6.76	12,169	9.04	15,418	8.57	24,362	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	18.65	16,711	14.51	19,693	12.92	37,274	
<b>Fund Jointly Managed Rajeev Radhakrishnan &amp; Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Banking and PSU Fund</b>	7.03	10,703	4.47	11,406	7.04	14,057	7.89	22,736	Inception Date 07-01-2013 Managing Since Nov-13
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index	6.80	10,680	4.59	11,442	6.97	14,010	7.41	21,681	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	6.20	13,511	6.10	18,979	
<b>SBI Corporate Bond Fund</b>	7.15	10,715	4.70	11,481	N.A.	N.A.	7.13	13,871	Inception Date 01-02-2019 Managing Since Feb-19
First Tier Scheme Benchmark:-NIFTY Corporate Bond Index B-III	7.52	10,752	5.82	11,849	N.A.	N.A.	7.51	14,105	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	2.65	10,815	N.A.	N.A.	5.78	13,058	
<b>Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager) &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Floating Rate Debt Fund</b>	7.93	10,793	5.49	11,741	N.A.	N.A.	5.47	11,741	Inception Date 27-10-2020 Managing Since Oct-20
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index	7.14	10,714	4.98	11,570	N.A.	N.A.	4.97	11,574	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.01	10,701	4.63	11,453	N.A.	N.A.	4.63	11,458	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	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/-	
<b>Fund managed by Mr. Arun R. &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Magnum Ultra Short Duration Fund</b>	6.49	10,014	6.64	10,027	6.54	10,057	7.22	10,722	4.94	11,558	5.99	13,378	7.16	21,165	Inception Date 01-01-2013 Managing Since Jun-21
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt B-I Index	6.52	10,013	6.85	10,028	7.01	10,060	7.66	10,766	5.51	11,744	6.25	13,545	7.31	21,475	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.39	19,569	
<b>Fund Jointly Managed Rajeev Radhakrishnan &amp; *Mohit Jain (investments in foreign securities portion)</b>															
<b>SBI Magnum Low Duration Fund</b>	7.13	10,016	7.05	10,029	6.34	10,056	7.43	10,743	5.08	11,606	6.42	13,651	7.39	21,663	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index	6.22	10,012	6.46	10,027	6.35	10,054	7.66	10,766	5.47	11,733	6.39	13,635	7.52	21,930	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	7.97	10,033	6.98	10,059	7.01	10,701	4.63	11,453	5.68	13,184	6.39	19,569	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion) &amp; *Mr. Mohit Jain – Overseas Investments</b>									
<b>SBI Retirement Benefit Fund - Aggressive Plan</b>	12.64	11,264	N.A.	N.A.	N.A.	N.A.	19.49	16,232	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - S&P BSE 500 TRI	9.63	10,963	N.A.	N.A.	N.A.	N.A.	12.97	13,936	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	9.80	12,895	
<b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>	12.02	11,202	N.A.	N.A.	N.A.	N.A.	17.20	15,399	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.82	10,782	N.A.	N.A.	N.A.	N.A.	9.50	12,800	
Additional Benchmark: - S&P BSE Sensex TRI	6.54	10,654	N.A.	N.A.	N.A.	N.A.	9.80	12,895	
<b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>	9.59	10,959	N.A.	N.A.	N.A.	N.A.	10.70	13,186	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index	7.66	10,766	N.A.	N.A.	N.A.	N.A.	7.32	12,120	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	N.A.	N.A.	N.A.	N.A.	2.80	10,780	
<b>SBI Retirement Benefit Fund - Conservative Plan</b>	8.66	10,866	N.A.	N.A.	N.A.	N.A.	7.98	12,323	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	7.50	10,750	N.A.	N.A.	N.A.	N.A.	5.83	11,666	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.44	10,744	N.A.	N.A.	N.A.	N.A.	2.80	10,780	

**Notes:**  
 a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no. of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Dinesh Ahuja). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja). (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran)  
 b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.  
 c. Load is not considered for computation of returns.  
 d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.  
 e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.  
 f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.  
 g. The performance of the schemes is benchmarked to the Total Return variant of the Index.  
 h. Mohit Jain is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. Jan 22, 2020.  
 i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.  
 j. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021  
 k. Mr. Dinesh Ahuja (debt portion), Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr. Mohit Jain (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.  
 l. \*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 43

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



# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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 October 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.

<b>SBI Blue Chip Fund</b>		<b>FUND MANAGER –SOHINI ANDANI &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	21,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	75,40,565	55,64,095	23,43,485	8,71,046	4,26,655	1,25,918
<b>Returns (Annualised) (%)</b>	12.86	13.81	12.84	14.90	11.35	9.28
First Tier Benchmark Returns (Annualised) (TRI) (%)#	12.42	13.13	13.17	14.96	11.21	8.85
Additional Benchmark Returns (Annualised) (TRI) (%)##	12.29	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE 100, ## S&amp;P BSE SENSEX, Inception Date: February 14, 2006</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI Magnum Equity ESG Fund</b>		<b>FUND MANAGER –ROHIT SHIMPI &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	39,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	6,76,60,321	51,59,473	22,72,110	8,40,828	4,16,466	1,26,264
<b>Returns (Annualised) (%)</b>	14.04	12.94	12.26	13.47	9.70	9.83
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	13.38	13.87	8.37	9.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.37	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## S&amp;P BSE SENSEX, Inception Date: January 01, 1991</b>						
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.						

<b>SBI Contra Fund</b>		<b>FUND MANAGER –DINESH BALACHANDRAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	29,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	5,17,71,345	63,85,348	30,37,123	11,65,950	5,08,776	1,34,233
<b>Returns (Annualised) (%)</b>	19.57	15.40	17.67	26.93	23.82	22.73
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.02	13.79	13.96	16.47	12.70	12.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.49	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE 500 TRI, ## S&amp;P BSE SENSEX, Inception Date: July 05, 1999</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

<b>SBI Large &amp; Midcap Fund</b>		<b>FUND MANAGER –SAURABH PANT &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	36,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	7,64,48,716	64,30,370	26,50,217	9,53,342	4,51,938	1,27,501
<b>Returns (Annualised) (%)</b>	15.96	15.48	15.14	18.58	15.35	11.80
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.63	15.80	19.26	15.89	18.68
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.42	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## S&amp;P BSE SENSEX, Inception Date: February 28, 1993</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

<b>SBI Magnum MidCap Fund</b>		<b>FUND MANAGER –SOHINI ANDANI &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	22,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	1,25,99,336	83,19,443	29,59,662	10,99,130	4,84,868	1,34,633
<b>Returns (Annualised) (%)</b>	16.30	18.42	17.19	24.47	20.34	23.39
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.66	18.29	18.77	24.65	22.07	30.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.62	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## S&amp;P BSE SENSEX, Inception Date: March 29, 2005</b>						
Returns are calculated for Regular Plan Growth Option						

Source: ICRA Online

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

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\*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 43.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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 October 31, 2023.

1. Periodical SIP Performances (1 Yr, 3 Yrs, 5 Yrs, 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.

<b>SBI Magnum Global Fund</b>		<b>FUND MANAGER –R. SRINIVASAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	35,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	8,42,94,672	66,26,620	24,33,680	8,95,026	4,36,566	1,29,234
<b>Returns (Annualised) (%)</b>	17.67	15.83	13.55	16.00	12.94	14.59
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.47	12.96	13.96	12.27	12.35
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.80	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty MNC, ## S&amp;P BSE SENSEX, Inception Date: September 30, 1994</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

<b>SBI Focused Equity Fund</b>		<b>FUND MANAGER –R. SRINIVASAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	23,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	1,29,77,635	71,81,395	25,68,252	8,75,971	4,27,669	1,30,798
<b>Returns (Annualised) (%)</b>	15.87	16.75	14.55	15.13	11.52	17.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.27	13.79	13.96	16.47	12.70	12.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.85	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE 500, ## S&amp;P BSE SENSEX, Inception Date: September 17, 2004</b>						
Returns are calculated for Regular Growth						

<b>SBI Small Cap Fund</b>		<b>FUND MANAGER –R. SRINIVASAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	17,00,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	95,73,912	N.A.	37,41,282	11,01,718	4,78,476	1,32,576
<b>Returns (Annualised) (%)</b>	22.00	N.A.	21.53	24.56	19.39	20.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.20	N.A.	16.65	26.07	23.68	36.48
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.67	N.A.	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE 250 Small Cap Index TRI, ## S&amp;P BSE SENSEX, Inception Date: September 09, 2009</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI Long Term Equity Fund</b>		<b>FUND MANAGER –DINESH BALACHANDRAN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	36,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	10,04,72,595	57,60,198	25,31,047	9,84,178	4,76,551	1,35,070
<b>Returns (Annualised) (%)</b>	17.32	14.22	14.28	19.89	19.10	24.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.79	13.96	16.47	12.70	12.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.46	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE 500, ## S&amp;P BSE SENSEX, Inception Date: March 31, 1993</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

<b>SBI Equity Hybrid Fund</b>		<b>FUND MANAGER –R. SRINIVASAN (Equity) &amp; DINESH AHUJA (Debt) *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	33,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	4,45,79,859	51,34,994	22,04,469	8,08,824	4,11,304	1,26,110
<b>Returns (Annualised) (%)</b>	15.20	12.88	11.70	11.90	8.85	9.59
First Tier Benchmark Returns (Annualised) (%) #	N.A.	11.82	11.76	12.44	9.37	8.94
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.02	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index, ## S&amp;P BSE SENSEX, Inception Date: October 09, 1995</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

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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 43.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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 October 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.

<b>SBI Flexicap Fund</b>		<b>FUND MANAGER –R. SRINIVASAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	21,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	77,94,131	55,96,897	23,78,234	8,51,736	4,19,485	1,26,425
<b>Returns (Annualised) (%)</b>	12.64	13.88	13.12	13.99	10.19	10.09
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.96	13.79	13.96	16.47	12.70	12.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.38	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE 500, ## S&amp;P BSE SENSEX, Inception Date: September 29, 2005</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI Technology Opportunities Fund</b>		<b>FUND MANAGER –SAURABH PANT &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	29,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	2,81,66,947	80,61,723	30,30,736	9,84,628	4,21,316	1,26,234
<b>Returns (Annualised) (%)</b>	15.74	18.07	17.63	19.91	10.49	9.78
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.32	14.10	14.67	5.42	7.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.49	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE Teck, ## S&amp;P BSE SENSEX, Inception Date: July 05, 1999</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

<b>SBI Consumption Opportunities Fund</b>		<b>FUND MANAGER –SAURABH PANT &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	29,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	4,44,62,514	84,18,518	28,49,632	10,25,608	4,90,462	1,32,263
<b>Returns (Annualised) (%)</b>	18.62	18.56	16.49	21.59	21.16	19.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.39	13.21	15.26	13.65	13.35
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.49	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty India Consumption, ## S&amp;P BSE SENSEX, Inception Date: July 05, 1999</b>						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

<b>SBI Banking &amp; Financial Services Fund</b>		<b>FUND MANAGER –MILIND AGRAWAL &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	10,50,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	19,10,708	N.A.	N.A.	8,23,517	4,18,580	1,26,428
<b>Returns (Annualised) (%)</b>	13.26	N.A.	N.A.	12.62	10.04	10.09
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.04	N.A.	N.A.	11.77	7.93	1.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.38	N.A.	N.A.	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## S&amp;P BSE SENSEX, Inception Date: February 26, 2015</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Infrastructure Fund</b>		<b>FUND MANAGER –BHAVIN VITHLANI &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	19,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	60,43,782	55,24,147	29,36,317	11,11,900	5,25,602	1,41,957
<b>Returns (Annualised) (%)</b>	12.60	13.73	17.05	24.95	26.20	35.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.76	9.75	12.93	19.58	18.10	22.36
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.47	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## S&amp;P BSE SENSEX, Inception Date: June 06, 2007</b>						
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 43.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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 October 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.

<b>SBI Magnum COMMA Fund</b>		<b>FUND MANAGER –RICHARD D'SOUZA &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	21,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	67,40,040	48,67,773	25,85,076	9,28,903	4,20,816	1,30,308
<b>Returns (Annualised) (%)</b>	11.19	12.26	14.68	17.52	10.41	16.32
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	13.69	18.12	13.07	10.60
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.41	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## S&amp;P BSE SENSEX, Inception Date: August 08, 2005</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI Healthcare Opportunities Fund</b>		<b>FUND MANAGER –TANMAYA DESAI &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	29,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	3,19,76,254	66,14,499	23,27,174	9,60,352	4,40,623	1,35,937
<b>Returns (Annualised) (%)</b>	16.54	15.81	12.71	18.89	13.58	25.54
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.60	10.89	15.93	10.33	24.76
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.49	13.00	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE Health Care, ## S&amp;P BSE SENSEX, Inception Date: June 07, 1999</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI PSU Fund</b>		<b>FUND MANAGER –RICHARD D'SOUZA</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	16,00,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	31,23,908	N.A.	22,22,836	10,29,354	5,32,860	1,39,584
<b>Returns (Annualised) (%)</b>	9.50	N.A.	11.85	21.74	27.22	31.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.55	N.A.	13.58	25.85	32.33	38.35
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.87	N.A.	13.10	14.18	10.19	6.00
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE PSU, ## S&amp;P BSE SENSEX, Inception Date: July 07, 2010</b>						
Returns are calculated for Regular Plan IDCW Option.						

<b>SBI Banking and PSU Fund</b>		<b>FUND MANAGER –RAJEEV RADHAKRISHNAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	16,90,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	28,52,293	N.A.	16,76,447	6,85,819	3,86,111	1,23,882
<b>Returns (Annualised) (%)</b>	7.09	N.A.	6.51	5.29	4.60	6.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.22	N.A.	6.68	5.76	5.05	6.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.00	N.A.	5.64	4.19	3.64	4.80
<b>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</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Corporate Bond Fund</b>		<b>FUND MANAGER –RAJEEV RADHAKRISHNAN &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	5,70,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	6,48,588	N.A.	N.A.	N.A.	3,87,543	1,23,967
<b>Returns (Annualised) (%)</b>	5.38	N.A.	N.A.	N.A.	4.85	6.19
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.64	N.A.	N.A.	N.A.	5.94	7.13
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.00	N.A.	N.A.	N.A.	3.64	4.80
<b>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</b>						
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 43.



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## SIP Performance of Select Schemes – Fund Manager-wise

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

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

SBI Dynamic Bond 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 (₹)	23,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	49,54,914	32,58,633	17,14,621	6,93,207	3,89,174	1,23,612
Returns (Annualised) (%)	6.94	7.49	6.94	5.72	5.13	5.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.77	7.63	7.09	5.73	4.61	5.36
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.05	5.95	5.64	4.19	3.64	4.80
<b>Past performance may or may not be sustained in the future.</b> # 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 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 (₹)	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	56,88,469	34,28,930	17,75,926	7,03,565	3,90,465	1,24,187
Returns (Annualised) (%)	7.94	8.11	7.61	6.31	5.35	6.54
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.37	8.35	8.10	7.92	7.50	8.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.03	5.95	5.64	4.19	3.64	4.80
<b>Past performance may or may not be sustained in the future.</b> # 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 (₹)	23,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	47,79,374	30,66,621	16,33,075	6,84,842	3,90,835	1,24,374
Returns (Annualised) (%)	6.96	6.75	6.01	5.23	5.41	6.83
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.97	6.83	6.23	5.64	6.03	7.41
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.14	6.18	5.88	5.20	5.35	6.92
<b>Past performance may or may not be sustained in the future.</b> # 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	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,90,000	17,70,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	31,17,658	30,61,366	16,71,333	6,88,711	3,87,980	1,23,969
Returns (Annualised) (%)	7.04	7.06	6.45	5.46	4.93	6.20
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.31	7.30	6.78	5.78	5.29	6.79
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	6.18	5.88	5.20	5.35	6.92
<b>Past performance may or may not be sustained in the future.</b> # 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.						
<b>Note:</b> 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 (₹)	26,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	96,12,133	44,99,718	21,30,474	8,01,550	4,24,663	1,29,449
Returns (Annualised) (%)	10.68	11.34	11.06	11.54	11.04	14.93
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.62	8.51	8.21	7.43	5.91	6.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.53	13.00	13.10	14.21	10.19	6.00
<b>Past performance may or may not be sustained in the future.</b> # 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						

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"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.



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## SIP Performance of Select Schemes – Fund Manager-wise

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

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

### SBI Magnum Childrens Benefit Fund –Investment Plan 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 (₹)	3,80,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	5,71,958	N.A.	N.A.	N.A.	5,15,366	1,33,865
Returns (Annualised) (%)	26.87	N.A.	N.A.	N.A.	24.76	22.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.03	N.A.	N.A.	N.A.	9.37	8.94
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.20	N.A.	N.A.	N.A.	10.19	6.00

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

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

### SBI Magnum Gilt Fund FUND MANAGER –DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	71,15,239	34,55,892	17,77,474	7,02,593	3,91,066	1,23,783
Returns (Annualised) (%)	7.55	8.20	7.63	6.25	5.45	5.90
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	7.01	6.86	5.52	4.78	5.30
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.95	5.64	4.19	3.64	4.80

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 (₹)	27,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	72,97,535	33,73,049	17,39,552	6,81,588	3,83,238	1,22,968
Returns (Annualised) (%)	7.74	7.91	7.21	5.04	4.11	4.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.06	5.89	5.54	4.15	3.76	5.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.95	5.64	4.19	3.64	4.80

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 (₹)	30,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	79,92,267	32,59,510	17,28,913	6,99,023	3,88,832	1,23,876
Returns (Annualised) (%)	7.10	7.50	7.10	6.05	5.07	6.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.79	8.40	7.93	7.22	6.06	6.80
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.95	5.64	4.19	3.64	4.80

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) Mr. Mohit Jain (Foreign Securities) Mr. Raj Gandhi (Commodities)

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 October 31, 2023 (₹)	15,24,045	N.A.	N.A.	7,85,609	4,18,267	1,29,800
Returns (Annualised) (%)	9.22	N.A.	N.A.	10.72	9.99	15.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.82	N.A.	N.A.	8.91	7.50	7.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.17	N.A.	N.A.	4.19	3.64	4.80

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.

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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 43.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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 October 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.

<b>SBI Conservative Hybrid Fund</b>		<b>FUND MANAGER –Saurabh Pant (Equity) &amp; Mansi Sajeja (Debt) &amp; *Mohit Jain</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	27,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	77,45,137	37,25,883	19,22,072	7,77,153	4,13,340	1,26,458
<b>Returns (Annualised) (%)</b>	8.41	9.10	9.11	10.29	9.19	10.14
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.51	8.21	7.43	5.91	6.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.95	5.64	4.19	3.64	4.80
<b>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</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Credit Risk Fund</b>		<b>FUND MANAGER –LOKESH MALLYA &amp; *MOHIT JAIN</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	11,20,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	15,58,893	N.A.	N.A.	7,08,097	3,96,322	1,25,006
<b>Returns (Annualised) (%)</b>	6.91	N.A.	N.A.	6.56	6.35	7.83
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.44	N.A.	N.A.	8.20	8.00	9.24
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.41	N.A.	N.A.	4.19	3.64	4.80
<b>Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index C-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Multi Asset Allocation Fund</b>		<b>FUND MANAGER –Dinesh Balachandran &amp; Raj Gandhi (for ETCDs) &amp; *Mohit Jain</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	6,60,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on October 31, 2023 (₹)	9,21,040	N.A.	N.A.	8,17,717	4,31,429	1,30,505
<b>Returns (Annualised) (%)</b>	12.04	N.A.	N.A.	12.34	12.12	16.64
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.96	N.A.	N.A.	9.82	7.84	7.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.88	N.A.	N.A.	14.21	10.19	6.00
<b>Past performance may or may not be sustained in the future. # 45% S&amp;P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## S&amp;P BSE Sensex TRI, Inception Date: May 16, 2018</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Multicap Fund</b>		<b>FUND MANAGER –Mr. R. Srinivasan &amp; *Mr. Mohit Jain</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	2,00,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on October 31, 2023 (₹)	2,22,133	N.A.	N.A.	N.A.	N.A.	1,29,417
<b>Returns (Annualised) (%)</b>	12.58	N.A.	N.A.	N.A.	N.A.	14.88
First Tier Benchmark Returns (Annualised) (TRI) (%) #	18.22	N.A.	N.A.	N.A.	N.A.	20.94
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.26	N.A.	N.A.	N.A.	N.A.	6.00
<b>Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## S&amp;P BSE Sensex TRI, Inception Date: March 08, 2022</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Balanced Advantage Fund</b>		<b>FUND MANAGER –Mr. Dinesh Balachandran (Equity) Mr. Dinesh Ahuja (Debt) &amp; *Mr. Mohit Jain</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	2,60,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on October 31, 2023 (₹)	2,91,603	N.A.	N.A.	N.A.	N.A.	1,27,630
<b>Returns (Annualised) (%)</b>	10.56	N.A.	N.A.	N.A.	N.A.	12.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.81	N.A.	N.A.	N.A.	N.A.	6.71
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.50	N.A.	N.A.	N.A.	N.A.	4.80
<b>Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## S&amp;P BSE Sensex TRI, Inception Date: August 31, 2021</b>						
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 43.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.57	0.88	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	2.18	1.11
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.45	0.78	SBI Retirement Benefit Fund - Conservative Hybrid Plan	1.66	1.14
SBI Magnum Global Fund	1.88	1.20	SBI Retirement Benefit Fund - Conservative Plan	1.37	0.89
SBI Magnum Mid Cap Fund	1.73	0.86	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	1.02	0.39
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	1.95	1.32	SBI Short Term Debt Fund	0.85	0.35
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.61	0.75	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.12	0.62
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.13	1.05	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.30	0.18
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.10	1.04	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.20	0.85
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.95	0.87	SBI Magnum Income Fund	1.47	0.81
SBI Contra Fund	1.68	0.74	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.63	0.30
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.69	0.85	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.95	0.47
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.71	0.83	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.62	0.73
SBI Magnum Comma Fund	2.58	2.03	SBI Savings Fund	0.76	0.23
SBI PSU Fund	2.35	1.25	SBI Dynamic Bond Fund	1.44	0.61
SBI Infrastructure Fund	2.21	1.71	SBI Corporate Bond Fund	0.80	0.35
SBI Arbitrage Opportunities Fund	0.95	0.38	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.54	0.89
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.64	0.69	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.69
SBI Equity Savings Fund	1.14	0.62	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.31
SBI Banking And Financial Services Fund	1.90	0.79	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.18	0.10
SBI Gold Fund	0.42	0.10	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.34
SBI International Access- US Equity FoF	1.60	0.90	SBI Magnum Children's Benefit Fund - Investment Plan	2.12	0.93
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.69	1.00	SBI Floating Rate Debt Fund	0.47	0.27
SBI Equity Minimum Variance Fund	0.74	0.42	SBI Balanced Advantage Fund	1.63	0.73
SBI MultiCap Fund	1.75	0.93	SBI Long Duration Fund	0.68	0.23
SBI Dividend Yield Fund	1.87	0.82			
SBI Retirement Benefit Fund - Aggressive Plan	2.04	0.86			

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

## Statutory Details & Risk Factors

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

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## SBI Conservative Hybrid Fund - Quarterly IDCW

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

Face value: ₹10

## SBI Conservative Hybrid Fund - Annual IDCW

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

Face value: ₹10

## SBI Conservative Hybrid Fund - Monthly IDCW

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

Face value: ₹10

## SBI Multi Asset Allocation Fund - Monthly IDCW

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

Face value: ₹10

## SBI Multi Asset Allocation Fund - Quarterly IDCW

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

Face value: ₹10

## SBI Multi Asset Allocation Fund - Annual IDCW

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

Face value: ₹10

## SBI Magnum Gilt Fund PF Regular - IDCW

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

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

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

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

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

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

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

Face value: ₹10

## SBI Magnum Gilt Fund - IDCW Quarterly

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

Face value: ₹10

## 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



## 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-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
Regular Plan - Mthly IDCW	27-Oct-23	5.0000	1164.6707
Direct Plan - Mthly IDCW	27-Oct-23	5.0000	1226.7461




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	 <p>Investors understand that the scheme benchmark riskometer is at Very High risk</p>
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	S&P BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	S&P BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	S&P BSE HC TRI	
9	SBI Contra Fund	S&P BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	S&P BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	S&P BSE 500 TRI	
15	SBI Blue Chip Fund	S&P BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	S&P BSE PSU TRI	
18	SBI Smallcap Fund	S&P BSE 250 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	 <p>Investors understand that the scheme benchmark riskometer is at High risk</p>
2	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index C-III	
3	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index C-II	
4	SBI Multi Asset Allocation Fund	45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
5	SBI Gold Fund	Price of Gold	
6	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	 <p>Investors understand that the scheme benchmark riskometer is at Moderately High risk</p>
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt B-III Index	
4	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	

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	 <p>Investors understand that the scheme benchmark riskometer is at Moderate risk</p>
2	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index	
3	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt B-I Index	
4	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index	
5	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	
6	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
7	SBI Equity Savings Fund	NIFTY Equity Savings Index	
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index B-III	
9	SBI Liquid Fund	NIFTY Liquid Index B-I	
10	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
11	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
12	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
13	SBI Savings Fund	CRISIL Money Market B-I Index	
			 <p>Investors understand that the scheme benchmark riskometer is at Low risk</p>
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

**Disclosure of Potential Risk Class (PRC) matrix**

● **SBI Overnight Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

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**Chhattisgarh:** Bilhai: 0788 - 4010955, 2292099 • Bilaspur: 07752 - 415300 • Korba: 07759 - 246777 • Raigarh: 07762 - 296946 • Raipur: 0771 - 2543355, 4056808 **Goa:** Margao: 0832 - 2725233/34Panjim: 0832 - 2235283, 2421806 • Vasco: 0832 - 2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079 - 26423060/70 • Ahmedabad - Maninagar: 079 - 48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692 - 246210 • Bharuch: 02642 - 247550 • Bhavnagar: 0278 - 2523788 • Bhuj: 02832 - 250900 • Gandhidham: 02836 - 233615 • Gandhinagar: 079 - 29750620 • Jamangar: 0288 - 2660104 • Junagadh: 0285 - 2670350 • Mehsana: 02762 - 233872 • Nadiad: 0268 - 2560110 • Navsari: 02637 - 242266 • Rajkot: 0281 - 2466740/41 • Surat: 0261 - 2462763/64 • Vadodara: 0265 - 2323010 • Valsad: 02632 - 245440 • Vapi: 0260 - 2400480 **Madhya Pradesh:** BHOPAL: 0755 - 2557341 • GWALIOR: 0751 - 2447272 • Indore: 0731 - 4991080-83 / 4045944 • JABALPUR: 0761 - 2410042 • Ratlam: 07412 - 409492 • SAGAR: 07582 - 241367 • Ujjain: 0734 - 2536140/41 **Maharashtra:** Ahmednagar: 0241 - 2354555 • Akola: 0724 - 2457222 • Amravati: 0721 - 2560291 • AURANGABAD: 0240 - 2351460 • CHINCHWAD • 020 - 27355721 • Dhule: 0256 - 2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231 - 2680880 • Mumbai - Alibag: 02141 - 225555 • Mumbai - Andheri: 022 - 26200231 • Mumbai - BKC: 022 - 61793000 • Mumbai - Borivali: 022 - 28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022 - 24322446/47 • Mumbai - Ghatkopar: 022 - 25012228 • Mumbai - Kalyan: 0251 - 2311980 • Mumbai - Kharghar: 022 - 27740359/69 • Mumbai - Nariman Point: 022 - 66532800 • Mumbai - Thane: 022 - 25414594 • Mumbai - Vashi: 022 - 27801018/16 • Mumbai - Versova: 022 - 26300155/56 • Nagpur: 0712 - 6621479, 6659601 • Nanded: 02462 - 244144 • NASHIK: 0253 - 2232553 • PUNE: 020 - 25670961, 25653398/99 • Pune - CAMP: 9850815152 • RATNAGIRI: 7506868073 • Sangli: 0233 - 2970379 • Satara: 02162 - 298732 • SOLAPUR: 0217 - 2315292



## 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

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.



## Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.



## First Tier Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty 50, S&P BSE Sensex, S&P BSE 200, S&P BSE 500, 10-Year Gsec.



## Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is 100 and the exit load is 1%, the redemption price would be 99 Per Unit.



## Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.



## Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.



## 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.



## 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



## Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.



## Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield



## Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.



## 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, it means its range of performance is wide, implying greater volatility.



## AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.



## Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.



## Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



## 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.



## 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.

# TA%WISE

A ready reckoner for applicable taxation rates

The following Income Tax/TDS rates are applicable for Financial Year (FY) 2023-24 as per Finance Act 2023

## CAPITAL GAINS ON EQUITY-ORIENTED<sup>1</sup> MUTUAL FUNDS (SUBJECT TO STT<sup>2</sup>)

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS	
Period of Holding →	Up to 12 months		More than 12 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Section 111A: 15% <sup>\$</sup>	NIL	Section 112A: 10% <sup>3 \$</sup>	NIL
(B) Domestic Company		NIL		NIL
(C) Non-Resident (other than FII)		15% <sup>\$ #</sup>		10% <sup>\$ #</sup>
(D) Foreign Institutional Investor (FII)		Section 111A: 15% <sup>\$</sup>		NIL

(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 months		More than 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		NIL
(C) Non-Resident (other than FII)	Applicable Slab rates <sup>\$</sup>	30% <sup>6 \$ #</sup>	Applicable Slab rates <sup>\$</sup>	30% <sup>\$ #</sup>	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 CAPITAL GAINS (Section 112)	
Period of Holding →	Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(E) Resident Individual / HUF	Applicable slab rates <sup>§</sup>	NIL	20% <sup>§</sup>	NIL
(F) Domestic Company	Applicable Tax rates <sup>§</sup>	NIL	20% <sup>§</sup>	NIL
(G) Non-Resident (other than FII)	Applicable slab rates <sup>§</sup>	30% <sup>§ #</sup>	Listed: 20% <sup>§</sup> Unlisted: 10% <sup>§</sup>	Listed: 20% <sup>§ #</sup> Unlisted: 10% <sup>§ #</sup>
(H) Foreign Institutional Investor (FII)	30% <sup>§</sup>	NIL	10% <sup>§</sup>	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) <sup>#</sup>
(B) Domestic Company	Applicable Tax rates <sup>§</sup>	10% (if income distributed > Rs.5,000 during FY) <sup>#</sup>
(C) Non-Resident	20% <sup>§</sup>	20% <sup>§ #</sup>

#### § 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 u/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 (LTCCG on non-EOF acquired up to March 31, 2023 and LTCCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCCG 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.

In case of FII: 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)

	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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