

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

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# INDEX

Content	Category	No.
<b>From the MD &amp; CEO's Desk</b>		<b>04</b>
<b>Market Overview</b>		<b>05</b>
<b>From the DMD &amp; CBO's Desk</b>		<b>08</b>
<b>Snapshot of Equity Funds &amp; Other Categories</b>		<b>09</b>
SBI Blue Chip Fund	Equity - Large Cap	12
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	Equity - Thematic Fund	13
SBI Flexicap Fund (Previously known as SBI Magnum Multicap Fund)	Equity - Flexicap Fund	14
SBI Multicap Fund	Equity - Multicap Fund	15
SBI Contra Fund	Equity - Contra Fund	16
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	Equity - Large & Mid Cap Fund	17
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	Equity - Focused Fund	18
SBI Magnum MidCap Fund	Equity - Mid Cap Fund	19
SBI Magnum Global Fund	Equity - Thematic Fund	20
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	Equity - Small Cap Fund	21
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	Equity - ELSS	22
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	Equity - Sectoral Fund	23
SBI Banking And Financial Services Fund	Equity - Sectoral Fund	24
SBI PSU Fund	Equity - Sectoral Fund	25
SBI Magnum Comma Fund	Equity - Sectoral Fund	26
SBI Infrastructure Fund	Equity - Sectoral Fund	27
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	Equity - Thematic	28
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	Equity - Sectoral Fund	29
SBI Equity Minimum Variance Fund	Equity - Thematic	30
SBI Gold Fund	Fund of Funds	31
SBI International Access - US Equity FoF	Fund of Funds	32
SBI Nifty Index Fund	Index Fund	33
<b>Snapshot of Hybrid Funds &amp; Solution Oriented Scheme</b>		<b>34</b>
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	Hybrid - Aggressive Hybrid Fund	36
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	Hybrid - Conservative Hybrid Fund	37
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	Hybrid - Multi Asset Allocation Fund	38
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	Solutions Oriented Scheme - Children's Fund	39

# INDEX

Content	Category	No.
SBI Equity Savings Fund	Hybrid - Equity Savings Fund	40
SBI Arbitrage Opportunities Fund	Hybrid - Arbitrage Fund	41
SBI Balanced Advantage Fund	Hybrid - Balanced Advantage Fund	42
SBI Magnum Children's Benefit Fund – Investment Plan	Solutions Oriented Scheme - Children's Fund	43
SBI Retirement Benefit Fund – Aggressive Plan	Solutions Oriented Scheme - Retirement Fund	44
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	45
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	46
SBI Retirement Benefit Fund – Conservative Plan	Solutions Oriented Scheme - Retirement Fund	47
<b>Snapshot of Debt Funds &amp; Other Categories</b>		<b>48</b>
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	Debt - Gilt Fund	50
SBI Magnum Income Fund	Debt - Medium To Long Duration Fund	51
SBI Dynamic Bond Fund	Debt - Dynamic Bond Fund	52
SBI Corporate Bond Fund	Debt - Corporate Bond Fund	53
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	Debt - Credit Risk Fund	54
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	Debt - Medium Duration Fund	55
SBI Short Term Debt Fund	Debt - Short Duration Fund	56
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	Debt - Gilt Fund With 10 Year Constant Duration	57
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	Debt - Low Duration Fund	58
SBI Savings Fund	Debt - Money Market Fund	59
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	Debt - Banking And PSU Fund	60
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	Debt - Liquid Fund	61
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	Debt - Ultra Short Duration Fund	62
SBI Floating Rate Debt Fund	Debt – Floater Fund	63
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	Debt - Overnight Fund	64
<b>Comparative Performance for all Schemes</b>		<b>65</b>
<b>Systematic Investment Plan (SIP)</b>		<b>78</b>
<b>Total Expense Ratios</b>		<b>84</b>
<b>IDCW History Of Debt &amp; Hybrid Funds</b>		<b>85</b>
<b>Benchmark Riskometer</b>		<b>88</b>
<b>Potential Risk Class (PRC) Matrix</b>		<b>90</b>
<b>Disclaimer</b>		<b>93</b>
<b>SBI Funds Management limited Branches</b>		<b>94</b>
<b>How to read the Factsheet</b>		<b>95</b>



## From the MD & CEO's Desk

**Dear Investors,**

The global fight against inflation continues. "The global economy is in the eye of a new storm," said Reserve Bank of India Governor Shaktikanta Das, aptly summing up the situation, in his latest Monetary Policy statement. To tackle the persistently high inflation, the US Federal Reserve and the RBI further increased their benchmark interest rates by 75 basis points and 50 basis points, respectively.

On expected lines, the rising interest rates and concerns of slowdown in global economy had an impact on the Indian equity markets as well. After two consecutive months of growth, the Indian equity markets declined in September, with the Nifty 50 and S&P BSE Sensex falling by 3.7%\* and 3.5%\*, respectively.

On the brighter side, several economic indicators point to a healthy growth in the Indian economy. The central government's capex spending for the first five months of the fiscal year is 47%\* higher than what it was last year. Banks' credit to industries is growing at a steady pace. The government's tax collections so far in the current financial year have been stronger than the budget estimates. Corporate earnings for the second quarter of the financial year are also expected to be upbeat. Automobile sales are witnessing an improvement in demand.

To be sure, though the Indian economy's performance has been better than most other countries, the global slowdown is likely to have an impact on Indian growth as well. The interconnected global trade and financial systems benefit us in good times. The converse is also true. The RBI too lowered the growth forecast for India from 7.2% to 7% for the ongoing financial year.

"Daunting challenges confront us at this juncture. The underlying fundamentals of our economy and the buffers built over the years have stood us in good stead," Governor Das said, as he emphasized on the optimism in the Indian economy. Other than the country's economy, this lesson also applies to our personal finances. Building a financial war chest takes time and commitment. The corpus created after this journey stands in our defense in difficult times and rewards us as per our financial plans.

The current combination of relatively high interest rates and a volatile equity market can be a good occasion to incrementally boost your corpus for long-term goals. The equity markets are providing an opportunity to enter at reasonable levels, while the fixed income products are offering an opportunity to lock-in at attractive interest rate levels for your medium to long-term goals. While you decide upon the asset allocation between equity and fixed income, it is imperative that you decide it based on your risk appetite and investment horizon.

As we enter the October-December quarter of the year, the economic activity is likely to move into a higher gear on the back of festive consumption. Amid all the festivities, make sure you also reassess your financial plan to ensure you are on the right path towards your financial goals. While we all put our hearts to meticulously plan gifts for our loved ones, I would also encourage you to gift an SIP to yourself that can help build a better financial future.

Wishing you all a safe, prosperous and Happy Diwali!

**Warm Regards,**

**Vinay M. Tonse**

**MD & CEO**

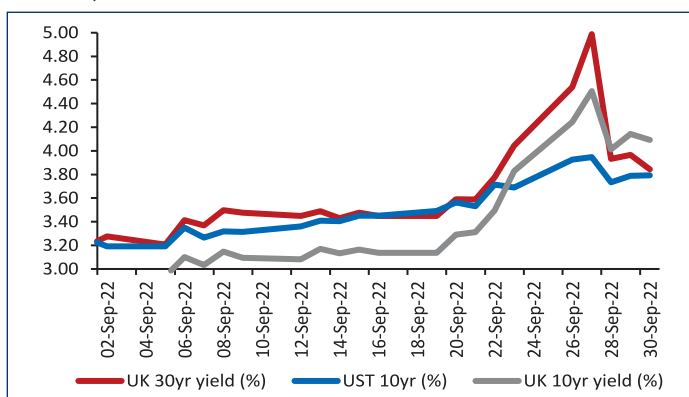
*\*NSE & BSE*

*\*CMIE*

# Market Overview

Long apparent vulnerabilities in global financial markets came to the forefront over the last month as the messaging from key Central Banks continued to be more aggressive with respect to bringing inflation back to targets. The 75 bps policy hike by the US FED was accompanied by a more decisive guidance with respect to the end objective with acknowledgement of the possibility of a potential rough or not so "soft landing". Even as the FED dot plots point to policy rates staying at elevated levels through CY23, financial markets continue to anticipate a modest easing by the year end. However, over the month, the peak FED Funds rate estimate has been marked up higher in line with the FED dot plots to 4.50% by end March 23.

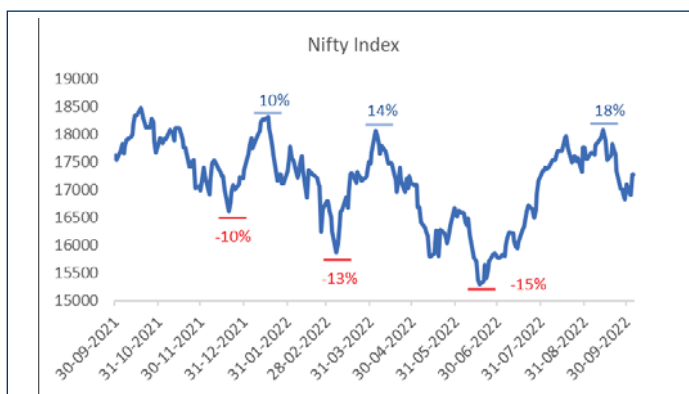
Even as Advanced Economy Central Banks continue to ratchet up the aggressive response referred to as the "Third storm" (after the pandemic and the geo political frictions) by the RBI Governor, the Mini Budget from the new UK Government rattled bond markets across the developed world. Institutional credibility, market liquidity & depth have apparently been touted as a given in developed markets, without much evidence to back up the same in recent times. Underfunded large tax cuts in the current context was clearly likely to rattle bond markets. That the large surge in bond yields could call into question the viability of pension funds undertaking Liability Driven Investment strategies with large derivative positions was another unknown risk that lurked in the markets. Intervention by the Bank of England through a limited period Gilt purchase program of 65bn GBP stemmed the immediate rout. Ironically BoE was scheduled to initiate its pre planned program of selling Gilt from its portfolio in the coming month. Apart from the fact that interconnected markets transmit volatility, the above episode brings out the risk of other hidden vulnerabilities as well as the overdependence on central bank intervention. As financial conditions continue to tighten driven by inflation concerns, it is quite likely that central banks could face mounting pressure to soften their stance as financial markets exhibit episodes of volatility or similar financial stability issues come to the forefront.



Source: Bloomberg, SBIMF Research

## Equity Markets

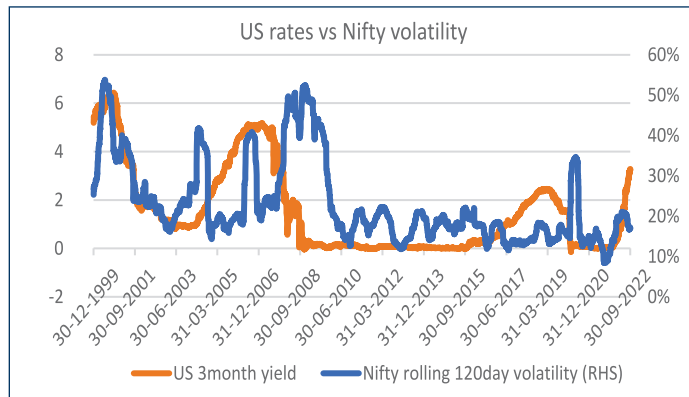
Indian equity markets finally caved in to global macro pressures and declined sharply in second half of September. For the month, the Nifty and the Sensex declined by 3.7% and 3.5% respectively. Nifty Small cap (-0.9%) and Nifty Midcap (-1.8%) declined too even as they fared better on a relative basis. On one hand India continues to be a beneficiary of the changing world order. While a lot of erstwhile strong economies are struggling to keep their place in the global economic order, countries like India are slowly and steadily moving towards capturing these slots. On the other hand, however, global macro challenges are bound to have near-term impact on India as well, and at a time when equity valuations are expensive, the tug of war is likely to continue between bulls and bears. Indeed, over the past twelve months Indian equities as measured through the movement of the Nifty or the Sensex have largely stayed flat. Yet within the broad rangebound action, the volatility has been high. We have had three instances of the index correcting over 10% with an average decline of 13%. Similarly, we have had three sharp rallies of over 10% each with an average rise of 14%.



Indian markets have been flattish over the past year with sharp interim volatility

Source: Bloomberg, SBIFM research

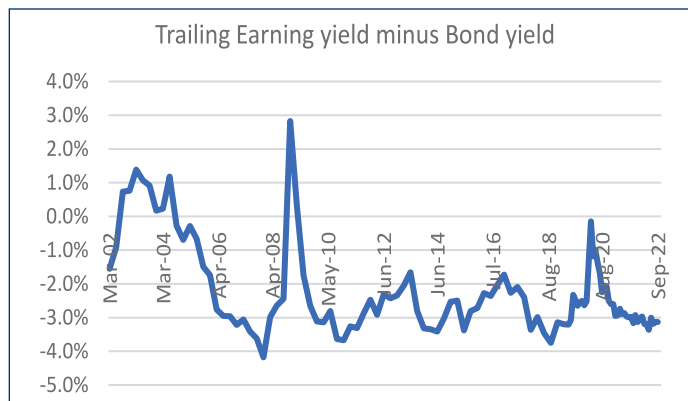
There is a good chance that this volatility continues in the near term. For one, volatility in global financial markets including Indian equities is directly proportional to the cost of global money. Nifty's volatility has moved in tandem with 3-month treasury rates in the US. With global rates likely to stay high as central banks fight inflation, volatility should stay elevated too.



### Rising global rates imply higher financial market volatility

Source: Bloomberg, SBIFM research

Two, our preferred valuation gauge that measures earnings yield relative to bond yields points to continued richness of Indian equities relative to bonds. This amidst a challenging global macro backdrop that poses risks to near-term earnings makes for an uncertain and volatile near term outlook.



↑ Equities cheaper versus bonds

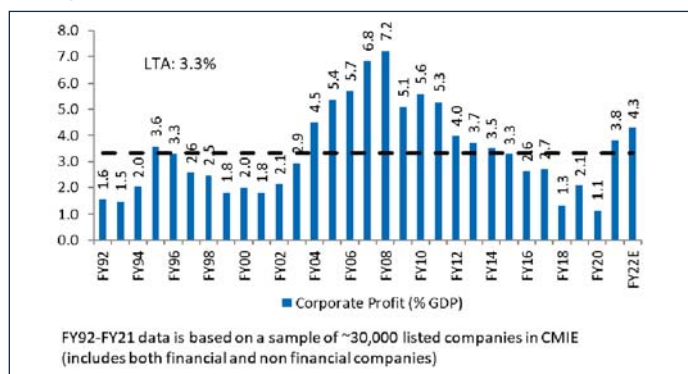
↓ Equities expensive versus bonds

### Equity valuations expensive given current levels of bond yields

Source: Bloomberg, SBIFM research

Yet the key story for Indian equities stays a longer-term uptick in corporate earnings cycle. Profits to GDP, after secularly declining from FY08 to FY20, have begun reverting higher and the trend augurs well for earnings outlook beyond the near-term challenges. Therefore, amidst the pulls and pushes of a challenging near term and promising long term, investors would do well to befriend the ensuing volatility. Neither getting too fearful on sharp dips, nor getting swayed by sharp rallies will be prudent. Preserving emotional energy and sticking to investment discipline will be key in these volatile times.

### Equity market sentiment has cooled off over the past few months

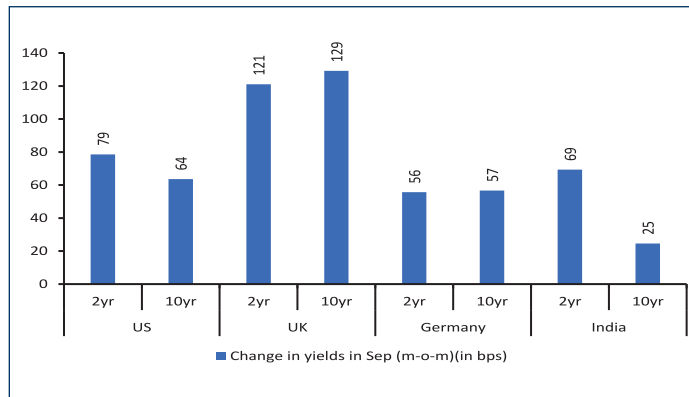


### Beyond the near-term challenges, longer term earnings cycle in India may be looking up

Source: CMIE Economic Outlook, Bloomberg, SBIFM Research

### Fixed Income:

After a brief period of being disconnected with emerging realties in the global context, bond yields in India moved up over the month. The reality of continued unwinding of excess liquidity as well as emerging pressure on the currency outweighed the positives from contained crude oil prices. Over the month, markets started to reprice hopes over near term index inclusion. FTSE Russel in its scheduled review in end Sep has maintained India on Index watch. In the first week of October, the long hyped Index inclusion by JP Morgan has also failed to materialise as concerns with respect to operational issues remain. This is in line with our expectations that index inclusion in the latest review was an unlikely event and also not likely to provide any immediate flow benefits. With index inclusion hopes out of the way, over the coming months macro factors that shape the RBI policy stance and demand-supply dynamics should guide market movements.

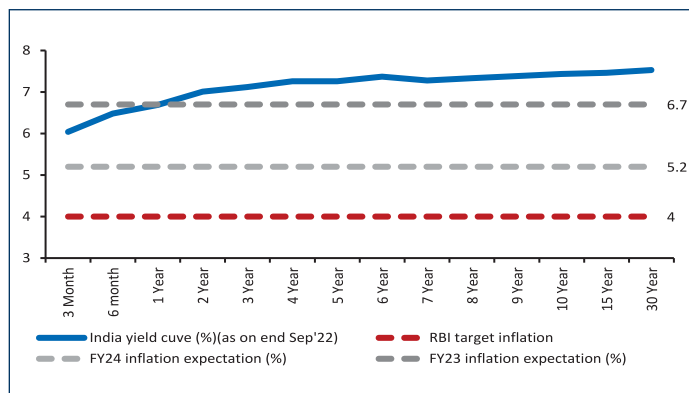


Source: Bloomberg

With an additional policy rate hike of 50 bps in the September review, the RBI has cumulatively increased the policy rate by 190 bps since May22. Alongside the shift in liquidity dynamics, the effective tightening has been higher as reflected by the shift in the overnight rate and other money market segments. At the same time, the MPC vote signals a debate on the sequencing of incremental rate hikes. The influence of spillover effects from policy actions of Advanced economy central banks has clearly had an influence even as domestic inflation dynamics warrant additional tightening. To the extent that these spillover effects could linger on for a while, the expectations surrounding our terminal rate could potentially move up marginally. The RBI has clearly articulated its intent to bring headline CPI below the 6% range and subsequently align closer to the target i.e 4%. The reference to the real policy rate based on forward looking CPI during the shift from neutral to accommodative stance in June 19 provides some guidance on the likely direction. Seen alongside RBI's recently published research, reaching a stage of forward looking real policy rate of 1% seems more likely to signal a pause in this cycle. Providing for a reasonable margin on the FY24 expected CPI and the possibility of policy tightening moving lockstep with the FED ( not in terms of magnitude) into Q1 CY23, we could potentially see the policy rate moving to around 6.40%-6.50% in this cycle. With the likely 3 quarter breach of the upper range of the CPI target band and subsequent report to the government on remedial actions, it is fair to expect that policy tightening would continue until at least headline CPI moves below 6%, which is expected to by Q1 CY23. While we expect re emphasis on the 4% target, given the expected soft patch of growth into FY24 from FY23 levels, a glide path is more likely over a 2 year period. A period of restrained reserve money growth and neutral liquidity is more likely alongside stable policy rates as the terminal rate is achieved.

In the near term, with higher inflation prints and a reasonably heavy auction calendar alongside external head winds, yields could move higher. The thesis of gradual addition to duration holds even as there could be a modest uptick in the terminal rate expectation. The broad factors underlying this are as follows:

1. "Higher for longer" remains our base case for policy rates in large Advanced economies such as US. Alongside continued balance sheet normalisation, episodes of volatility could continue with spill over effects. Expectation or hopes surrounding potential central bank pivot and pricing of rate cuts currently seem premature.
2. The RBI pivot on liquidity and policy rates has been timely and resolute. Recent commentary on anchoring inflation expectations and ensuring positive real rates provide comfort on taking a more medium term duration stance at this stage of the cycle. This needs to be seen alongside the already delivered policy tightening actions.
3. Near term challenges surrounding the evolution of CPI in coming months and external noise and spillovers, apart from domestic demand – supply dynamics warrant a gradual approach over the coming months. Spillover effects could arise largely from capital flows and resultant impact on the currency markets.
4. As we head into FY24, economic growth trajectory could influence the glidepath towards the 4% target. Hence a heavy handed approach towards the mid point is unlikely to materialise.
5. The adjustment in market rates over the recent months provide a much awaited scenario of positive real return across most tenors on the yield curve , basis expected FY24 CPI of around 5.0%- 5.50%.



6. Corporate bond spreads provide less relative value and is vulnerable to reasonable repricing as the new normal of more moderate liquidity situation plays out. Sovereign securities remain the best relative value segment currently.



## From the DMD & CBO's Desk

**Dear Friends,**

A slowdown in economic growth and risk of recession across the globe continues to be the news as Central Banks look towards more aggressive monetary policy measures to control inflation. However, everyone says our country is better placed to handle its impact than many others. The pandemic seems to be on the wane here and domestic businesses are optimistic about potentially large consumption spends in the upcoming festive season across all categories. The Government is actively seeking to attract global players like Apple to Make in India while retail and domestic institutional investors continue to buy into equity markets.

As our industry sees a rise in passive equity investing through index funds, passive debt investing is also seeing a keen interest. Similar to equity, passive debt solutions are sought by investors looking to stay invested for longer tenures with lower risk and costs. Target Maturity Funds have emerged as a viable option for those having a fixed tenure in mind for e.g., say 5 years, 7 years etc., wanting stable returns and liquidity. These funds invest usually in Central Government Securities, State Development Loans & PSU Bonds etc. so there is relatively lower risk. Their returns are fairly predictable and the securities in the portfolio are in line with the maturity of these funds (5 years, 7 years etc.) so there is low duration risk. Additionally, there is no lock-in for your investment if you need access to funds, however staying invested till maturity helps earn stable returns and helps you ride through any interest rate volatility. We have recently launched three Target Maturity Index Funds and are very confident that investors will take advantage of the many benefits they offer.

The mutual fund industry continues to evolve in an everchanging dynamic environment. At SBI Mutual Fund, we continue to innovate and keep pace with the consumer's changing investment needs because being customer centric is perhaps one of the most important pillars of growth for any business. Moving from offering products to offering mutual fund solutions is what is the need of the hour. So be it Children and Retirement oriented mutual funds or facilities like Systematic Withdrawal Plans, we must offer investors solutions which can help them achieve their goals.

The onset of the festive season gives us moments of happiness and a time to rejoice with our loved ones. It is also a time for us to be mindful and grateful of all that we have. Wishing all a Happy, Safe and Prosperous Diwali.

**Warm Regards,**

**D P Singh**

**DMD & CBO**

Snapshot of Equity Funds & Other Categories								
Scheme Name	SBI Blue Chip Fund	SBI Magnum ESG Fund (Previously known as SBI Magnum Equity Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
Ideal Investment Horizon	4 years +	3 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	08/03/2022	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Ms. Sohini Andani & *Mr. Mohit Jain	Mr. Rohit Shimpi & *Mr. Mohit Jain	Mr. R. Srinivasan & *Mr. Mohit Jain	Mr. R. Srinivasan & *Mr. Mohit Jain	Mr. Dinesh Balachandran & *Mr. Mohit Jain	Mr. Saurabh Pant & *Mr. Mohit Jain	Ms. Sohini Andani & *Mr. Mohit Jain	Mr. R. Srinivasan & *Mr. Mohit Jain
Managing Since	Sep-2010	Jan-2022	Jan-2022	March-2022	May-2018	Sep-2016	July-2010	Jan-2022
First Tier Benchmark	S&P BSE 100 Index (TRI)	Nifty ESG 100 TRI	S&P BSE 500 Index (TRI)	NIFTY 500 Multicap 50:25:25 TRI	S&P BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Fund Details as on 30 September 2022								
Month End AUM (₹ in Crores)	₹33,032.45	₹4,508.70	₹15,803.33	₹11,587.28	₹6,168.93	₹8,042.89	₹8,208.18	₹5,478.00
Portfolio Turnover	0.07	0.33	0.40	0.21	2.30	0.58	0.13	0.43
Standard Deviation*	22.19%	21.87%	21.71%	-	23.00%	23.78%	25.16%	16.18%
Beta*	0.99	0.98	0.95	-	0.97	0.98	0.94	0.86
Sharpe Ratio*	0.47	0.43	0.45	-	0.96	0.68	0.91	0.73
Expense Ratio	Regular- 1.65% Direct- 0.91%	Regular- 2.01% Direct- 1.34%	Regular- 1.80% Direct- 0.85%	Regular- 1.80% Direct- 0.80%	Regular- 1.86% Direct- 1.06%	Regular- 1.93% Direct- 1.09%	Regular- 1.87% Direct- 1.00%	Regular- 1.98% Direct- 1.25%
Portfolio Classification By Asset Allocation (%) as on 30 September 2022								
Large Cap (%)	80.96	74.67	62.22	35.28	29.54	34.22	4.56	21.19
Mid Cap (%)	13.12	18.83	16.75	31.19	21.65	37.84	65.29	34.79
Small Cap (%)	0.23	1.86	15.23	26.11	24.32	17.87	26.08	18.66
Unclassified (%)	-	-	-	-	-	-	-	-
Other Assets (%)	5.54	4.64	5.80	6.55	16.04	10.07	3.83	25.36
Portfolio Classification By Industry Allocation (%) as on 30 September 2022								
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services	31.53	Financial Services	27.97	Financial Services	20.04	Financial Services	16.57
	Automobile And Auto Components	13.11	Automobile And Auto Components	9.65	Automobile And Auto Components	12.00	Automobile And Auto Components	10.14
	Information Technology	8.10	Information Technology	9.65	Information Technology	8.45	Information Technology	9.96
	Healthcare	7.43	Healthcare	8.42	Healthcare	7.90	Healthcare	8.02
	Fast Moving Consumer Goods	6.64	Fast Moving Consumer Goods	7.31	Fast Moving Consumer Goods	6.72	Fast Moving Consumer Goods	7.53
	Oil, Gas & Consumable Fuels	6.40	Oil, Gas & Consumable Fuels	5.92	Oil, Gas & Consumable Fuels	6.25	Oil, Gas & Consumable Fuels	6.89
	Cash, Cash Equivalents And Others	5.54	Cash, Cash Equivalents And Others	4.32	Cash, Cash Equivalents And Others	5.36	Cash, Cash Equivalents And Others	6.09
	Capital Goods	4.70	Capital Goods	3.82	Capital Goods	5.29	Capital Goods	5.45
	Construction	4.23	Construction	3.47	Construction	5.00	Construction	5.03
	Construction Materials	2.96	Construction Materials	2.76	Construction Materials	3.44	Construction Materials	4.47
Other Details								
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. *Risk Free rate: RBI Overnight Mibor rate (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan   *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.								

09

# 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)
Fund Details as on 30 September 2022							
Month End AUM (Rs. in Crores)	₹27,621.06	₹14,505.10	₹10,869.85	₹1,680.48	₹3,667.18	₹435.41	₹454.88
Portfolio Turnover	0.30	0.38	0.17	0.25	1.15	0.43	0.56
Standard Deviation*	20.96%	23.49%	21.74%	20.00%	30.05%	23.88%	25.41%
Beta*	0.85	0.76	0.94	0.88	0.96	0.79	0.91
Sharpe Ratio*	0.55	0.98	0.58	0.96	0.30	0.34	0.71
Expense Ratio	Regular- 1.71% Direct- 0.70%	Regular- 1.74% Direct- 0.71%	Regular- 1.80%, Direct- 1.17%	Regular- 2.12%, Direct- 1.06%	Regular- 1.96%, Direct- 0.79%	Regular- 2.54%, Direct- 1.45%	Regular- 2.62%, Direct- 2.03%
Portfolio Classification By Asset Allocation (%) as on 30 September 2022							
Large Cap (%)	53.58	-	60.23	54.83	75.28	63.02	45.83
Mid Cap (%)	28.90	13.14	21.35	19.92	6.23	19.44	13.92
Small Cap (%)	4.40	72.53	11.88	22.90	10.71	15.79	33.95
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	12.41	14.33	6.54	2.35	7.78	1.75	6.30
Portfolio Classification By Industry Allocation (%) as on 30 September 2022							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 37.42 Healthcare 8.66 Telecommunication 7.99 Fast Moving Consumer Goods 7.48 Automobile And Auto Components 5.83 Chemicals 4.68 Power 4.35 Information Technology 4.32 Cash, Cash Equivalents And Others 4.31 Media, Entertainment & Publication 3.47	Capital Goods 19.24 Consumer Durables 14.58 Consumer Services 12.47 Cash, Cash Equivalents And Others 8.31 Chemicals 8.00 Construction 7.30 Derivatives 5.90 Fast Moving Consumer Goods 5.01 Automobile And Auto Components 4.90 Financial Services 4.58	Financial Services 28.25 Capital Goods 9.05 Information Technology 8.41 Automobile And Auto Components 7.86 Oil, Gas & Consumable Fuels 7.48 Healthcare 7.09 Cash, Cash Equivalents And Others 6.54 Construction 4.72 Power 3.64 Telecommunication 3.22	Healthcare 88.35 Chemicals 5.95 Consumer Services 3.35 Cash, Cash Equivalents And Others 1.94 Capital Goods 0.41	Financial Services 92.22 Cash, Cash Equivalents And Others 7.78	Financial Services 39.53 Capital Goods 17.92 Oil, Gas & Consumable Fuels 14.16 Power 13.20 Metals & Mining 8.94 Cash, Cash Equivalents And Others 4.50 Fast Moving Consumer Goods 1.75	Construction Materials 22.52 Chemicals 19.41 Oil, Gas & Consumable Fuels 14.40 Power 12.15 Metals & Mining 10.34 Cash, Cash Equivalents And Others 6.30 Fast Moving Consumer Goods 4.69 Utilities 3.89 Forest Materials 3.40 Textiles 2.90
Other Details							
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Snapshot of Equity Funds & Other Categories								
Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI Gold Fund	SBI International Access – US Equity FoF	SBI Nifty Index Fund	
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	NA	3 years +	
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021	17/01/2002	
Fund Manager	Mr. Bhavin Vithlani & *Mr. 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	Mr. Raviprakash Sharma & *Mr.Mohit Jain	
Managing Since	Jan-2022	Jun-2011	Jan-2022	Mar-2019	Sep-2011	March-2021	Feb-2011	
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	S&P BSE Teck Index (TRI)	Nifty 50 Index (TRI)	Price of Physical Gold	S&P 500 Index, after converting it to Indian Rupee	Nifty 50 Index (TRI)	
Fund Details as on 30 September 2022								
Month End AUM (Rs. in Crores)	₹900.47	₹1,123.29	₹2,507.52	₹131.35	₹1,138.45	₹832.68	₹2,830.44	
Portfolio Turnover	0.54	0.67	0.38	0.46	-	-	0.25	
Standard Deviation <sup>a</sup>	23.53%	23.15%	21.86%	18.84%	-	-	-	
Beta <sup>a</sup>	1.02	1.07	0.93	0.81	-	-	-	
Sharpe Ratio <sup>a</sup>	0.64	0.70	0.84	0.65	-	-	-	
Expense Ratio	Regular- 2.38% Direct- 1.92%	Regular- 2.35% Direct- 1.25%	Regular- 2.11% Direct- 0.92%	Regular- 0.75% Direct- 0.43%	Regular- 0.42%, Direct- 0.10%	Regular- 1.63%, Direct- 0.93%	Regular- 0.50%, Direct- 0.18%	
Portfolio Classification By Asset Allocation (%) as on 30 September 2022								
Large Cap (In %)	40.25	38.52	67.85	99.58	-	-	99.89	
Mid Cap (In %)	14.03	25.86	2.16	-	-	-	-	
Small Cap (In %)	38.81	23.97	4.70	-	ETF: 99.95	Overseas Mutual Fund: 100.10	-	
Unclassified (%)	-	-	-	-	-	-	-	
Other Assets (In %)	6.91	11.65	25.29	0.42	0.05	-0.10	0.04	
Portfolio Classification By Industry Allocation (%) as on 30 September 2022								
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods	25.12	Information Technology	74.27	Fast Moving Consumer Goods	26.72	Financial Services	36.78
	Construction Materials	33.31	Telecommunication	10.69	Healthcare	17.21	Information Technology	13.80
	Oil, Gas & Consumable Fuels	12.34	Consumer Durables	14.00	Financial Services	12.38	Oil, Gas & Consumable Fuels	12.45
	Construction	11.67	Cash, Cash Equivalents And Others	7.98	Information Technology	10.09	Fast Moving Consumer Goods	9.17
	Cash, Cash Equivalents And Others	10.67	Telecommunication	7.98	Power	8.58	Automobile And Auto Components	9.17
	Cash, Cash Equivalents And Others	6.91	Cash, Cash Equivalents And Others	4.71	Automobile And Auto Components	5.82	Automobile And Auto Components	5.83
	Telecommunication	6.60	Services	1.74	Oil, Gas & Consumable Fuels	3.70	Healthcare	4.06
	Financial Services	5.00	Financial Services	0.61	Telecommunication	3.45	Metals & Mining	3.85
	Power	4.35	Automobile And Auto Components	7.44	Construction Materials	3.13	Consumer Durables	3.43
	Automobile And Auto Components	4.08	Media, Entertainment & Publication	1.92	Metals & Mining	3.06	Construction	2.95
Metals & Mining	3.08	Derivatives	-2.29			Telecommunication	2.58	
Other Details								
Exit Load	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	For exit on or before 15 days from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	On or before 15 days - 1%	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 15 days from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.*Risk Free rate: FBIL Overnight Mibor rate (6.17% as on 30th September 2022) 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 1 *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.								

SBI

**BLUE CHIP FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in large cap stocks.
- Date of Allotment:** 14/02/2006
- Report As On:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 33,880.91 Crores
- AUM as on September 30, 2022**  
₹ 33,032.45 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>** : 22.19%  
**Beta<sup>#</sup>** : 0.99  
**Sharpe Ratio<sup>#</sup>** : 0.47

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

**Equity Turnover** : 0.07  
**Total Turnover** : 0.07  
**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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	34.5144
Reg-Plan-Growth	60.6706
Dir-Plan-IDCW	42.7703
Dir-Plan-Growth	65.9024

**LAST IDCW**

Face value: ₹10

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

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

**PORTFOLIO****Stock Name** (%) Of Total AUM**Equity Shares**

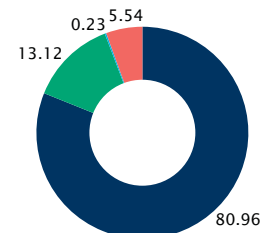
ICICI Bank Ltd.	7.95
HDFC Bank Ltd.	7.79
Infosys Ltd.	4.77
Reliance Industries Ltd.	4.52
ITC Ltd.	4.43
Larsen & Toubro Ltd.	4.23
Housing Development Finance Corporation Ltd.	3.46
HCL Technologies Ltd.	3.15
State Bank Of India	2.95
Mahindra & Mahindra Ltd.	2.86
Divi'S Laboratories Ltd.	2.81
Eicher Motors Ltd.	2.57
Axis Bank Ltd.	2.39
Bharti Airtel Ltd.	2.28
Britannia Industries Ltd.	2.21
Page Industries Ltd.	1.99
Shree Cement Ltd.	1.75
Cummins India Ltd.	1.6
Cipla Ltd.	1.59
Hindalco Industries Ltd.	1.54
ICICI Prudential Life Insurance Company Ltd.	1.49
Sona Blw Precision Forgings Ltd.	1.46
Sun Pharmaceutical Industries Ltd.	1.41
Cholamandalam Investment & Finance Co. Ltd.	1.4
Max Healthcare Institute Ltd.	1.33
HDFC Life Insurance Company Ltd.	1.31
Ultratech Cement Ltd.	1.21
DLF Ltd.	1.2
Thermax Ltd.	1.07
ICICI Lombard General Insurance Company Ltd.	1.06

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

Bharat Electronics Ltd.	1.04
SKF India Ltd.	0.99
Samvardhana Motherson International Ltd.	0.97
Schaeffler India Ltd.	0.96
Bajaj Auto Ltd.	0.96
Kotak Mahindra Bank Ltd.	0.93
Maruti Suzuki India Ltd.	0.9
Godrej Properties Ltd.	0.89
Hero Motocorp Ltd.	0.87
Motherson Sumi Wiring India Ltd.	0.83
TVS Motor Company Ltd.	0.73
Avenue Supermarts Ltd.	0.58
Coal India Ltd.	0.55
PI Industries Ltd.	0.54
Indian Oil Corporation Ltd.	0.49
Hindustan Petroleum Corporation Ltd.	0.44
Bharat Petroleum Corporation Ltd.	0.4
Life Insurance Corporation Of India	0.38
Aurobindo Pharma Ltd.	0.29
Shriram City Union Finance Ltd.	0.23
Zomato Ltd.	0.19
Tata Consultancy Services Ltd.	0.18
<b>Total</b>	<b>94.12</b>
<b>Warrants</b>	
HDFC Ltd.(Warrants)	0.19
<b>Total</b>	<b>0.19</b>
<b>Treasury Bills</b>	
91 Day T-Bill 27.10.22	0.15
<b>Total</b>	<b>0.15</b>
<b>Cash, Cash Equivalents And Others</b>	<b>5.54</b>
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	31.53
Automobile And Auto Components	13.11
Information Technology	8.10
Healthcare	7.43
Fast Moving Consumer Goods	6.64
Oil, Gas & Consumable Fuels	6.40
Capital Goods	4.70
Construction	4.23
Construction Materials	2.96
Telecommunication	2.28
Realty	2.09
Textiles	1.99
Metals & Mining	1.54
Consumer Services	0.77
Chemicals	0.54
Sovereign	0.15
Cash, Cash Equivalents And Others	5.54

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

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



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

- Long term capital appreciation.
  - Investment in equity and equity-related instruments of large cap companies.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

\*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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 4,612.21 Crores
- AUM as on September 30, 2022**  
₹ 4,508.70 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 ESG 100 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>** : 21.87%  
**Beta<sup>#</sup>** : 0.98  
**Sharpe Ratio<sup>#</sup>** : 0.43  
**Portfolio Turnover<sup>\*</sup>**  
 Equity Turnover : 0.33  
 Total Turnover : 0.33  
**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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	50.0304
Reg-Plan-Growth	159.9695
Dir-Plan-IDCW	61.8372
Dir-Plan-Growth	172.2482

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 (₹)
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

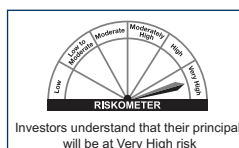
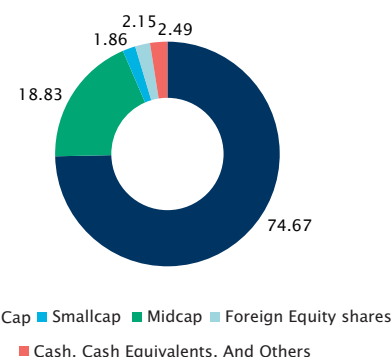
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Divi'S Laboratories Ltd.	2.06
ICICI Bank Ltd.	6.08	SBI Life Insurance Company Ltd.	1.94
Housing Development Finance Corporation Ltd.	5.89	Jubilant Foodworks Ltd.	1.87
Infosys Ltd.	4.80	Cummins India Ltd.	1.86
HDFC Bank Ltd.	4.54	Sona Blw Precision Forgings Ltd.	1.85
Axis Bank Ltd.	3.97	Cholamandalam Investment & Finance Co. Ltd.	1.79
Page Industries Ltd.	3.93	Reliance Industries Ltd.	1.69
Larsen & Toubro Ltd.	3.69	Hindalco Industries Ltd.	1.65
Eicher Motors Ltd.	3.34	L&T Technology Services Ltd.	1.59
Ultratech Cement Ltd.	3.26	Cipla Ltd.	1.48
Mahindra & Mahindra Ltd.	3.18	HDFC Asset Management Company Ltd.	1.47
Maruti Suzuki India Ltd.	3.17	PVR Ltd.	1.35
Kotak Mahindra Bank Ltd.	3.09	InterGlobe Aviation Ltd.	1.19
State Bank Of India	2.83	Schaeffler India Ltd.	1.00
ABB India Ltd.	2.74	Info Edge (India) Ltd.	0.90
Britannia Industries Ltd.	2.73	Timken India Ltd.	0.51
Tata Consultancy Services Ltd.	2.64	<b>Total</b>	<b>95.36</b>
TVS Motor Company Ltd.	2.52	<b>Foreign Equity Shares</b>	
Wipro Ltd.	2.45	Microsoft Corporation	2.15
FSN E-Commerce Ventures Ltd.	2.12	<b>Total</b>	<b>2.15</b>
Asian Paints Ltd.	2.11	<b>Cash, Cash Equivalents And Others</b>	<b>2.49</b>
Titan Company Ltd.	2.08	<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.60
Automobile And Auto Components	15.06
Information Technology	13.63
Capital Goods	5.11
Consumer Services	4.89
Consumer Durables	4.19
Textiles	3.93
Construction	3.69
Healthcare	3.54
Construction Materials	3.26
Fast Moving Consumer Goods	2.73
Oil, Gas & Consumable Fuels	1.69
Metals & Mining	1.65
Media, Entertainment & Publication	1.35
Services	1.19
Cash, Cash Equivalents And Others	2.49

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 16,202.13 Crores
- AUM as on September 30, 2022**  
₹ 15,803.33 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<sup>2</sup> : 21.71%  
Beta<sup>3</sup> : 0.95  
Sharpe Ratio<sup>4</sup> : 0.45  
Portfolio Turnover<sup>5</sup> : 0.40  
Equity Turnover : 0.40  
Total Turnover : 0.40

Total Turnover = Equity + Debt + Derivatives  
<sup>1</sup>Source: CRISIL Fund Analyser  
<sup>2</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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	33.3629
Reg-Plan-Growth	74.5080
Dir-Plan-IDCW	40.6163
Dir-Plan-Growth	81.2602

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

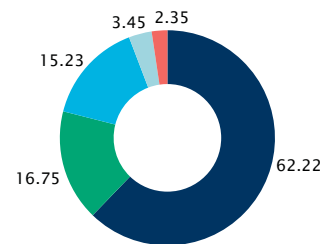
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd.	8.12
ITC Ltd.	5.80
State Bank Of India	5.35
Axis Bank Ltd.	5.06
HDFC Bank Ltd.	4.96
Reliance Industries Ltd.	4.26
Infosys Ltd.	3.95
The Indian Hotels Company Ltd.	2.50
Larsen & Toubro Ltd.	2.46
Bharti Airtel Ltd.	2.28
Hindalco Industries Ltd.	2.03
Cipla Ltd.	1.91
Carborundum Universal Ltd.	1.83
Page Industries Ltd.	1.79
Container Corporation Of India Ltd.	1.60
Bharat Petroleum Corporation Ltd.	1.59
Nuvoco Vistas Corporation Ltd.	1.58
Gail (India) Ltd.	1.58
Max Healthcare Institute Ltd.	1.56
Divi'S Laboratories Ltd.	1.40
Sona Blw Precision Forgings Ltd.	1.39
Maruti Suzuki India Ltd.	1.29
Tech Mahindra Ltd.	1.25
TVS Motor Company Ltd.	1.24
Sheela Foam Ltd.	1.23
ZF Commercial Vehicle Control Systems India Ltd.	1.20
Mahindra & Mahindra Ltd.	1.18
Bandhan Bank Ltd.	1.18
TTK Prestige Ltd.	1.15
SRF Ltd.	1.11

Stock Name	(%) Of Total AUM
V-Guard Industries Ltd.	1.08
PVR Ltd.	1.08
United Breweries Ltd.	1.07
Narayana Hrudayalaya Ltd.	1.05
ICICI Lombard General Insurance Company Ltd.	1.04
AIA Engineering Ltd.	1.03
Uno Minda Ltd.	1.01
Rossari Biotech Ltd.	1.01
G R Infra Projects Ltd.	1.01
HCL Technologies Ltd.	1.00
Oil & Natural Gas Corporation Ltd.	0.99
CESC Ltd.	0.99
ICICI Prudential Life Insurance Company Ltd.	0.97
Bharat Forge Ltd.	0.96
K.P.R. Mill Ltd.	0.91
Interglobe Aviation Ltd.	0.89
Relaxo Footwears Ltd.	0.86
Torrent Power Ltd.	0.83
Star Cement Ltd.	0.66
Camlin Fine Sciences Ltd.	0.64
Credit Access Grameen Ltd.	0.61
Life Insurance Corporation Of India	0.39
Cholamandalam Investment & Finance Co. Ltd.	0.18
Manappuram Finance Ltd.	0.11
<b>Total</b>	<b>94.20</b>
<b>Foreign Equity Shares</b>	
Alphabet Inc.	2.51
Microsoft Corporation	0.94
<b>Total</b>	<b>3.45</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.35</b>
<b>Grand Total</b>	<b>100.00</b>

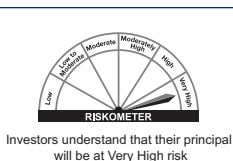
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.97
Information Technology	9.65
Oil, Gas & Consumable Fuels	8.42
Automobile And Auto Components	7.31
Fast Moving Consumer Goods	6.87
Healthcare	5.92
Consumer Durables	4.32
Capital Goods	3.82
Construction	3.47
Chemicals	2.76
Textiles	2.70
Consumer Services	2.50
Services	2.49
Telecommunication	2.28
Construction Materials	2.24
Metals & Mining	2.03
Power	1.82
Media, Entertainment & Publication	1.08
Cash, Cash Equivalents And Others	2.35

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



**SBI Flexicap Fund**  
This product is suitable for investors who are seeking<sup>1</sup>:

- 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

<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

**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:** 30/09/2022

**AAUM for the Month of September 2022**

₹ 11,708.36 Crores

**AUM as on September 30, 2022**

₹ 11,587.28 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 : 0.16

Total Turnover : 0.21

\*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 30th September 2022, 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	10.6376
Reg-Plan-Growth	10.6365
Dir-Plan-IDCW	10.7090
Dir-Plan-Growth	10.7094

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**

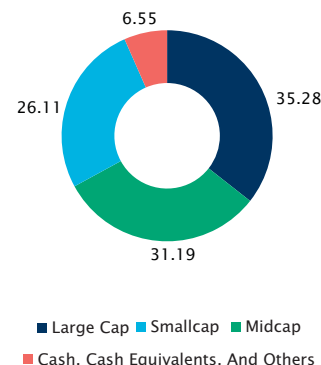
TVS Motor Company Ltd.	6.24
State Bank Of India	5.64
ICICI Bank Ltd.	5.21
Bajaj Finance Ltd.	4.44
Divi'S Laboratories Ltd.	4.16
TTK Prestige Ltd.	3.79
Page Industries Ltd.	3.37
Endurance Technologies Ltd.	3.32
K.P.R. Mill Ltd.	3.17
Axis Bank Ltd.	3.17
PVR Ltd.	3.11
Hindalco Industries Ltd.	3.04
ICICI Prudential Life Insurance Company Ltd.	3.00
Maruti Suzuki India Ltd.	2.97
Max Healthcare Institute Ltd.	2.78
Carborundum Universal Ltd.	2.71
Paradeep Phosphates Ltd.	2.55
Go Fashion (India) Ltd.	2.48
Deepak Nitrite Ltd.	2.46
V-Mart Retail Ltd.	2.43
Navin Fluorine International Ltd.	2.36
G R Infra Projects Ltd.	2.01
Sona Blw Precision Forgings Ltd.	2.00
Life Insurance Corporation Of India	2.00
Vedant Fashions Ltd.	1.92
V-Guard Industries Ltd.	1.91
United Breweries Ltd.	1.77

Stock Name (%) Of Total AUM

Interglobe Aviation Ltd.	1.65
Blue Star Ltd.	1.33
Timken India Ltd.	1.10
Mrs. Bectors Food Specialities Ltd.	1.10
Kalpataru Power Transmission Ltd.	1.06
NHPC Ltd.	0.93
Relaxo Footwears Ltd.	0.87
Aether Industries Ltd.	0.53
<b>Total</b>	<b>92.58</b>
<b>Government Securities</b>	
Government Of India	0.87
<b>Total</b>	<b>0.87</b>
<b>Cash, Cash Equivalents And Others</b>	<b>6.55</b>
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	23.46
Automobile And Auto Components	14.53
Consumer Durables	7.90
Chemicals	7.90
Healthcare	6.94
Consumer Services	6.83
Textiles	6.54
Capital Goods	3.81
Media, Entertainment & Publication	3.11
Construction	3.07
Metals & Mining	3.04
Fast Moving Consumer Goods	2.87
Services	1.65
Power	0.93
Sovereign	0.87
Cash, Cash Equivalents And Others	6.55

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

Investors understand that their principal will be at Very High risk

**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.



## 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 6,069.23 Crores
- AUM as on September 30, 2022**  
₹ 6,168.93 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*	: 23.00%
Beta*	: 0.97
Sharpe Ratio*	: 0.96
Portfolio Turnover*	
Equity Turnover	: 0.43
Total Turnover	: 2.30

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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	37.5927
Reg-Plan-Growth	216.7932
Dir-Plan-IDCW	48.6970
Dir-Plan-Growth	230.7437

### LAST IDCW

Face value: ₹10

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

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

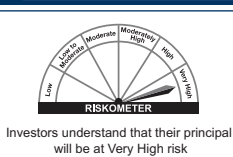
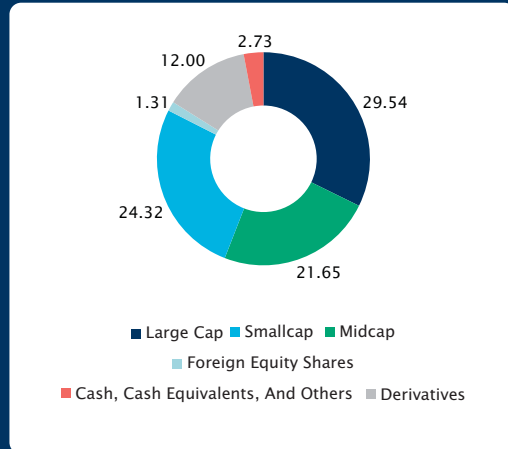
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>							
ICICI Bank Ltd.	3.70	-	3.70	Rallis India Ltd.	0.88	-	0.88
Tube Investments Of India Ltd.	3.39	-	3.39	Kalpitaru Power Transmission Ltd.	0.85	-	0.85
HDFC Bank Ltd.	3.34	-	3.34	Dr. Reddy'S Laboratories Ltd.	0.85	-	0.85
HCL Technologies Ltd.	2.53	-	2.53	Ingersoll Rand (India) Ltd.	0.82	-	0.82
State Bank Of India	2.24	-	2.24	Hero Motocorp Ltd.	0.82	-	0.82
Aster Dm Healthcare Ltd.	2.19	-	2.19	The Phoenix Mills Ltd.	0.75	-	0.75
ITC Ltd.	1.97	-	1.97	Motherson Sumi Wiring India Ltd.	0.72	-	0.72
CESC Ltd.	1.81	-	1.81	K.P.R. Mill Ltd.	0.66	-	0.66
Equitas Holdings Ltd.	1.80	-	1.80	Westlife Development Ltd.	0.65	-	0.65
Tech Mahindra Ltd.	1.78	-	1.78	Torrent Power Ltd.	0.63	-	0.63
Gail (India) Ltd.	1.76	-	1.76	Automotive Axles Ltd.	0.63	-	0.63
United Spirits Ltd.	1.71	-	1.71	Greenply Industries Ltd.	0.57	-	0.57
Mahindra & Mahindra Financial Services Ltd.	1.71	-	1.71	Lupin Ltd.	0.55	-	0.55
Axis Bank Ltd.	1.66	-	1.66	ICICI Prudential Life Insurance Company Ltd.	0.55	-	0.55
HDFC Ltd.	1.64	-	1.64	Punjab National Bank	0.53	-	0.53
Sanofi India Ltd.	1.51	-	1.51	JMC Projects (India) Ltd.	0.48	-	0.48
Neogen Chemicals Ltd.	1.41	-	1.41	Bharat Petroleum Corporation Ltd.	0.45	-	0.45
NHPC Ltd.	1.37	-	1.37	Aurobindo Pharma Ltd.	0.43	-	0.43
Carborundum Universal Ltd.	1.31	-	1.31	Prataap Snacks Ltd.	0.42	-	0.42
NMDC Ltd.	1.29	-	1.29	Andhra Paper Ltd.	0.38	-	0.38
Wendt (India) Ltd.	1.28	-	1.28	Prestige Estates Projects Ltd.	0.33	-	0.33
Bosch Ltd.	1.16	-	1.16	Tata Steel Ltd.	0.23	-	0.23
Aether Industries Ltd.	1.15	-	1.15	Biocon Ltd.	0.21	-	0.21
Bharti Airtel Ltd.	1.14	-	1.14	Dixon Technologies (India) Ltd.	0.12	-0.12	-
The Ramco Cements Ltd.	1.13	-	1.13	Sadbhav Engineering Ltd.	0.05	-	0.05
Gateway Distriparks Ltd.	1.10	-	1.10	Harsha Engineers International Ltd.	0.04	-	0.04
Indian Oil Corporation Ltd.	1.09	-	1.09	National Stock Exchange Of India Ltd.	-	-	-
V-Guard Industries Ltd.	1.07	-	1.07	-27-Oct-22	-	13.06	13.06
Kajaria Ceramics Ltd.	1.07	-	1.07	<b>Total</b>	<b>75.51</b>	<b>12.00</b>	<b>87.51</b>
Infosys Ltd.	1.05	-	1.05	<b>Foreign Equity Shares</b>			
Prism Johnson Ltd.	1.03	-	1.03	NETFlix Inc	1.31	-	-
Bank Of Baroda	1.03	-1.04	-0.01	<b>Total</b>	<b>1.31</b>	<b>-</b>	<b>-</b>
Ashiana Housing Ltd.	1.02	-	1.02	<b>Treasury Bills</b>			
Disa India Ltd.	0.98	-	0.98	91 Day T-Bill 03.11.22	2.42	-	-
ACC Ltd.	0.97	-	0.97	91 Day T-Bill 29.12.22	2.00	-	-
Alkem Laboratories Ltd.	0.96	0.10	1.06	182 Day T-Bill 15.12.22	1.44	-	-
LIC Housing Finance Ltd.	0.94	-	0.94	182 Day T-Bill 01.12.22	0.97	-	-
Ashok Leyland Ltd.	0.93	-	0.93	91 Day T-Bill 13.10.22	0.81	-	-
Indian Bank	0.90	-	0.90	364 Day T-Bill 02.11.22	0.81	-	-
Colgate Palmolive (India) Ltd.	0.90	-	0.90	<b>Total</b>	<b>8.45</b>	<b>-</b>	<b>-</b>
ESAB India Ltd.	0.89	-	0.89	<b>Cash, Cash Equivalents And Others</b>	<b>2.73</b>	<b>-</b>	<b>-</b>
				<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.04
Sovereign	8.45
Automobile And Auto Components	6.72
Healthcare	6.70
Capital Goods	6.25
Information Technology	5.36
Fast Moving Consumer Goods	5.00
Power	3.81
Chemicals	3.44
Oil, Gas & Consumable Fuels	3.30
Construction Materials	3.13
Consumer Durables	2.83
Realty	2.10
Metals & Mining	1.52
Construction	1.38
Media, Entertainment & Publication	1.31
Telecommunication	1.14
Services	1.10
Textiles	0.66
Consumer Services	0.65
Forest Materials	0.38
Derivatives	12.00
Cash, Cash Equivalents And Others	2.73

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

\*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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 7,942.77 Crores
- AUM as on September 30, 2022**  
₹ 8,042.89 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

**Standard Deviation\*** : 23.78%  
**Beta\*** : 0.98  
**Sharpe Ratio\*** : 0.68  
**Portfolio Turnover\***  
Equity Turnover : 0.36  
Total Turnover : 0.58  
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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	175.0237
Reg-Plan-Growth	387.4088
Dir-Plan-IDCW	213.7650
Dir-Plan-Growth	410.1258

### LAST IDCW

Face value: ₹10

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

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

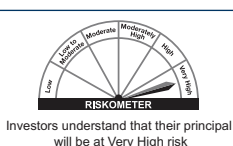
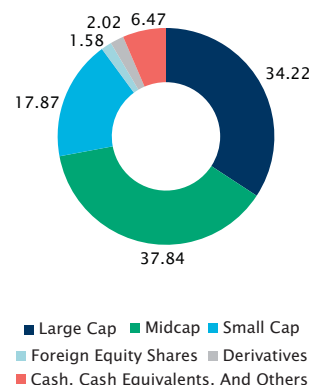
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Privi Speciality Chemicals Ltd.	1.03	-	1.03
ICICI Bank Ltd.	5.80	-	5.80	Motherhood Sumi Wiring India Ltd.	1.00	-	1.00
Page Industries Ltd.	4.56	-	4.56	Tega Industries Ltd.	0.99	-	0.99
HDFC Bank Ltd.	3.54	-	3.54	ICICI Prudential Life Insurance Company Ltd.	0.98	-	0.98
Infosys Ltd.	3.52	-	3.52	Sona Blw Precision Forgings Ltd.	0.94	-	0.94
The Indian Hotels Company Ltd.	3.40	-	3.40	Andhra Paper Ltd.	0.92	-	0.92
Reliance Industries Ltd.	3.26	-	3.26	Ganesha Ecosphere Ltd.	0.73	-	0.73
Bharti Airtel Ltd.	2.89	-	2.89	Equitas Small Finance Bank Ltd.	0.70	-	0.70
ITC Ltd.	2.69	-	2.69	Bandhan Bank Ltd.	0.66	-	0.66
State Bank Of India	2.51	-	2.51	Control Print Ltd.	0.50	-	0.50
Uno Minda Ltd.	2.44	-	2.44	NTPC Ltd.	0.40	-	0.40
Nuvoco Vistas Corporation Ltd.	2.41	-	2.41	Solar Industries India Ltd.	0.34	-	0.34
Ingersoll Rand (India) Ltd.	2.39	-	2.39	Oil & Natural Gas Corporation Ltd.	0.32	-	0.32
Emami Ltd.	2.39	-	2.39	Britannia Industries Ltd.	0.29	-	0.29
Sun Pharmaceutical Industries Ltd.	2.36	-	2.36	Hatsun Agro Product Ltd.	0.26	-	0.26
AIA Engineering Ltd.	2.31	-	2.31	Gayatri Bioorganics Ltd.	0.01	-	0.01
Ashok Leyland Ltd.	2.09	-	2.09	National Stock Exchange Of India Ltd.	-	0.69	0.69
Tube Investments Of India Ltd.	1.91	-	1.91	-27-Oct-22	-	0.87	0.87
Max Healthcare Institute Ltd.	1.87	-	1.87	ACC Ltd.-27-Oct-22	-	0.87	0.87
Container Corporation Of India Ltd.	1.77	-	1.77	<b>Total</b>	<b>89.93</b>	<b>2.02</b>	<b>91.95</b>
ZF Commercial Vehicle Control Systems India Ltd.	1.73	-	1.73	<b>Foreign Equity Shares</b>			
G R Infra Projects Ltd.	1.68	-	1.68	NETFLIX INC	1.58	-	-
Abbott India Ltd.	1.58	-	1.58	<b>Total</b>	<b>1.58</b>	-	-
Cipla Ltd.	1.53	-	1.53	<b>Cash, Cash Equivalents And Others</b>	<b>6.47</b>	-	-
Sheela Foam Ltd.	1.47	-	1.47	<b>Grand Total</b>	<b>100.00</b>		
United Breweries Ltd.	1.38	-	1.38				
Fortis Healthcare Ltd.	1.33	-	1.33				
Bharat Forge Ltd.	1.30	-	1.30				
Alkem Laboratories Ltd.	1.29	0.31	1.60				
Muthoot Finance Ltd.	1.28	0.15	1.43				
Relaxo Footwears Ltd.	1.25	-	1.25				
NMDC Ltd.	1.18	-	1.18				
Neogen Chemicals Ltd.	1.17	-	1.17				
Torrent Power Ltd.	1.15	-	1.15				
Axis Bank Ltd.	1.10	-	1.10				
HCL Technologies Ltd.	1.09	-	1.09				
Lemon Tree Hotels Ltd.	1.08	-	1.08				
Jindal Steel & Power Ltd.	1.07	-	1.07				
Triveni Turbine Ltd.	1.06	-	1.06				
The Ramco Cements Ltd.	1.03	-	1.03				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	16.57
Capital Goods	10.14
Healthcare	9.96
Automobile And Auto Components	8.02
Fast Moving Consumer Goods	7.01
Textiles	5.29
Information Technology	5.11
Consumer Services	4.48
Oil, Gas & Consumable Fuels	3.58
Construction Materials	3.44
Telecommunication	2.89
Consumer Durables	2.72
Chemicals	2.55
Metals & Mining	2.25
Services	1.77
Construction	1.68
Media, Entertainment & Publication	1.58
Power	1.55
Forest Materials	0.92
Derivatives	2.02
Cash, Cash Equivalents And Others	6.47

### 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 27,777.70 Crores
- AUM as on September 30, 2022**  
₹ 27,621.06 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\*** : 20.96%  
**Beta\*** : 0.85  
**Sharpe Ratio\*** : 0.55  
**Portfolio Turnover\***  
 Equity Turnover : 0.24  
 Total Turnover : 0.30  
 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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	42.2000
Reg-Plan-Growth	230.7184
Dir-Plan-IDCW	61.6129
Dir-Plan-Growth	252.8291

**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.

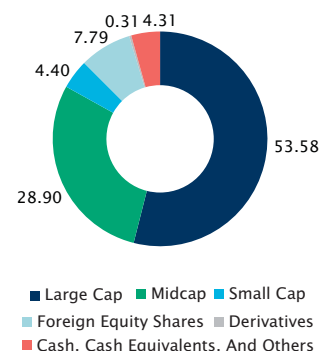
**PORTFOLIO**

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>			
Bharti Airtel Ltd.	7.99	-	7.99
ICICI Bank Ltd.	7.49	-	7.49
State Bank Of India	5.77	-	5.77
Bajaj Finance Ltd.	5.58	-	5.58
Muthoot Finance Ltd.	5.45	0.31	5.76
HDFC Bank Ltd.	5.15	-	5.15
Divi'S Laboratories Ltd.	4.97	-	4.97
Solar Industries India Ltd.	4.68	-	4.68
Kotak Mahindra Bank Ltd.	4.61	-	4.61
Procter & Gamble Hygiene And Health Care Ltd.	4.53	-	4.53
Max Healthcare Institute Ltd.	3.69	-	3.69
Page Industries Ltd.	3.41	-	3.41
ICICI Lombard General Insurance Company Ltd.	3.37	-	3.37
Maruti Suzuki India Ltd.	3.2	-	3.2
Delhivery Ltd.	3.03	-	3.03
Hatsun Agro Product Ltd.	2.95	-	2.95
NHPC Ltd.	2.76	-	2.76
ZF Commercial Vehicle Control Systems India Ltd.	2.63	-	2.63
Relaxo Footwears Ltd.	2.26	-	2.26

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Medplus Health Services Ltd.	1.77	-	1.77
Torrent Power Ltd.	1.59	-	1.59
<b>Total</b>	<b>86.88</b>	<b>0.31</b>	<b>87.19</b>
<b>Foreign Equity Shares</b>			
Alphabet Inc.	4.32	-	-
NETflix Inc	3.47	-	-
<b>Total</b>	<b>7.79</b>	<b>-</b>	<b>-</b>
<b>Treasury Bills</b>			
182 Day T-Bill 03.11.22	0.71	-	-
<b>Total</b>	<b>0.71</b>	<b>-</b>	<b>-</b>
<b>Cash, Cash Equivalents And Others</b>			
	<b>4.31</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>		

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

Financial Services	37.42
Healthcare	8.66
Telecommunication	7.99
Fast Moving Consumer Goods	7.48
Automobile And Auto Components	5.83
Chemicals	4.68
Power	4.35
Information Technology	4.32
Media, Entertainment & Publication	3.47
Textiles	3.41
Services	3.03
Consumer Durables	2.26
Consumer Services	1.77
Sovereign	0.71
Derivatives	0.31
Cash, Cash Equivalents And Others	4.31

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

**SBI Focused Equity Fund**

This product is suitable for investors who are seeking^:

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

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

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

# SBI

## MAGNUM MIDCAP FUND

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 29/03/2005

#### • Report As On: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 8,278.34 Crores

#### • AUM as on September 30, 2022

₹ 8,208.18 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>a</sup> : 25.16%

Beta<sup>a</sup> : 0.94

Sharpe Ratio<sup>a</sup> : 0.91

#### Portfolio Turnover\*

Equity Turnover : 0.13

Total Turnover : 0.13

Total Turnover = Equity + Debt + Derivatives

<sup>a</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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	60.7150
Reg-Plan-Growth	148.5913
Dir-Plan-IDCW	92.1422
Dir-Plan-Growth	162.5265

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

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

##### Equity Shares

Tube Investments Of India Ltd.	5.68
Page Industries Ltd.	5.56
CRISIL Ltd.	4.78
Schaeffler India Ltd.	4.71
Sheela Foam Ltd.	4.56
Carborundum Universal Ltd.	3.39
Thermax Ltd.	3.34
The Indian Hotels Company Ltd.	3.31
Cholamandalam Investment & Finance Co. Ltd.	3.04
Max Healthcare Institute Ltd.	2.75
Coromandel International Ltd.	2.43
Sona Blw Precision Forgings Ltd.	2.30
JK Cement Ltd.	2.29
Procter & Gamble Hygiene And Health Care Ltd.	2.20
Triveni Turbine Ltd.	2.16
SKF India Ltd.	2.02
Tatva Chintan Pharma Chem Ltd.	2.00
The Phoenix Mills Ltd.	1.90
TVS Motor Company Ltd.	1.89
Gujarat State Petronet Ltd.	1.74
Bharat Forge Ltd.	1.70
Torrent Power Ltd.	1.65
The Ramco Cements Ltd.	1.59
Endurance Technologies Ltd.	1.56
PI Industries Ltd.	1.46
ZF Commercial Vehicle Control Systems India Ltd.	1.43
ABB India Ltd.	1.42
The Federal Bank Ltd.	1.37
Crompton Greaves Consumer Electricals Ltd.	1.36
Gokaldas Exports Ltd.	1.33
Godrej Properties Ltd.	1.31
Mahindra & Mahindra Financial Services Ltd.	1.26
HDFC Bank Ltd.	1.21
Aether Industries Ltd.	1.07

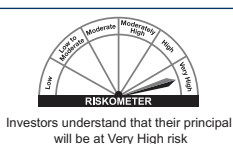
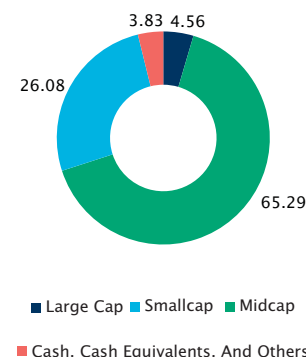
#### Stock Name (%) Of Total AUM

Uno Minda Ltd.	1.04
City Union Bank Ltd.	1.01
Hatsun Agro Product Ltd.	0.97
Medplus Health Services Ltd.	0.85
Pfizer Ltd.	0.83
Sanofi India Ltd.	0.71
Oberoof Realty Ltd.	0.65
Prism Johnson Ltd.	0.64
Shriram City Union Finance Ltd.	0.63
Nuvoco Vistas Corporation Ltd.	0.60
G R Infra Projects Ltd.	0.60
National Aluminium Company Ltd.	0.59
Chemplast Sanmar Ltd.	0.57
Natco Pharma Ltd.	0.55
Dodla Dairy Ltd.	0.51
Indian Bank	0.49
Sundaram Finance Ltd.	0.42
Mangalam Cement Ltd.	0.33
Info Edge (India) Ltd.	0.31
Swaraj Engines Ltd.	0.30
NCC Ltd.	0.30
Housing And Urban Development Corporation Ltd.	0.24
NRB Bearings Ltd.	0.21
Glaxosmithkline Pharmaceuticals Ltd.	0.19
Happiest Minds Technologies Ltd.	0.18
Indigo Paints Ltd.	0.17
LIC Housing Finance Ltd.	0.15
Oil India Ltd.	0.12
<b>Total</b>	<b>95.93</b>
<b>Treasury Bills</b>	
91 Day T-Bill 27.10.22	0.24
<b>Total</b>	<b>0.24</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.83</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	18.61
Financial Services	14.60
Capital Goods	14.54
Chemicals	7.53
Textiles	6.89
Consumer Durables	6.09
Construction Materials	5.45
Healthcare	5.03
Consumer Services	4.47
Realty	3.86
Fast Moving Consumer Goods	3.68
Oil, Gas & Consumable Fuels	1.86
Power	1.65
Construction	0.90
Metals & Mining	0.59
Sovereign	0.24
Information Technology	0.18
Cash, Cash Equivalents And Others	3.83

### 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: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 5,507.62 Crores

#### • AUM as on September 30, 2022

₹ 5,478.00 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\* : 16.18%

Beta\* : 0.86

Sharpe Ratio\* : 0.73

#### Portfolio Turnover\*

Equity Turnover : 0.43

Total Turnover : 0.43

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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	88.1060
Reg-Plan-Growth	288.4074
Dir-Plan-IDCW	111.2646
Dir-Plan-Growth	311.6956

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

Stock Name (%) Of Total AUM

#### Equity Shares

Maruti Suzuki India Ltd.	7.58
Hindustan Unilever Ltd.	7.39
Procter & Gamble Hygiene And Health Care Ltd.	6.85
Grindwell Norton Ltd.	6.78
Schaeffler India Ltd.	5.28
Divi'S Laboratories Ltd.	5.21
SKF India Ltd.	5.13
United Breweries Ltd.	4.36
CCL Products (India) Ltd.	3.67
Aether Industries Ltd.	3.49
Timken India Ltd.	3.31
Page Industries Ltd.	3.24
Abbott India Ltd.	3.15
Westlife Development Ltd.	2.62
ZF Commercial Vehicle Control Systems India Ltd.	2.54
ESAB India Ltd.	1.67
Kennametal India Ltd.	1.36
Nestle India Ltd.	1.01
<b>Total</b>	<b>74.64</b>

Stock Name (%) Of Total AUM

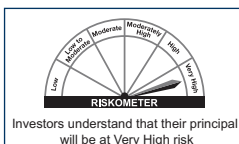
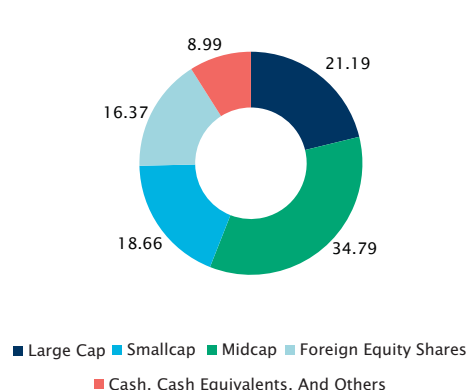
#### Foreign Equity Shares

NETflix Inc	6.07
Alphabet Inc.	5.51
Microsoft Corporation	2.79
Nvidia Corporation	2.00
<b>Total</b>	<b>16.37</b>
<b>Cash, Cash Equivalents And Others</b>	<b>8.99</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	23.28
Capital Goods	18.25
Automobile And Auto Components	15.40
Information Technology	10.30
Healthcare	8.36
Media, Entertainment & Publication	6.07
Chemicals	3.49
Textiles	3.24
Consumer Services	2.62
Cash, Cash Equivalents And Others	8.99

### 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.

# SBI

## SMALL CAP FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in small cap stocks.
- Date of Allotment:** 09/09/2009
- Report As On:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 14,526.07 Crores
- AUM as on September 30, 2022**  
₹ 14,505.10 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\* : 23.49%  
Beta\* : 0.76  
Sharpe Ratio\* : 0.98  
Portfolio Turnover\* : 0.14  
Equity Turnover : 0.38  
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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	67.2250
Reg-Plan-Growth	113.7914
Dir-Plan-IDCW	86.5026
Dir-Plan-Growth	126.7384

### LAST IDCW

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.

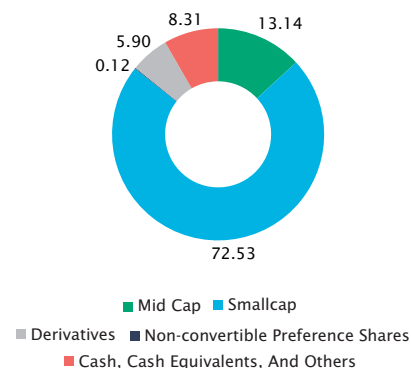
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Vst Industries Ltd.	1.44	-	1.44
Vedant Fashions Ltd.	3.73	-	3.73	Rossari Biotech Ltd.	1.35	-	1.35
Blue Star Ltd.	3.49	-	3.49	City Union Bank Ltd.	1.32	-	1.32
Fine Organic Industries Ltd.	3.37	-	3.37	Dodla Dairy Ltd.	1.30	-	1.30
Rajratan Global Wire Ltd.	3.12	-	3.12	Ahluwalia Contracts (India) Ltd.	1.30	-	1.30
Sheela Foam Ltd.	3.11	-	3.11	Relaxo Footwears Ltd.	1.25	-	1.25
Carborundum Universal Ltd.	3.06	-	3.06	KNR Constructions Ltd.	1.22	-	1.22
Lemon Tree Hotels Ltd.	2.99	-	2.99	Ratnamani Metals & Tubes Ltd.	1.11	-	1.11
Elgi Equipments Ltd.	2.91	-	2.91	Chemplast Sanmar Ltd.	1.11	-	1.11
V-Guard Industries Ltd.	2.85	-	2.85	CSB Bank Ltd.	1.06	-	1.06
Timken India Ltd.	2.51	-	2.51	Star Cement Ltd.	1.02	-	1.02
Triveni Turbine Ltd.	2.50	-	2.50	Nuvoco Vistas Corporation Ltd.	0.94	-	0.94
Chalet Hotels Ltd.	2.37	-	2.37	Brigade Enterprises Ltd.	0.78	-	0.78
G R Infra Projects Ltd.	2.28	-	2.28	Ge T&D India Ltd.	0.73	-	0.73
PVR Ltd.	2.27	-	2.27	Engineers India Ltd.	0.51	-	0.51
ESAB India Ltd.	2.27	-	2.27	Garware Technical Fibres Ltd.	0.50	-	0.50
Narayana Hrudayalaya Ltd.	2.19	-	2.19	Thangamayil Jewellery Ltd.	0.49	-	0.49
Navin Fluorine International Ltd.	2.17	-	2.17	Westlife Development Ltd.	0.47	-	0.47
Hatsun Agro Product Ltd.	2.06	-	2.06	Alembic Ltd.	0.46	-	0.46
Grindwell Norton Ltd.	2.05	-	2.05	Anand Rathi Wealth Ltd.	0.32	-	0.32
Kalpataru Power Transmission Ltd.	1.99	-	1.99	Zydus Wellness Ltd.	0.21	-	0.21
Finolex Industries Ltd.	1.98	-	1.98	National Stock Exchange Of India Ltd.-27-Oct-22	-	5.90	5.90
TTK Prestige Ltd.	1.92	-	1.92	<b>Total</b>	<b>85.67</b>	<b>5.90</b>	<b>91.57</b>
LIC Housing Finance Ltd.	1.88	-	1.88	<b>Non-Convertible Preference Shares</b>			
ZF Commercial Vehicle Control Systems India Ltd.	1.78	-	1.78	Shreno Ltd.	0.12	-	-
Cms Infosystems Ltd.	1.55	-	1.55	<b>Total</b>	<b>0.12</b>	-	-
Hawkins Cookers Ltd.	1.47	-	1.47	<b>Cash, Cash Equivalents</b>			
Go Fashion (India) Ltd.	1.46	-	1.46	<b>And Others</b>	<b>8.31</b>	-	-
V-Mart Retail Ltd.	1.45	-	1.45	<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	19.24
Consumer Durables	14.58
Consumer Services	12.47
Chemicals	8.00
Construction	7.30
Fast Moving Consumer Goods	5.01
Automobile And Auto Components	4.90
Financial Services	4.58
Media, Entertainment & Publication	2.27
Healthcare	2.19
Construction Materials	1.96
Services	1.55
Realty	1.24
Textiles	0.50
Derivatives	5.90
Cash, Cash Equivalents And Others	8.31

### 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: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 11,163.87 Crores

#### • AUM as on September 30, 2022

₹ 10,869.85 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\* : 21.74%

Beta\* : 0.94

Sharpe Ratio\* : 0.58

#### Portfolio Turnover\*

Equity Turnover : 0.17

Total Turnover : 0.17

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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	50.4960
Reg-Plan-Growth	223.8392
Dir-Plan-IDCW	65.4024
Dir-Plan-Growth	237.3783

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
17-Mar-22 (Reg Plan)	5.00	48.7233
17-Mar-22 (Dir Plan)	6.50	62.9052
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

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.	5.88
Larsen & Toubro Ltd.	4.20
Reliance Industries Ltd.	4.02
Mahindra & Mahindra Ltd.	3.99
State Bank Of India	3.75
Cipla Ltd.	3.49
Cummins India Ltd.	3.40
ICICI Prudential Life Insurance Company Ltd.	3.34
Infosys Ltd.	3.29
Bharti Airtel Ltd.	3.22
Axis Bank Ltd.	3.03
HDFC Bank Ltd.	2.84
ITC Ltd.	2.70
Tech Mahindra Ltd.	2.47
ABB India Ltd.	2.03
Mahindra & Mahindra Financial Services Ltd.	1.92
NTPC Ltd.	1.91
AIA Engineering Ltd.	1.90
Torrent Power Ltd.	1.73
Lupin Ltd.	1.68
The Phoenix Mills Ltd.	1.65
The Federal Bank Ltd.	1.63
Ge T&D India Ltd.	1.49
Wipro Ltd.	1.38
Tata Motors Dvr Ltd.	1.37
Gail (India) Ltd.	1.34
Ambuja Cements Ltd.	1.30
Rallis India Ltd.	1.29
Equitas Small Finance Bank Ltd.	1.28
HCL Technologies Ltd.	1.27

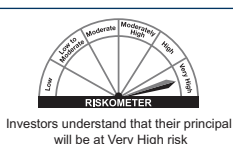
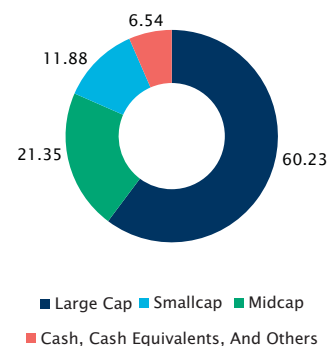
#### Stock Name (% Of Total AUM)

Sundaram Clayton Ltd.	1.21
ACC Ltd.	1.13
Multi Commodity Exchange Of India Ltd.	1.11
Indian Bank	1.10
Indian Oil Corporation Ltd.	1.07
Container Corporation Of India Ltd.	1.06
Chemplast Sanmar Ltd.	1.05
Bharat Petroleum Corporation Ltd.	1.05
Tata Motors Ltd.	0.99
DLF Ltd.	0.98
Punjab National Bank	0.76
Aster Dm Healthcare Ltd.	0.70
ICICI Lombard General Insurance Company Ltd.	0.68
Tata Steel Ltd.	0.64
Strides Pharma Science Ltd.	0.62
Sanofi India Ltd.	0.60
Crompton Greaves Consumer Electricals Ltd.	0.58
Prism Johnson Ltd.	0.55
IRB Infrastructure Developers Ltd.	0.52
Hindustan Copper Ltd.	0.41
Computer Age Management Services Ltd.	0.38
VA Tech Wabag Ltd.	0.37
Exide Industries Ltd.	0.30
PB Fintech Ltd.	0.28
The New India Assurance Company Ltd.	0.27
Grindwell Norton Ltd.	0.23
Zomato Ltd.	0.03
<b>Total</b>	<b>93.46</b>
<b>Cash, Cash Equivalents And Others</b>	<b>6.54</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.25
Capital Goods	9.05
Information Technology	8.41
Automobile And Auto Components	7.86
Oil, Gas & Consumable Fuels	7.48
Healthcare	7.09
Construction	4.72
Power	3.64
Telecommunication	3.22
Construction Materials	2.98
Fast Moving Consumer Goods	2.70
Realty	2.63
Chemicals	2.34
Services	1.06
Metals & Mining	1.05
Consumer Durables	0.58
Utilities	0.37
Consumer Services	0.03
Cash, Cash Equivalents And Others	6.54

### 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 1,678.74 Crores
- AUM as on September 30, 2022**  
₹ 1,680.48 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\*** : 20.00%  
**Beta\*** : 0.88  
**Sharpe Ratio\*** : 0.96

#### Portfolio Turnover\*

Equity Turnover : 0.25  
Total Turnover : 0.25

*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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	137.1255	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	217.6789	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	168.1226	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	241.9824	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.		

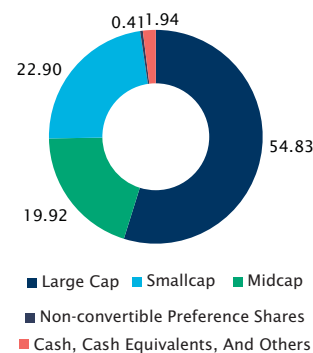
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		<b>Non-Convertible Preference Shares</b>	
Sun Pharmaceutical Industries Ltd.	15.81	Shreno Ltd.	0.41
Cipla Ltd.	10.35	<b>Total</b>	<b>0.41</b>
Max Healthcare Institute Ltd.	9.24	<b>Cash, Cash Equivalents And Others</b>	<b>1.94</b>
Dr. Reddy'S Laboratories Ltd.	8.26	<b>Grand Total</b>	<b>100.00</b>
Apollo Hospitals Enterprise Ltd.	7.30		
Aether Industries Ltd.	5.95		
Divi'S Laboratories Ltd.	5.29		
Rainbow Children'S Medicare Ltd.	4.50		
Torrent Pharmaceuticals Ltd.	4.08		
Alkem Laboratories Ltd.	3.90		
JB Chemicals & Pharmaceuticals Ltd.	3.77		
Gland Pharma Ltd.	3.74		
Abbott India Ltd.	3.64		
Medplus Health Services Ltd.	3.35		
Fortis Healthcare Ltd.	3.14		
Narayana Hrudayalaya Ltd.	2.57		
AMI Organics Ltd.	1.47		
Gufic Biosciences Ltd.	1.29		
<b>Total</b>	<b>97.65</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	88.35
Chemicals	5.95
Consumer Services	3.35
Capital Goods	0.41
Cash, Cash Equivalents And Others#	1.94

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

^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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 3,759.84 Crores
- AUM as on September 30, 2022**  
₹ 3,667.18 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\* : 30.05%  
Beta\* : 0.96  
Sharpe Ratio\* : 0.30

**Portfolio Turnover\***  
Equity Turnover : 1.07  
Total Turnover : 1.15  
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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.4974
Reg-Plan-Growth	25.0520
Dir-Plan-IDCW	24.2406
Dir-Plan-Growth	27.1187

### LAST IDCW

Face value: ₹10

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

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

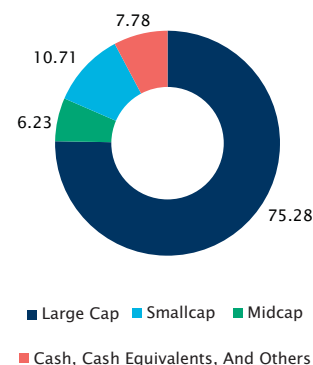
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		<b>Warrants</b>	
ICICI Bank Ltd.	19.72	HDFC Ltd.(Warrants)	0.32
HDFC Bank Ltd.	15.61	<b>Total</b>	<b>0.32</b>
State Bank Of India	9.75	<b>Cash, Cash Equivalents And Others</b>	<b>7.78</b>
Axis Bank Ltd.	9.52	<b>Grand Total</b>	<b>100.00</b>
SBI Cards & Payment Services Ltd.	4.19		
Bandhan Bank Ltd.	3.64		
LIC Housing Finance Ltd.	3.49		
SBI Life Insurance Company Ltd.	3.41		
ICICI Lombard General Insurance Company Ltd.	3.22		
Kotak Mahindra Bank Ltd.	2.88		
Cholamandalam Financial Holdings Ltd.	2.85		
Credit Access Grameen Ltd.	2.65		
The Federal Bank Ltd.	2.56		
Cholamandalam Investment & Finance Co. Ltd.	1.98		
Manappuram Finance Ltd.	1.82		
Karur Vysya Bank Ltd.	1.36		
City Union Bank Ltd.	1.20		
Indusind Bank Ltd.	1.04		
CSB Bank Ltd.	0.83		
Indian Bank	0.18		
<b>Total</b>	<b>91.90</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	92.22
Cash, Cash Equivalents And Others	7.78

### 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 457.26 Crores
- AUM as on September 30, 2022**  
₹ 435.41 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 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\*** : 23.88%  
**Beta\*** : 0.79  
**Sharpe Ratio\*** : 0.34  
**Portfolio Turnover\***  
 Equity Turnover : 0.43  
 Total Turnover : 0.43

*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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE		LAST IDCW		
		Face value: ₹10		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	13.9328	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	13.9345	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	14.8559	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	14.8764	25-Jul-08	2.00	17.1400

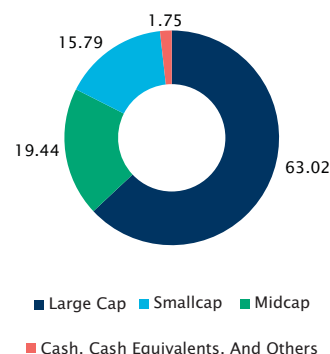
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
State Bank Of India	16.39	Steel Authority Of India Ltd.	2.38
NTPC Ltd.	8.31	Indian Oil Corporation Ltd.	1.97
Mazagon Dock Shipbuilders Ltd.	7.05	LIC Housing Finance Ltd.	1.55
Bharat Electronics Ltd.	5.85	Gail (India) Ltd.	1.19
Indian Bank	5.56	Chennai Petroleum Corporation Ltd.	1.05
Hindustan Aeronautics Ltd.	5.02	<b>Total</b>	<b>98.25</b>
Bank Of Baroda	4.95	<b>Cash, Cash Equivalents And Others</b>	<b>1.75</b>
Power Grid Corporation Of India Ltd.	4.89	<b>Grand Total</b>	<b>100.00</b>
SBI Life Insurance Company Ltd.	4.50		
Container Corporation Of India Ltd.	4.50		
Hindustan Copper Ltd.	4.16		
Bharat Petroleum Corporation Ltd.	3.86		
Can Fin Homes Ltd.	3.53		
Coal India Ltd.	3.17		
Punjab National Bank	3.05		
Oil & Natural Gas Corporation Ltd.	2.92		
National Aluminium Company Ltd.	2.40		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.53
Capital Goods	17.92
Oil, Gas & Consumable Fuels	14.16
Power	13.20
Metals & Mining	8.94
Services	4.50
Cash, Cash Equivalents And Others	1.75

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

#### SBI PSU Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
  - Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI

**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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 470.12 Crores
- AUM as on September 30, 2022**  
₹ 454.88 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**

**Standard Deviation<sup>a</sup>** : 25.41%  
**Beta<sup>a</sup>** : 0.91  
**Sharpe Ratio<sup>a</sup>** : 0.71  
**Portfolio Turnover<sup>a</sup>**  
 Equity Turnover : 0.56  
 Total Turnover : 0.56

*Total Turnover = Equity + Debt + Derivatives*  
<sup>a</sup>Source: CRISIL Fund Analyser  
<sup>a</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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	38.0036
Reg-Plan-Growth	66.9527
Dir-Plan-IDCW	40.5430
Dir-Plan-Growth	71.2467

**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

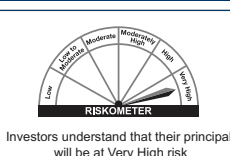
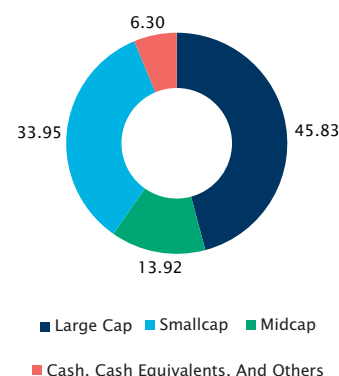
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Power Grid Corporation Of India Ltd.	2.57
Ambuja Cements Ltd.	8.50	Tata Power Company Ltd.	2.55
NTPC Ltd.	7.03	National Aluminium Company Ltd.	2.35
Neogen Chemicals Ltd.	5.31	Hindustan Copper Ltd.	1.89
ACC Ltd.	5.31	Oil & Natural Gas Corporation Ltd.	1.67
Reliance Industries Ltd.	5.25	<b>Total</b>	<b>93.70</b>
CCL Products (India) Ltd.	4.69	<b>Cash, Cash Equivalents And Others</b>	<b>6.30</b>
Ultratech Cement Ltd.	4.68	<b>Grand Total</b>	<b>100.00</b>
Coal India Ltd.	4.55		
Paradeep Phosphates Ltd.	4.48		
The India Cements Ltd.	4.03		
Antony Waste Handling Cell Ltd.	3.89		
Tata Steel Ltd.	3.44		
Andhra Paper Ltd.	3.40		
Clean Science & Technology Ltd.	3.36		
Rossari Biotech Ltd.	3.21		
Aether Industries Ltd.	3.05		
Indian Oil Corporation Ltd.	2.93		
K.P.R. Mill Ltd.	2.90		
Hindalco Industries Ltd.	2.66		

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

Construction Materials	22.52
Chemicals	19.41
Oil, Gas & Consumable Fuels	14.40
Power	12.15
Metals & Mining	10.34
Fast Moving Consumer Goods	4.69
Utilities	3.89
Forest Materials	3.40
Textiles	2.90
Cash, Cash Equivalents And Others	6.30

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

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

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

<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

## 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:** 30/09/2022
- AUM for the Month of September 2022**  
₹ 916.00 Crores
- AUM as on September 30, 2022**  
₹ 900.47 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\*** : 23.53%  
**Beta\*** : 1.02  
**Sharpe Ratio\*** : 0.64  
**Portfolio Turnover\***  
 Equity Turnover : 0.54  
 Total Turnover : 0.54  
 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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	23.5437
Reg-Plan-Growth	26.4663
Dir-Plan-IDCW	24.8250
Dir-Plan-Growth	28.0502

### LAST IDCW

Face value: ₹10

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

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

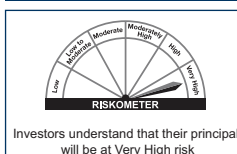
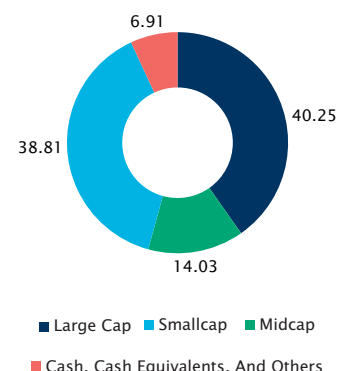
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		MRF Ltd.	2.09
Reliance Industries Ltd.	7.92	Ahlwalia Contracts (India) Ltd.	2.09
Bharti Airtel Ltd.	6.60	Gail (India) Ltd.	2.06
Larsen & Toubro Ltd.	5.13	ZF Commercial Vehicle Control Systems India Ltd.	1.99
Ultratech Cement Ltd.	3.90	JMC Projects (India) Ltd.	1.77
Carborundum Universal Ltd.	3.73	AIA Engineering Ltd.	1.76
Shree Cement Ltd.	3.50	The Ramco Cements Ltd.	1.74
Nuvoco Vistas Corporation Ltd.	3.20	GE T&D India Ltd.	1.71
Ingersoll Rand (India) Ltd.	3.19	Bharat Petroleum Corporation Ltd.	1.69
Tega Industries Ltd.	2.95	Kalpataru Power Transmission Ltd.	1.68
Chalet Hotels Ltd.	2.75	Delhivery Ltd.	1.67
ICICI Bank Ltd.	2.63	Tata Steel Ltd.	1.65
Kennametal India Ltd.	2.45	ESAB India Ltd.	1.56
HDFC Bank Ltd.	2.37	Hindalco Industries Ltd.	1.43
Disa India Ltd.	2.32	Adani Ports And Special Economic Zone Ltd.	1.37
Triveni Turbine Ltd.	2.30	Wendt (India) Ltd.	0.86
Grindwell Norton Ltd.	2.29	<b>Total</b>	<b>93.09</b>
Max Healthcare Institute Ltd.	2.28	<b>Cash, Cash Equivalents And Others</b>	<b>6.91</b>
Torrent Power Ltd.	2.20	<b>Grand Total</b>	<b>100.00</b>
CESC Ltd.	2.15		
Brigade Enterprises Ltd.	2.11		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	25.12
Construction Materials	12.34
Oil, Gas & Consumable Fuels	11.67
Construction	10.67
Telecommunication	6.60
Financial Services	5.00
Power	4.35
Automobile And Auto Components	4.08
Metals & Mining	3.08
Services	3.04
Consumer Services	2.75
Healthcare	2.28
Realty	2.11
Cash, Cash Equivalents And Others	6.91

### 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.

## 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 1,098.92 Crores
- AUM as on September 30, 2022**  
₹ 1,123.29 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\*** : 23.15%  
**Beta\*** : 1.07  
**Sharpe Ratio\*** : 0.70  
**Portfolio Turnover\***  
 Equity Turnover : 0.58  
 Total Turnover : 0.67

*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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	124.3055
Reg-Plan-Growth	206.4660
Dir-Plan-IDCW	160.9057
Dir-Plan-Growth	228.5647

### 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

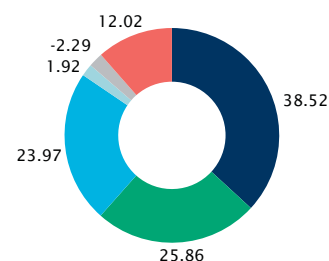
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>			
Bharti Airtel Ltd.	9.27	-	9.27
ITC Ltd.	9.02	-	9.02
Hindustan Unilever Ltd.	8.05	-	8.05
Page Industries Ltd.	6.77	-	6.77
Procter & Gamble Hygiene And Health Care Ltd.	4.70	-	4.70
Go Fashion (India) Ltd.	4.70	-	4.70
Chalet Hotels Ltd.	4.41	-	4.41
Vedant Fashions Ltd.	3.76	-	3.76
Hero Motocorp Ltd.	3.75	-	3.75
Emami Ltd.	3.46	-	3.46
Sheela Foam Ltd.	3.40	-	3.40
The Indian Hotels Company Ltd.	3.25	-	3.25
Britannia Industries Ltd.	3.15	-	3.15
Hawkins Cookers Ltd.	2.46	-	2.46
Maruti Suzuki India Ltd.	2.28	-2.29	-0.01
Blue Star Ltd.	2.26	-	2.26
Mrs. Bectors Food Specialities Ltd.	2.10	-	2.10
Relaxo Footwears Ltd.	2.01	-	2.01
Berger Paints India Ltd.	1.59	-	1.59
V-Guard Industries Ltd.	1.52	-	1.52
Ganesha Ecosphere Ltd.	1.44	-	1.44
Mahindra & Mahindra Ltd.	1.41	-	1.41

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
United Breweries Ltd.	1.05	-	1.05
Dodla Dairy Ltd.	0.92	-	0.92
Hatsun Agro Product Ltd.	0.86	-	0.86
Greenpanel Industries Ltd.	0.76	-	0.76
<b>Total</b>	<b>88.35</b>	<b>-2.29</b>	<b>86.06</b>
<b>Foreign Equity Shares</b>			
NETFlix Inc	1.92	-	-
<b>Total</b>	<b>1.92</b>	<b>-</b>	<b>-</b>
<b>Cash, Cash Equivalents And Others</b>			
	<b>12.02</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	33.31
Consumer Services	16.12
Consumer Durables	14.00
Telecommunication	9.27
Textiles	8.21
Automobile And Auto Components	7.44
Media, Entertainment & Publication	1.92
Derivatives	-2.29
Cash, Cash Equivalents And Others	12.02

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



**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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 2,498.55 Crores
- AUM as on September 30, 2022**  
₹ 2,507.52 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**

**Standard Deviation\*** : 21.86%  
**Beta\*** : 0.93  
**Sharpe Ratio\*** : 0.84  
**Portfolio Turnover\***  
 Equity Turnover : 0.38  
 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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Note: Fund Manager for Foreign Securities Mr. Mohit Jain w.e.f. Nov 28, 2017. Exp. Over 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	77.6291	16-Mar-18 (Reg Plan)	5.90	33.8510
Reg-Plan-Growth	128.9135	16-Mar-18 (Dir Plan)	7.30	41.9142
Dir-Plan-IDCW	101.1511	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-Growth	142.4125	26-Jun-15 (Dir Plan)	7.00	38.6976
		08-Aug-13 (Reg Plan)	4.50	28.6220

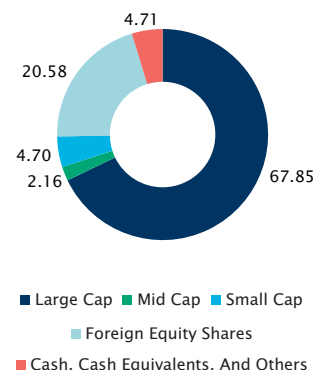
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd.	29.39
Tata Consultancy Services Ltd.	13.22
Bharti Airtel Ltd.	10.69
HCL Technologies Ltd.	6.34
Wipro Ltd.	4.86
Tech Mahindra Ltd.	3.35
Eclerx Services Ltd.	1.74
Oracle Financial Services Software Ltd.	1.69
Emudhra Ltd.	1.29
PVR Ltd.	0.79
Computer Age Management Services Ltd.	0.61
Persistent Systems Ltd.	0.47
Newgen Software Technologies Ltd.	0.27
<b>Total</b>	<b>74.71</b>
<b>Foreign Equity Shares</b>	
NETFLIX Inc	7.19
Microsoft Corporation	7.13
Nvidia Corporation	6.26
<b>Total</b>	<b>20.58</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.71</b>
<b>Grand Total</b>	<b>100.00</b>

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

Information Technology	74.27
Telecommunication	10.69
Media, Entertainment & Publication	7.98
Services	1.74
Financial Services	0.61
Cash, Cash Equivalents And Others	4.71

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


Investors understand that their principal will be at Very High risk

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

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

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

\*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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 132.13 Crores
- AUM as on September 30, 2022**  
₹ 131.35 Crores
- Fund Manager:** Mr. Raviprakash Sharma & \*Mr. Mohit Jain  
Managing Since:  
Mr. Raviprakash March-2019  
Mr. Mohit Jain March-2019  
Total Experience: Over 22 years
- First Tier Benchmark:** Nifty 50 Index (TRI)
- Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%  
For exit after 15 days from the date of allotment - 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\* : 18.84%  
 Beta\* : 0.81  
 Sharpe Ratio\* : 0.65  
 Portfolio Turnover\* : 0.39  
 Equity Turnover : 0.39  
 Total Turnover : 0.46  
 Total Turnover = Equity + Debt + Derivatives  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.2034
Reg-Plan-Growth	16.1994
Dir-Plan-IDCW	16.4252
Dir-Plan-Growth	16.4262

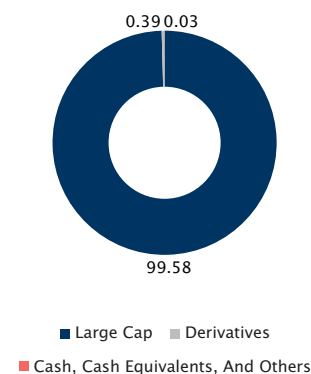
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Tata Steel Ltd.	1.03	-	1.03
Hindustan Unilever Ltd.	8.59	-	8.59	State Bank Of India	1.03	-	1.03
Cipla Ltd.	8.54	-	8.54	Tata Consumer Products Ltd.	1.01	-	1.01
Nestle India Ltd.	7.83	-	7.83	Ultratech Cement Ltd.	1.00	-	1.00
Britannia Industries Ltd.	7.80	-	7.80	Shree Cement Ltd.	1.00	-	1.00
Power Grid Corporation Of India Ltd.	7.45	-	7.45	Kotak Mahindra Bank Ltd.	0.99	-	0.99
Tata Consultancy Services Ltd.	6.59	-	6.59	JSW Steel Ltd.	0.99	-	0.99
Sun Pharmaceutical Industries Ltd.	4.21	-	4.21	Maruti Suzuki India Ltd.	0.96	-	0.96
Bharti Airtel Ltd.	3.45	-	3.45	UPL Ltd.	0.95	-	0.95
Dr. Reddy's Laboratories Ltd.	2.46	-	2.46	HDFC Bank Ltd.	0.95	-	0.95
SBI Life Insurance Company Ltd.	1.60	-	1.60	HDFC Ltd.	0.94	-	0.94
ITC Ltd.	1.49	-	1.49	Divi's Laboratories Ltd.	0.93	-	0.93
Bajaj Finserv Ltd.	1.35	-	1.35	Tech Mahindra Ltd.	0.91	-	0.91
Indusind Bank Ltd.	1.33	-	1.33	Reliance Industries Ltd.	0.90	-	0.90
Titan Company Ltd.	1.22	-	1.22	Tata Motors Ltd.	0.89	-	0.89
Eicher Motors Ltd.	1.20	-	1.20	Bajaj Auto Ltd.	0.89	-	0.89
Bajaj Finance Ltd.	1.19	-	1.19	Oil & Natural Gas Corporation Ltd.	0.88	-	0.88
NTPC Ltd.	1.13	-	1.13	Infosys Ltd.	0.87	-	0.87
Grasim Industries Ltd.	1.13	-	1.13	HCL Technologies Ltd.	0.87	-	0.87
ICICI Bank Ltd.	1.11	-	1.11	Bharat Petroleum Corporation Ltd.	0.87	-	0.87
Asian Paints Ltd.	1.10	-	1.10	Wipro Ltd.	0.85	-	0.85
Adani Ports And Special Economic Zone Ltd.	1.10	-	1.10	HDFC Life Insurance Company Ltd.	0.85	-	0.85
Larsen & Toubro Ltd.	1.07	-	1.07	Hero Motocorp Ltd.	0.84	-	0.84
Apollo Hospitals Enterprise Ltd.	1.07	-	1.07	National Stock Exchange Of India Ltd.-27-Oct-22	-	0.39	0.39
Coal India Ltd.	1.05	-	1.05	<b>Total</b>	<b>99.58</b>	<b>0.39</b>	<b>99.97</b>
Mahindra & Mahindra Ltd.	1.04	-	1.04	<b>Cash, Cash Equivalents And Others</b>	<b>0.03</b>	-	-
Hindalco Industries Ltd.	1.04	-	1.04	<b>Grand Total</b>	<b>100.00</b>		
Axis Bank Ltd.	1.04	-	1.04				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	26.72
Healthcare	17.21
Financial Services	12.38
Information Technology	10.09
Power	8.58
Automobile And Auto Components	5.82
Oil, Gas & Consumable Fuels	3.70
Telecommunication	3.45
Construction Materials	3.13
Metals & Mining	3.06
Consumer Durables	2.32
Services	1.10
Construction	1.07
Chemicals	0.95
Derivatives	0.39
Cash, Cash Equivalents And Others	0.03

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**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-ETF Gold

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Fund of Fund Scheme investing in SBI-ETF Gold
- Date of Allotment:** 12/09/2011
- Report As On:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 1,133.57 Crores
- AUM as on September 30, 2022**  
₹ 1,138.45 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

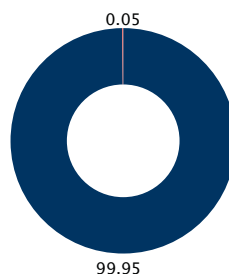
## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.2822
Reg-Plan-Growth	15.2781
Dir-Plan-IDCW	15.8651
Dir-Plan-Growth	15.8879

## PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
<b>Exchange Traded Funds</b>	
SBI Gold ETF	99.95
<b>Total</b>	<b>99.95</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.05</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Mutual Fund Units ■ Cash, Cash Equivalents And Others



Investors understand that their principal will be at High risk

### SBI Gold Fund

This product is suitable for investors who are seeking^:

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

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

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

SBI

## INTERNATIONAL ACCESS - US EQUITY FoF

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- Date of Allotment:** 22/03/2021
- Report As On:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 891.85 Crores
- AUM as on September 30, 2022**  
₹ 832.68 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 Installments.  
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 in SBI International Access - US Equity FoF (the Scheme) has been discontinued with effect from February 4, 2022 i.e. post cut-off timing of February 3, 2022, till further notice  
Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.7162
Reg-Plan-Growth	9.7159
Dir-Plan-IDCW	9.8415
Dir-Plan-Growth	9.8411

### PORTFOLIO

#### Mutual Fund Units

(%) Of Total AUM

#### Overseas Mutual Fund

Amundi Funds Us Pioneer Fund -I15 Usd Cap

100.10

#### Total

100.10

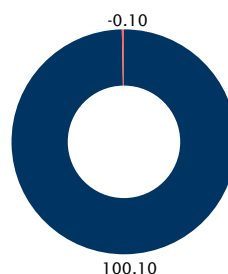
#### Cash, Cash Equivalents And Others

-0.10

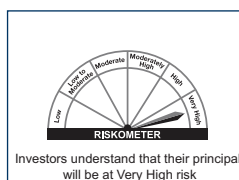
#### Grand Total

100.00

### 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

## SBI NIFTY INDEX FUND

An open-ended Scheme tracking Nifty 50 Index

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Scheme tracking Nifty 50 Index.
- Date of Allotment:** 17/01/2002
- Report As On:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 2,856.74 Crores
- AUM as on September 30, 2022**  
₹ 2,830.44 Crores
- Fund Manager:** Mr. Raviprakash Sharma & \*Mr. Mohit Jain  
**Managing Since:**  
Mr. Ravi Feb-2011  
\*Mr. Mohit Jain Nov-2017  
**Total Experience:**  
Mr. Ravi Over 22 years  
Mr. Mohit Jain Over 10 years
- First Tier Benchmark:** Nifty 50 Index (TRI)
- Exit Load:** For exit within 15 days from the date of allotment - 0.20%  
For exit on or after 15 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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

#### Portfolio Turnover\*

Equity Turnover : 0.14  
Total Turnover : 0.25  
Total Turnover = Equity + Debt + Derivatives  
Tracking Error : 0.23%

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 30th September 2022, based on month-end NAV. Tracking Error is computed using Total Returns Index.

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	76.1226
Reg-Plan-Growth	148.3711
Dir-Plan-IDCW	79.2937
Dir-Plan-Growth	154.3766

### LAST IDCW

Face value: ₹10

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

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

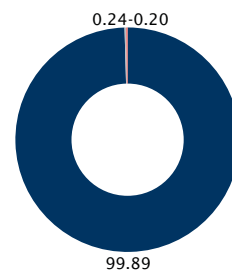
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Tech Mahindra Ltd.	0.84	-	0.84
Reliance Industries Ltd.	10.83	-	10.83	Grasim Industries Ltd.	0.83	-	0.83
HDFC Bank Ltd.	8.25	-	8.25	Cipla Ltd.	0.80	-	0.80
ICICI Bank Ltd.	7.93	-	7.93	JSW Steel Ltd.	0.79	-	0.79
Infosys Ltd.	6.83	-	6.83	Adani Ports And Special Economic Zone Ltd.	0.78	-	0.78
HDFC Ltd.	5.48	-	5.48	Wipro Ltd.	0.77	-	0.77
Tata Consultancy Services Ltd.	4.06	-	4.06	Hindalco Industries Ltd.	0.75	-	0.75
ITC Ltd.	3.86	-	3.86	SBI Life Insurance Company Ltd.	0.74	-	0.74
Kotak Mahindra Bank Ltd.	3.53	-	3.53	Dr. Reddy'S Laboratories Ltd.	0.70	-	0.70
Hindustan Unilever Ltd.	3.18	-	3.18	Eicher Motors Ltd.	0.68	-	0.68
Larsen & Toubro Ltd.	2.95	-	2.95	HDFC Life Insurance Company Ltd.	0.66	-	0.66
State Bank Of India	2.69	-	2.69	Oil & Natural Gas Corporation Ltd.	0.65	-	0.65
Bharti Airtel Ltd.	2.58	-	2.58	Tata Consumer Products Ltd.	0.63	-	0.63
Bajaj Finance Ltd.	2.58	-	2.58	Divi'S Laboratories Ltd.	0.62	-	0.62
Axis Bank Ltd.	2.56	-	2.56	Britannia Industries Ltd.	0.60	-	0.60
Asian Paints Ltd.	1.99	-	1.99	Bajaj Auto Ltd.	0.60	-	0.60
Mahindra & Mahindra Ltd.	1.60	-	1.60	Coal India Ltd.	0.59	-	0.59
Maruti Suzuki India Ltd.	1.55	-	1.55	Apollo Hospitals Enterprise Ltd.	0.59	-	0.59
Titan Company Ltd.	1.44	-	1.44	UPL Ltd.	0.47	-	0.47
Sun Pharmaceutical Industries Ltd.	1.35	-	1.35	Hero Motocorp Ltd.	0.44	-	0.44
Bajaj Finserv Ltd.	1.34	-	1.34	Bharat Petroleum Corporation Ltd.	0.38	-	0.38
HCL Technologies Ltd.	1.30	-	1.30	National Stock Exchange Of India Ltd. -27-Oct-22	-	0.24	0.24
Adani Enterprises Ltd.	1.25	-	1.25	<b>Total</b>	<b>99.89</b>	<b>0.24</b>	<b>100.13</b>
Tata Steel Ltd.	1.06	-	1.06	<b>Treasury Bills</b>			
Indusind Bank Ltd.	1.02	-	1.02	182 Day T-Bill 03.11.22	0.07	-	-
NTPC Ltd.	1.00	-	1.00	<b>Total</b>	<b>0.07</b>	-	-
Tata Motors Ltd.	0.96	-	0.96	<b>Cash, Cash Equivalents And Others</b>	<b>-0.20</b>	-	-
Power Grid Corporation Of India Ltd.	0.96	-	0.96	<b>Grand Total</b>	<b>100.00</b>		
Ultratech Cement Ltd.	0.95	-	0.95				
Nestle India Ltd.	0.90	-	0.90				

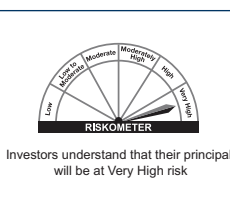
### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.78
Information Technology	13.80
Oil, Gas & Consumable Fuels	12.45
Fast Moving Consumer Goods	9.17
Automobile And Auto Components	5.83
Healthcare	4.06
Metals & Mining	3.85
Consumer Durables	3.43
Construction	2.95
Telecommunication	2.58
Power	1.96
Construction Materials	1.78
Services	0.78
Chemicals	0.47
Sovereign	0.07
Derivatives	0.24
Cash, Cash Equivalents And Others	-0.20

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



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

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

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

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

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund - Investment Plan
Ideal Investment Horizon	3 years +	2 years +	2 years +	5 years +	1 year	3 months	3 years +	5 years +
Inception Date	09/10/1995	09/04/2001	21/12/2005	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
Fund Manager	Mr. R. Srinivasan - Equity Mr. Dinesh Ahuja - Debt *Mr. Mohit Jain	Mr. Saurabh Pant -Equity Ms. Mansi Sajjea -Debt *Mr. Mohit Jain	Mr. Dinesh Balachandran Mr. Raj Gandhi (for ETCDs) & *Mr. Mohit Jain	Mr. R Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Ms. Nidhi Chawla (Equity Portion) Ms. Mansi Sajjea (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion) *Mr. Mohit Jain	Mr. R Srinivasan - Equity Portion; Mr. Dinesh Ahuja - Debt Portion *Mr. Mohit Jain
Managing Since	Jan-2012 & Nov-2017	Saurabh Jan-2022 & Mansi June-2021 Mohit Jan-2020	Dinesh- Oct-2021- Raj- Feb-2020 Mohit Nov-2017	Jun-2008	NidhiJan-2022 MansiJune-2021 Neeraj-May-2015	Oct-2012 - Neeraj Kumar June-2021 - Arun R.	Aug-2021	Sep 2020
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold (w.e.f November 6, 2020)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings	Nifty 50 Arbitrage	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 30 September 2022								
Month End AUM (Rs. in Crores)	₹55,346.93	₹6,716.52	₹525.77	₹88.77	₹2,423.14	₹6,023.38	₹23,659.00	₹604.94
Modified Duration (years)	4.09	2.70	-	1.36	2.82	-	4.51	3.86
Average Maturity (years)	6.35	4.17	-	1.57	4.00	-	6.48	4.80
Macaulay Duration (years)	4.40	2.87	-	1.42	2.97	-	4.85	4.14
Yield to Maturity (%)	7.07	7.35	-	6.95	7.33	-	7.48	7.49
Standard Deviation*	15.96%	-	-	-	-	0.76%	-	-
Beta*	1.06	-	-	-	-	0.70	-	-
Sharpe Ratio*	0.49	-	-	-	-	-3.05	-	-
Expense Ratio	Regular-1.52% Direct-0.81%	Regular- 1.11% Direct- 0.57%	Regular- 1.82% Direct- 0.87%	Regular- 1.21% Direct- 0.86%	Regular- 1.18% Direct- 0.66%	Regular- 0.82% Direct- 0.36%	Regular- 1.66% Direct- 0.70%	Regular- 2.41% Direct- 1.16%
Composition by Assets as on 30 September 2022								
Equity Shares	68.43	22.20	52.66	22.25	68.68	68.65	67.60	74.27
Corporate Debt	5.32	34.14	-	11.72	10.97	-	-	-
Gilts	12.95	3.25	23.78	5.15	11.94	1.43	15.29	3.32
Money Market Instruments	0.45	2.55	-	-	-	13.44	-	-
Other Assets	12.85	37.86	23.56	60.88	8.41	16.48	17.11	22.41
Composition by Ratings & Assets as on 30 September 2022								
Large Cap	52.41	8.14	18.49	4.15	37.66	47.24	55.75	18.48
Mid Cap	13.89	6.87	12.09	4.27	16.51	17.68	8.31	5.97
Small Cap	2.13	7.19	22.08	12.67	14.51	3.73	2.75	37.52
Unclassified	-	-	-	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	4.32	33.53	-	11.72	8.34	-	-	-
Below AA	1.00	0.61	-	-	2.63	-	-	-
Sovereign	13.31	26.05	23.78	36.34	16.86	7.10	16.66	3.32
Below A1+, A1+	0.45	2.55	-	-	-	7.77	-	-
Cash, Cash Equivalents, Derivatives and Others	12.49	15.06	Others 11.25 ,ETF 12.31	30.85	3.49	16.48	16.53	34.71
Other Details								
Exit Load	For exit within 12 months from the date of allotment - Nil For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	With respect to units not subject to lock-in period and the holding period is less than 3 years, 3% for redemption/switch-out before 1 year from the date of allotment, 1% for redemption/switch-out after 1 year and up to 2 years from the date of allotment, Nil for redemption/switch-out after 2 years from the date of allotment. Nil for redemption/switch-out after 3 years from the date of allotment.	For exit on or before 15 days from the date of allotment - 0.10% For exit after 15 days from the date of allotment - Nil	For exit on or before month from the date of allotment - 0.25% For exit after 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 after 1 year from the date of allotment, 1% of the redemption/switch-out amount is subject to lock-in period and the holding period is less than 3 years from the date of allotment, 2% after 1 year from the date of allotment, Nil for redemption/switch-out after 2 years from the date of allotment, Nil for redemption/switch-out 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 - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments
Managing Since	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021
First Tier Benchmark	S&P BSE 500 TRI	CRISIL Hybrid 35+65 - Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	NIFTY Composite Debt Index
Fund Details as on 30 September 2022				
Month End AUM (Rs. in Crores)	₹970.38	₹744.36	₹195.50	₹148.34
Modified Duration (years)	2.11	2.53	3.49	3.97
Average Maturity (years)	2.37	2.90	8.40	10.02
Macaulay Duration (years)	2.18	2.62	3.64	4.08
Yield to Maturity (%)	7.14	7.22	7.33	7.41
Standard Deviation*	-	-	-	-
Beta*	-	-	-	-
Sharpe Ratio*	-	-	-	-
Expense Ratio	Regular-2.26% Direct-1.02%	Regular- 2.39% Direct- 1.25%	Regular- 1.68% Direct- 1.12%	Regular- 1.39% Direct- 0.89%
Composition by Assets as on 30 September 2022				
Equity Shares	94.15	75.63	38.25	18.91
Corporate Debt	-	-	12.39	21.08
Gilts	2.50	12.47	40.65	53.56
Money Market Instruments	-	-	-	-
Other Assets	3.35	11.90	8.71	6.45
Composition by Ratings & Assets as on 30 September 2022				
Large Cap	52.61	39.76	20.45	10.13
Mid Cap	24.72	20.09	9.97	5.01
Small Cap	16.82	15.78	7.83	3.77
Unclassified	-	-	-	-
AA, AA+, AAA And EQUIVALENT	-	-	12.39	21.08
Below AA	-	-	-	-
Sovereign	2.50	13.15	45.03	55.83
Below A1+, A1+	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	3.35	11.22	4.33	4.18
Other Details				
Exit Load	Nil	Nil	Nil	Nil

## HYBRID – AGGRESSIVE HYBRID FUND

### SBI EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

### Investment Objective

To provide investors long-term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. 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:** 30/09/2022
- AUM for the Month of September 2022**  
₹ 55,619.90 Crores
- AUM as on September 30, 2022**  
₹ 55,346.93 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*	: 15.96%
Beta*	: 1.06
Sharpe Ratio*	: 0.49
Modified Duration	: 4.09 years
Average Maturity	: 6.35 years
Macaulay Duration	: 4.40 years
Yield to Maturity	: 7.07%
Portfolio Turnover*	
Equity Turnover	: 0.24
Total Turnover	: 1.00
*Total Turnover = Equity + Debt + Derivatives	
*Source: CRISIL Fund Analysts Risk Free rate: FBIL Overnight Mibor rate (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points	

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	43.2198
Reg-Plan-Growth	203.9596
Dir-Plan-IDCW	64.6929
Dir-Plan-Growth	221.0808

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

### LAST IDCW

Face value: ₹10

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

### PORTFOLIO

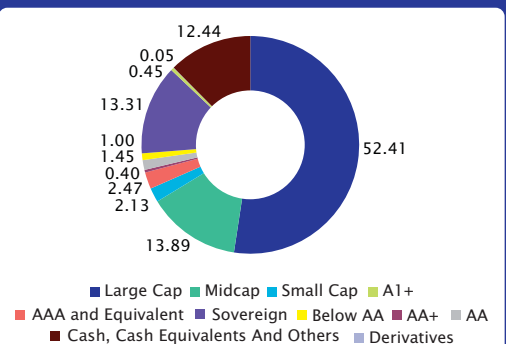
Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>					
ICICI Bank Ltd.		6.24	-	6.24	
HDFC Bank Ltd.		4.17	-	4.17	
State Bank Of India		3.93	-	3.93	
Infosys Ltd.		3.58	-	3.58	
Bharti Airtel Ltd.		3.33	-	3.33	
Divi's Laboratories Ltd.		3.26	-	3.26	
Bajaj Finance Ltd.		3.18	-	3.18	
Reliance Industries Ltd.		3.01	-	3.01	
Kotak Mahindra Bank Ltd.		2.96	-	2.96	
MRF Ltd.		2.89	-	2.89	
Delhivery Ltd.		2.32	-	2.32	
Avenue Supermarts Ltd.		2.28	-	2.28	
Solar Industries India Ltd.		2.18	-	2.18	
Shree Cement Ltd.		2.16	-	2.16	
Maruti Suzuki India Ltd.		2.07	-	2.07	
Cipla Ltd.		2.03	-	2.03	
Sun Pharmaceutical Industries Ltd.		2.02	-	2.02	
Larsen & Toubro Ltd.		1.97	-	1.97	
Hindalco Industries Ltd.		1.69	-	1.69	
Max Healthcare Institute Ltd.		1.55	-	1.55	
AIA Engineering Ltd.		1.42	-	1.42	
Muthoot Finance Ltd.		1.39	0.05	1.44	
Page Industries Ltd.		1.17	-	1.17	
ICICI Lombard General Insurance Company Ltd.		1.10	-	1.10	
SRF Ltd.		1.06	-	1.06	
Westlife Development Ltd.		0.95	-	0.95	
Vedant Fashions Ltd.		0.90	-	0.90	
Procter & Gamble Hygiene And Health Care Ltd.		0.67	-	0.67	
Life Insurance Corporation Of India		0.61	-	0.61	
Chemplast Sanmar Ltd.		0.53	-	0.53	
Relaxo Footwears Ltd.		0.46	-	0.46	
SJVN Ltd.		0.43	-	0.43	
The Ramco Cements Ltd.		0.33	-	0.33	
Interglobe Aviation Ltd.		0.32	-	0.32	
Galaxy Surfactants Ltd.		0.22	-	0.22	
Indian Oil Corporation Ltd.		0.05	-	0.05	
<b>Total</b>		<b>68.43</b>	<b>0.05</b>	<b>68.48</b>	
<b>Commercial Papers</b>					
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.27	-	-	
Reliance Retail Ventures Ltd.	CRISIL A1+	0.18	-	-	
<b>Total</b>		<b>0.45</b>	<b>-</b>	<b>-</b>	

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Non Convertible Debentures</b>					
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.78	-	-	
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.73	-	-	
Union Bank Of India (At I Bond Under Basel III)	CRISIL AA	0.52	-	-	
KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.51	-	-	
Tata Motors Finance Solutions Ltd.	CARE AA-	0.45	-	-	
Tata International Ltd. (Perpetual Bond)	CARE A+	0.42	-	-	
Manappuram Finance Ltd.	CRISIL AA	0.39	-	-	
Tata Power Company Ltd.	IND AA	0.36	-	-	
Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.26	-	-	
Indinfratrust	CRISIL AAA	0.22	-	-	
Aadhar Housing Finance Ltd.	CARE AA	0.18	-	-	
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.15	-	-	
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	0.14	-	-	
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.04	-	-	
Export-Import Bank Of India	CRISIL AAA	0.04	-	-	
<b>Total</b>		<b>5.19</b>	<b>-</b>	<b>-</b>	
<b>Zero Coupon Bonds</b>					
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.13	-	-	
<b>Total</b>		<b>0.13</b>	<b>-</b>	<b>-</b>	
<b>Government Securities</b>					
Government Of India	SOVEREIGN	12.95	-	-	
<b>Total</b>		<b>12.95</b>	<b>-</b>	<b>-</b>	
<b>State Development Loans</b>					
State Government Of Rajasthan	SOVEREIGN	0.26	-	-	
State Government Of Andhra Pradesh	SOVEREIGN	0.08	-	-	
State Government Of West Bengal	SOVEREIGN	0.01	-	-	
State Government Of Tamil Nadu	SOVEREIGN	0.01	-	-	
<b>Total</b>		<b>0.36</b>	<b>-</b>	<b>-</b>	
<b>Cash, Cash Equivalents And Others</b>					
		<b>12.44</b>	<b>-</b>	<b>-</b>	
<b>Grand Total</b>		<b>100.00</b>			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.39
Sovereign	13.31
Healthcare	8.86
Automobile And Auto Components	4.96
Consumer Services	4.31
Chemicals	3.99
Information Technology	3.58
Services	3.55
Telecommunication	3.33
Oil, Gas & Consumable Fuels	3.06
Construction Materials	2.49
Construction	2.48
Metals & Mining	1.69
Capital Goods	1.42
Textiles	1.17
Power	0.79
Fast Moving Consumer Goods	0.67
Consumer Durables	0.46
Derivatives	0.05
Cash, Cash Equivalents And Others	12.44

### 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.

## HYBRID – CONSERVATIVE HYBRID FUND

**SBI**

### CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

#### Investment Objective

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

#### Fund Details

##### • Type of Scheme

An open-ended Hybrid Scheme investing predominantly in debt instruments.

##### • Date of Allotment: 09/04/2001

##### • Report As On: 30/09/2022

##### • AAUM for the Month of September 2022

₹ 6,685.08 Crores

##### • AUM as on September 30, 2022

₹ 6,716.52 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 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	: 2.70 years
Average Maturity	: 4.17 years
Macaulay Duration	: 2.87 years
Yield to Maturity	: 7.35%

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	54.8794	Dir-Plan-Growth	59.1250
Reg-Plan-Monthly IDCW	16.8575	Dir-Plan-Monthly IDCW	21.6432
Reg-Plan-Quarterly IDCW	15.8278	Dir-Plan-Quarterly IDCW	18.0651
Reg-Plan-Annual IDCW	19.3578	Dir-Plan-Annual IDCW	23.5781

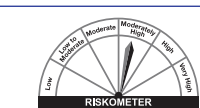
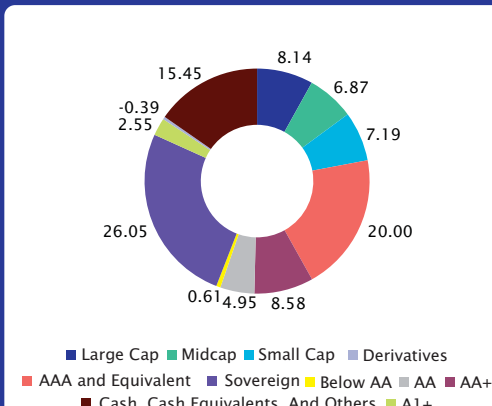
#### PORTFOLIO

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>[Guaranteed By Larsen &amp; Toubro Limited]</b>				
Infosys Ltd.		1.56	-	1.56	CRISIL AAA(CE)	2.17	-	-	
ICICI Bank Ltd.		1.41	-	1.41	Power Finance Corporation Ltd.	CRISIL AAA	2.16	-	-
Vedant Fashions Ltd.		1.36	-	1.36	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.14	-	-
Page Industries Ltd.		1.21	-	1.21	Tata Capital Housing Finance Ltd.	CRISIL AAA	2.10	-	-
Bharti Airtel Ltd.		1.10	-	1.10	State Bank Of India (At I Bond Under Basel III)	CRISIL AA+	1.84	-	-
G R Infra Projects Ltd.		1.00	-	1.00	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	1.82	-	-
TVS Motor Company Ltd.		0.86	-	0.86	Indinfavit Trust	CRISIL AAA	1.59	-	-
Procter & Gamble Hygiene And Health Care Ltd.		0.83	-	0.83	NABARD	CRISIL AAA	1.48	-	-
ZF Commercial Vehicle Control Systems India Ltd.		0.70	-	0.70	Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	1.48	-	-
Carborundum Universal Ltd.		0.70	-	0.70	India Grid Trust	[ICRA]AAA	1.45	-	-
Axis Bank Ltd.		0.68	-	0.68	Mahindra Rural Housing Finance Ltd.	IND AA+	0.97	-	-
Maruti Suzuki India Ltd.		0.66	-0.66	-	Bank Of Baroda (At I Bond Under Basel III)	[ICRA]AA+	0.74	-	-
Sona Blw Precision Forgings Ltd.		0.61	-	0.61	Bharti Hexacom Ltd.	CRISIL AA+	0.73	-	-
Bandhan Bank Ltd.		0.60	-	0.60	Manappuram Finance Ltd.	CRISIL AA	0.45	-	-
Max Healthcare Institute Ltd.		0.56	-	0.56	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.37	-	-
JK Cement Ltd.		0.55	-	0.55	Small Industries Development Bank Of India	[ICRA]AAA	0.37	-	-
HDFC Bank Ltd.		0.55	-	0.55	Bajaj Housing Finance Ltd.	CRISIL AAA	0.36	-	-
Aether Industries Ltd.		0.52	-	0.52	<b>Total</b>		<b>33.53</b>	-	-
V-Guard Industries Ltd.		0.51	-	0.51	<b>Zero Coupon Bonds</b>				
Tega Industries Ltd.		0.51	-	0.51	Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.61	-	-
Sheela Foam Ltd.		0.51	-	0.51	<b>Total</b>		<b>0.61</b>	-	-
Hatsun Agro Product Ltd.		0.49	-	0.49	<b>Government Securities</b>				
Blue Star Ltd.		0.49	-	0.49	Government Of India	SOVEREIGN	3.25	-	-
ICICI Lombard General Insurance Company Ltd.		0.48	-	0.48	<b>Total</b>		<b>3.25</b>	-	-
Thangamayil Jewellery Ltd.		0.46	-	0.46	<b>State Development Loans</b>				
Kalpataru Power Transmission Ltd.		0.45	-	0.45	State Government Of Maharashtra	SOVEREIGN	7.33	-	-
SBI Life Insurance Company Ltd.		0.43	-	0.43	State Government Of Andhra Pradesh	SOVEREIGN	3.03	-	-
Container Corporation Of India Ltd.		0.40	-	0.40	State Government Of Karnataka	SOVEREIGN	2.85	-	-
Apollo Tyres Ltd.		0.38	-	0.38	State Government Of Tamil Nadu	SOVEREIGN	2.27	-	-
State Bank Of India		0.37	-	0.37	State Government Of Bihar	SOVEREIGN	1.91	-	-
Tech Mahindra Ltd.		0.30	-	0.30	State Government Of Gujarat	SOVEREIGN	1.83	-	-
Ge T&D India Ltd.		0.30	-	0.30	State Government Of Rajasthan	SOVEREIGN	0.76	-	-
Lemon Tree Hotels Ltd.		0.28	-	0.28	State Government Of Haryana	SOVEREIGN	0.76	-	-
ESAB India Ltd.		0.22	-	0.22	State Government Of Madhya Pradesh	SOVEREIGN	0.73	-	-
Chemplast Sanmar Ltd.		0.16	-	0.16	State Government Of Kerala	SOVEREIGN	0.72	-	-
National Stock Exchange Of India Ltd.		0.27	0.27	-	State Government Of Jharkhand	SOVEREIGN	0.61	-	-
-27-Oct-22		-	-	-	<b>Total</b>		<b>22.80</b>	-	-
<b>Total</b>		<b>22.20</b>	<b>-0.39</b>	<b>21.81</b>	<b>Cash, Cash Equivalents And Others</b>				
<b>Commercial Papers</b>					<b>Grand Total</b>		<b>100.00</b>		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.47	-	-					
Tata Motors Finance Ltd.	CRISIL A1+	1.08	-	-					
<b>Total</b>		<b>2.55</b>	-	-					
<b>Non Convertible Debentures</b>									
HDFC Ltd.	CRISIL AAA	4.36	-	-					
Muthoot Finance Ltd.	CRISIL AA+	2.45	-	-					
Union Bank Of India (At I Bond Under Basel III)	CRISIL AA	2.26	-	-					
Punjab National Bank (At I Bond Under Basel III)	CRISIL AA	2.24	-	-					
L&T Metro Rail (Hyderabad) Ltd.									

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

Financial Services	27.99
Sovereign	26.05
Services	5.63
Telecommunication	3.97
Construction	3.64
Consumer Durables	3.45
Automobile And Auto Components	3.21
Information Technology	1.86
Capital Goods	1.73
Consumer Services	1.64
Power	1.45
Fast Moving Consumer Goods	1.32
Textiles	1.21
Chemicals	0.68
Healthcare	0.56
Construction Materials	0.55
Derivatives	-0.39
Cash, Cash Equivalents And Others	15.45

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



Investors understand that their principal will be at Moderately High risk

#### SBI Conservative Hybrid Fund

This product is suitable for investors who are seeking^:

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

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

\*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, debt, and gold & gold related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 21/12/2005

#### • Report As On: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 590.29 Crores

#### • AUM as on September 30, 2022

₹ 525.77 Crores

#### • Fund Manager: Mr. Dinesh Balachandran & Mr. Raj Gandhi (for ETCs) & \*Mr. Mohit Jain Managing Since:

Mr. Dinesh Balachandran - Oct 2021

Mr. Raj Gandhi - Feb 27, 2020

Mr. Mohit Jain - Nov 2017

#### • Total Experience:

Mr. Dinesh Balachandran – over 21 years

Mr. Raj Gandhi - over 17 years

Mr. Mohit Jain – Over 8 Years

#### • First Tier Benchmark:

45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold

#### • Exit Load: For exit within 12 months from the date of allotment

For 10% of investments : Nil

For remaining investment: 1.00%

For exit after 12 months from the date of allotment – Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

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

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

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

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

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	38.4358	Dir-Plan-Growth	41.5562
Reg-Plan-Monthly IDCW	17.1862	Dir-Plan-Monthly IDCW	18.6602
Reg-Plan-Quarterly IDCW	17.1698	Dir-Plan-Quarterly IDCW	19.7389
Reg-Plan-Annual IDCW	21.7311	Dir-Plan-Annual IDCW	23.6771

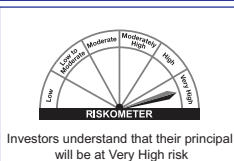
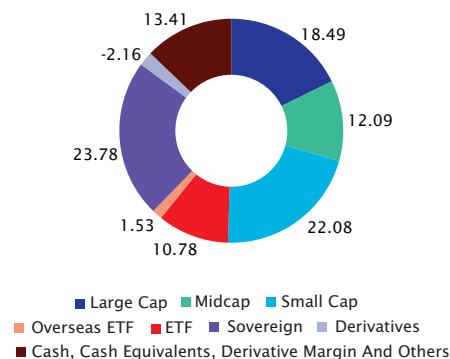
### PORTFOLIO

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>									
Gail (India) Ltd.		3.61	-	3.61	ICICI Prudential Life Insurance Company Ltd.		0.36	-	0.36
Harsha Engineers International Ltd.		3.40	-	3.40	Larsen & Toubro Infotech Ltd.		0.32	-	0.32
ICICI Bank Ltd.		2.93	-	2.93	Interglobe Aviation Ltd.		0.31	-	0.31
Aster Dm Healthcare Ltd.		2.68	-	2.68	Bandhan Bank Ltd.		0.31	-	0.31
CESC Ltd.		2.62	-	2.62	Lupin Ltd.		0.29	-	0.29
Equitas Holdings Ltd.		2.52	-	2.52	Hindustan Petroleum Corporation Ltd.		0.29	-	0.29
AIA Engineering Ltd.		2.49	-	2.49	Jindal Steel & Power Ltd.		0.27	-	0.27
Mrs. Bectors Food Specialities Ltd.		2.46	-	2.46	Indus Towers Ltd.		0.27	-	0.27
ACC Ltd.		2.40	-	2.40	Torrent Pharmaceuticals Ltd.		0.26	-	0.26
Dixon Technologies (India) Ltd.		2.23	-2.16	0.07	Berger Paints India Ltd.		0.26	-	0.26
Ashiana Housing Ltd.		1.88	-	1.88	Yes Bank Ltd.		0.25	-	0.25
Hindustan Copper Ltd.		1.81	-	1.81	SBI Cards & Payment Services Ltd.		0.25	-	0.25
Rallis India Ltd.		1.78	-	1.78	Aurobindo Pharma Ltd.		0.25	-	0.25
Manappuram Finance Ltd.		1.41	-	1.41	Indraprastha Gas Ltd.		0.24	-	0.24
Ingersoll Rand (India) Ltd.		1.13	-	1.13	Bosch Ltd.		0.23	-	0.23
Avenue Supermarts Ltd.		0.83	-	0.83	Biocon Ltd.		0.22	-	0.22
Vedanta Ltd.		0.73	-	0.73	NMDC Ltd.		0.19	-	0.19
Pidilite Industries Ltd.		0.71	-	0.71	Muthoot Finance Ltd.		0.19	-	0.19
Page Industries Ltd.		0.71	-	0.71	HDFC Asset Management Company Ltd.		0.18	-	0.18
Apollo Hospitals Enterprise Ltd.		0.70	-	0.70	Zydus Lifesciences Ltd.		0.17	-	0.17
Ambuja Cements Ltd.		0.66	-	0.66	Steel Authority Of India Ltd.		0.17	-	0.17
Godrej Consumer Products Ltd.		0.60	-	0.60	Punjab National Bank		0.17	-	0.17
Havells India Ltd.		0.58	-	0.58	Procter & Gamble Hygiene And Health Care Ltd.		0.16	-	0.16
Dabur India Ltd.		0.56	-	0.56	Gland Pharma Ltd.		0.13	-	0.13
Info Edge (India) Ltd.		0.52	-	0.52	<b>Total</b>		<b>52.66</b>	<b>-2.16</b>	<b>50.50</b>
Marico Ltd.		0.48	-	0.48	<b>Overseas ETF</b>				
Cholamandalam Investment & Finance Co. Ltd.		0.46	-	0.46	SPDR Gold Trust		1.53	-	-
ICICI Lombard General Insurance Company Ltd.		0.44	-	0.44	<b>Total</b>		<b>1.53</b>	<b>-</b>	<b>-</b>
United Spirits Ltd.		0.43	-	0.43	<b>Government Securities</b>				
Siemens Ltd.		0.43	-	0.43	Government Of India	SOVEREIGN	23.78	-	-
Jubilant Foodworks Ltd.		0.42	-	0.42	<b>Total</b>		<b>23.78</b>	<b>-</b>	<b>-</b>
Bajaj Holdings & Investment Ltd.		0.40	-	0.40	<b>Exchange Traded Funds</b>				
Ge T&D India Ltd.		0.39	-	0.39	SBI Gold ETF		10.78	-	-
PI Industries Ltd.		0.38	-	0.38	<b>Total</b>		<b>10.78</b>	<b>-</b>	<b>-</b>
DLF Ltd.		0.38	-	0.38	<b>Cash, Cash Equivalents And Others</b>				
Colgate Palmolive (India) Ltd.		0.38	-	0.38	<b>Grand Total</b>		<b>13.41</b>	<b>-</b>	<b>-</b>
Bank Of Baroda		0.38	-	0.38			<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	23.78
Mutual Fund	12.31
Financial Services	10.25
Capital Goods	7.84
Fast Moving Consumer Goods	5.07
Healthcare	4.70
Oil, Gas & Consumable Fuels	4.14
Metals & Mining	3.17
Consumer Durables	3.07
Construction Materials	3.06
Chemicals	2.87
Power	2.62
Realty	2.26
Consumer Services	1.77
Textiles	0.71
Information Technology	0.32
Services	0.31
Telecommunication	0.27
Automobile And Auto Components	0.23
Derivatives	-2.16
Cash, Cash Equivalents And Others	13.41

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



#### SBI Multi Asset Allocation Fund

This product is suitable for investors who are seeking^:

- Long term capital growth with potential for regular income
- Investment in a diversified portfolio of equity, fixed income and gold and gold related instruments including domestic and overseas ETFs; with a minimum allocation of 10% in each of the asset class and units of REITs and InvITs with an allocation of up to 10%.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

# SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

**SBI**

## MAGNUM CHILDREN'S BENEFIT FUND - SAVINGS PLAN

An open-ended fund for investment for children having a 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)

### 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 88.58 Crores
- AUM as on September 30, 2022**  
₹ 88.77 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	: 1.36 years
Average Maturity	: 1.57 years
Macauley Duration	: 1.42 years
Yield to Maturity	: 6.95%

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	77.5172
Dir-Plan-Growth	83.6801

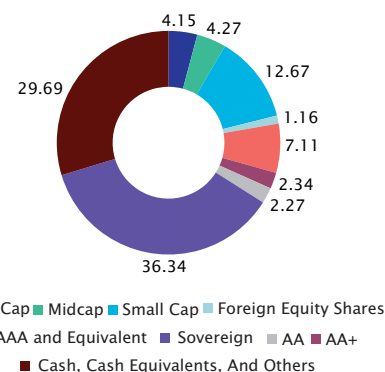
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Foreign Equity Shares</b>		
Harsha Engineers International Ltd.		1.58	Alphabet Inc.		1.16
Garware Technical Fibres Ltd.		1.44	<b>Total</b>		<b>1.16</b>
Hawkins Cookers Ltd.		1.36	<b>Non Convertible Debentures</b>		
Go Fashion (India) Ltd.		1.34	Indinfravit Trust	CRISIL AAA	3.84
Muthoot Finance Ltd.		1.29	DBL Mangloor Highways Pvt. Ltd.	IND AAA	3.27
Bajaj Finance Ltd.		1.24	Indian Bank (Tier II Bond Under Basel III)	IND AA+	2.34
JMC Projects (India) Ltd.		1.15	Tata Power Company Ltd.	IND AA	2.27
Aether Industries Ltd.		1.13	<b>Total</b>		<b>11.72</b>
Max Healthcare Institute Ltd.		1.06	<b>Government Securities</b>		
Dodla Dairy Ltd.		0.98	Government Of India	SOVEREIGN	5.15
ICICI Lombard General Insurance Company Ltd.		0.91	<b>Total</b>		<b>5.15</b>
Hatsun Agro Product Ltd.		0.91	<b>State Development Loans</b>		
Delhivery Ltd.		0.85	State Government Of Madhya Pradesh	SOVEREIGN	16.65
Vedant Fashions Ltd.		0.79	State Government Of Uttar Pradesh	SOVEREIGN	11.43
Gokaldas Exports Ltd.		0.78	<b>Total</b>		<b>28.08</b>
Rossari Biotech Ltd.		0.77	<b>Strips</b>		
CSB Bank Ltd.		0.75	Government Of India	SOVEREIGN	3.11
Divi's Laboratories Ltd.		0.71	<b>Total</b>		<b>3.11</b>
Thangamayil Jewellery Ltd.		0.70	<b>Cash, Cash Equivalents And Others</b>		
G R Infra Projects Ltd.		0.69			<b>29.69</b>
K.P.R. Mill Ltd.		0.66	<b>Grand Total</b>		<b>100.00</b>
<b>Total</b>		<b>21.09</b>			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	36.34
Services	7.96
Financial Services	6.53
Textiles	2.88
Power	2.27
Consumer Services	2.13
Consumer Durables	2.06
Chemicals	1.90
Fast Moving Consumer Goods	1.89
Construction	1.84
Healthcare	1.77
Capital Goods	1.58
Information Technology	1.16
Cash, Cash Equivalents And Others	29.69

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



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

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

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

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

**SBI**  
**EQUITY SAVINGS FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
 An open-ended Scheme investing in equity, arbitrage and debt.
- Date of Allotment:** 27/05/2015
- Report As On:** 30/09/2022
- AAUM for the Month of September 2022**  
 ₹ 2,460.04 Crores
- AUM as on September 30, 2022**  
 ₹ 2,423.14 Crores
- Fund Manager:**  
 Ms. Nidhi Chawla (Equity Portion)  
 Ms. Mansi Sajeja (Debt Portion)  
 Mr. Neeraj Kumar (Arbitrage Portion)
- Managing Since:**  
 Ms. Nidhi Chawla - Jan 2022  
 Ms. Mansi Sajeja - June 2021  
 Mr. Neeraj Kumar - May 2015
- Total Experience:**  
 Ms. Nidhi Chawla – Over 15 years  
 Ms. Mansi Sajeja – Over 16 years  
 Mr. Neeraj Kumar – Over 26 years
- First Tier Benchmark:** NIFTY Equity Savings
- Exit Load:**  
 For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
 Any Day SIP<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 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
 Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
 Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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**

Modified Duration	: 2.04 years
Average Maturity	: 3.02 years
Macaulay Duration	: 2.15 years
Yield to Maturity	: 6.68%

**NET ASSET VALUE**

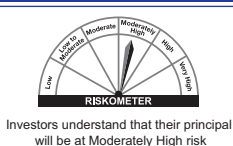
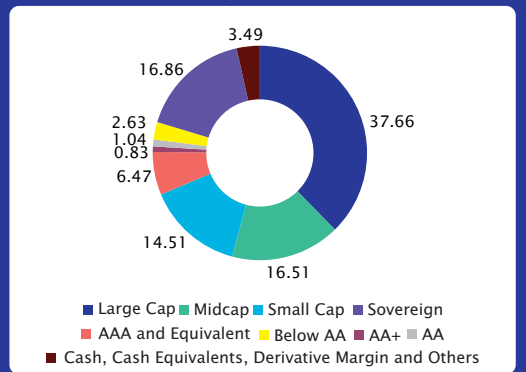
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	17.5225	Dir-Plan-Growth	19.0406
Reg-Plan-Monthly IDCW	16.2450	Dir-Plan-Monthly IDCW	17.4214
Reg-Plan-Quarterly IDCW	16.5694	Dir-Plan-Quarterly IDCW	18.0312

**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>					Wipro Ltd.		0.28	-0.28	-
Max Healthcare Institute Ltd.		2.06	-	2.06	Havells India Ltd.		0.25	-0.25	-
State Bank Of India		1.97	-	1.97	Apollo Hospitals Enterprise Ltd.		0.25	-0.25	-
Delhivery Ltd.		1.78	-	1.78	Zee Entertainment Enterprises Ltd.		0.24	-0.24	-
Aether Industries Ltd.		1.71	-	1.71	Vodafone Idea Ltd.		0.24	-0.24	-
Go Fashion (India) Ltd.		1.44	-	1.44	Sun Pharmaceutical Industries Ltd.		0.23	-0.23	-
Bharti Airtel Ltd.		1.35	-	1.35	The Federal Bank Ltd.		0.22	-0.22	-
Paradeep Phosphates Ltd.		1.18	-	1.18	Laurus Labs Ltd.		0.21	-0.21	-
PVR Ltd.		1.11	-	1.11	ICICI Lombard General Insurance Company Ltd.		0.21	-0.21	-
G R Infra Projects Ltd.		1.11	-	1.11	HDFC Life Insurance Company Ltd.		0.21	-0.21	-
Triveni Turbine Ltd.		1.07	-	1.07	Glenmark Pharmaceuticals Ltd.		0.20	-0.20	-
Cipla Ltd.		1.06	-	1.06	Power Finance Corporation Ltd.		0.19	-0.19	-
Bajaj Finance Ltd.		1.00	-	1.00	Indusind Bank Ltd.		0.18	-0.18	-
Neogen Chemicals Ltd.		0.92	-	0.92	Hero Motocorp Ltd.		0.16	-0.16	-
K.P.R. Mill Ltd.		0.92	-	0.92	Bharat Petroleum Corporation Ltd.		0.14	-0.15	-0.01
TVS Motor Company Ltd.		0.85	-	0.85	Aditya Birla Fashion And Retail Ltd.		0.12	-0.12	-
Cholamandalam Investment & Finance Co. Ltd.		0.85	-	0.85	Marico Ltd.		0.09	-0.09	-
Sheela Foam Ltd.		0.83	-	0.83	InterGlobe Aviation Ltd.		0.08	-0.08	-
ZF Commercial Vehicle Control Systems					HCL Technologies Ltd.		0.08	-0.08	-
India Ltd.		0.82	-	0.82	Manappuram Finance Ltd.		0.06	-0.06	-
Hindalco Industries Ltd.		0.81	-	0.81	Granules India Ltd.		0.06	-0.06	-
Bandhan Bank Ltd.		0.78	-	0.78	Aarti Industries Ltd.		0.05	-0.05	-
Gokaldas Exports Ltd.		0.76	-	0.76	UPL Ltd.		0.04	-0.04	-
Mrs. Bectors Food Specialities Ltd.		0.75	-	0.75	Tata Power Company Ltd.		0.02	-0.02	-
Chalet Hotels Ltd.		0.73	-	0.73	HDFC Asset Management Company Ltd.		0.02	-0.02	-
Sona Blw Precision Forgings Ltd.		0.71	-	0.71	Balkrishna Industries Ltd.		0.02	-0.02	-
Procter & Gamble Hygiene And Health Care Ltd.		0.66	-	0.66	Titan Company Ltd.		0.01	-0.01	-
V-Guard Industries Ltd.		0.64	-	0.64	Max Financial Services Ltd.		0.01	-0.01	-
Relaxo Footwears Ltd.		0.62	-	0.62	IDFC Ltd.		0.01	-0.01	-
Uno Minda Ltd.		0.60	-	0.60	<b>Total</b>		<b>37.59</b>	<b>-28.04</b>	<b>9.55</b>
ICICI Prudential Life Insurance Company Ltd.		0.59	-	0.59	<b>Non Convertible Debentures</b>				
Avanti Feeds Ltd.		0.58	-	0.58	India Grid Trust	CRISIL AAA	2.04	-	-
Ganesha Ecosphere Ltd.		0.53	-	0.53	Punjab National Bank				
United Breweries Ltd.		0.30	-	0.30	(At1 Bond Under Basel III)	CRISIL AA	1.04	-	-
<b>Total</b>		<b>31.09</b>	<b>-</b>	<b>31.09</b>	HDFC Ltd.	CRISIL AAA	1.03	-	-
<b>Equity Shares &amp; Derivatives</b>					L&T Metro Rail (Hyderabad) Ltd.				
Adani Ports And Special Economic Zone Ltd.		4.57	-4.60	-0.03	[Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	1.00	-	-
ICICI Bank Ltd.		3.07	-0.80	2.27	Bank Of Baroda				
Housing Development Finance Corporation Ltd.		2.82	-2.83	-0.01	(At1 Bond Under Basel III)	CRISIL AA+	0.83	-	-
Maruti Suzuki India Ltd.		2.77	-1.24	1.53	NTPC Ltd.	CRISIL AAA	0.82	-	-
Reliance Industries Ltd.		2.56	-2.56	-	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.81	-	-
Axis Bank Ltd.		1.71	-0.36	1.35	DBL Mangloor Highways				
Container Corporation Of India Ltd.		1.64	-0.20	1.44	Pvt. Ltd.	IND AAA	0.77	-	-
Larsen & Toubro Ltd.		1.60	-0.15	1.45	<b>Total</b>		<b>8.34</b>	<b>-</b>	<b>-</b>
Page Industries Ltd.		1.12	-0.18	0.94	<b>Zero Coupon Bonds</b>				
IDFC First Bank Ltd.		1.07	-1.07	-	Tata Motor Finance				
Hindustan Unilever Ltd.		1.07	-1.07	-	Holdings Ltd.	[ICRA]AA-	2.63	-	-
HDFC Bank Ltd.		0.97	-0.97	-	<b>Total</b>		<b>2.63</b>	<b>-</b>	<b>-</b>
Ambuja Cements Ltd.		0.96	-0.96	-	<b>Government Securities</b>				
Tata Chemicals Ltd.		0.84	-0.85	-0.01	Government Of India	SOVEREIGN	11.94	-	-
Tata Steel Ltd.		0.77	-0.77	-	<b>Total</b>		<b>11.94</b>	<b>-</b>	<b>-</b>
Grasim Industries Ltd.		0.76	-0.76	-	<b>State Development Loans</b>				
Aurobindo Pharma Ltd.		0.74	-0.74	-	State Government Of Gujarat	SOVEREIGN	2.00	-	-
The Indian Hotels Company Ltd.		0.66	-0.01	0.65	State Government Of Maharashtra	SOVEREIGN	1.65	-	-
Dabur India Ltd.		0.64	-0.65	-0.01	State Government Of Tamil Nadu	SOVEREIGN	1.27	-	-
Rec Ltd.		0.62	-0.62	-	<b>Total</b>		<b>4.92</b>	<b>-</b>	<b>-</b>
Adani Enterprises Ltd.		0.61	-0.62	-0.01	<b>Cash, Cash Equivalents, Derivative Margin And Others</b>				
DLF Ltd.		0.56	-0.56	-			<b>3.49</b>	<b>-</b>	<b>-</b>
Asian Paints Ltd.		0.55	-0.55	-	<b>Grand Total</b>		<b>100.00</b>		
JSW Steel Ltd.		0.38	-0.38	-					
United Spirits Ltd.		0.34	-0.34	-					
Tata Consultancy Services Ltd.		0.31	-0.31	-					

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

Financial Services	22.09
Sovereign	16.86
Services	9.84
Automobile And Auto Components	5.93
Healthcare	4.81
Chemicals	4.74
Fast Moving Consumer Goods	4.43
Construction	3.52
Textiles	3.33
Consumer Services	2.95
Consumer Durables	2.90
Power	2.88
Oil, Gas & Consumable Fuels	2.70
Metals & Mining	2.57
Construction Materials	1.72
Telecommunication	1.59
Media, Entertainment & Publication	1.35
Capital Goods	1.07
Information Technology	0.67
Realty	0.56
Cash, Cash Equivalents, Derivative Margin And Others	3.49

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


**SBI Equity Savings Fund**  
 This product is suitable for investors who are seeking<sup>1</sup>:

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

<sup>1</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

### Investment Objective

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

### Fund Details

#### • Type of Scheme

An open-ended Scheme investing in arbitrage opportunities.

#### • Date of Allotment: 03/11/2006

#### • Report As On: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 6,979.67 Crores

#### • AUM as on September 30, 2022

₹ 6,023.38 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

#### • Exit Load: For exit on or before 1 month from the date of allotment – 0.25% For exit after 1 month from the date of allotment – Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Option: Growth, IDCW

#### • SIP

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

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

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

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

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

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation\* : 0.76%

Beta\* : 0.70

Sharpe Ratio\* : -3.05

#### Portfolio Turnover\*

Equity Turnover : 2.42

Total Turnover : 13.34

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 (6.17% as on 30th September 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	14.6453	27-Mar-20 (Reg Plan)	0.07	13.3989
Reg-Plan-Growth	27.8490	27-Mar-20 (Dir Plan)	0.07	14.2690
Dir-Plan-IDCW	15.7736	28-Feb-20 (Reg Plan)	0.07	13.4634
Dir-Plan-Growth	29.1936	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

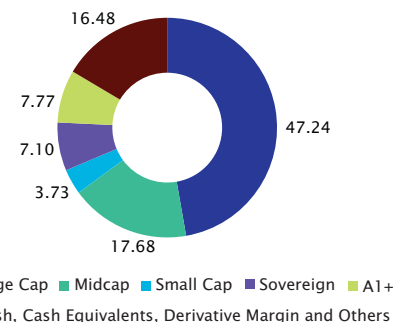
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO				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>				Birlasoft Ltd.		0.13	-0.13	
Adani Ports And Special Economic Zone Ltd.		5.50	-5.54	-0.04	Aditya Birla Fashion And Retail Ltd.		0.13	-0.13
Adani Enterprises Ltd.		4.25	-4.27	-0.02	Aditya Birla Capital Ltd.		0.13	-0.13
HDFC Bank Ltd.		2.67	-2.68	-0.01	Mphasis Ltd.		0.12	-0.12
Zee Entertainment Enterprises Ltd.		2.58	-2.59	-0.01	Metropolis Healthcare Ltd.		0.12	-0.12
ICICI Bank Ltd.		2.57	-2.59	-0.02	Vedanta Ltd.		0.11	-0.11
Tata Steel Ltd.		2.48	-2.49	-0.01	Ultratech Cement Ltd.		0.11	-0.11
Tata Power Company Ltd.		2.28	-2.30	-0.02	Delta Corp Ltd.		0.11	-0.11
Axis Bank Ltd.		1.86	-1.87	-0.01	Nestle India Ltd.		0.10	-0.10
Bandhan Bank Ltd.		1.71	-1.72	-0.01	Jindal Steel & Power Ltd.		0.10	-0.10
Ambuja Cements Ltd.		1.69	-1.70	-0.01	Granules India Ltd.		0.10	-0.11
Housing Development Finance Corporation Ltd.		1.67	-1.68	-0.01	Gmr Infrastructure Ltd.		0.10	-0.10
HCL Technologies Ltd.		1.22	-1.21	0.01	Cummins India Ltd.		0.10	-0.10
Grasim Industries Ltd.		1.17	-1.18	-0.01	The India Cements Ltd.		0.09	-0.09
Power Finance Corporation Ltd.		1.16	-1.16	-	Maruti Suzuki India Ltd.		0.09	-0.09
Reliance Industries Ltd.		1.10	-1.10	-	Dalmia Bharat Ltd.		0.09	-0.09
Trent Ltd.		1.03	-1.03	-	Cholamandalam Investment & Finance Co. Ltd.		0.09	-0.09
The Indian Hotels Company Ltd.		1.02	-1.02	-	Can Fin Homes Ltd.		0.09	-0.09
JSW Steel Ltd.		0.98	-0.98	-	Laurus Labs Ltd.		0.08	-0.08
Indian Oil Corporation Ltd.		0.97	-0.97	-	Container Corporation Of India Ltd.		0.08	-0.08
Bajaj Finance Ltd.		0.97	-0.97	-	Bosch Ltd.		0.08	-0.08
IDFC Ltd.		0.91	-0.91	-	Berger Paints India Ltd.		0.08	-0.08
Interlobe Aviation Ltd.		0.85	-0.85	-	Divi's Laboratories Ltd.		0.07	-0.07
Asian Paints Ltd.		0.85	-0.85	-	Titan Company Ltd.		0.06	-0.06
UPL Ltd.		0.84	-0.85	-0.01	Tech Mahindra Ltd.		0.06	-0.06
Ashok Leyland Ltd.		0.84	-0.85	-0.01	Marico Ltd.		0.06	-0.06
Tata Chemicals Ltd.		0.83	-0.83	-	Gail (India) Ltd.		0.06	-0.06
United Spirits Ltd.		0.76	-0.76	-	Chambal Fertilisers And Chemicals Ltd.		0.06	-0.06
Punjab National Bank		0.66	-0.66	-	Voltas Ltd.		0.05	-0.05
Infosys Ltd.		0.65	-0.65	-	Mahanagar Gas Ltd.		0.05	-0.05
Bharat Electronics Ltd.		0.65	-0.66	-0.01	Info Edge (India) Ltd.		0.05	-0.05
ITC Ltd.		0.64	-0.64	-	Indiabulls Housing Finance Ltd.		0.05	-0.05
Kotak Mahindra Bank Ltd.		0.63	-0.63	-	Hindustan Petroleum Corporation Ltd.		0.05	-0.05
Vodafone Idea Ltd.		0.59	-0.60	-0.01	Abbott India Ltd.		0.05	-0.05
Manusapuram Finance Ltd.		0.58	-0.58	-	Tata Consultancy Services Ltd.		0.04	-0.04
HDFC Life Insurance Company Ltd.		0.58	-0.58	-	SBI Life Insurance Company Ltd.		0.04	-0.04
Oberoi Realty Ltd.		0.56	-0.56	-	Persistent Systems Ltd.		0.04	-0.04
National Aluminium Company Ltd.		0.53	-0.54	-0.01	Oil & Natural Gas Corporation Ltd.		0.04	-0.04
Mindtree Ltd.		0.53	-0.53	-	Honeywell Automation India Ltd.		0.04	-0.04
Bank Of Baroda		0.53	-0.54	-0.01	Hero Motocorp Ltd.		0.04	-0.04
Mahindra & Mahindra Ltd.		0.52	-0.52	-	Amara Raja Batteries Ltd.		0.04	-0.04
Biocon Ltd.		0.51	-0.51	-	Multi Commodity Exchange Of India Ltd.		0.03	-0.03
ACC Ltd.		0.50	-0.50	-	Intellect Design Arena Ltd.		0.03	-0.03
The Federal Bank Ltd.		0.46	-0.46	-	Gujarat State Petronet Ltd.		0.03	-0.03
DLF Ltd.		0.46	-0.46	-	Apollo Tyres Ltd.		0.03	-0.03
Bharat Heavy Electricals Ltd.		0.46	-0.46	-	Alkem Laboratories Ltd.		0.03	-0.03
Tata Communications Ltd.		0.44	-0.44	-	Wipro Ltd.		0.02	-0.02
Samvardhana Motherson International Ltd.		0.44	-0.44	-	Pidilite Industries Ltd.		0.02	-0.02
Godrej Properties Ltd.		0.44	-0.45	-0.01	Lupin Ltd.		0.02	-0.02
Hindustan Aeronautics Ltd.		0.40	-0.40	-	HDPC Asset Management Company Ltd.		0.02	-0.02
Sun Pharmaceutical Industries Ltd.		0.39	-0.39	-	Deepak Nitrite Ltd.		0.02	-0.02
Page Industries Ltd.		0.39	-0.39	-	Colgate Palmolive (India) Ltd.		0.02	-0.02
Larsen & Toubro Ltd.		0.39	-0.39	-	Britannia Industries Ltd.		0.02	-0.02
Sun TV Network Ltd.		0.38	-0.38	-	Balkrishna Industries Ltd.		0.02	-0.02
Piramal Enterprises Ltd.		0.38	-0.38	-	Torrent Power Ltd.		0.01	-0.01
Steel Authority Of India Ltd.		0.37	-0.37	-	Tata Motors Ltd.		0.01	-0.01
Godrej Consumer Products Ltd.		0.34	-0.34	-	SBI Cards & Payment Services Ltd.		0.01	-0.01
Exide Industries Ltd.		0.33	-0.33	-	Power Grid Corporation Of India Ltd.		0.01	-0.01
L&T Finance Holdings Ltd.		0.29	-0.29	-	Petronet Lng Ltd.		0.01	-0.01
LIC Housing Finance Ltd.		0.27	-0.28	-0.01	NTPC Ltd.		0.01	-0.01
Havells India Ltd.		0.27	-0.27	-	Mahindra & Mahindra Financial Services Ltd.		0.01	-0.01
Canara Bank		0.26	-0.26	-	Indus Towers Ltd.		0.01	-0.01
ICICI Lombard General Insurance Company Ltd.		0.24	-0.24	-	Coromandel International Ltd.		0.01	-0.01
Gujarat Narmada Valley Fertilizers & Chemicals Ltd.		0.24	-0.24	-	Bharat Forge Ltd.		0.01	-0.01
Balrampur Chini Mills Ltd.		0.24	-0.25	-0.01			68.65	-68.95
Glenmark Pharmaceuticals Ltd.		0.23	-0.24	-0.01	<b>Total</b>			-0.30
Rata India Ltd.		0.23	-0.23	-	<b>Commercial Papers</b>			
NMDC Ltd.		0.22	-0.22	-	L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.13	-
Indusind Bank Ltd.		0.22	-0.22	-	Motilal Oswal Finvest Ltd.	CRISIL A1+	2.11	-
Zydus Lifesciences Ltd.		0.21	-0.21	-	Bharti Telecom Ltd.	CRISIL A1+	1.77	-
Tata Consumer Products Ltd.		0.21	-0.21	-	<b>Total</b>		6.01	-
Aurobindo Pharma Ltd.		0.20	-0.20	-	<b>Certificate Of Deposits</b>			
Indian Energy Exchange Ltd.		0.19	-0.19	-	CRISIL A1+	1.06	-	-
IDFC First Bank Ltd.		0.19	-0.20	-0.01	CRISIL A1+	0.70	-	-
Apollo Hospitals Enterprise Ltd.		0.18	-0.18	-	<b>Total</b>		1.76	-
REC Ltd.		0.17	-0.17	-	<b>Government Securities</b>			
PI Industries Ltd.		0.17	-0.17	-	Government Of India	SOVEREIGN	1.43	-
Indraprastha Gas Ltd.		0.17	-0.17	-	<b>Total</b>		1.43	-
Coal India Ltd.		0.17	-0.17	-	<b>Treasury Bills</b>			
SFPI Ltd.		0.16	-0.16	-	91 Day T-Bill 03.11.22	SOVEREIGN	1.42	-
Rbl Bank Ltd.		0.15	-0.15	-	182 Day T-Bill 08.12.22	SOVEREIGN	1.42	-
Rain Industries Ltd.		0.15	-0.15	-	182 Day T-Bill 22.12.22	SOVEREIGN	1.41	-
Torrent Pharmaceuticals Ltd.		0.14	-0.14	-	91 Day T-Bill 24.11.22	SOVEREIGN	0.71	-
Hindalco Industries Ltd.		0.14	-0.15	-0.01	364 Day T-Bill 24.11.22	SOVEREIGN	0.71	-
Siemens Ltd.		0.13	-0.13	-	<b>Total</b>		5.67	-
Dabur India Ltd.		0.13	-0.13	-	<b>Cash, Cash Equivalents, Derivative Margin And Others</b>		16.48	-
				<b>Grand Total</b>		100.00	-	

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.43
Metals & Mining	9.18
Services	8.66
Sovereign	7.10
Construction Materials	3.65
Media, Entertainment & Publication	2.96
Information Technology	2.84
Oil, Gas & Consumable Fuels	2.65
Capital Goods	2.63
Fast Moving Consumer Goods	2.52
Chemicals	2.50
Consumer Services	2.34
Healthcare	2.33
Power	2.31
Automobile And Auto Components	1.60
Consumer Durables	1.54
Realty	1.46
Telecommunication	1.04
Textiles	0.39
Construction	0.39
Cash, Cash Equivalents, Derivative Margin And Others	16.48

### 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 between the spot and derivative market segments to provide capital appreciation and regular income.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**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: 30/09/2022

## AAUM for the Month of September 2022

₹ 24,309.23 Crores

## AUM as on September 30, 2022

₹ 23,659.00 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 &amp; in multiples of ₹ 1

## Additional Investment

₹ 1000 &amp; in multiples of ₹ 1

## Quantitative Data

Modified Duration	: 4.51 years
Average Maturity	: 6.48 years
Macaulay Duration	: 4.85 years
Yield to Maturity	: 7.48%

## NET ASSET VALUE

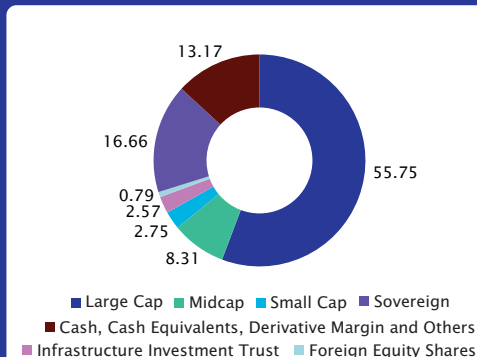
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	10.3774	Dir-Plan-IDCW	10.5134
Reg-Plan-Growth	10.3773	Dir-Plan-Growth	10.5128

## 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>						Grasim Industries Ltd.		0.44	-0.44	-	
ITC Ltd.		3.37	-	3.37		JSW Steel Ltd.		0.42	-0.42	-	
Larsen & Toubro Ltd.		2.07	-	2.07		Hindalco Industries Ltd.		0.42	-0.42	-	
Bharti Airtel Ltd.		1.93	-	1.93		SBI Cards & Payment Services Ltd.		0.41	-0.41	-	
State Bank Of India		1.83	-	1.83		United Spirits Ltd.		0.38	-0.01	0.37	
HCL Technologies Ltd.		1.59	-	1.59		Container Corporation Of India Ltd.		0.36	-0.02	0.34	
Mahindra & Mahindra Ltd.		1.58	-	1.58		Apollo Hospitals Enterprise Ltd.		0.31	-0.31	-	
Gail (India) Ltd.		1.39	-	1.39		HDFC Life Insurance Company Ltd.		0.30	-0.30	-	
Cipla Ltd.		1.24	-	1.24		Asian Paints Ltd.		0.29	-0.30	-0.01	
NHPC Ltd.		1.21	-	1.21		Tata Power Company Ltd.		0.27	-0.27	-	
Ashok Leyland Ltd.		1.18	-	1.18		Jindal Steel & Power Ltd.		0.25	-0.25	-	
Max Healthcare Institute Ltd.		1.02	-	1.02		Canara Bank		0.24	-0.24	-	
Cummins India Ltd.		1.01	-	1.01		Tata Chemicals Ltd.		0.20	-0.20	-	
ICICI Prudential Life Insurance Company Ltd.		0.95	-	0.95		Lupin Ltd.		0.18	-0.18	-	
Indian Oil Corporation Ltd.		0.90	-	0.90		UPL Ltd.		0.14	-0.14	-	
Tata Motors Ltd.		0.77	-	0.77		Hero Motocorp Ltd.		0.14	-0.14	-	
Sona Blw Precision Forgings Ltd.		0.76	-	0.76		Hindustan Petroleum Corporation Ltd.		0.12	-0.12	-	
Life Insurance Corporation Of India		0.63	-	0.63		Titan Company Ltd.		0.11	-0.11	-	
Gateway Distriparks Ltd.		0.60	-	0.60		SRF Ltd.		0.10	-0.10	-	
Carborundum Universal Ltd.		0.60	-	0.60		Pidilite Industries Ltd.		0.10	-0.10	-	
Bharat Forge Ltd.		0.56	-	0.56		Indian Energy Exchange Ltd.		0.09	-0.09	-	
CESC Ltd.		0.52	-	0.52		Crompton Greaves Consumer Electricals Ltd.		0.09	0.01	0.10	
Wipro Ltd.		0.48	-	0.48		Zee Entertainment Enterprises Ltd.		0.08	-0.08	-	
Bharat Petroleum Corporation Ltd.		0.47	-	0.47		Exide Industries Ltd.		0.08	-0.08	-	
Go Fashion (India) Ltd.		0.46	-	0.46		Tata Consumer Products Ltd.		0.07	-0.07	-	
Blue Star Ltd.		0.43	-	0.43		National Aluminium Company Ltd.		0.06	-0.06	-	
ICICI Lombard General Insurance Company Ltd.		0.40	-	0.40		Mindtree Ltd.		0.06	-0.06	-	
Infosys Ltd.		0.34	-	0.34		Indusind Bank Ltd.		0.06	-0.06	-	
ACC Ltd.		0.33	-	0.33		Can Fin Homes Ltd.		0.06	-0.06	-	
Dr. Reddy's Laboratories Ltd.		0.31	-	0.31		Tata Communications Ltd.		0.04	-0.04	-	
Shree Cement Ltd.		0.20	-	0.20		Coromandel International Ltd.		0.04	-0.04	-	
Bajaj Finserv Ltd.		0.07	-	0.07		Dabur India Ltd.		0.02	-0.02	-	
<b>Total</b>		<b>29.20</b>	<b>-</b>	<b>29.20</b>		Steel Authority Of India Ltd.		0.01	-0.02	-0.01	
<b>Equity Shares &amp; Derivatives</b>						Oil & Natural Gas Corporation Ltd.		0.01	-0.01	-	
ICICI Bank Ltd.		3.85	-1.24	2.61		National Stock Exchange Of India Ltd.-					
Housing Development Finance Corporation Ltd.		2.78	-1.54	1.24		27-Oct-22		3.17	3.17	18.31	
HDFC Bank Ltd.		2.64	-0.32	2.32		<b>Total</b>		<b>37.61</b>	<b>-19.30</b>	<b>18.31</b>	
Axis Bank Ltd.		2.52	-0.61	1.91		<b>Foreign Equity Shares</b>					
Adani Enterprises Ltd.		2.08	-2.09	-0.01		Cognizant Technology Solutions Corporation		0.57	-	-	
Tech Mahindra Ltd.		1.90	-0.08	1.82		NETFLIX Inc		0.22	-	-	
Reliance Industries Ltd.		1.59	-0.88	0.71		<b>Total</b>		<b>0.79</b>	<b>-</b>	<b>-</b>	
Tata Steel Ltd.		1.33	-0.59	0.74		<b>Government Securities</b>					
Tata Consultancy Services Ltd.		1.27	-1.12	0.15		Government Of India	SOVEREIGN	15.29	-	-	
Sun Pharmaceutical Industries Ltd.		1.25	-0.48	0.77		<b>Total</b>		<b>15.29</b>	<b>-</b>	<b>-</b>	
DLF Ltd.		1.22	-0.36	0.86		<b>State Development Loans</b>					
SBI Life Insurance Company Ltd.		1.10	-1.11	-0.01		State Government Of					
Ambuja Cements Ltd.		1.10	-1.10	-		Andhra Pradesh	SOVEREIGN	0.70	-	-	
Power Grid Corporation Of India Ltd.		1.06	-0.43	0.63		State Government Of					
Adani Ports And Special Economic Zone Ltd.		0.89	-0.89	-		Telangana	SOVEREIGN	0.67	-	-	
Maruti Suzuki India Ltd.		0.88	-0.88	-		<b>Total</b>		<b>1.37</b>	<b>-</b>	<b>-</b>	
Kotak Mahindra Bank Ltd.		0.85	-0.85	-		<b>Infrastructure Investment Trust</b>					
Hindustan Unilever Ltd.		0.84	-0.84	-		National Highways Infra Trust		2.57	-	-	
Divi's Laboratories Ltd.		0.82	-0.82	-		<b>Total</b>		<b>2.57</b>	<b>-</b>	<b>-</b>	
Britannia Industries Ltd.		0.62	-0.13	0.49		<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
Bajaj Finance Ltd.		0.59	-0.46	0.13				<b>13.17</b>	<b>-</b>	<b>-</b>	
ABB India Ltd.		0.48	-0.49	-0.01		<b>Grand Total</b>		<b>100.00</b>			

PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)

Financial Services	19.37
Sovereign	16.66
Information Technology	6.21
Fast Moving Consumer Goods	5.30
Healthcare	5.13
Metals & Mining	4.57
Oil, Gas & Consumable Fuels	4.48
Services	4.42
Automobile And Auto Components	4.21
Capital Goods	3.83
Power	3.06
Construction Materials	2.07
Construction	2.07
Telecommunication	1.97
Realty	1.22
Consumer Durables	0.92
Chemicals	0.58
Consumer Services	0.46
Media, Entertainment & Publication	0.30
Cash, Cash Equivalents, Derivative Margin And Others	13.17

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.

\*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.

# SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

**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: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 599.16 Crores

#### • AUM as on September 30, 2022

₹ 604.94 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	: 5.44 years
Average Maturity	: 7.56 years
Macaulay Duration	: 5.64 years
Yield to Maturity	: 7.09%

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	23.4591
Dir-Plan-Growth	24.1620

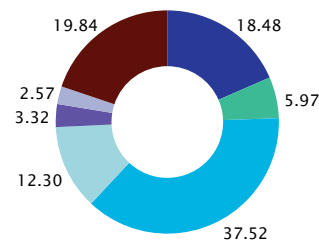
### PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Diff in % of AUM	Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Diff in % of AUM
<b>Equity Shares</b>					Muthoot Finance Ltd.-27-Oct-22	-	2.57	2.57	
Dodla Dairy Ltd.	5.95	-	5.95		<b>Total</b>		<b>61.97</b>	<b>2.57</b>	<b>64.54</b>
Bajaj Finance Ltd.	5.34	-	5.34		<b>Foreign Equity Shares</b>				
ICICI Bank Ltd.	4.85	-	4.85		NETFLIX Inc	6.15	-	-	
Max Healthcare Institute Ltd.	4.73	-	4.73		Alphabet Inc.	4.34	-	-	
Aether Industries Ltd.	4.72	-	4.72		Nvidia Corporation	1.81	-	-	
Gokaldas Exports Ltd.	4.09	-	4.09		<b>Total</b>		<b>12.30</b>	<b>-</b>	<b>-</b>
State Bank Of India	3.78	-	3.78		<b>Government Securities</b>				
CSB Bank Ltd.	3.32	-	3.32		Government Of India	SOVEREIGN	3.32	-	-
Bharti Airtel Ltd.	3.18	-	3.18		<b>Total</b>		<b>3.32</b>	<b>-</b>	<b>-</b>
Hawkins Cookers Ltd.	3.11	-	3.11		<b>Cash, Cash Equivalents And Others</b>				
Avanti Feeds Ltd.	3.02	-	3.02				<b>19.84</b>	<b>-</b>	<b>-</b>
GR Infra Projects Ltd.	2.84	-	2.84		<b>Grand Total</b>		<b>100.00</b>		
Neogen Chemicals Ltd.	2.55	-	2.55						
Garware Technical Fibres Ltd.	2.51	-	2.51						
Disa India Ltd.	2.38	-	2.38						
Thangamayil Jewellery Ltd.	1.38	-	1.38						
ICICI Lombard General Insurance Company Ltd.	1.33	-	1.33						
Hatsun Agro Product Ltd.	1.24	-	1.24						
Privi Speciality Chemicals Ltd.	0.96	-	0.96						
Ratnamani Metals & Tubes Ltd.	0.69	-	0.69						

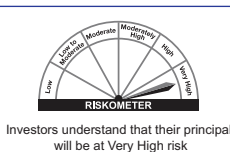
### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.62
Fast Moving Consumer Goods	10.21
Chemicals	8.23
Textiles	6.60
Media, Entertainment & Publication	6.15
Information Technology	6.15
Healthcare	4.73
Consumer Durables	4.49
Sovereign	3.32
Telecommunication	3.18
Capital Goods	3.07
Construction	2.84
Derivatives	2.57
Cash, Cash Equivalents And Others	19.84

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



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

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

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

\*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: 30/09/2022**
**AAUM for the Month of September 2022**

₹967.94 Crores

**AUM as on September 30, 2022**

₹970.38 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 : 2.83 years

Average Maturity : 3.18 years

Macaulay Duration : 2.93 years

Yield to Maturity : 6.84%

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	13.5165
Reg-Plan-Growth	13.5156

**NET ASSET VALUE**

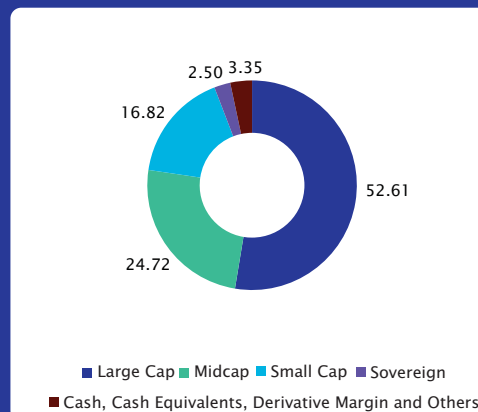
Option	NAV (₹)
Direct Plan-IDCW	13.8447
Dir-Plan-Growth	13.8518

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Hindalco Industries Ltd.		1.92
HDFC Bank Ltd.		6.73	Teamlease Services Ltd.		1.86
ICICI Bank Ltd.		6.27	HDFC Asset Management Company Ltd.		1.85
Infosys Ltd.		5.18	V-Guard Industries Ltd.		1.71
Maruti Suzuki India Ltd.		4.86	ESAB India Ltd.		1.66
Housing Development Finance Corporation Ltd.		4.07	AIA Engineering Ltd.		1.64
The Indian Hotels Company Ltd.		3.74	The Phoenix Mills Ltd.		1.62
State Bank Of India		3.66	DLF Ltd.		1.53
Grindwell Norton Ltd.		3.60	Wipro Ltd.		1.45
Larsen & Toubro Ltd.		3.57	ICICI Lombard General Insurance Company Ltd.		1.37
Ultratech Cement Ltd.		3.43	Hawkins Cookers Ltd.		1.14
ABB India Ltd.		3.25	Nuvoco Vistas Corporation Ltd.		1.10
Axis Bank Ltd.		3.06	FSN E-Commerce Ventures Ltd.		1.03
Chalet Hotels Ltd.		2.79	<b>Total</b>		<b>94.15</b>
Timken India Ltd.		2.60	<b>Government Securities</b>		
Sona Blw Precision Forgings Ltd.		2.48	Government Of India	SOVEREIGN	2.50
TVS Motor Company Ltd.		2.45	<b>Total</b>		<b>2.50</b>
Cholamandalam Investment & Finance Co. Ltd.		2.29	<b>Cash, Cash Equivalents And Others</b>		
Cipla Ltd.		2.19			<b>3.35</b>
Abbott India Ltd.		2.06	<b>Grand Total</b>		<b>100.00</b>
Page Industries Ltd.		2.03			
ZF Commercial Vehicle Control Systems India Ltd.		2.02			
Carborundum Universal Ltd.		1.94			

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

Financial Services	29.30
Capital Goods	14.69
Automobile And Auto Components	11.81
Consumer Services	7.56
Information Technology	6.63
Construction Materials	4.53
Healthcare	4.25
Construction	3.57
Realty	3.15
Consumer Durables	2.85
Sovereign	2.50
Textiles	2.03
Metals & Mining	1.92
Services	1.86
Cash, Cash Equivalents And Others	3.35

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


Investors understand that their principal will be at Very High risk

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

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

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

\*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)

**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: 30/09/2022**
**AAUM for the Month of September 2022**

₹ 746.10 Crores

**AUM as on September 30, 2022**

₹ 744.36 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 : 2.77 years

Average Maturity : 3.16 years

Macaulay Duration : 2.87 years

Yield to Maturity : 6.86%

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	13.0402
Reg-Plan-Growth	13.0402

**NET ASSET VALUE**

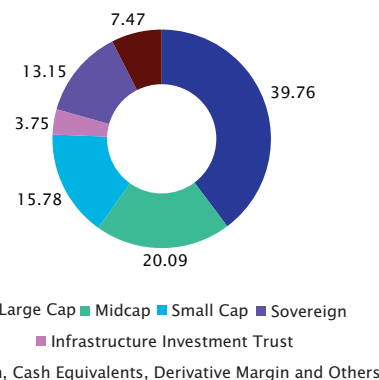
Option	NAV (₹)
Direct Plan-IDCW	13.3335
Dir-Plan-Growth	13.3319

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Hindalco Industries Ltd.		1.53
HDFC Bank Ltd.		5.15	V-Guard Industries Ltd.		1.46
ICICI Bank Ltd.		4.97	Teamlease Services Ltd.		1.46
Infosys Ltd.		3.77	Carborundum Universal Ltd.		1.33
Maruti Suzuki India Ltd.		3.74	Hawkins Cookers Ltd.		1.11
The Indian Hotels Company Ltd.		3.57	Nuvoco Vistas Corporation Ltd.		1.08
Housing Development Finance Corporation Ltd.		3.17	ICICI Lombard General Insurance Company Ltd.		1.08
Grindwell Norton Ltd.		2.91	The Phoenix Mills Ltd.		1.02
State Bank Of India		2.77	DLF Ltd.		0.98
Timken India Ltd.		2.73	Wipro Ltd.		0.85
ABB India Ltd.		2.72	FSN E-Commerce Ventures Ltd.		0.68
Chalet Hotels Ltd.		2.56	<b>Total</b>		<b>75.63</b>
Larsen & Toubro Ltd.		2.49	<b>Government Securities</b>		
Axis Bank Ltd.		2.41	Government Of India	SOVEREIGN	12.47
Ultratech Cement Ltd.		2.36	<b>Total</b>		<b>12.47</b>
ESAB India Ltd.		2.07	<b>State Development Loans</b>		
Cholamandalam Investment & Finance Co. Ltd.		2.05	State Government Of Gujarat	SOVEREIGN	0.68
ZF Commercial Vehicle Control Systems India Ltd.		1.98	<b>Total</b>		<b>0.68</b>
Sona Blw Precision Forgings Ltd.		1.87	<b>Infrastructure Investment Trust</b>		
Cipla Ltd.		1.76	National Highways Infra Trust		3.75
Abbott India Ltd.		1.65	<b>Total</b>		<b>3.75</b>
Page Industries Ltd.		1.64	<b>Cash, Cash Equivalents And Others</b>		
AIA Engineering Ltd.		1.62	<b>Grand Total</b>		<b>100.00</b>
HDFC Asset Management Company Ltd.		1.55			
TVS Motor Company Ltd.		1.54			

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

Financial Services	23.15
Capital Goods	13.38
Sovereign	13.15
Automobile And Auto Components	9.13
Consumer Services	6.81
Services	5.21
Information Technology	4.62
Construction Materials	3.44
Healthcare	3.41
Consumer Durables	2.57
Construction	2.49
Realty	2.00
Textiles	1.64
Metals & Mining	1.53
Cash, Cash Equivalents And Others	7.47

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


Investors understand that their principal will be at Very High risk

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

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

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

\*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: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 196.25 Crores

#### • AUM as on September 30, 2022

₹ 195.50 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	: 6.21 years
Average Maturity	: 9.95 years
Macaulay Duration	: 6.48 years
Yield to Maturity	: 7.49%

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.6943
Reg-Plan-Growth	11.6924

### NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	11.8411
Dir-Plan-Growth	11.8424

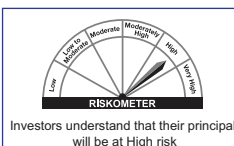
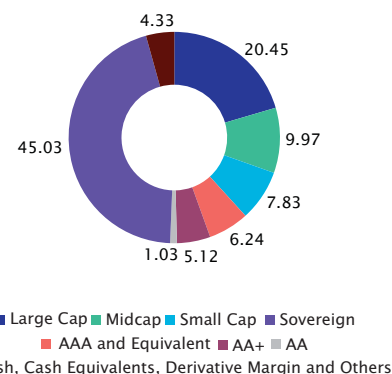
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		2.63	Abbott India Ltd.		0.68
ICICI Bank Ltd.		2.57	Hawkins Cookers Ltd.		0.65
Maruti Suzuki India Ltd.		1.96	Nuvoco Vistas Corporation Ltd.		0.61
Infosys Ltd.		1.92	The Phoenix Mills Ltd.		0.57
Housing Development Finance Corporation Ltd.		1.70	ICICI Lombard General Insurance Company Ltd.		0.55
The Indian Hotels Company Ltd.		1.64	Wipro Ltd.		0.46
Grindwell Norton Ltd.		1.52	FSN E-Commerce Ventures Ltd.		0.44
ABB India Ltd.		1.42	DLF Ltd.		0.37
Larsen & Toubro Ltd.		1.28	<b>Total</b>		<b>38.25</b>
State Bank Of India		1.26	<b>Non Convertible Debentures</b>		
Ultratech Cement Ltd.		1.25	Mahindra Rural Housing Finance Ltd.	IND AA+	5.12
Axis Bank Ltd.		1.25	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	3.67
Timken India Ltd.		1.17	HDFC Ltd.	CRISIL AAA	2.57
Chalet Hotels Ltd.		1.14	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	1.03
Cholamandalam Investment & Finance Co. Ltd.		1.05	<b>Total</b>		<b>12.39</b>
Sona Blw Precision Forgings Ltd.		1.00	<b>Government Securities</b>		
ZF Commercial Vehicle Control Systems India Ltd.		0.99	Government Of India	SOVEREIGN	40.65
ESAB India Ltd.		0.99	<b>Total</b>		<b>40.65</b>
Cipla Ltd.		0.98	<b>State Development Loans</b>		
Page Industries Ltd.		0.83	State Government Of Chhattisgarh	SOVEREIGN	4.38
HDFC Asset Management Company Ltd.		0.82	<b>Total</b>		<b>4.38</b>
ALA Engineering Ltd.		0.80	<b>Cash, Cash Equivalents And Others</b>		
Hindalco Industries Ltd.		0.78	<b>Grand Total</b>		<b>100.00</b>
Carborundum Universal Ltd.		0.78			
V-Guard Industries Ltd.		0.76			
Teamlease Services Ltd.		0.74			
TVS Motor Company Ltd.		0.69			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	45.03
Financial Services	20.55
Capital Goods	6.68
Automobile And Auto Components	4.64
Telecommunication	3.67
Consumer Services	3.22
Information Technology	2.38
Construction Materials	1.86
Healthcare	1.66
Consumer Durables	1.41
Construction	1.28
Realty	0.94
Textiles	0.83
Metals & Mining	0.78
Services	0.74
Cash, Cash Equivalents And Others	4.33

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

- Long term capital appreciation
  - Investment predominantly in debt and money market instruments & balance in equity and equity related instruments
- ^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 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 148.87 Crores
- AUM as on September 30, 2022**  
₹ 148.34 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:**  
NIFTY Composite Debt Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 3.97 years
Average Maturity	: 10.02 years
Macaulay Duration	: 4.08 years
Yield to Maturity	: 7.41%

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.1463
Reg-Plan-Growth	11.1464

### NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	11.2443
Dir-Plan-Growth	11.2459

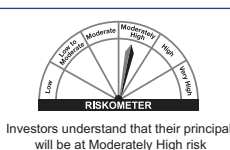
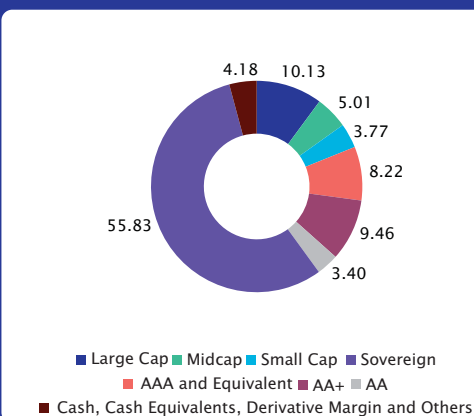
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		1.32	Abbott India Ltd.		0.34
ICICI Bank Ltd.		1.25	Hawkins Cookers Ltd.		0.32
Infosys Ltd.		1.00	The Phoenix Mills Ltd.		0.28
Maruti Suzuki India Ltd.		0.96	Nuvoco Vistas Corporation Ltd.		0.26
Housing Development Finance Corporation Ltd.		0.86	ICICI Lombard General Insurance Company Ltd.		0.26
The Indian Hotels Company Ltd.		0.78	Wipro Ltd.		0.21
Grindwell Norton Ltd.		0.76	DLF Ltd.		0.21
State Bank Of India		0.68	FSN E-Commerce Ventures Ltd.		0.19
ABB India Ltd.		0.68	<b>Total</b>		<b>18.91</b>
Timken India Ltd.		0.62	<b>Non Convertible Debentures</b>		
Larsen & Toubro Ltd.		0.61	Mahindra Rural Housing Finance Ltd.	IND AA+	6.74
Ultratech Cement Ltd.		0.60	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.84
Axis Bank Ltd.		0.60	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	3.40
Chalet Hotels Ltd.		0.55	HDFC Ltd.	CRISIL AAA	3.38
Cholamandalam Investment & Finance Co. Ltd.		0.51	Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	2.72
ESAB India Ltd.		0.49	<b>Total</b>		<b>21.08</b>
Sona Blw Precision Forgings Ltd.		0.47	<b>Government Securities</b>		
ZF Commercial Vehicle Control Systems India Ltd.		0.46	Government Of India	SOVEREIGN	53.56
Cipla Ltd.		0.45	<b>Total</b>		<b>53.56</b>
AIA Engineering Ltd.		0.45	<b>State Development Loans</b>		
Page Industries Ltd.		0.43	State Government Of Rajasthan SOVEREIGN		2.27
TVS Motor Company Ltd.		0.42	<b>Total</b>		<b>2.27</b>
Hindalco Industries Ltd.		0.42	<b>Cash, Cash Equivalents And Others</b>		
HDFC Asset Management Company Ltd.		0.40			<b>4.18</b>
V-Guard Industries Ltd.		0.37	<b>Grand Total</b>		<b>100.00</b>
Teamlease Services Ltd.		0.36			
Carborundum Universal Ltd.		0.34			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	55.83
Financial Services	22.12
Telecommunication	4.84
Capital Goods	3.34
Automobile And Auto Components	2.31
Consumer Services	1.52
Information Technology	1.21
Construction Materials	0.86
Healthcare	0.79
Consumer Durables	0.69
Construction	0.61
Realty	0.49
Textiles	0.43
Metals & Mining	0.42
Services	0.36
Cash, Cash Equivalents And Others	4.18

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

\*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)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Dinesh Ahuja	Mr. Dinesh Ahuja & *Mr. 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)
Managing Since	Jan-2011	Jan-2011 - Nov-2017	Jan-2011 - Nov-2017	Jan-2019-Feb-2019	Feb-2017 - Nov-2017	July-2011 - Nov-2017	Jun-2008 - Nov-2017	Jan - 2020
First Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Fund BIII Index	CRISIL Dynamic Bond Fund AIII Index	NIFTY Corporate Bond Index B-III	NIFTY Credit Risk Bond Index C-II	NIFTY Medium Duration Debt Index C-III	CRISIL Short Duration Fund All Index	Nifty 10 yr Benchmark G-Sec
Fund Details as on 30 September 2022								
Month End AUM (Rs. in Crores)	₹3,772.81	₹1,534.75	₹2,396.35	₹15,743.31	₹2,915.88	₹9,048.82	₹13,333.73	₹815.63
Modified Duration (years)	1.47	3.89	1.13	1.42	1.60	2.87	1.43	6.75
Average Maturity (years)	2.06	6.05	1.66	1.71	2.63	3.98	1.70	9.55
Macaulay Duration (years)	1.52	4.04	1.17	1.51	1.72	3.00	1.51	7.00
Yield to Maturity (%)	6.26	7.19	6.27	7.22	8.00	7.55	7.20	7.38
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.80%	Regular- 1.65% Direct- 0.88%	Regular- 0.79% Direct- 0.34%	Regular- 1.55% Direct- 0.92%	Regular- 1.22% Direct- 0.69%	Regular- 0.85% Direct- 0.35%	Regular- 0.64% Direct- 0.33%
Composition by Assets as on 30 September 2022								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	26.06	-	75.75	65.76	51.62	51.22	-
Gilts	25.06	43.28	16.09	11.56	8.73	32.21	15.92	91.69
Money Market Instruments	56.86	12.92	12.38	-	18.94	5.45	12.52	-
Other Assets	18.08	17.74	71.53	12.69	6.57	10.72	20.34	8.31
Composition by Ratings as on 30 September 2022								
AA, AA+, AAA And EQUIVALENT	-	20.21	-	75.75	48.97	43.03	51.22	-
Below AA	-	5.85	-	-	16.79	8.59	-	-
Sovereign	81.92	43.28	16.09	13.39	11.25	33.03	24.10	95.44
Below A1+, A1+	-	12.92	12.38	-	16.42	5.45	12.52	-
Cash, Cash Equivalents, Derivatives and Others	18.08	17.74	71.53	10.86	6.57	9.90	12.16	4.56
Other Details								
Exit Load	NIL	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month - Nil; For the remaining investments - 0.25%	Nil	For 8% of the investments within 1 Year - Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years - Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years - Nil; For the remaining investments - 0.75%	For exit within 12 months from the date of allotment: - For 8% of investment - Nil - - For remaining investments - 1.50%	NIL	NIL
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan.   *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.								

## Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	SBI Savings Fund	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	SBI Floating Rate Debt Fund	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund Liquid Floater)
Ideal Investment Horizon	3 months +	3 months +	3 years +	7day +	1 day +	3 years +	1 day +
Inception Date	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	01/10/2002
Fund Manager	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. R. Arun & *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan Mr. Mohit Jain - investments in foreign securities of the Scheme (w.e.f. Jan 22, 2020)	Mr. R. Arun	Mr. R. Arun & *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan and Mr. Ardhendu Bhattacharya (Co-fund manager) & *Mr. Mohit Jain	Mr. R. Arun
Managing Since	Jun-2008- Nov-2017	Apr-2012- Nov-2017	Nov-2013 - Jan-2020	May-2018	June 2021 - Nov 2017	Mohit & Rajeev - Oct 2020 Ardhendu - June 2021	Apr-2012
First Tier Benchmark	CRISIL Low Duration Fund BI Index	CRISIL Money Market Fund BI Index	NIFTY Banking and PSU Debt Index	NIFTY Liquid Index B-I	CRISIL Ultra Short Duration Fund BI Index	Nifty Short Duration Debt Index	CRISIL Overnight Fund AI Index
Fund Details as on 30 September 2022							
Month End AUM (Rs. in Crores)	₹7,862.66	₹19,483.10	₹5,278.26	₹54,495.64	₹11,628.64	₹2,210.88	₹24,709.24
Modified Duration (years)	0.53	0.42	1.57	0.12	0.44	1.10	1 Day
Average Maturity (years)	0.58	0.45	2.14	0.13	0.47	1.25	1 Day
Macaulay Duration (years)	0.57	0.45	1.68	0.13	0.44	1.15	1 Day
Yield to Maturity (%)	7.07	6.95	7.12	6.24	6.76	7.37	5.99
Expense Ratio	Regular- 0.96% Direct- 0.40%	Regular- 0.76% Direct- 0.23%	Regular- 0.81% Direct- 0.34%	Regular- 0.28% Direct- 0.18%	Regular- 0.47% Direct- 0.29%	Regular- 0.46% Direct- 0.26%	Regular- 0.18% Direct- 0.10%
Composition by Assets as on 30 September 2022							
Equity Shares	-	-	-	-	-	-	-
Corporate Debt	43.27	-	70.57	0.28	12.02	60.71	-
Gilts	5.16	-	6.12	-	4.03	12.43	-
Money Market Instruments	41.51	98.65	12.19	104.45	88.23	10.57	2.02
Other Assets	10.06	1.35	11.12	-4.73	-4.28	16.29	97.98
Composition by Ratings as on 30 September 2022							
AA, AA+, AAA And EQUIVALENT	43.27	-	70.57	0.28	12.02	57.42	-
Below AA	-	-	-	-	-	-	-
Sovereign	13.55	16.60	9.07	34.31	23.12	29.85	2.02
Below A1+, A1+	37.12	85.28	12.19	71.33	71.44	10.57	-
Cash, Cash Equivalents, Derivatives and Others	6.06	-1.88	8.17	-5.92	-6.58	2.16	97.98
Other Details							
Exit Load	NIL	Within 3 business days - 0.10%	NIL	Investor exit upon subscription / switch - in	Exit Load as a % of redemption proceeds	NIL	NIL
				Day 1	0.0070%		
				Day 2	0.0065%		
				Day 3	0.0060%		
				Day 4	0.0055%		
				Day 5	0.0050%		
				Day 6	0.0045%		
				Day 7	0.0000%		

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.


**MAGNUM GILT FUND**

### 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: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 3,739.07 Crores

#### • AUM as on September 30, 2022

₹ 3,772.81 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 installments.

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

#### • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 1.47 years
Average Maturity	: 2.06 years
Macaulay Duration	: 1.52 years
Yield to Maturity	: 6.26%

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	16.4113	PF-Regular Growth	34.1034
PF-Fixed Period-2 Year-IDCW	16.6085	Reg-Plan-IDCW	16.3351
PF-Fixed Period-3 Year-IDCW	16.1032	Reg-Plan-Growth	53.1228
PF-Regular IDCW	17.1633	Dir-Plan-IDCW	17.7210
PF-Fixed Period-3 Year-Growth	31.8637	Dir-Plan-Growth	55.5248

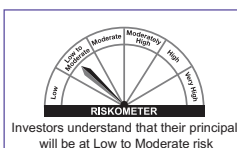
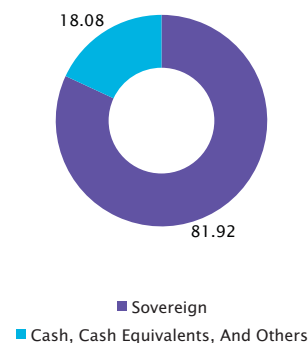
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	25.06
<b>Total</b>		<b>25.06</b>
<b>Treasury Bills</b>		
364 Day T-Bill 06.10.22	SOVEREIGN	13.24
91 Day T-Bill 08.12.22	SOVEREIGN	10.77
364 Day T-Bill 20.10.22	SOVEREIGN	10.70
364 Day T-Bill 13.10.22	SOVEREIGN	7.94
182 Day T-Bill 01.12.22	SOVEREIGN	4.59
91 Day T-Bill 03.11.22	SOVEREIGN	3.96
182 Day T-Bill 08.12.22	SOVEREIGN	2.62
364 Day T-Bill 27.10.22	SOVEREIGN	2.38
91 Day T-Bill 20.10.22	SOVEREIGN	0.66
<b>Total</b>		<b>56.86</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>18.08</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	56.86
Government Securities	25.06
Cash, Cash Equivalents And Others	18.08

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



**SBI Magnum Gilt Fund**  
This product is suitable for investors who are seeking<sup>1</sup>:

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

<sup>1</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 1,539.03 Crores
- AUM as on September 30, 2022**  
₹ 1,534.75 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 Fund BIII 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

**Quantitative Data**

Modified Duration	: 3.89 years
Average Maturity	: 6.05 years
Macaulay Duration	: 4.04 years
Yield to Maturity	: 7.19%

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	34.7730	Dir-Plan-Bonus	36.8905
Reg-Plan-Growth	57.3897	Dir-Plan-Growth	60.7854
Reg-Plan-Half Yearly IDCW	15.0102	Dir-Plan-Half Yearly IDCW	17.2463
Reg-Plan-Quarterly IDCW	16.1620	Dir-Plan-Quarterly IDCW	17.6561

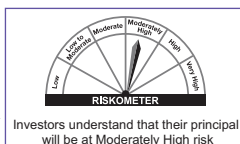
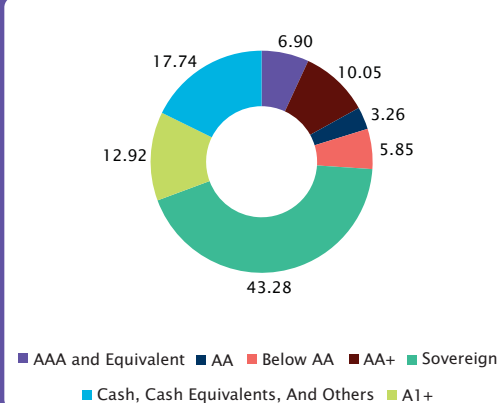
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>		
Larsen & Toubro Ltd.	CRISIL A1 +	6.48
<b>Total</b>		<b>6.48</b>
<b>Certificate Of Deposits</b>		
Canara Bank	CRISIL A1 +	6.44
<b>Total</b>		<b>6.44</b>
<b>Non Convertible Debentures</b>		
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	4.51
Mahindra Rural Housing Finance Ltd.	IND AA+	3.92
Indinfravit Trust	CRISIL AAA	3.81
Aadhar Housing Finance Ltd.	CARE AA	3.26
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	3.09
Jindal Stainless Ltd.	CRISIL AA-	2.84
Muthoot Finance Ltd.	CRISIL AA+	1.62
<b>Total</b>		<b>23.05</b>
<b>Zero Coupon Bonds</b>		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	3.01
<b>Total</b>		<b>3.01</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	43.28
<b>Total</b>		<b>43.28</b>
<b>Cash, Cash Equivalents And Others</b>		<b>17.74</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	43.28
Non Convertible Debentures	23.05
Commercial Papers	6.48
Certificate Of Deposits	6.44
Zero Coupon Bonds	3.01
Cash, Cash Equivalents And Others	17.74

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



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

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

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

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



## DYNAMIC BOND FUND

### Investment Objective

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

### Fund Details

#### Type of Scheme

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

• **Date of Allotment:** 09/02/2004

• **Report As On:** 30/09/2022

• **AAUM for the Month of September 2022**

₹ 2,400.27 Crores

• **AUM as on September 30, 2022**

₹ 2,396.35 Crores

• **Fund Manager:** Mr. Dinesh Ahuja &

\*Mr. Mohit Jain

**Managing Since:**

Mr. Dinesh Ahuja Jan-2011

Mr. Mohit Jain Nov-2017

**Total Experience:**

Mr. Dinesh Ahuja Over 24 years

Mr. Mohit Jain Over 10 Years

• **First Tier Benchmark:**

CRISIL Dynamic Bond Fund All Index

• **Exit Load:**

For exit within 1 month from the date of allotment

For 10% of investment : Nil

For remaining investment: 0.25%

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

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

• **SIP**

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

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

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

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

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

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

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

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

• **Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

• **Additional Investment**

₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

<b>Modified Duration</b>	: 1.13 years
<b>Average Maturity</b>	: 1.66 years
<b>Macaulay Duration</b>	: 1.17 years
<b>Yield to Maturity</b>	: 6.27%

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.1553
Reg-Plan-Growth	28.9085
Dir-Plan-IDCW	17.2800
Dir-Plan-Growth	30.9366

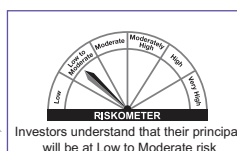
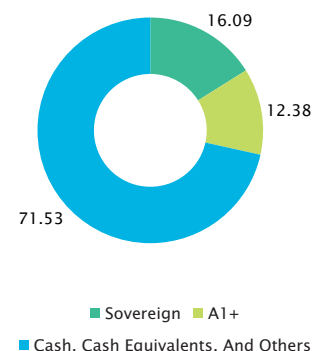
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>		
Larsen & Toubro Ltd.	CRISIL A1+	6.21
<b>Total</b>		<b>6.21</b>
<b>Certificate Of Deposits</b>		
Canara Bank	CRISIL A1+	6.17
<b>Total</b>		<b>6.17</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	16.09
<b>Total</b>		<b>16.09</b>
<b>Cash, Cash Equivalents And Others</b>		<b>71.53</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	16.09
Commercial Papers	6.21
Certificate Of Deposits	6.17
Cash, Cash Equivalents And Others	71.53

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

### 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: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 16,012.00 Crores

#### • AUM as on September 30, 2022

₹ 15,743.31 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	: 1.42 years
Average Maturity	: 1.71 years
Macaulay Duration	: 1.51 years
Yield to Maturity	: 7.22%

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	11.9559	Dir-Plan-Monthly IDCW	12.1697
Reg-Plan-Growth	12.6677	Dir-Plan-Growth	12.8930
Reg-Plan-Quarterly IDCW	12.3080	Dir-Plan-Quarterly IDCW	12.5338

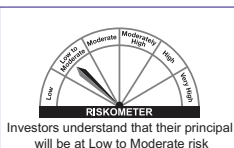
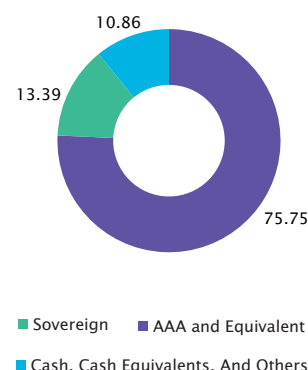
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	0.86
Air India Assets Holding Ltd.	[ICRA]AAA	5.40	Axis Bank Ltd.	CRISIL AAA	0.64
NABARD	[ICRA]AAA	5.11	Tata Capital Financial Services Ltd.	CRISIL AAA	0.63
State Bank of India (Tier II Bond Under Basel III)	CRISIL AAA	4.78	Embassy Office Parks Reit	CRISIL AAA	0.62
Reliance Industries Ltd.	CRISIL AAA	4.76	Bajaj Finance Ltd.	CRISIL AAA	0.62
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	3.84	NTPC Ltd.	CRISIL AAA	0.47
LIC Housing Finance Ltd.	CRISIL AAA	3.71	NABARD	CRISIL AAA	0.47
National Housing Bank	CRISIL AAA	3.53	Indinfravit Trust	CRISIL AAA	0.47
REC Ltd.	CRISIL AAA	3.45	Bajaj Housing Finance Ltd.	CRISIL AAA	0.37
Larsen & Toubro Ltd.	CRISIL AAA	3.37	LIC Housing Finance Ltd.	CARE AAA	0.35
Tata Capital Housing Finance Ltd.	CRISIL AAA	3.33	NHPC Ltd.	IND AAA	0.16
Small Industries Development Bank Of India	[ICRA]AAA	2.66	India Grid Trust	CRISIL AAA	0.16
Tata Capital Financial Services Ltd.	[ICRA]AAA	2.51	NHPC Ltd.	[ICRA]AAA	0.15
Indian Railway Finance Corporation Ltd.	CRISIL AAA	2.48	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.15
HDFC Ltd.	CRISIL AAA	2.28	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.14
Power Finance Corporation Ltd.	CRISIL AAA	2.27	Sikka Ports & Terminals Ltd.	CRISIL AAA	0.02
Mahindra & Mahindra Ltd.	CRISIL AAA	2.21	<b>Total</b>		<b>75.75</b>
Mahindra & Mahindra Ltd.	IND AAA	1.74	<b>Government Securities</b>		
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	1.72	Government Of India	SOVEREIGN	11.56
Export-Import Bank Of India	CRISIL AAA	1.59	<b>Total</b>		<b>11.56</b>
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.57	<b>State Development Loans</b>		
Tata Capital Ltd.	CRISIL AAA	1.44	State Government Of Maharashtra	SOVEREIGN	0.93
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.43	State Government Of Gujarat	SOVEREIGN	0.47
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.38	State Government Of Rajasthan	SOVEREIGN	0.16
Highways Infrastructure Trust	CRISIL AAA	1.10	<b>Total</b>		<b>1.56</b>
Sundaram Finance Ltd.	CRISIL AAA	0.93	<b>Strips</b>		
India Grid Trust	[ICRA]AAA	0.88	Government Of India	SOVEREIGN	0.27
			<b>Total</b>		<b>0.27</b>
			<b>Cash, Cash Equivalents And Others</b>		
					<b>10.86</b>
			<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	75.75
Government Securities	11.56
State Development Loans	1.56
Strips	0.27
Cash, Cash Equivalents And Others	10.86

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

^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:** 30/09/2022
- AUM for the Month of September 2022**  
₹ 2,932.71 Crores
- AUM as on September 30, 2022**  
₹ 2,915.88 Crores
- Fund Manager: Mr. Lokesh Mallyia & \*Mr. Mohit Jain**  
Managing Since:  
Mr. Lokesh Mallyia Feb-2017  
Mr. Mohit Jain Nov-2017  
**Total Experience:**  
Mr. Lokesh Mallyia 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

Modified Duration	: 1.60 years
Average Maturity	: 2.63 years
Macaulay Duration	: 1.72 years
Yield to Maturity	: 8.00%

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

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	16.5954	Dir-Plan-IDCW	18.1228
Reg-Plan-Daily IDCW	12.1496	Dir-Plan-Daily IDCW	12.3556
Reg-Plan-Growth	36.7088	Dir-Plan-Growth	38.9430

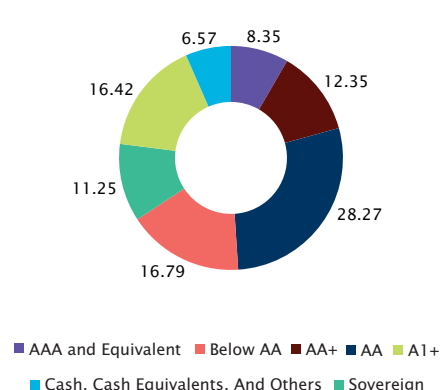
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>					
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	5.08	Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.69
National Fertilizers Ltd.	[ICRA]A1+	4.27	Prestige Projects Pvt. Ltd.	[ICRA]A+(CE)	1.68
Tata Projects Ltd.	CRISIL A1+	3.65	Godrej Housing Finance Ltd.	CRISIL AA	1.67
Kirloskar Ferrous Industries Ltd.	[ICRA]A1+	1.71	Small Industries Development Bank Of India	CARE AAA	1.65
Asirvad Microfinance Ltd.	CRISIL A1+	1.71	Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	0.85
<b>Total</b>		<b>16.42</b>	Indian Bank (At1 Bond Under Basel III)	CRISIL AA+	0.41
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>65.76</b>
Tata International Ltd. (Perpetual Bond)	CARE A+	5.12	<b>Government Securities</b>		
Indinfravit Trust	CRISIL AAA	5.00	Government Of India	SOVEREIGN	8.73
Brakes India Pvt. Ltd.	CRISIL AA+	4.80	<b>Total</b>		<b>8.73</b>
Godrej Industries Ltd.	CRISIL AA	4.71	<b>Treasury Bills</b>		
Tata Power Company Ltd.	IND AA	3.46	182 Day T-Bill 02.03.23	SOVEREIGN	1.67
Aadhar Housing Finance Ltd.	CARE AA	3.45	182 Day T-Bill 22.12.22	SOVEREIGN	0.85
Avanse Financial Services Ltd.	CARE A+	3.22	<b>Total</b>		<b>2.52</b>
Jindal Stainless Ltd.	CRISIL AA-	2.98	<b>Cash, Cash Equivalents And Others</b>		
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	2.89	<b>Grand Total</b>		<b>100.00</b>
TVS Credit Services Ltd.	CRISIL AA	2.72			
AU Small Finance Bank Ltd. (Tier II Bond Under Basel III)	CRISIL AA	2.67			
Union Bank Of India (At1 Bond Under Basel III)	IND AA	2.59			
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	2.57			
Nuvoco Vistas Corporation Ltd.	CRISIL AA	2.55			
Pune Solapur Expressways Pvt. Ltd. (A Tata Realty And Infrastructure Limited Jv)	[ICRA]AA-	2.02			
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	1.88			
Tata Motors Ltd.	[ICRA]AA-	1.77			
Mahindra Rural Housing Finance Ltd.	IND AA+	1.71			
Small Industries Development Bank Of India	[ICRA]AAA	1.70			

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	65.76
Commercial Papers	16.42
Government Securities	8.73
Treasury Bills	2.52
Cash, Cash Equivalents And Others	6.57

## 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**
**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. 24 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 9,159.00 Crores
- AUM as on September 30, 2022**  
₹ 9,048.82 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 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	: 2.87 years
Average Maturity	: 3.98 years
Macaulay Duration	: 3.00 years
Yield to Maturity	: 7.55%

**NET ASSET VALUE**

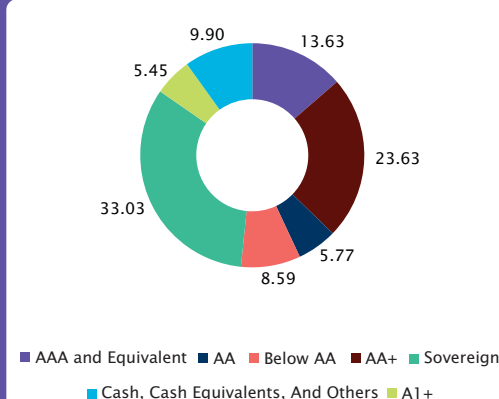
Option	NAV (₹)
Reg-Plan-IDCW	16.0781
Reg-Plan-Growth	41.4792
Dir-Plan-IDCW	17.1768
Dir-Plan-Growth	44.1884

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Tata International Ltd. (Perpetual Bond)</b>		
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.18	CARE A+	0.55	
<b>Total</b>		<b>2.18</b>	<b>Total</b>		<b>51.44</b>
<b>Certificate Of Deposits</b>			<b>Zero Coupon Bonds</b>		
Canara Bank	CRISIL A1+	3.27	Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.18
<b>Total</b>		<b>3.27</b>	<b>Total</b>		<b>0.18</b>
<b>Non Convertible Debentures</b>			<b>Government Securities</b>		
Mahindra Rural Housing Finance Ltd.	IND AA+	4.80	Government Of India	SOVEREIGN	32.21
Indinfravit Trust	CRISIL AAA	4.74	<b>Total</b>		<b>32.21</b>
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.73	<b>State Development Loans</b>		
Torrent Power Ltd.	CRISIL AA+	3.52	State Government Of Maharashtra	SOVEREIGN	0.82
Muthoot Finance Ltd.	CRISIL AA+	3.51	<b>Total</b>		<b>0.82</b>
Tata Power Company Ltd.	IND AA	3.01	<b>Cash, Cash Equivalents And Others</b>		
Avanse Financial Services Ltd.	CARE A+	2.72	<b>Grand Total</b>		<b>100.00</b>
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	2.66			
Jindal Stainless Ltd.	CRISIL AA-	2.56			
Da Toll Road Pvt. Ltd.	IND AA+	2.23			
Sundaram Home Finance Ltd.	CARE AA+	2.08			
India Grid Trust	CRISIL AAA	1.95			
Aadhar Housing Finance Ltd.	CARE AA	1.93			
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	1.74			
Tata Motors Finance Solutions Ltd.	CARE AA-	1.65			
Bharti Hexacom Ltd.	CRISIL AA+	1.62			
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	1.47			
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.27			
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.94			
Pune Solapur Expressways Pvt. Ltd. (A Tata Realty And Infrastructure Limited Jv)	[ICRA]AA-	0.93			
Manappuram Finance Ltd.	CRISIL AA	0.83			

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

Non Convertible Debentures	51.44
Government Securities	32.21
Certificate Of Deposits	3.27
Commercial Papers	2.18
State Development Loans	0.82
Zero Coupon Bonds	0.18
Cash, Cash Equivalents And Others	9.90

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


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

- 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. 26 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:** 30/09/2022

**• AAUM for the Month of September 2022**

₹ 13,415.11 Crores

**• AUM as on September 30, 2022**

₹ 13,333.73 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 Fund All 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 installments.

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

**• Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**• Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 1.43 years
Average Maturity	: 1.70 years
Macaulay Duration	: 1.51 years
Yield to Maturity	: 7.20%

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	12.3497	Reg-Plan-Monthly IDCW	14.5257
Retail-Plan-Growth	29.7263	Reg-Plan-Weekly IDCW	11.9126
Retail-Plan-Monthly IDCW	13.6153	Dir-Plan-Fortnightly IDCW	18.5470
Retail-Plan-Weekly IDCW	12.3310	Dir-Plan-Growth	27.5361
Reg-Plan-Fortnightly IDCW	11.9008	Dir-Plan-Monthly IDCW	15.3886
Reg-Plan-Growth	26.2734	Dir-Plan-Weekly IDCW	12.0616

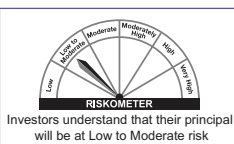
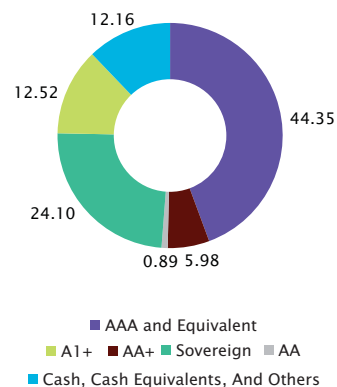
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>					
Small Industries Development Bank Of India	CRISIL A1+	1.46	Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.86
Axis Finance Ltd.	CRISIL A1+	0.93	NABARD	CRISIL AAA	0.79
<b>Total</b>		<b>2.39</b>	Tata Capital Ltd.	CRISIL AAA	0.74
<b>Certificate Of Deposits</b>					
HDFC Bank Ltd.	IND A1+	4.67	Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	0.68
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.77	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.67
Bank Of Baroda	IND A1+	1.73	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.49
Small Industries Development Bank Of India	CRISIL A1+	1.08	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.43
Punjab National Bank	CRISIL A1+	0.88	Torrent Power Ltd.	CRISIL AA+	0.42
<b>Total</b>		<b>10.13</b>	National Housing Bank	CRISIL AAA	0.37
<b>Non Convertible Debentures</b>					
HDFC Ltd.	CRISIL AAA	4.35	NTPC Ltd.	CRISIL AAA	0.30
Bajaj Finance Ltd.	CRISIL AAA	3.63	Power Finance Corporation Ltd.	CRISIL AAA	0.29
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	3.26	LIC Housing Finance Ltd.	CRISIL AAA	0.19
Reliance Industries Ltd.	CRISIL AAA	3.15	Indian Oil Corporation Ltd.	CRISIL AAA	0.18
Mahindra & Mahindra Financial Services Ltd.	IND AAA	3.04	Bharti Hexacom Ltd.	CRISIL AA+	0.11
Air India Assets Holding Ltd.	[ICRA]AAA	2.56	<b>Total</b>		<b>51.17</b>
NABARD	[ICRA]AAA	2.22	<b>Zero Coupon Bonds</b>		
India Grid Trust	CRISIL AAA	1.92	Axis Finance Ltd.	CRISIL AAA	0.05
Can Fin Homes Ltd.	[ICRA]AA+	1.87	<b>Total</b>		<b>0.05</b>
L&T Finance Ltd.	CRISIL AAA	1.86	<b>Government Securities</b>		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.71	Government Of India	SOVEREIGN	15.92
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.62	<b>Total</b>		<b>15.92</b>
Rec Ltd.	CRISIL AAA	1.62	<b>State Development Loans</b>		
Mahindra Rural Housing Finance Ltd.	IND AA+	1.60	State Government Of Gujarat	SOVEREIGN	4.08
Nabha Power Ltd.	[ICRA]AAA(CE)	1.50	State Government Of Haryana	SOVEREIGN	0.91
LIC Housing Finance Ltd.	CARE AAA	1.49	State Government Of Madhya Pradesh	SOVEREIGN	0.74
Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	1.49	State Government Of Uttar Pradesh	SOVEREIGN	0.63
Tata Cleantech Capital Ltd.	CRISIL AAA	1.47	State Government Of Himachal Pradesh	SOVEREIGN	0.51
Bajaj Housing Finance Ltd.	CRISIL AAA	1.47	State Government Of Karnataka	SOVEREIGN	0.38
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.02	State Government Of Tamil Nadu	SOVEREIGN	0.24
Small Industries Development Bank Of India	[ICRA]AAA	0.91	State Government Of Rajasthan	SOVEREIGN	0.19
TVS Credit Services Ltd.	CRISIL AA	0.89	<b>Total</b>		<b>7.68</b>
			<b>Strips</b>		
			Government Of India	SOVEREIGN	0.50
			<b>Total</b>		<b>0.50</b>
			<b>Cash, Cash Equivalents And Others</b>		
			<b>Total</b>		<b>12.16</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	51.17
Government Securities	15.92
Certificate Of Deposits	10.13
State Development Loans	7.68
Commercial Papers	2.39
Strips	0.50
Zero Coupon Bonds	0.05
Cash, Cash Equivalents And Others	12.16

**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

### 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:** 30/09/2022
- AAUM for the Month of September 2022**  
₹ 819.65 Crores
- AUM as on September 30, 2022**  
₹ 815.63 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

Modified Duration	: 6.75 years
Average Maturity	: 9.55 years
Macaulay Duration	: 7.00 years
Yield to Maturity	: 7.38%

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.5030
Reg-Plan-Growth	50.7419
Dir-Plan-IDCW	17.0103
Dir-Plan-Growth	52.2941

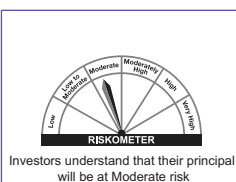
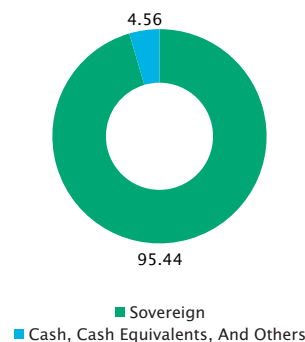
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	91.69
<b>Total</b>		<b>91.69</b>
<b>Strips</b>		
Government Of India	SOVEREIGN	3.75
<b>Total</b>		<b>3.75</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>4.56</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	91.69
Strips	3.75
Cash, Cash Equivalents And Others	4.56

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



**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. 24 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:** 30/09/2022

• **AAUM for the Month of September 2022**  
₹ 8,495.44 Crores

• **AUM as on September 30, 2022**  
₹ 7,862.66 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 Fund BI 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	: 0.53 years
Average Maturity	: 0.58 years
Macaulay Duration	: 0.57 years
Yield to Maturity	: 7.07%

**NET ASSET VALUE**

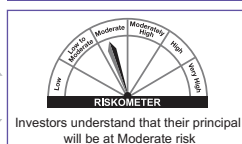
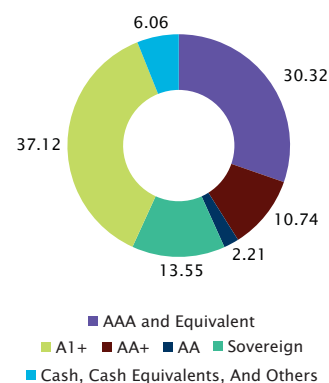
Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,125.4034	Reg-Plan-Weekly IDCW	1,125.7707
Institutional-Growth	2,941.1883	Dir-Plan-Daily IDCW	1,141.7708
Institutional-Weekly IDCW	1,123.2505	Dir-Plan-Fortnightly IDCW	1,161.6442
Reg-Plan-Daily IDCW	1,125.7865	Dir-Plan-Growth	2,961.6921
Reg-Plan-Fortnightly IDCW	1,145.4839	Dir-Plan-Monthly IDCW	1,316.0381
Reg-Plan-Growth	2,890.2612	Dir-Plan-Weekly IDCW	1,143.3710
Reg-Plan-Monthly IDCW	1,267.6959		

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Tata Realty And Infrastructure Ltd.	[ICRA]AA+	1.27
Tata Motors Finance Ltd.	CRISIL A1+	4.26	Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.95
Bharti Airtel Ltd.	CRISIL A1+	3.71	REC Ltd.	CRISIL AAA	0.94
Tata Teleservices Ltd.	CRISIL A1+	3.15	NABARD	CRISIL AAA	0.93
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.15	Torrent Power Ltd.	CRISIL AA+	0.81
Tata Teleservices (Maharashtra) Ltd.	CRISIL A1+	3.13	Nuvoco Vistas Corporation Ltd.	CRISIL AA	0.63
HDFC Ltd.	CRISIL A1+	2.98	HDB Financial Services Ltd.	CRISIL AAA	0.51
Crompton Greaves Consumer Electricals Ltd.	CRISIL A1+	2.46	Reliance Industries Ltd.	CRISIL AAA	0.32
Tata Projects Ltd.	CRISIL A1+	2.42	National Housing Bank	CRISIL AAA	0.32
Can Fin Homes Ltd.	[ICRA]A1+	1.85	Sundaram Home Finance Ltd.	CRISIL AA+	0.31
Sundaram Finance Ltd.	CRISIL A1+	1.54	Bharti Hexacom Ltd.	CRISIL AA+	0.31
Asirvad Microfinance Ltd.	CRISIL A1+	1.27	Bajaj Housing Finance Ltd.	CRISIL AAA	0.31
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.26	HDFC Ltd.	CRISIL AAA	0.05
Motilal Oswal Finvest Ltd.	CRISIL A1+	1.25	<b>Total</b>		<b>41.69</b>
<b>Total</b>		<b>32.43</b>	<b>Zero Coupon Bonds</b>		
<b>Certificate Of Deposits</b>			Tata Realty And Infrastructure Ltd.	CRISIL AA	1.58
HDFC Bank Ltd.	IND A1+	3.59	<b>Total</b>		<b>1.58</b>
Bank Of Baroda	IND A1+	0.90	<b>Government Securities</b>		
Indusind Bank Ltd.	CRISIL A1+	0.20	Government Of India	SOVEREIGN	5.16
<b>Total</b>		<b>4.69</b>	<b>Total</b>		<b>5.16</b>
<b>Non Convertible Debentures</b>			<b>State Development Loans</b>		
NABARD	[ICRA]AAA	5.57	State Government Of Karnataka	SOVEREIGN	1.93
Air India Assets Holding Ltd.	[ICRA]AAA	4.96	State Government Of Tamil Nadu	SOVEREIGN	1.22
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	4.30	State Government Of Gujarat	SOVEREIGN	0.32
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.79	State Government Of West Bengal	SOVEREIGN	0.19
DBL Mangloor Highways Pvt. Ltd.	IND AAA	3.19	State Government Of Bihar	SOVEREIGN	0.13
LIC Housing Finance Ltd.	CRISIL AAA	3.11	<b>Total</b>		<b>3.79</b>
LIC Housing Finance Ltd.	CARE AAA	2.21	<b>Treasury Bills</b>		
Brakes India Pvt. Ltd.	CRISIL AA+	1.97	182 Day T-Bill 15.12.22	SOVEREIGN	2.51
Muthoot Finance Ltd.	CRISIL AA+	1.77	182 Day T-Bill 22.12.22	SOVEREIGN	1.88
Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	1.59	<b>Total</b>		<b>4.39</b>
Bajaj Finance Ltd.	CRISIL AAA	1.57	<b>Strips</b>		
			Government Of India	SOVEREIGN	0.21
			<b>Total</b>		<b>0.21</b>
			<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	41.69
Commercial Papers	32.43
Government Securities	5.16
Certificate Of Deposits	4.69
Treasury Bills	4.39
State Development Loans	3.79
Zero Coupon Bonds	1.58
Strips	0.21
Cash, Cash Equivalents And Others	6.06

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


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

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

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

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


**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:** 30/09/2022**AAUM for the Month of September 2022**

₹ 21,083.28 Crores

**AUM as on September 30, 2022**

₹ 19,483.10 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 Fund BI 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**

<b>Modified Duration</b>	: 0.42 years
<b>Average Maturity</b>	: 0.45 years
<b>Macaulay Duration</b>	: 0.45 years
<b>Yield to Maturity</b>	: 6.95%

**NET ASSET VALUE**

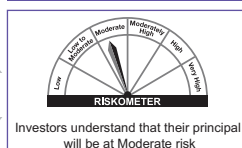
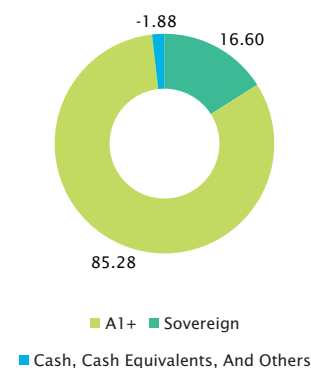
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	11.1789	Dir-Plan-Daily IDCW	11.3325
Reg-Plan-Growth	34.2951	Dir-Plan-Growth	36.2927
Reg-Plan-Monthly IDCW	13.5231	Dir-Plan-Monthly IDCW	14.3852
Reg-Plan-Weekly IDCW	12.7619	Dir-Plan-Weekly IDCW	13.0348

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Certificate Of Deposits</b>		
HDFC Ltd.	CRISIL A1+	5.28	Bank Of Baroda	IND A1+	7.44
LIC Housing Finance Ltd.	CRISIL A1+	4.96	HDFC Bank Ltd.	IND A1+	7.15
Small Industries Development Bank Of India	CRISIL A1+	3.78	Axis Bank Ltd.	CRISIL A1+	6.14
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	3.56	The Federal Bank Ltd.	CRISIL A1+	3.72
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.33	Small Industries Development Bank Of India	CRISIL A1+	3.55
Tata Motors Finance Ltd.	CRISIL A1+	3.29	Indusind Bank Ltd.	CRISIL A1+	3.15
Bharti Airtel Ltd.	CRISIL A1+	3.03	Kotak Mahindra Bank Ltd.	CRISIL A1+	2.43
JM Financial Products Ltd.	CRISIL A1+	2.70	ICICI Bank Ltd.	[ICRA]A1+	1.09
Vedanta Ltd.	CRISIL A1+	2.58	NABARD	CRISIL A1+	0.76
Tata Power Company Ltd.	CRISIL A1+	2.56	Canara Bank	CRISIL A1+	0.37
Motilal Oswal Finvest Ltd.	CRISIL A1+	2.54	<b>Total</b>		<b>35.80</b>
Export-Import Bank Of India	CRISIL A1+	1.64	<b>State Development Loans</b>		
Can Fin Homes Ltd.	[ICRA]A1+	1.64	State Government Of Gujarat	SOVEREIGN	1.75
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.40	State Government Of Karnataka	SOVEREIGN	0.93
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.28	State Government Of Tamil Nadu	SOVEREIGN	0.55
L&T Finance Ltd.	CRISIL A1+	1.24	<b>Total</b>		<b>3.23</b>
JM Financial Asset Reconstruction Company Ltd.	CRISIL A1+	1.10	<b>Treasury Bills</b>		
Network18 Media & Investments Ltd.	[ICRA]A1+	0.89	182 Day T-Bill 30.03.23	SOVEREIGN	4.02
Tata Steel Ltd.	IND A1+	0.77	91 Day T-Bill 10.11.22	SOVEREIGN	3.35
Sundaram Finance Ltd.	CRISIL A1+	0.63	182 Day T-Bill 17.11.22	SOVEREIGN	2.83
Kotak Mahindra Prime Ltd.	CRISIL A1+	0.63	182 Day T-Bill 22.12.22	SOVEREIGN	1.28
Tv18 Broadcast Ltd.	[ICRA]A1+	0.26	364 Day T-Bill 19.01.23	SOVEREIGN	1.02
National Fertilizers Ltd.	[ICRA]A1+	0.26	182 Day T-Bill 24.11.22	SOVEREIGN	0.77
Manappuram Home Finance Ltd.	CRISIL A1+	0.13	364 Day T-Bill 06.07.23	SOVEREIGN	0.10
<b>Total</b>		<b>49.48</b>	<b>Total</b>		<b>13.37</b>
			<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		<b>100.00</b>

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

Commercial Papers	49.48
Certificate Of Deposits	35.80
Treasury Bills	13.37
State Development Loans	3.23
Cash, Cash Equivalents And Others	-1.88

**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:** 30/09/2022
- **AAUM for the Month of September 2022**  
₹ 5,621.85 Crores
- **AUM as on September 30, 2022**  
₹ 5,278.26 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 and PSU Debt Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 1.57 years
Average Maturity	: 2.14 years
Macaulay Duration	: 1.68 years
Yield to Maturity	: 7.12%

**NET ASSET VALUE**

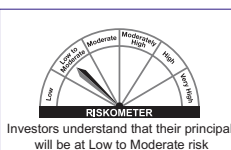
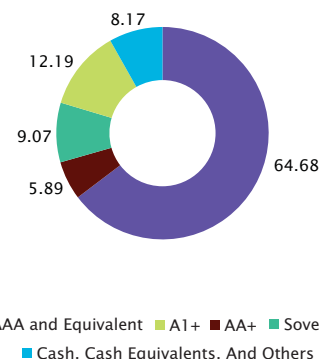
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,166.8897	Dir-Plan-Daily IDCW	1,182.3036
Reg-Plan-Growth	2,557.7467	Dir-Plan-Growth	2,684.1713
Reg-Plan-Monthly IDCW	1,094.8236	Dir-Plan-Monthly IDCW	1,147.1323
Reg-Plan-Weekly IDCW	1,166.6713	Dir-Plan-Weekly IDCW	1,179.6775

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Bank Of India	CARE AAA	1.73
Small Industries Development Bank Of India	CRISIL A1+	2.76	Export-Import Bank Of India	CRISIL AAA	1.68
<b>Total</b>		<b>2.76</b>	Indian Oil Corporation Ltd.	CRISIL AAA	1.42
<b>Certificate Of Deposits</b>			Bank Of Baroda (At1 Bond Under Basel III)	[ICRA]AA+	1.32
HDFC Bank Ltd.	IND A1+	4.49	Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.99
Bank Of Baroda	IND A1+	4.46	HDFC Bank Ltd.	CRISIL AAA	0.96
Canara Bank	CRISIL A1+	0.30	Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	0.95
Small Industries Development Bank Of India	CRISIL A1+	0.18	Nuclear Power Corporation Of India Ltd.	CRISIL AAA	0.91
<b>Total</b>		<b>9.43</b>	Punjab National Bank	CRISIL AA+	0.57
<b>Non Convertible Debentures</b>			Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.43
National Housing Bank	CRISIL AAA	7.12	NHPC Ltd.	[ICRA]AAA	0.04
Air India Assets Holding Ltd.	[ICRA]AAA	6.63	<b>Total</b>		<b>70.57</b>
Power Finance Corporation Ltd.	CRISIL AAA	5.55	<b>Government Securities</b>		
Indian Railway Finance Corporation Ltd.	CRISIL AAA	4.85	Government Of India	SOVEREIGN	6.12
Axis Bank Ltd.	CRISIL AAA	4.81	<b>Total</b>		<b>6.12</b>
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	4.66	<b>State Development Loans</b>		
REC Ltd.	CRISIL AAA	4.48	State Government Of Gujarat	SOVEREIGN	1.92
Power Grid Corporation Of India Ltd.	CRISIL AAA	3.90	State Government Of Madhya Pradesh	SOVEREIGN	0.93
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	3.29	State Government Of Maharashtra	SOVEREIGN	0.10
NTPC Ltd.	CRISIL AAA	3.21	<b>Total</b>		<b>2.95</b>
NABARD	[ICRA]AAA	2.88	<b>Cash, Cash Equivalents And Others</b>		
Small Industries Development Bank Of India	[ICRA]AAA	2.35	<b>Grand Total</b>		<b>100.00</b>
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	2.06			
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.91			
NABARD	CRISIL AAA	1.87			
Small Industries Development					

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

Non Convertible Debentures	70.57
Certificate Of Deposits	9.43
Government Securities	6.12
State Development Loans	2.95
Commercial Papers	2.76
Cash, Cash Equivalents And Others	8.17

**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.

# SBI

## LIQUID FUND

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 24/11/2003

#### • Report As On: 30/09/2022

#### • AAUM for the Month of September 2022

₹ 65,464.44 Crores

#### • AUM as on September 30, 2022

₹ 54,495.64 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 installments; Semi-Annual and Annual – ₹12,000 and 2 installments

#### • Minimum Investment

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

#### • Additional Investment

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

### Quantitative Data

Modified Duration	: 0.12 years
Average Maturity	: 0.13 years
Macaulay Duration	: 0.13 years
Yield to Maturity	: 6.24%

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,097.7349	Reg-Plan-Weekly IDCW	1,161.8478
Institutional-Fortnightly IDCW	1,123.2620	Dir-Plan-Daily IDCW	1,100.2146
Institutional-Growth	3,416.9541	Dir-Plan-Fortnightly IDCW	1,113.3768
Reg-Plan-Daily IDCW	1,097.7320	Dir-Plan-Growth	3,409.5110
Reg-Plan-Fortnightly IDCW	1,110.8782	Dir-Plan-Weekly IDCW	1,164.4806
Reg-Plan-Growth	3,384.9598		

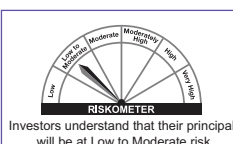
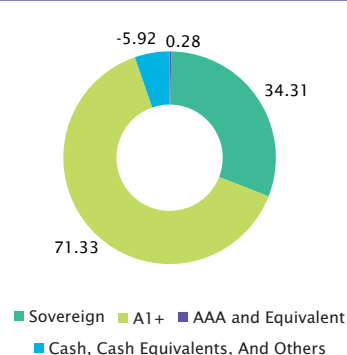
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Total</b>		
Reliance Retail Ventures Ltd.	CRISIL A1 +	8.73	<b>Non Convertible Debentures</b>		<b>14.66</b>
Small Industries Development Bank Of India	CRISIL A1 +	8.21	Power Finance Corporation Ltd.	CRISIL AAA	0.28
HDFC Ltd.	CRISIL A1 +	5.49	<b>Total</b>		<b>0.28</b>
Bajaj Finance Ltd.	CRISIL A1 +	5.44	<b>State Development Loans</b>		
NTPC Ltd.	CRISIL A1 +	3.99	State Government Of Andhra Pradesh	SOVEREIGN	0.29
ICICI Securities Ltd.	CRISIL A1 +	3.28	State Government Of Karnataka	SOVEREIGN	0.27
L&T Finance Ltd.	CRISIL A1 +	3.19	State Government Of Haryana	SOVEREIGN	0.22
Reliance Jio Infocomm Ltd.	CRISIL A1 +	2.72	State Government Of Gujarat	SOVEREIGN	0.12
Larsen & Toubro Ltd.	CRISIL A1 +	1.82	State Government Of Tamil Nadu	SOVEREIGN	0.08
Kotak Securities Ltd.	CRISIL A1 +	1.82	State Government Of Kerala	SOVEREIGN	0.08
Tata Capital Financial Services Ltd.	CRISIL A1 +	1.37	<b>Total</b>		<b>1.06</b>
Aditya Birla Finance Ltd.	[ICRA]A1+	1.36	<b>Treasury Bills</b>		
Godrej & Boyce Manufacturing Company Ltd.	CRISIL A1 +	1.27	91 Day T-Bill 01.12.22	SOVEREIGN	8.02
Ultratech Cement Ltd.	CRISIL A1 +	0.91	91 Day T-Bill 24.11.22	SOVEREIGN	6.79
Tata Capital Housing Finance Ltd.	CRISIL A1 +	0.91	91 Day T-Bill 10.11.22	SOVEREIGN	4.71
NABARD	CRISIL A1 +	0.91	91 Day T-Bill 03.11.22	SOVEREIGN	3.65
ICICI Securities Primary Dealership Ltd.	CRISIL A1 +	0.90	91 Day T-Bill 27.10.22	SOVEREIGN	2.91
Sharekhan Ltd.	[ICRA]A1+	0.73	182 Day T-Bill 01.12.22	SOVEREIGN	2.86
Hindustan Petroleum Corporation Ltd.	CRISIL A1 +	0.73	91 Day T-Bill 29.12.22	SOVEREIGN	1.13
Chambal Fertilisers And Chemicals Ltd.	CRISIL A1 +	0.73	91 Day T-Bill 20.10.22	SOVEREIGN	0.91
HDFC Securities Ltd.	CRISIL A1 +	0.54	91 Day T-Bill 17.11.22	SOVEREIGN	0.73
Poonawalla Fincorp Ltd.	CARE A1+	0.45	182 Day T-Bill 24.11.22	SOVEREIGN	0.68
Bharti Telecom Ltd.	CRISIL A1 +	0.45	364 Day T-Bill 13.10.22	SOVEREIGN	0.37
Nirma Ltd.	CRISIL A1 +	0.36	182 Day T-Bill 08.12.22	SOVEREIGN	0.27
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1 +	0.36	<b>Total</b>		<b>33.03</b>
<b>Total</b>		<b>56.67</b>	<b>Strips</b>		
<b>Certificate Of Deposits</b>			Government Of India	SOVEREIGN	0.13
Indian Bank	CRISIL A1 +	6.90	<b>Total</b>		<b>0.13</b>
Canara Bank	CRISIL A1 +	5.50	<b>Treasury Bills</b>		
Punjab National Bank	CRISIL A1 +	2.21	182 Day T-Bill 27.10.22	SOVEREIGN	0.09
Axis Bank Ltd.	CRISIL A1 +	0.05	<b>Total</b>		<b>0.09</b>
			<b>Cash, Cash Equivalents And Others</b>		
					<b>-5.92</b>
			<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	56.67
Treasury Bills	33.12
Certificate Of Deposits	14.66
State Development Loans	1.06
Non Convertible Debentures	0.28
Strips	0.13
Cash, Cash Equivalents And Others	-5.92

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

**SBI**
**MAGNUM ULTRA SHORT  
DURATION FUND**
**Investment Objective**

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

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

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 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:** 30/09/2022

**AAUM for the Month of September 2022**  
₹ 12,491.48 Crores

**AUM as on September 30, 2022**  
₹ 11,628.64 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 Fund BI 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** : 0.44 years  
**Average Maturity** : 0.47 years  
**Macaulay Duration** : 0.44 years  
**Yield to Maturity** : 6.76%

**NET ASSET VALUE**

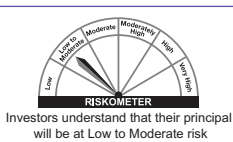
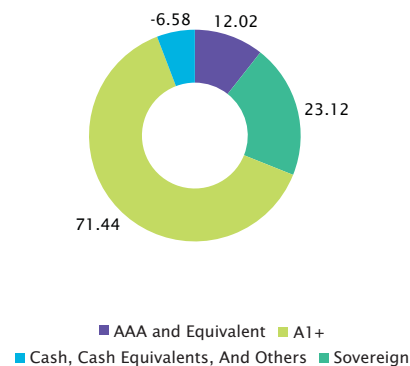
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	4,934.0428	Dir-Plan-Cash	4,990.9290
Reg-Plan-Daily IDCW	1,858.0152	Dir-Plan-Daily IDCW	1,866.2339
Reg-Plan-Weekly IDCW	1,195.8486	Dir-Plan-Weekly IDCW	1,201.2698

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Corporation Ltd.	CRISIL AAA	2.66
HDFC Ltd.	CRISIL A1+	7.03	REC Ltd.	CRISIL AAA	1.81
Small Industries Development Bank Of India	CRISIL A1+	6.71	Tata Capital Financial Services Ltd.	CRISIL AAA	0.86
Export-Import Bank Of India	CRISIL A1+	6.14	LIC Housing Finance Ltd.	CARE AAA	0.86
Tata Motors Finance Ltd.	CRISIL A1+	3.31	NABARD	[ICRA]AAA	0.64
L&T Finance Ltd.	CRISIL A1+	3.31	Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.43
Fullerton India Credit Company Ltd.	CRISIL A1+	2.65	<b>Total</b>		<b>12.02</b>
Larsen & Toubro Ltd.	CRISIL A1+	2.13	<b>Government Securities</b>		
Bharti Airtel Ltd.	CRISIL A1+	1.68	Government Of India	SOVEREIGN	4.03
HDB Financial Services Ltd.	CRISIL A1+	1.67	<b>Total</b>		<b>4.03</b>
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	1.67	<b>State Development Loans</b>		
Tata Steel Ltd.	IND A1+	1.28	State Government Of Haryana	SOVEREIGN	0.87
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.28	State Government Of Maharashtra	SOVEREIGN	0.65
Can Fin Homes Ltd.	[ICRA]A1+	1.06	State Government Of Punjab	SOVEREIGN	0.35
LIC Housing Finance Ltd.	CRISIL A1+	0.86	State Government Of		
<b>Total</b>		<b>40.78</b>	Andhra Pradesh	SOVEREIGN	0.26
<b>Certificate Of Deposits</b>			State Government Of Gujarat	SOVEREIGN	0.17
HDFC Bank Ltd.	IND A1+	7.17	<b>Total</b>		<b>2.30</b>
Bank Of Baroda	IND A1+	7.02	<b>Treasury Bills</b>		
Indusind Bank Ltd.	CRISIL A1+	3.78	182 Day T-Bill 03.11.22	SOVEREIGN	3.86
Axis Bank Ltd.	CRISIL A1+	3.44	182 Day T-Bill 10.11.22	SOVEREIGN	2.57
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.83	182 Day T-Bill 22.12.22	SOVEREIGN	2.55
Indian Bank	CRISIL A1+	2.54	182 Day T-Bill 24.11.22	SOVEREIGN	2.35
The Federal Bank Ltd.	CRISIL A1+	2.06	182 Day T-Bill 30.03.23	SOVEREIGN	1.88
ICICI Bank Ltd.	[ICRA]A1+	1.82	182 Day T-Bill 15.12.22	SOVEREIGN	1.70
<b>Total</b>		<b>30.66</b>	182 Day T-Bill 20.10.22	SOVEREIGN	0.86
<b>Non Convertible Debentures</b>			182 Day T-Bill 01.12.22	SOVEREIGN	0.77
NABARD	CRISIL AAA	4.76	364 Day T-Bill 06.07.23	SOVEREIGN	0.25
Indian Railway Finance			<b>Total</b>		<b>16.79</b>
			<b>Cash, Cash Equivalents And Others</b>		
					<b>-6.58</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Commercial Papers	40.78
Certificate Of Deposits	30.66
Treasury Bills	16.79
Non Convertible Debentures	12.02
Government Securities	4.03
State Development Loans	2.30
Cash, Cash Equivalents And Others	-6.58

**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.

SBI

## 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:** 30/09/2022
- **AAUM for the Month of September 2022**  
₹ 2,395.64 Crores
- **AUM as on September 30, 2022**  
₹ 2,210.88 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	: 1.10 years
Average Maturity	: 1.25 years
Macaulay Duration	: 1.15 years
Yield to Maturity	: 7.37%

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	10.7902	Dir-Plan-Monthly IDCW	10.8313
Reg-Plan-Growth	10.7896	Dir-Plan-Growth	10.8319
Reg-Plan-Quarterly IDCW	10.7903	Dir-Plan-Quarterly IDCW	10.8320

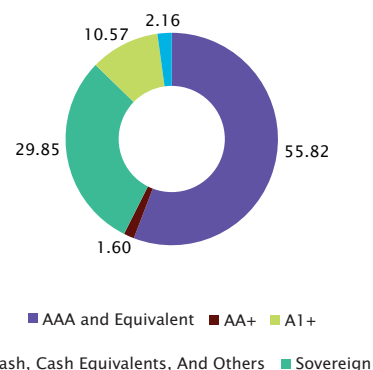
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>		
Fullerton India Credit Company Ltd.	CRISIL A1+	4.21
<b>Total</b>		<b>4.21</b>
<b>Certificate Of Deposits</b>		
HDFC Bank Ltd.	IND A1+	4.25
ICICI Bank Ltd.	[ICRA]A1+	2.11
<b>Total</b>		<b>6.36</b>
<b>Non Convertible Debentures</b>		
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	7.56
LIC Housing Finance Ltd.	CARE AAA	6.64
Embassy Office Parks Reit	CRISIL AAA	6.64
National Bank For Agriculture And Rural Development	[ICRA]AAA	5.98
Housing Development Finance Corporation Ltd.	CRISIL AAA	5.62
Tata Capital Housing Finance Ltd.	CRISIL AAA	5.08
Power Finance Corporation Ltd.	CRISIL AAA	4.89
Export-Import Bank Of India	CRISIL AAA	4.39
REC Ltd.	CRISIL AAA	4.23
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	3.37
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.15
Torrent Power Ltd.	CRISIL AA+	0.46
Sundaram Home Finance Ltd.	CARE AA+	0.46
Brakes India Pvt. Ltd.	CRISIL AA+	0.45
Tata Cleantech Capital Ltd.	CRISIL AAA	0.23
Mahindra Rural Housing Finance Ltd.	IND AA+	0.23
Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	0.04
<b>Total</b>		<b>57.42</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	12.43
<b>Total</b>		<b>12.43</b>
<b>State Development Loans</b>		
State Government Of Rajasthan	SOVEREIGN	5.46
State Government Of Andhra Pradesh	SOVEREIGN	4.26
State Government Of West Bengal	SOVEREIGN	1.78
State Government Of Tamil Nadu	SOVEREIGN	0.90
State Government Of Bihar	SOVEREIGN	0.88
State Government Of Jharkhand	SOVEREIGN	0.47
State Government Of Punjab	SOVEREIGN	0.23
State Government Of Gujarat	SOVEREIGN	0.15
<b>Total</b>		<b>14.13</b>
<b>Strips</b>		
Government Of India	SOVEREIGN	3.29
<b>Total</b>		<b>3.29</b>
<b>Cash, Cash Equivalents And Others</b>		<b>2.16</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	57.42
State Development Loans	14.13
Government Securities	12.43
Certificate Of Deposits	6.36
Commercial Papers	4.21
Strips	3.29
Cash, Cash Equivalents And Others	2.16

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

# SBI OVERNIGHT FUND

## 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:** 30/09/2022
- **AAUM for the Month of September 2022**  
₹ 24,183.90 Crores
- **AUM as on September 30, 2022**  
₹ 24,709.24 Crores
- **Fund Manager:** Mr. R. Arun  
**Managing Since:** Apr-2012  
**Total Experience:** Over 16 years
- **First Tier Benchmark:**  
CRISIL Overnight Fund AI 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</b>	: 5.99%

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,096.8286	Dir-Plan-Daily IDCW	1,098.8708
Reg-Plan-Growth	3,502.0267	Dir-Plan-Growth	3,540.3280
Reg-Plan-Weekly IDCW	1,120.0171	Dir-Plan-Weekly IDCW	1,122.1075

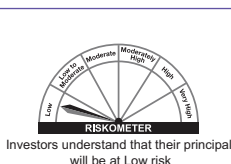
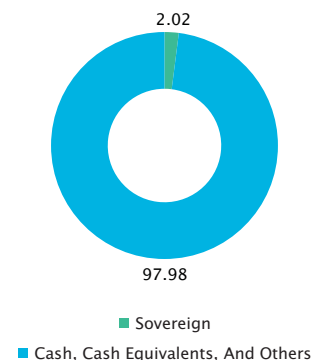
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Treasury Bills</b>		
364 Day T-Bill 06.10.22	SOVEREIGN	1.29
91 Day T-Bill 06.10.22	SOVEREIGN	0.73
<b>Total</b>		<b>2.02</b>
<b>Cash, Cash Equivalents And Others</b>		<b>97.98</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	2.02
Cash, Cash Equivalents And Others	97.98

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
Funds Managed by Dinesh Ahuja & *Mr. Mohit Jain is the dedicated fund manager for overseas securities											
SBI Dynamic Bond Fund	2.52	10,252	5.55	11,760	6.16	13,488	5.86	28,912	Inception Date 09-02-2004		
First Tier Scheme Benchmark: - CRISIL Dynamic Bond Fund AllI Index	0.51	10,051	6.15	11,962	6.43	13,661	7.34	37,473	Managing Since Jan-11		
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	5.39	26,614			
SBI Magnum Income Fund	1.41	10,141	6.60	12,116	6.46	13,677	7.57	57,054	Inception Date 25-11-1998		
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Fund Bill Index	2.54	10,254	7.95	12,581	7.09	14,090	10.03	97,950	Managing Since Jan-11		
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	N.A.	N.A.			
SBI Magnum Medium Duration Fund	2.19	10,219	6.75	12,166	7.01	14,037	7.81	41,391	Inception Date 12-11-2003		
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	4.33	10,433	7.82	12,536	7.19	14,153	7.88	41,889	Managing Since Jul-11		
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	5.34	26,715			
Funds Managed by Dinesh Ahuja											
SBI Magnum Gilt Fund	2.63	10,263	6.26	12,000	6.63	13,788	7.97	53,119	Inception Date 30-12-2000		
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	0.61	10,061	5.28	11,672	6.31	13,581	N.A.	N.A.	Managing Since Jan-11		
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	N.A.	N.A.			
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & *Mohit Jain (investments in foreign securities portion)											
SBI Equity Hybrid Fund	0.21	10,021	13.40	14,589	11.59	17,316	15.31	467,295	Inception Date 09-10-1995		
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	0.69	10,069	14.29	14,933	11.44	17,192	N.A.	N.A.	Managing Since Jan-12		
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	12.53	241,829			
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & *Mohit Jain (investments in foreign securities portion)											
SBI Conservative Hybrid Fund	5.80	10,580	10.53	13,509	7.63	14,447	8.23	54,755	Inception Date 09-04-2001		
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.09	10,109	8.10	12,634	7.87	14,609	N.A.	N.A.	Managing Since Mansi - Jul-11 Saurabh - Jan-22 Mohit - Jan-20		
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	N.A.	N.A.			
Fund Managed by Rohit Shimpi & *Mohit Jain (investments in foreign securities portion)											
SBI Magnum Equity ESG Fund	-1.86	9,814	13.83	14,753	12.30	17,871	14.26	689,953	Inception Date 01-01-1991		
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	-4.60	9,540	17.97	16,425	14.71	19,876	N.A.	N.A.	Managing Since Jan-22		
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	15.08	867,091			
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & *Mohit Jain (investments in foreign securities portion)											
SBI Magnum Children's Benefit Fund- Investment Plan	9.11	10,911	N.A.	N.A.	N.A.	N.A.	53.07	23,459	Inception Date 29-09-2020		
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	0.69	10,069	N.A.	N.A.	N.A.	N.A.	18.67	14,089	Managing Since Sep-20		
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	N.A.	N.A.	N.A.	N.A.	24.37	15,477			
Funds Managed by Lokesh Mallya & *Mr. Mohit Jain is the dedicated fund manager for overseas securities											
SBI Credit Risk Fund	3.43	10,343	6.32	12,021	6.13	13,467	7.60	18,242	Inception Date 17-07-2014		
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	5.47	10,547	7.89	12,560	7.97	14,674	8.78	19,957	Managing Since Feb-17		
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	6.70	17,037			
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion) *Mr. Mohit Jain (investments in foreign securities portion)											
SBI Balanced Advantage Fund	1.99	10,199	N.A.	N.A.	N.A.	N.A.	3.48	10,377	Inception Date 31-08-2021		
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	0.11	10,011	N.A.	N.A.	N.A.	N.A.	1.72	10,186	Managing Since August - 2021		
Additional Benchmark: - Crisil 10 Yr Gilt Index	-1.90	9,810	N.A.	N.A.	N.A.	N.A.	-1.40	9,849			
	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion) *Mr. Mohit Jain (investments in foreign securities portion)											
SBI Multicap Fund	6.77	10,677	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6.37	10,637	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	1.44	10,144	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.45	10,945	Managing Since March - 2022
Additional Benchmark: - S&P BSE Sensex TRI	-2.05	9,795	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.50	10,850	

## 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 & Mr. Mohit Jain - Investments in foreign securities portion). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme of Mr. Dinesh Ahuja includes an ETF managed by him. The total no. of schemes managed by Mr. Rohit Shimpi is 1 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar). The total no. of schemes managed by Mansi Sajeja is 2 (1 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) are of Regular growth option. In case of SBI Magnum Equity ESG Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all DCW declared prior to the splitting of the scheme into DCW & 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 Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
- 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 PRI 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 Ahuja till 29th June 2021. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. 30 June, 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 Ahuja 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 40.

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

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Focused Equity Fund	-3.00	9,700	16.65	15,879	14.14	19,385	19.00	230,718	Inception Date 17-09-2004
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.14	10,014	18.34	16,581	13.06	18,488	15.30	130,558	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	15.37	131,997	Managing Since May-09
SBI Small Cap Fund	13.87	11,387	29.71	21,839	18.15	23,047	20.46	113,791	Inception Date 09-09-2009
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	0.26	10,026	26.34	20,180	10.12	16,199	10.03	34,871	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	11.69	42,401	Managing Since Nov-13
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Flexicap Fund	-1.84	9,816	14.35	14,958	10.81	16,714	12.53	74,508	Inception Date 29-09-2005
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.14	10,014	18.34	16,581	13.06	18,488	13.26	83,131	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.28	83,435	Managing Since Jan-2022
SBI Magnum Global Fund	2.95	10,295	18.07	16,466	12.96	18,404	14.56	450,709	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	4.20	10,420	15.18	15,286	10.11	16,196	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	11.33	202,394	Managing Since Jan-2022

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	4.21	10,421	3.90	11,217	4.82	12,657	6.65	27,849	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage	3.75	10,375	3.54	11,102	4.32	12,357	N.A.	N.A.	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	3.18	10,318	4.48	11,406	5.53	13,087	6.10	25,651	Managing Since Oct-12
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	2.36	10,236	9.69	13,201	7.64	14,454	7.93	17,523	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	1.78	10,178	9.29	13,057	8.66	15,151	8.40	18,087	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	5.91	15,253	

## 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 Maliya is 1. The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr Saurabh Pant & Mr. Mohit Jain - Investments in foreign securities portion and 1 scheme is jointly managed with Mr Neeraj Kumar & Ms. Nidhi Chawla)
- 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
- 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 40.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & *Mohit Jain (investments in foreign securities portion)									
SBI Infrastructure Fund	7.84	10,784	19.85	17,224	12.78	18,261	6.59	26,466	Inception Date 06-07-2007  Managing Since Jan - 2022
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	0.41	10,041	17.50	16,228	10.73	16,658	2.95	15,575	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	10.70	47,115	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total 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 40.

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum MidCap Fund	12.05	11,205	29.07	21,516	14.21	19,443	16.65	148,591	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	3.65	10,365	26.53	20,273	14.36	19,575	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	14.96	114,986	Managing Since July-10
SBI Blue Chip Fund	-1.51	9,849	14.93	15,188	11.08	16,923	11.45	60,671	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	-0.30	9,970	16.41	15,780	13.00	18,436	12.49	70,812	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	12.54	71,371	Managing Since Sep-10
Fund Managed by Milind Agrawal & *Mohit Jain (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	-0.66	9,934	10.94	13,659	11.57	17,296	12.85	25,052	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	-3.50	9,650	10.98	13,674	12.62	18,132	12.26	24,071	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	10.96	22,037	Managing Since Aug-19

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Ms. Sohini Andani has been managing SBI Blue Chip Fund since September 2010 and SBI Magnum Midcap Fund since July 2010. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- 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/-	
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Consumption Opportunities Fund	22.13	12,213	21.26	17,839	15.50	20,570	15.44	281,922	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	10.86	11,086	18.08	16,472	13.74	19,046	N.A.	N.A.	Managing Since Jun-11
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.52	190,852	
SBI Large & Midcap Fund	9.21	10,921	21.04	17,745	14.37	19,582	14.69	579,083	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	1.39	10,139	21.19	17,809	13.68	19,001	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	12.50	326,666	
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Technology Opportunities Fund	-13.28	8,672	24.59	19,351	23.43	28,680	14.73	244,417	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	-14.89	8,511	20.78	17,629	20.04	24,954	N.A.	N.A.	Managing Since Jun-11
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.52	190,852	

<b>Funds Managed by Tanmaya Desai &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Healthcare Opportunities Fund</b>	-6.75	9,325	26.13	20,079	12.38	17,936	15.44	281,963	Inception Date 05-07-1999 Managing Since Jun-11
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	-9.92	9,008	23.95	19,054	12.32	17,885	13.83	203,455	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.52	190,852	

## 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 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 40.

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	8.12	10,812	9.12	12,995	9.85	16,003	3.91	15,278	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	9.77	10,977	9.62	13,177	10.96	16,828	5.34	17,766	Managing Since Sep-11
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.45	40,373	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Nifty Index Fund	-2.21	9,779	14.52	15,025	12.22	17,806	13.91	148,371	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	-1.64	9,836	15.57	15,443	13.19	18,590	15.73	206,015	Managing Since Feb-11
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	16.35	230,333	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Equity Minimum Variance Fund	1.18	10,118	18.06	16,462	N.A.	N.A.	14.61	16,199	Inception Date 31-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	-1.64	9,836	15.57	15,443	N.A.	N.A.	13.19	15,499	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	15.39	15,370	N.A.	N.A.	13.44	15,623	
	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/-	
SBI Nifty Next 50 Index Fund	0.40	10,040	N.A.	N.A.	N.A.	N.A.	10.74	11,497	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	1.30	10,130	N.A.	N.A.	N.A.	N.A.	11.80	11,647	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	N.A.	N.A.	N.A.	N.A.	12.39	11,731	

## 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.
- The date 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		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Mohit Jain									
SBI International Access - US Equity FoF	-11.56	8,844	N.A.	N.A.	N.A.	N.A.	-1.87	9,716	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	-8.75	9,125	N.A.	N.A.	N.A.	N.A.	1.53	10,234	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	N.A.	N.A.	N.A.	N.A.	11.24	11,764	
	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	1.63	10,163	17.63	16,283	10.73	16,654	15.45	695,063	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.14	10,014	18.34	16,581	13.06	18,488	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.11	379,935	
Fund Jointly Managed by Dinesh Balachandran and *Mohit Jain (investments in foreign securities portion)									
SBI Contra Fund	11.30	11,130	28.63	21,296	14.93	20,069	18.79	548,580	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	0.14	10,014	18.34	16,581	13.06	18,488	15.27	272,542	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.52	190,852	
Funds Managed by Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs) & *Mohit Jain (investments in foreign securities portion)									
SBI Multi Asset Allocation Fund	3.57	10,357	10.93	13,656	N.A.	N.A.	9.28	14,751	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	0.36	10,036	9.89	13,274	N.A.	N.A.	10.30	15,358	Managing Since Feb-19
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	15.39	15,370	N.A.	N.A.	13.10	17,143	

## 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 40% 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 close 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 18-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-06 and TRI values since 01-Aug-06.
- SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
- SBI Multi Asset Allocation Fund: Benchmark of the scheme is changed to 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold w.e.f. November 06, 2020.
- 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.
- 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 40.

# 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>															Inception Date 01-10-2002
<b>SBI Overnight Fund</b>	5.44	10,010	5.41	10,022	5.21	10,043	3.90	10,390	3.57	11,110	4.54	12,486	6.46	34,974	
First Tier Scheme Benchmark:-CRISIL Overnight Fund AI Index	5.62	10,011	5.60	10,023	5.40	10,044	4.09	10,409	3.72	11,159	4.65	12,555	N.A.	N.A.	Managing Since Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	5.84	31,159	
<b>SBI Liquid Fund</b>	5.40	10,010	4.97	10,020	5.07	10,042	4.01	10,401	3.98	11,243	5.19	12,881	6.89	28,158	Inception Date 24-11-2003
First Tier Scheme Benchmark:-NIFTY Liquid Index B-I	4.87	10,009	4.71	10,019	5.13	10,042	4.22	10,422	4.15	11,300	5.30	12,947	7.25	29,663	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.15	25,276	Managing Since May-18
<b>Funds Managed by R. Arun &amp; *Mohit Jain (investments in foreign securities portion)</b>															Inception Date 19-07-2004
<b>SBI Savings Fund</b>	5.10	10,010	2.91	10,012	3.80	10,032	3.56	10,356	4.47	11,402	5.54	13,101	7.00	34,273	
First Tier Scheme Benchmark:-CRISIL Money Market Fund BI Index	5.94	10,011	4.24	10,017	4.84	10,040	4.34	10,434	4.66	11,467	5.75	13,229	6.94	33,951	Managing Since Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	5.90	28,425	

## 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.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Richard D'souza & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Comma Fund	-7.69	9,231	23.18	18,699	12.34	17,902	11.72	66,953	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	0.05	10,005	21.12	17,779	10.54	16,510	11.20	61,752	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	14.03	95,111	
Funds Managed by Richard D'souza									
SBI PSU Fund	8.43	10,843	12.09	14,087	2.76	11,462	2.75	13,935	Inception Date 07-07-2010
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	8.26	10,826	14.42	14,985	4.96	12,740	2.35	13,283	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	11.72	38,822	

## 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 date 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/-	
Funds Managed by Dinesh Ahuja									
SBI Magnum Constant Maturity Fund	-0.48	9,952	4.83	11,521	7.03	14,050	7.74	50,540	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	-1.93	9,807	3.08	10,952	4.08	12,215	7.24	45,648	Managing Since Jan 27, 2020
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.18	10,318	4.48	11,406	5.53	13,087	6.11	36,306	

## 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) and Mr. Gaurav Mehta (Equity 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 40.

# Comparative Performance for all Schemes –Regular Plan

			1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since					
			CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-						
Funds Managed by Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)																
SBI Short Term Debt Fund			2.34	10,234	5.47	11,735	6.06	13,423	6.57	26,273	Inception Date 27-07-2007  Managing Since Jun-08					
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index			2.47	10,247	5.70	11,813	6.41	13,642	7.59	30,367						
Additional Benchmark: - CRISIL 1 Year T-Bill Index			3.18	10,318	4.48	11,406	5.53	13,087	6.06	24,442						
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) & Mohit Jain (investments in foreign securities portion)																
SBI Magnum Children's Benefit Fund - Savings Plan			4.90	10,490	11.73	13,953	8.60	15,115	10.42	77,208	Inception Date 21-02-2002  Managing Since Jun-08					
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index			1.09	10,109	8.10	12,634	7.87	14,609	8.95	58,559						
Additional Benchmark: - S&P BSE Sensex TRI			-1.64	9,836	15.39	15,370	14.22	19,456	16.15	218,928						
Fund Jointly Managed Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)																
SBI Banking and PSU Fund			1.78	10,178	5.45	11,728	6.48	13,694	7.50	25,577	Inception Date 09-10-2009  Managing Since Nov-13					
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index			2.16	10,216	6.03	11,923	6.23	13,531	7.60	25,873						
Additional Benchmark: - Crisil 10 Yr Gilt Index			-1.90	9,810	3.33	11,034	4.37	12,389	6.02	21,367						
SBI Corporate Bond Fund			2.21	10,221	5.69	11,807	N.A.	N.A.	6.67	12,668	Inception Date 01-02-2019  Managing Since Jan-19					
First Tier Scheme Benchmark: - NIFTY Corporate Bond Index B-III			3.11	10,311	7.08	12,279	N.A.	N.A.	7.55	13,055						
Additional Benchmark: - Crisil 10 Yr Gilt Index			-1.90	9,810	3.33	11,034	N.A.	N.A.	5.40	12,125						
Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager) & Mohit Jain (investments in foreign securities portion)																
SBI Floating Rate Debt Fund			3.14	10,314	N.A.	N.A.	N.A.	N.A.	4.02	10,790	Inception Date 27-10-2020  Managing Since Oct-20					
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index			2.67	10,267	N.A.	N.A.	N.A.	N.A.	3.85	10,755						
Additional Benchmark: - Crisil 1 Yr T-Bill Index			3.18	10,318	N.A.	N.A.	N.A.	N.A.	3.43	10,672						
	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception			
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-		
Fund managed by Mr. Arun R. & *Mohit Jain (investments in foreign securities portion)																
SBI Magnum Ultra Short Duration Fund		5.35	10,010	2.78	10,011	3.86	10,033	3.71	10,371	4.62	11,453	5.90	13,324	7.06	49,227	Inception Date 21-05-1999  Managing Since June-21
First Tier Scheme Benchmark:-CRISIL Ultra Short Duration Fund BI Index		6.74	10,013	4.95	10,020	5.24	10,043	4.62	10,462	5.19	11,641	6.18	13,500	7.54	54,758	
Additional Benchmark: - CRISIL 1 Year T-Bill Index		7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.34	42,068	
Fund Jointly Managed Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)																
SBI Magnum Low Duration Fund		5.67	10,011	2.10	10,009	2.87	10,024	3.18	10,318	4.74	11,491	5.88	13,310	7.24	28,903	Inception Date 27-07-2007  Managing Since Jun-08
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index		6.37	10,012	2.86	10,012	4.19	10,034	4.28	10,428	5.32	11,683	6.21	13,520	7.18	28,676	
Additional Benchmark: - CRISIL 1 Year T-Bill Index		7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.06	24,442	
			1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since					
			CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-						
Fund managed by Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion) & *Mr. Mohit Jain – Overseas Investments																
SBI Retirement Benefit Fund - Aggressive Plan			7.68	10,768	N.A.	N.A.	N.A.	N.A.	20.22	13,516						
First Tier Scheme Benchmark: - S&P BSE 500 TRI			0.14	10,014	N.A.	N.A.	N.A.	N.A.	13.00	12,212						
Additional Benchmark: - S&P BSE Sensex TRI			-1.64	9,836	N.A.	N.A.	N.A.	N.A.	8.50	11,427						
SBI Retirement Benefit Fund - Aggressive Hybrid Plan			7.03	10,703	N.A.	N.A.	N.A.	N.A.	17.62	13,040	Inception Date 10-02-2021  Managing Since Feb - 2021 June - 2021					
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index			0.69	10,069	N.A.	N.A.	N.A.	N.A.	9.09	11,528						
Additional Benchmark: - S&P BSE Sensex TRI			-1.64	9,836	N.A.	N.A.	N.A.	N.A.	8.50	11,427						
SBI Retirement Benefit Fund - Conservative Hybrid Plan			4.67	10,467	N.A.	N.A.	N.A.	N.A.	10.03	11,692						
First Tier Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index			0.95	10,095	N.A.	N.A.	N.A.	N.A.	6.40	11,068						
Additional Benchmark: - Crisil 10 Yr Gilt Index			-1.90	9,810	N.A.	N.A.	N.A.	N.A.	0.06	10,010						
SBI Retirement Benefit Fund - Conservative Plan			4.28	10,428	N.A.	N.A.	N.A.	N.A.	6.86	11,146						
First Tier Scheme Benchmark: - NIFTY Composite Debt Index			1.45	10,145	N.A.	N.A.	N.A.	N.A.	3.70	10,612						
Additional Benchmark: - Crisil 10 Yr Gilt Index			-1.90	9,810	N.A.	N.A.	N.A.	N.A.	0.06	10,010						

Notes:

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Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) and 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. R. Srinivasan is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja and Gaurav Mehta). The total number of schemes managed by Mr. Gaurav Mehta is 6 (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran).

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

c. Load is not considered for computation of returns.

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

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

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

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

h. Mohit Jain is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. Jan 22 2020.

i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.

j. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan/ Conservative Hybrid Plan/ Conservative Plan as Co-fund manager since June 2021.

k. Mr. Dinesh Ahuja (debt portion), Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr. Mohit Jain (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan/ Conservative Hybrid Plan/ Conservative Plan.

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 40.

## 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>	-5.14	9,486	13.11	11,311	N.A.	N.A.	12.18	11,218	Inception Date 03-12-2018 Advising Since Dec-18
First Tier Benchmark: - MSCI INDIA 10/40 TRI	8.51	10,851	22.73	12,273	N.A.	N.A.	18.70	11,870	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	11,539	N.A.	N.A.	14.10	11,410	

# 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>	4.57	10,457	18.48	11,848	N.A.	N.A.	18.15	11,815	Inception Date 1-Nov-2018 Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	15.29	11,529	
<b>Permitted Category - FPI Portfolio 3</b>	0.45	10,045	13.34	11,334	N.A.	N.A.	13.25	11,325	Inception Date 21-Dec-2018 Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	14.72	11,472	
<b>Permitted Category - FPI Portfolio 4</b>	0.64	10,064	13.16	11,316	N.A.	N.A.	12.53	11,253	Inception Date 22-Apr-2019 Advising Since Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	13.58	11,358	
<b>Permitted Category - FPI Portfolio 5</b>	2.76	10,276	19.46	11,946	N.A.	N.A.	16.32	11,632	Inception Date 22-Apr-2019 Advising Since Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	13.58	11,358	
<b>Permitted Category - FPI Portfolio 6</b>	-10.80	8,920	14.11	11,411	N.A.	N.A.	10.51	11,051	Inception Date 1-Nov-2018 Advising Since Nov-2018
First Tier Benchmark: - BSE 100	-1.71	9,829	14.90	11,490	N.A.	N.A.	13.62	11,362	
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	15.29	11,529	
<b>Permitted Category - FPI Portfolio 7</b>	-2.43	9,757	14.40	11,440	N.A.	N.A.	13.33	11,333	Inception Date 3-Dec-2018 Advising Since Dec-2018
First Tier Benchmark: - MSCI INDIA	-2.16	9,784	15.55	11,555	N.A.	N.A.	12.68	11,268	
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	14.10	11,410	
<b>Permitted Category - FPI Portfolio 8</b>	-22.45	7,755	3.18	10,318	N.A.	N.A.	2.14	10,214	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	-20.92	7,908	2.98	10,298	N.A.	N.A.	1.93	10,193	
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	13.37	11,337	
<b>Permitted Category - FPI Portfolio 9</b>	-19.80	8,020	2.92	10,292	N.A.	N.A.	1.99	10,199	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	-20.92	7,908	2.98	10,298	N.A.	N.A.	1.93	10,193	
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	13.37	11,337	
<b>Permitted Category - FPI Portfolio 10</b>	-23.12	7,688	3.56	10,356	N.A.	N.A.	2.48	10,248	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	-21.67	7,833	3.70	10,370	N.A.	N.A.	2.54	10,254	
Additional Benchmark: S&P BSE SENSEX TRI	-1.64	9,836	15.39	11,539	N.A.	N.A.	13.37	11,337	

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>	-1.20	9,880	N.A.	N.A.	N.A.	N.A.	0.70	10,070	Inception Date 17-06-2021 Advising Since Jun - 21
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	0.87	10,087	N.A.	N.A.	N.A.	N.A.	2.88	10,288	
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	N.A.	N.A.	N.A.	N.A.	-1.95	9,805	

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/-	
Funds Managed by Dinesh Ahuja & *Mr. Mohit Jain is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	3.31	10,331	6.32	12,019	6.96	14,003	8.19	21,535	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond Fund AIII Index	0.51	10,051	6.15	11,962	6.43	13,661	7.88	20,953	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	6.06	17,755	
SBI Magnum Income Fund	2.08	10,208	7.28	12,350	7.20	14,165	8.12	21,407	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Fund BIII Index	2.54	10,254	7.95	12,581	7.09	14,090	8.60	22,360	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	6.06	17,755	
SBI Magnum Medium Duration Fund	2.73	10,273	7.28	12,349	7.63	14,448	9.15	23,335	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	4.33	10,433	7.82	12,536	7.19	14,153	8.44	21,899	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	5.96	17,503	
Funds Managed by Dinesh Ahuja									
SBI Magnum Gilt Fund	3.13	10,313	6.76	12,172	7.17	14,141	9.40	24,013	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	0.61	10,061	5.28	11,672	6.31	13,581	7.10	19,519	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	6.06	17,750	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & *Mohit Jain (investments in foreign securities portion)									
SBI Equity Hybrid Fund	0.91	10,091	14.18	14,892	12.44	17,980	14.97	38,978	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	0.69	10,069	14.29	14,933	11.44	17,192	12.05	30,331	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & *Mohit Jain (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	6.35	10,635	11.18	13,747	8.36	14,946	9.77	24,788	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.09	10,109	8.10	12,634	7.87	14,609	8.66	22,449	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	5.99	17,624	
Fund Managed by Rohit Shimpi & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Equity ESG Fund	-1.17	9,883	14.69	15,093	13.22	18,619	13.95	35,714	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	-4.60	9,540	17.97	16,425	14.71	19,876	14.44	37,246	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	10.63	11,063	N.A.	N.A.	N.A.	N.A.	55.35	24,162	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	0.69	10,069	N.A.	N.A.	N.A.	N.A.	18.67	14,089	Managing Since Sep-20
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	N.A.	N.A.	N.A.	N.A.	24.37	15,477	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Focused Equity Fund	-1.99	9,801	17.88	16,389	15.32	20,410	15.61	41,137	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.14	10,014	18.34	16,581	13.06	18,488	13.77	35,176	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
SBI Small Cap Fund	15.04	11,504	31.15	22,573	19.50	24,391	26.44	98,476	Inception Date 02-01-2013
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	0.26	10,026	26.34	20,180	10.12	16,199	12.32	31,042	Managing Since Nov-13
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.08	33,150	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Flexicap Fund	-0.94	9,906	15.44	15,389	11.90	17,557	16.07	42,724	Inception Date 04-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.14	10,014	18.34	16,581	13.06	18,488	13.64	34,759	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.05	33,033	
SBI Magnum Global Fund	3.69	10,369	18.97	16,846	13.84	19,132	16.81	45,490	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	4.20	10,420	15.18	15,286	10.11	16,196	14.88	38,671	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	

## 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. 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 40.

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/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	4.69	10,469	4.37	11,371	5.34	12,977	6.58	18,586	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage	3.75	10,375	3.54	11,102	4.32	12,357	5.70	17,139	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	3.18	10,318	4.48	11,406	5.53	13,087	6.32	18,147	Managing Since Jan-13
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	2.92	10,292	10.36	13,446	8.63	15,135	9.16	19,041	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	1.78	10,178	9.29	13,057	8.66	15,151	8.40	18,087	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	5.91	15,253	Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22
Funds Managed by Lokesh Mallya & *Mohit Jain (investments in foreign securities portion)									
SBI Credit Risk Fund	4.07	10,407	6.99	12,248	6.85	13,930	8.30	19,240	Inception Date 02-01-2013
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	5.47	10,547	7.89	12,560	7.97	14,674	8.78	19,957	
Additional Benchmark: - CRISIL 10 Year Gilt Index	-1.90	9,810	3.33	11,034	4.37	12,389	6.70	17,037	Managing Since Feb-17

## 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 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.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
Funds Managed by Bhavin Vitthani & *Mohit Jain (investments in foreign securities portion)											
SBI Infrastructure Fund	8.38	10,838	20.51	17,511	13.53	18,873	12.84	32,466	Inception Date 02-01-2013		
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	0.41	10,041	17.50	16,228	10.73	16,658	8.37	21,897	Managing Since Nov-18		
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.08	33,150			
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
Funds Managed by Bhavin Vitthani & *Mohit Jain (investments in foreign securities portion)											
SBI Balanced Advantage Fund	3.20	10,320	N.A.	N.A.	N.A.	N.A.	4.73	10,513	Inception Date 31-08-2021		
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	0.11	10,011	N.A.	N.A.	N.A.	N.A.	1.72	10,186	Managing Since August - 2021		
Additional Benchmark: - Crisil 10 Yr Gilt Index	-1.90	9,810	N.A.	N.A.	N.A.	N.A.	-1.40	9,849			
	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion) *Mr. Mohit Jain (investments in foreign securities portion)											
SBI Multicap Fund	8.00	10,800	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.09	10,709	Inception Date 08-03-2022
Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	1.44	10,144	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.45	10,945	Managing Since March - 2022
Additional Benchmark: - S&P BSE Sensex TRI	-2.05	9,795	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.50	10,850	

## 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 Mrs. Bhavin Vitthali 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 40.

**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/-	
Funds Managed by Sohini Andani & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum MidCap Fund	13.04	11,304	30.23	22,104	15.28	20,375	19.84	58,400	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	3.65	10,365	26.53	20,273	14.36	19,575	17.48	48,112	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	Managing Since Jan-13
SBI Blue Chip Fund	-0.79	9,921	15.80	15,536	12.00	17,638	15.10	39,415	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	-0.30	9,970	16.41	15,780	13.00	18,436	13.15	33,343	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	Managing Since Jan-13
Fund Managed by Milind Agrawal & *Mohit Jain (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	0.54	10,054	12.27	14,154	12.90	18,355	14.03	27,119	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	-3.50	9,650	10.98	13,674	12.62	18,132	12.26	24,071	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	10.96	22,037	Managing Since Aug-19

## 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/-	
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Consumption Opportunities Fund	23.42	12,342	22.55	18,417	16.79	21,743	16.76	45,314	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	10.86	11,086	18.08	16,472	13.74	19,046	14.45	37,295	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	Managing Since Jan-13
SBI Large & Midcap Fund	10.08	11,008	21.95	18,144	15.22	20,324	17.01	46,279	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	1.39	10,139	21.19	17,809	13.68	19,001	15.47	40,638	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	Managing Since Sep-16
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Technology Opportunities Fund	-12.21	8,779	25.96	19,998	24.83	30,346	20.58	61,784	Inception Date 09-01-2013
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	-14.89	8,511	20.78	17,629	20.04	24,954	16.29	43,417	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.14	33,230	Managing Since Jan-13

<b>Funds Managed by Tanmaya Desai &amp; *Mohit Jain (investments in foreign securities portion)</b>									
<b>SBI Healthcare Opportunities Fund</b>	-5.75	9,425	27.52	20,750	13.63	18,958	15.34	40,203	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	-9.92	9,008	23.95	19,054	12.32	17,885	12.09	30,417	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	

## 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 40.

**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/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	8.50	10,850	9.53	13,143	10.28	16,321	4.08	14,768	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	9.77	10,977	9.62	13,177	10.96	16,828	5.17	16,347	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Nifty Index Fund	-1.90	9,810	14.95	15,193	12.65	18,153	12.04	30,296	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	-1.64	9,836	15.57	15,443	13.19	18,590	12.83	32,442	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Equity Minimum Variance Fund	1.53	10,153	18.52	16,657	N.A.	N.A.	15.06	16,426	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	-1.64	9,836	15.57	15,443	N.A.	N.A.	13.19	15,499	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	15.39	15,370	N.A.	N.A.	13.44	15,623	
	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/-	
SBI Nifty Next 50 Index Fund	0.91	10,091	N.A.	N.A.	N.A.	N.A.	11.30	11,576	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	1.30	10,130	N.A.	N.A.	N.A.	N.A.	11.80	11,647	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	N.A.	N.A.	N.A.	N.A.	12.39	11,731	

## 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		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Mohit Jain									
SBI International Access - US Equity FoF	-10.88	8,912	N.A.	N.A.	N.A.	N.A.	-1.04	9,841	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	-8.75	9,125	N.A.	N.A.	N.A.	N.A.	1.53	10,234	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	N.A.	N.A.	N.A.	N.A.	11.24	11,764	
	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	2.25	10,225	18.36	16,590	11.44	17,198	13.76	35,136	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.14	10,014	18.34	16,581	13.06	18,488	13.77	35,176	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
Fund Jointly Managed by Dinesh Balachandran and *Mohit Jain (investments in foreign securities portion)									
SBI Contra Fund	12.14	11,214	29.49	21,729	15.71	20,758	14.99	39,050	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 TRI	0.14	10,014	18.34	16,581	13.06	18,488	13.77	35,176	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	
Funds Managed by Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs) & *Mohit Jain (investments in foreign securities portion)									
SBI Multi Asset Allocation Fund	4.52	10,452	11.79	13,975	N.A.	N.A.	10.19	15,294	Inception Date 15-03-2013
First Tier Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	0.36	10,036	9.89	13,274	N.A.	N.A.	10.30	15,358	Managing Since Feb-19
Additional Benchmark: - S&P BSE Sensex TRI	-1.64	9,836	15.39	15,370	N.A.	N.A.	13.10	17,143	

## 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 40 (He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities)
- 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 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.
- SBI Multi Asset Allocation Fund: Benchmark of the scheme is changed to 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold w.e.f. November 06, 2020
- 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. Mr. Gaurav Mehta was the fund manager till 30th September, 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 40.

**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>															Inception Date
<b>SBI Overnight Fund</b>	5.52	10,011	5.49	10,023	5.29	10,044	3.98	10,398	3.64	11,134	4.61	12,531	6.17	17,932	01-01-2013
First Tier Scheme Benchmark:-CRISIL Overnight Fund AI Index	5.62	10,011	5.60	10,023	5.40	10,044	4.09	10,409	3.72	11,159	4.65	12,555	6.00	17,643	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.35	18,225	
<b>SBI Liquid Fund</b>	5.50	10,011	5.07	10,021	5.17	10,042	4.11	10,411	4.07	11,272	5.28	12,937	6.73	18,880	Inception Date
First Tier Scheme Benchmark:-NIFTY Liquid Index B-I	4.87	10,009	4.71	10,019	5.13	10,042	4.22	10,422	4.15	11,300	5.30	12,947	6.74	18,892	01-01-2013
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.35	18,225	Managing Since May-18
<b>Funds Managed by R. Arun &amp; *Mohit Jain (investments in foreign securities portion)</b>															Inception Date
<b>SBI Savings Fund</b>	5.62	10,011	3.44	10,014	4.33	10,037	4.11	10,411	5.03	11,588	6.17	13,494	7.54	20,315	01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market Fund BI Index	5.94	10,011	4.24	10,017	4.84	10,040	4.34	10,434	4.66	11,467	5.75	13,229	6.98	19,303	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.35	18,225	

## 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/-	
Funds Managed by Richard D'souza & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Comma Fund	-7.18	9,282	23.88	19,021	13.12	18,533	12.97	32,802	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	0.05	10,005	21.12	17,779	10.54	16,510	10.57	26,615	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.05	33,033	Managing Since Aug-14
Funds Managed by Richard D'souza									
SBI PSU Fund	9.62	10,962	13.06	14,456	3.65	11,965	6.06	17,752	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	8.26	10,826	14.42	14,985	4.96	12,740	5.10	16,238	
Additional Benchmark: - S&P BSE Sensex (TRI)	-1.64	9,836	15.39	15,370	14.22	19,456	13.16	33,376	Managing Since Aug-14

## 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/-	
Funds Managed by Dinesh Ahuja									
SBI Magnum Constant Maturity Fund	-0.17	9,983	5.15	11,627	7.37	14,276	8.92	22,995	Inception Date
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	-1.93	9,807	3.08	10,952	4.08	12,215	5.97	17,606	02-01-2013
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.18	10,318	4.48	11,406	5.53	13,087	6.34	18,209	Managing Since Jan-20

## 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 40.

**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/-								
Funds Managed by Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)																	
SBI Short Term Debt Fund		2.86	10,286	6.00	11,913	6.62	13,784	7.82	20,841	Inception Date 01-01-2013							
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index		2.47	10,247	5.70	11,813	6.41	13,642	7.66	20,531								
Additional Benchmark: - CRISIL 1 Year T-Bill Index		3.18	10,318	4.48	11,406	5.53	13,087	6.35	18,225	Managing Since Jan-13							
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) & *Mohit Jain (investments in foreign securities portion)																	
SBI Magnum Children's Benefit Fund - Savings Plan		5.33	10,533	12.40	14,205	9.43	15,702	12.07	30,339	Inception Date 21-02-2002							
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index		1.09	10,109	8.10	12,634	7.87	14,609	8.66	22,461								
Additional Benchmark: - S&P BSE Sensex TRI		-1.64	9,836	15.39	15,370	14.22	19,456	13.05	33,033	Managing Since Jun-08							
Fund Jointly Managed Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)																	
SBI Banking and PSU Fund		2.26	10,226	5.95	11,895	7.00	14,027	8.00	21,156	Inception Date 07-01-2013							
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index		2.16	10,216	6.03	11,923	6.23	13,531	7.50	20,216								
Additional Benchmark: - Crisil 10 Yr Gilt Index		-1.90	9,810	3.33	11,034	4.37	12,389	5.99	17,624	Managing Since Nov-13							
SBI Corporate Bond Fund		2.66	10,266	6.19	11,976	N.A.	N.A.	7.18	12,893	Inception Date 01-02-2019							
First Tier Scheme Benchmark: - NIFTY Corporate Bond Index B-III		3.11	10,311	7.08	12,279	N.A.	N.A.	7.55	13,055								
Additional Benchmark: - Crisil 10 Yr Gilt Index		-1.90	9,810	3.33	11,034	N.A.	N.A.	5.40	12,125	Managing Since Feb-19							
Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager) & *Mohit Jain (investments in foreign securities portion)																	
SBI Floating Rate Debt Fund		3.35	10,335	N.A.	N.A.	N.A.	N.A.	4.24	10,832	Inception Date 27-10-2020							
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index		2.67	10,267	N.A.	N.A.	N.A.	N.A.	3.85	10,755								
Additional Benchmark: - Crisil 1 Yr T-Bill Index		3.18	10,318	N.A.	N.A.	N.A.	N.A.	3.43	10,672	Managing Since Oct-20							
		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/-		
Fund managed by Mr. Arun R. & *Mohit Jain (investments in foreign securities portion)																	
SBI Magnum Ultra Short Duration Fund		5.53	10,011	2.96	10,012	4.05	10,034	3.89	10,389	4.81	11,514	6.07	13,428	7.18	19,655	Inception Date 01-01-2013	
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Fund BI Index		6.74	10,013	4.95	10,020	5.24	10,043	4.62	10,462	5.19	11,641	6.18	13,500	7.29	19,857		
Additional Benchmark: - CRISIL 1 Year T-Bill Index		7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.35	18,225	Managing Since Jun-21	
Fund Jointly Managed Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)																	
SBI Magnum Low Duration Fund		6.23	10,012	2.66	10,011	3.43	10,029	3.73	10,373	5.32	11,684	6.31	13,585	7.41	20,076	Inception Date 01-01-2013	
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index		6.37	10,012	2.86	10,012	4.19	10,034	4.28	10,428	5.32	11,683	6.21	13,520	7.52	20,276		
Additional Benchmark: - CRISIL 1 Year T-Bill Index		7.81	10,015	-0.29	9,999	2.43	10,020	3.18	10,318	4.48	11,406	5.53	13,087	6.35	18,225	Managing Since Jan-13	
		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/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-		
Fund managed by Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion) & *Mr. Mohit Jain – Overseas Investments																	
SBI Retirement Benefit Fund - Aggressive Plan		9.24	10,924	N.A.	N.A.	N.A.	N.A.	22.04	13,852								Inception Date 10-02-2021
First Tier Scheme Benchmark: - S&P BSE 500 TRI		0.14	10,014	N.A.	N.A.	N.A.	N.A.	13.00	12,212								
Additional Benchmark: - S&P BSE Sensex TRI		-1.64	9,836	N.A.	N.A.	N.A.	N.A.	8.50	11,427								
SBI Retirement Benefit Fund - Aggressive Hybrid Plan		8.41	10,841	N.A.	N.A.	N.A.	N.A.	19.22	13,332								Inception Date 10-02-2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index		0.69	10,069	N.A.	N.A.	N.A.	N.A.	9.09	11,528								
Additional Benchmark: - S&P BSE Sensex TRI		-1.64	9,836	N.A.	N.A.	N.A.	N.A.	8.50	11,427								
SBI Retirement Benefit Fund - Conservative Hybrid Plan		5.45	10,545	N.A.	N.A.	N.A.	N.A.	10.89	11,842								Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index		0.95	10,095	N.A.	N.A.	N.A.	N.A.	6.40	11,068								
Additional Benchmark: - Crisil 10 Yr Gilt Index		-1.90	9,810	N.A.	N.A.	N.A.	N.A.	0.06	10,010								
SBI Retirement Benefit Fund - Conservative Plan		4.79	10,479	N.A.	N.A.	N.A.	N.A.	7.44	11,246								Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - NIFTY Composite Debt Index		1.45	10,145	N.A.	N.A.	N.A.	N.A.	3.70	10,612								
Additional Benchmark: - Crisil 10 Yr Gilt Index		-1.90	9,810	N.A.	N.A.	N.A.	N.A.	0.06	10,010								

## 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 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 court of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja and Gaurav Mehta). The total number of schemes managed by Mr. Gaurav Mehta is 6 (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran).
- 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 court 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), 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 40.

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 September 30, 2022.

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 Blue Chip Fund	FUND MANAGER –SOHINI ANDANI & *MOHIT JAIN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,000,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	6,463,263	5,361,302	2,413,653	847,524	464,707	121,189
Returns (Annualised) (%)	12.81	13.39	13.40	13.79	17.32	1.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.48	12.76	13.59	14.92	18.53	2.51
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.35	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE 100, ## S&P BSE SENSEX, Inception Date: February 14, 2006						
Returns are calculated for Regular Plan Growth Option						

SBI Magnum Equity ESG Fund	FUND MANAGER –ROHIT SHIMPI & *MOHIT JAIN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,810,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	60,369,920	5,092,355	2,351,984	844,271	455,352	118,833
Returns (Annualised) (%)	14.19	12.79	12.91	13.64	15.89	-1.80
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	14.71	15.68	17.95	-2.24
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## S&P BSE SENSEX, Inception Date: January 01, 1991						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						
For calculation of Scheme returns, where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.						

SBI Contra Fund	FUND MANAGER –DINESH BALACHANDRAN & *MOHIT JAIN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,790,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	41,143,974	5,577,023	2,811,068	1,060,102	585,040	128,940
Returns (Annualised) (%)	19.35	13.84	16.24	22.97	34.27	14.13
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.15	13.30	14.34	15.88	20.41	3.28
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.66	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P BSE SENSEX, Inception Date: July 05, 1999						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

SBI Large & Midcap Fund	FUND MANAGER –SAURABH PANT & *MOHIT JAIN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,560,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	67,413,396	6,330,352	2,816,755	955,345	520,244	128,295
Returns (Annualised) (%)	16.15	15.30	16.28	18.68	25.47	13.09
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.88	15.98	17.43	23.12	5.47
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.50	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## S&P BSE SENSEX, Inception Date: February 28, 1993						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

SBI Magnum MidCap Fund	FUND MANAGER –SOHINI ANDANI & *MOHIT JAIN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,100,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	10,402,456	7,705,695	3,150,487	1,053,497	574,437	129,033
Returns (Annualised) (%)	16.27	17.55	18.36	22.71	32.87	14.28
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.06	16.90	18.31	20.26	28.47	9.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.66	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## S&P BSE SENSEX, Inception Date: March 29, 2005						
Returns are calculated for Regular Plan Growth Option						

Source: ICRA Online

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

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\*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 40.

# 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 September 30, 2022.

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 Global Fund		FUND MANAGER –R. SRINIVASAN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,370,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	75,103,977	6,592,826	2,622,836	891,364	480,443	125,280
Returns (Annualised) (%)	18.00	15.77	14.95	15.84	19.70	8.28
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.78	14.17	13.12	17.41	11.20
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.91	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # Nifty MNC, ## S&P BSE SENSEX, Inception Date: September 30, 1994						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

SBI Focused Equity Fund		FUND MANAGER –R. SRINIVASAN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,160,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	11,195,990	7,162,079	2,710,770	880,160	465,774	118,926
Returns (Annualised) (%)	16.20	16.72	15.56	15.33	17.49	-1.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.26	13.30	14.34	15.88	20.41	3.28
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.90	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: September 17, 2004						
Returns are calculated for Regular Growth						

SBI Small Cap Fund		FUND MANAGER –R. SRINIVASAN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,570,000	N.A.	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	8,192,608	N.A.	4,330,400	1,099,004	580,861	131,863
Returns (Annualised) (%)	23.00	N.A.	24.24	24.47	33.72	18.88
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.53	N.A.	14.62	18.78	30.01	3.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.80	N.A.	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE 250 Small Cap Index TRI, ## S&P BSE SENSEX, Inception Date: September 09, 2009						
Returns are calculated for Regular Plan Growth Option						

SBI Long Term Equity Fund		FUND MANAGER –DINESH BALACHANDRAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,550,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	78,870,389	4,969,014	2,326,284	862,738	479,201	122,515
Returns (Annualised) (%)	16.99	12.50	12.71	14.51	19.51	3.92
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.30	14.34	15.88	20.41	3.28
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.54	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: March 31, 1993						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

SBI Equity Hybrid Fund		FUND MANAGER –R. SRINIVASAN (Equity) & DINESH AHUJA (Debt) *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,210,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	39,491,553	5,234,765	2,380,863	828,659	446,660	121,856
Returns (Annualised) (%)	15.60	13.11	13.14	12.88	14.54	2.89
First Tier Benchmark Returns (Annualised) (%) #	N.A.	11.70	12.26	12.77	14.18	2.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.19	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE SENSEX, Inception Date: October 09, 1995						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

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

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\*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 40.

# 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 September 30, 2022.

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.

SBI Flexicap Fund		FUND MANAGER –R. SRINIVASAN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,040,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	6,762,011	5,439,341	2,543,679	843,079	463,235	119,843
Returns (Annualised) (%)	12.80	13.55	14.38	13.58	17.10	-0.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.95	13.30	14.34	15.88	20.41	3.28
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.42	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: September 29, 2005						
Returns are calculated for Regular Plan Growth Option						

SBI Technology Opportunities Fund		FUND MANAGER –SAURABH PANT & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,790,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	23,546,563	7,517,174	3,093,911	1,014,509	489,927	107,393
Returns (Annualised) (%)	15.64	17.27	18.02	21.15	21.10	-18.91
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.15	15.13	17.26	16.06	-20.71
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.66	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # S&P BSE Teck, ## S&P BSE SENSEX, Inception Date: July 05, 1999						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

SBI Consumption Opportunities Fund		FUND MANAGER –SAURABH PANT & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,790,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	38,219,383	8,900,571	2,861,134	992,717	558,604	134,864
Returns (Annualised) (%)	18.86	19.19	16.57	20.25	30.76	23.80
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.00	14.80	16.80	22.92	22.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.66	12.65	13.48	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # Nifty India Consumption, ## S&P BSE SENSEX, Inception Date: July 05, 1999						
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.						

SBI Banking & Financial Services Fund		FUND MANAGER –MILIND AGRAWAL & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	920,000	N.A.	N.A.	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	1,572,812	N.A.	N.A.	818,247	447,295	124,082
Returns (Annualised) (%)	13.68	N.A.	N.A.	12.37	14.64	6.38
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.94	N.A.	N.A.	12.79	14.42	2.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.84	N.A.	N.A.	14.63	16.88	1.04
Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## S&P BSE SENSEX, Inception Date: February 26, 2015						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Banking and PSU Fund		FUND MANAGER –RAJEEV RADHAKRISHNAN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,560,000	N.A.	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	2,541,702	N.A.	1,699,681	688,339	380,091	121,186
Returns (Annualised) (%)	7.19	N.A.	6.77	5.44	3.56	1.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.31	N.A.	6.90	5.82	4.23	2.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.84	N.A.	5.51	3.84	1.03	-0.60
Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

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

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\*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 40.

# 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 September 30, 2022.

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 Corporate Bond Fund		FUND MANAGER –RAJEEV RADHAKRISHNAN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	440,000	N.A	N.A	N.A	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	480,026	N.A	N.A	N.A	381,960	121,469
Returns (Annualised) (%)	4.70	N.A	N.A	N.A	3.89	2.29
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.18	N.A	N.A	N.A	5.55	3.27
Additional Benchmark Returns (Annualised) (TRI) (%) ##	2.19	N.A	N.A	N.A	1.03	-0.60
Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index B-III, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019						
Returns are calculated for Regular Plan Growth Option						

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 (₹)	2,240,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	4,486,175	3,255,312	1,727,356	696,409	381,652	122,450
Returns (Annualised) (%)	6.95	7.48	7.08	5.90	3.84	3.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.87	7.86	7.36	6.07	3.69	1.12
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.95	5.89	5.51	3.84	1.03	-0.60
Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond Fund All 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 (₹)	2,270,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	5,151,810	3,442,155	1,809,274	706,694	386,273	121,568
Returns (Annualised) (%)	8.01	8.16	7.96	6.49	4.64	2.44
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.33	8.39	8.08	7.56	6.92	4.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.93	5.89	5.51	3.84	1.03	-0.60
Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index C-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Savings Fund		FUND MANAGER –R. ARUN & *MOHIT JAIN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,190,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	4,326,396	3,091,372	1,639,891	677,505	381,739	122,417
Returns (Annualised) (%)	6.98	6.85	6.09	4.81	3.85	3.77
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.94	6.83	6.22	5.05	4.32	4.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.08	6.11	5.83	4.76	3.72	3.36
Past performance may or may not be sustained in the future. # CRISIL Money Market Fund BI 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 (₹)	1,660,000	1,640,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	2,784,298	2,731,769	1,688,081	688,309	381,775	121,585
Returns (Annualised) (%)	7.11	7.13	6.64	5.44	3.86	2.47
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.36	7.36	6.98	5.74	4.17	2.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.10	6.10	5.83	4.76	3.72	3.36
Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						
<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.						

Investors are advised to refer to the performance summary table on page 64 - 76. Returns are calculated for the Regular plan.  
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.

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

\*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 40.

"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.

# 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 September 30, 2022.

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 –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 (₹)	2,480,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	8,384,599	4,408,551	2,148,132	770,486	430,595	122,646
Returns (Annualised) (%)	10.58	11.10	11.21	9.95	12.00	4.13
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.69	8.63	8.45	7.79	6.27	1.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.74	12.65	13.48	14.65	16.97	0.70

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

Returns are calculated for Regular Plan Growth Option

### SBI Magnum Childrens Benefit Fund –Investment Plan FUND MANAGER –R. SRINIVASAN (Equity) & Dinesh Ahuja (Debt) \*Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	250,000	N.A.	N.A.	N.A.	N.A.	120,000
Mkt Value as on September 30, 2022 (₹)	351,633	N.A.	N.A.	N.A.	N.A.	123,809
Returns (Annualised) (%)	35.27	N.A.	N.A.	N.A.	N.A.	5.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.11	N.A.	N.A.	N.A.	N.A.	2.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.62	N.A.	N.A.	N.A.	N.A.	1.04

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 (₹)	2,620,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	6,478,225	3,459,919	1,815,869	708,499	385,090	122,495
Returns (Annualised) (%)	7.58	8.22	8.03	6.59	4.43	3.89
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	7.02	6.88	5.74	3.20	1.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.89	5.51	3.84	1.03	-0.60

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 (₹)	2,610,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	6,632,308	3,427,157	1,782,351	690,089	374,676	120,392
Returns (Annualised) (%)	7.83	8.10	7.68	5.54	2.62	0.61
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	5.35	3.57	0.88	-0.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.01	6.11	5.83	4.76	3.72	3.36

Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## CRISIL 1 Year T-Bill Index, Inception Date: December 30, 2000

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

### SBI Magnum Income Fund FUND MANAGER –DINESH AHUJA & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,870,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	7,299,916	3,262,793	1,739,045	701,033	383,729	121,487
Returns (Annualised) (%)	7.10	7.51	7.21	6.17	4.20	2.31
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.85	8.58	8.13	7.25	5.77	2.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.89	5.51	3.84	1.03	-0.60

Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Fund Bill 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.

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 40.

# 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 September 30, 2022.

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	890,000	N.A.	N.A.	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	1,220,288	N.A.	N.A.	750,719	417,506	122,015
Returns (Annualised) (%)	8.36	N.A.	N.A.	8.90	9.88	3.13
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.81	N.A.	N.A.	8.80	8.91	2.74
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.65	N.A.	N.A.	3.84	1.01	-0.67

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

Returns are calculated for Regular Plan Growth Option

### SBI Conservative Hybrid Fund FUND MANAGER –Saurabh Pant (Equity) & Mansi Sajeja (Debt) & \*Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,580,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	6,873,560	3,640,219	1,912,563	765,775	422,569	123,637
Returns (Annualised) (%)	8.30	8.83	9.02	9.70	10.71	5.69
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.63	8.45	7.79	6.27	1.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.89	5.51	3.84	1.03	-0.60

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

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

### SBI Credit Risk Fund FUND MANAGER –LOKESH MALLYA & \*MOHIT JAIN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	990,000	N.A.	N.A.	600,000	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	1,309,599	N.A.	N.A.	698,071	390,054	122,360
Returns (Annualised) (%)	6.65	N.A.	N.A.	6.00	5.29	3.68
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.22	N.A.	N.A.	7.81	7.05	5.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.01	N.A.	N.A.	3.84	1.03	-0.60

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: January 02, 2014

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

### SBI Multi Asset Allocation Fund FUND MANAGER –Dinesh Balachandran & Raj Gandhi (for ETCDs) & \*Mohit Jain

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	530,000	N.A.	N.A.	N.A.	360,000	120,000
Mkt Value as on September 30, 2022 (₹)	672,059	N.A.	N.A.	N.A.	423,257	123,813
Returns (Annualised) (%)	10.74	N.A.	N.A.	N.A.	10.82	5.97
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.52	N.A.	N.A.	N.A.	8.26	0.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.10	N.A.	N.A.	N.A.	16.97	0.70

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

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

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

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 40.

# Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.65	0.91	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	2.39	1.25
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.52	0.81	SBI Retirement Benefit Fund - Conservative Hybrid Plan	1.68	1.12
SBI Magnum Global Fund	1.98	1.25	SBI Retirement Benefit Fund - Conservative Plan	1.39	0.89
SBI Magnum Mid Cap Fund	1.87	1.00	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	0.96	0.40
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	2.01	1.34	SBI Short Term Debt Fund	0.85	0.35
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.71	0.70	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.11	0.57
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.35	1.25	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.28	0.18
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.12	1.06	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.21	0.86
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	2.11	0.92	SBI Magnum Income Fund	1.46	0.80
SBI Contra Fund	1.86	1.06	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.33
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.80	0.85	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.93	1.09	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.82	0.87
SBI Nifty Index Fund	0.50	0.18	SBI Savings Fund	0.76	0.23
SBI Magnum Comma Fund	2.62	2.03	SBI Dynamic Bond Fund	1.65	0.88
SBI PSU Fund	2.54	1.45	SBI Corporate Bond Fund	0.79	0.34
SBI Infrastructure Fund	2.38	1.92	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.92
SBI Arbitrage Opportunities Fund	0.82	0.36	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.69
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.74	0.71	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.47	0.29
SBI Equity Savings Fund	1.18	0.66	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.18	0.10
SBI Banking And Financial Services Fund	1.96	0.79	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.34
SBI Gold Fund	0.42	0.10	SBI Magnum Children's Benefit Fund - Investment Plan	2.41	1.16
SBI International Access- US Equity FoF	1.63	0.93	SBI Floating Rate Debt Fund	0.46	0.26
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.80	1.17	SBI Balanced Advantage Fund	1.66	0.70
SBI Equity Minimum Variance Fund	0.75	0.43			
SBI MultiCap Fund	1.80	0.80			
SBI Retirement Benefit Fund - Aggressive Plan	2.26	1.02			

**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-Feb-21	5.0000	1132.7487
Direct Plan - Mthly IDCW	10-Feb-21	5.0000	1174.0543
Regular Plan - Mthly IDCW	10-Mar-21	39.2600	1094.3769
Direct Plan - Mthly IDCW	10-Mar-21	39.2600	1136.1382
Regular Plan - Mthly IDCW	21-Feb-22	5.0000	1086.8751
Direct Plan - Mthly IDCW	21-Feb-22	5.0000	1135.5629



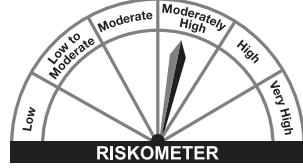
Face value: ₹1000




## SBI Magnum Gilt Fund - Regular Plan - IDCW Option

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable. Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Equity ESG Fund	NIFTY100 ESG TRI	 <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% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold	
5	SBI Gold Fund	Price of Gold	
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 Fund BIII Index	
4	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - 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 Fund BI 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 Fund BI Index	
4	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index	
5	SBI Dynamic Bond Fund	CRISIL Dynamic Bond Fund AIII 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 Retirement Benefit Fund - Conservative Plan	NIFTY Composite Debt Index	
10	SBI Liquid Fund	NIFTY Liquid Index B-I	
11	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
1	SBI Savings Fund	CRISIL Money Market Fund BI Index	 <p>Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</p>
2	SBI Short Term Debt Fund	CRISIL Short Duration Fund All Index	
1	SBI Overnight Fund	CRISIL Overnight Fund AI Index	 <p>Investors understand that the scheme benchmark riskometer is at Low risk</p>
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

**Note – Pursuant to SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573, benchmark of above schemes is termed as First Tier benchmark.**

**Also Investor are requested to refer the addendum issued on April 4, 2022 for revised First Tier benchmark for open ended debt schemes as per PRC Matrix.**

**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

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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**Fund Manager :** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription :** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount :** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity :** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP :** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹500 every 15th of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**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.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹100 and the entry load is 1%, the investor will enter the fund at ₹101.

**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor

**Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹100 and the exit load is 1%, the redemption price would be ₹99 Per Unit.

**Modified Duration :** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation :** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio :** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta :** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM :** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings :** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme :** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile :** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Tracking Error :** Measure that indicates how closely the portfolio return tracks the benchmark return. Tracking error is the standard deviation of the difference of returns between a portfolio and the benchmark over a specified holding period.

**IDCW :** IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

**Note -** For details on IDCW, please refer notice cum addendum dated March 27, 2021. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 5, 2020, nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.

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