SBI MUTUAL FUND
A PARTNER FOR LIFE

CELEBRATING 35 YEARS

YEARS OF COMMITMENT TO WEALTH CREATION FOR EVERY INDIAN.

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From the MD & CEO's Desk

Dear Investors,

Six months of 2022 are already behind us, and it feels like much has happened in a short time. The year started with the new covid variant triggering a third wave and as we started seeing some relief on that front, the world plunged into a shock with Russia launching its military operations against Ukraine. The Russia-Ukraine war has derailed global supply chains leading to a sharp rise in commodity prices, which put further pressure on the already high inflation levels, making inflation control the key priority of global central banks.

High inflation, geo-political friction and the changed central bank policy stance have heightened market volatility. While these concerns have not yet fully subsided, the uneven monsoon might exacerbate the current economic uncertainties. These economic uncertainties, contrary to what we hope, do not seem to be abating any time soon. The circumstances facing us today are beyond our control, but it is within our control to avoid any knee jerk reactions in such volatile times.

Market volatility is essentially an increase in market fluctuations. One of the proven strategies that can help in navigating through such an unpredictable market landscape is disciplined investing in a staggered manner via SIPs (Systematic Investment Plans). SIP can be your trusted partner in riding market volatility as it works on the concept of rupee cost averaging and when NAVs fall, your SIP ends up buying more units. Further, investing in a mutual fund via SIP removes the problem of timing the market, as investments are made on a pre-determined date irrespective of the state of the market.

SIPs as a mode of investment trying to manage volatility is normally associated only with equity mutual funds. Even though fixed income investments are relatively less volatile compared to equity, they are not short of it. Further, if volatility in equity markets can be managed through an SIP and try to aid then can the same route not be used for debt investments too? Especially in the current uncertain and dynamic market, the rise in yields provide a good opportunity to start investing in debt mutual funds via SIPs.

Our habits determine our future. Building a habit of consistent and disciplined investments via SIP can help in our journey towards wealth creation. So, instead of waiting on the sidelines for the right time, we can look at investing in a staggered manner in funds based on our risk profile and investment horizon.

Finally, I am pleased to share with you that SBI Mutual Fund completed 35 years of operations on June 29, 2022. Since 1987, the company's mission has been to help investors achieve their financial goals by providing best-in-class financial solutions. These wonderful years and all the achievements till date wouldn't have been possible without the unflinching support of our partners, investors, and employees. While 35 amazing years are behind us, your trust in us continues to strengthen our resolve to make the coming years even better.

On that note I wish you an eventful July!

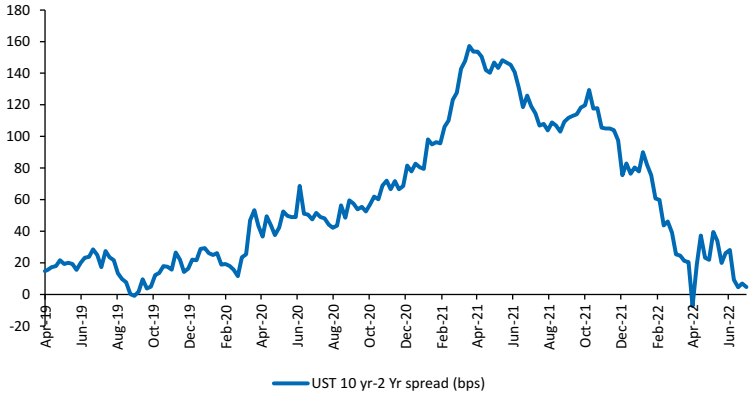
Warm Regards,

Vinay M. Tonse

MD & CEO

Market Overview

Financial markets have been caught between the two themes of "Persistent Inflation" leading to hawkish messaging from central banks and market expectations/ fears regarding an impending "Recession" . The last Federal Open Market Committee policy rate hike of 75bps in June 22 has probably validated expectations of key Central Banks continuing with near term policy rate tightening. The US Fed Policy rate tightening has been accompanied with initiation of balance sheet unwinding since June 22. The Recession trade has manifested itself with the 10 y US treasury yields moving from a peak of 3.47% to around 2.80% since the last rate hike. Similar price action has happened across most global sovereign yields as well as commodities, accompanied with a strengthening USD. The near inversion of a key Recession indicator in the US treasury market sums up the recent price actions.



Source: SBIFM Research, Bloomberg

With every data release likely to be parsed for validation of either of the 2 thesis, i.e Persistent Inflation or Recession, we expect financial market volatility to remain elevated. Interestingly, Fed Funds Futures starting to price in Policy rate cuts leading into the second half of CY23, seems overextended given the recent FED commentary. After a long-delayed normalization of interest rates arising from a misjudgment of Inflation risks, Key Global Central Banks very clearly seem to be tightening into a slowing economic landscape. Apart from demand destruction due to high inflation, prospects of aggressive monetary tightening going ahead seem to be feeding the recession fears in a classic feedback loop. However, inflation persistence and more importantly, the generalization of price pressures helped by liberal fiscal stimulus would necessitate growth sacrifice to bring inflation outcomes within the policy rate targets. A parallel narrative is the requirement to preserve Central Bank credibility with respect to achieving the desired inflation outcomes as mandated.

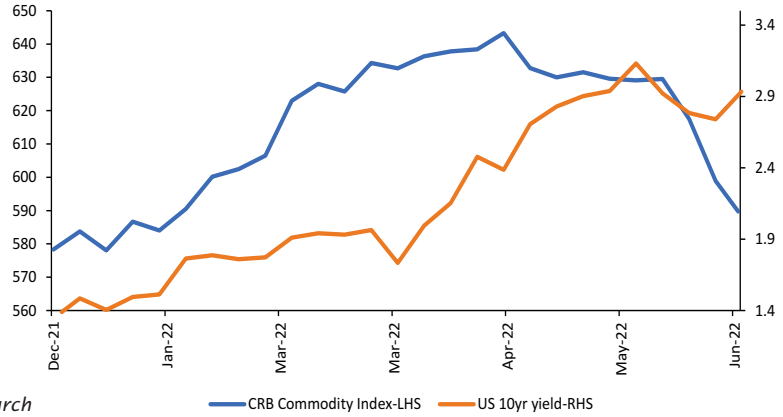
Equity Markets

Equity market weakness continued in June and was broad based. The Nifty and the Sensex lost 4.7% and 4.5% respectively, while Nifty Midcap 150 and Nifty Small Cap 250 returned -5.2% and -5.8% respectively. On a YTD basis, Nifty and Sensex have lost 8.4% and 8.3% respectively thus far in 2022 while Nifty Midcap 150 and Nifty Small Cap 250 have shed 12.7% and 16.9% respectively. While this correction has led to valuations on absolute basis such as on price to earnings multiples moderate, on our preferred valuation gauge which looks at earnings yield relative to bond yields, valuations stay rich due to the sharp rise in bond yields over the past few months. A fall in yields which in turn is contingent on the inflation outlook is therefore vital to opening valuations upsides for equities. There are some early signs that inflation may be peaking. Specifically, global money supply growth has decelerated sharply from nearly 20% at the end of 2020 to 3% odd now. This in turn may lead to a decline in both global inflation and global growth. Markets are beginning to reflect this. The CRB Commodity Index has fallen over 8% from its May peak while Copper has declined over 25% from its March peak. 10-year US g-sec yields have fallen nearly 60 bps from the mid-June highs of 3.47%.

Sharp deceleration in global money supply growth may shift the narrative from inflation to growth slowdown...

Source: Bloomberg, SBIFM Research. Note: Approximated by adding up US, Eurozone and China money supply measures.

… **with the recent decline in commodities and yields, markets may have begun reflecting that**



Source: Bloomberg, SBIFM research

Apart from reduced monetary and fiscal support, continued geopolitical uncertainties and prospects of an energy crisis in Europe are clouding the global economic outlook. While a decline in inflation and hence yields may support equity valuations, a concomitant deterioration in economic outlook may still cause equity investors jitters as it clouds earnings outlook. A worsening of geopolitics and consequent surge in energy prices remains a tail risk that has the potential to mar both inflation and growth outlook simultaneously.

For Emerging Market like India, benefits from cooling off in inflationary pressures should outweigh negatives from slowing global growth on balance in the medium term given the former's widespread impact on domestic demand. However, global uncertainty likely to have a rub-off on near term outlook. Growth projections for Indian growth in FY 23 have been lowered in India to 7% mainly on account of slower global growth and inflationary pressures resulting in weak domestic demand. Near term earnings are also likely to be challenged by a combination of margins pressures and sluggish demand.

However, beyond the near-term turbulence, and especially if inflationary pressures moderate, domestic growth prospects may not be as bleak with signs of recovery in the residential real estate sector as well as in the manufacturing sector. It is likely that we are at the beginning of a new longer-term capex driven economic and earnings cycle. Amidst the uncertainties, another silver lining is that the corrective action of the past 9 months has led to a moderation on our market sentiment measure which after flashing unsustainable euphoria in second half of 2021 has now moved towards moderate pessimism. From a contrarian standpoint, this is a welcome change even as the pendulum is yet to fully swing to extreme despair to get a contrarian buying opportunity.

Investors therefore still need to be patient in navigating the near term as volatility may persist till macro uncertainties fade.

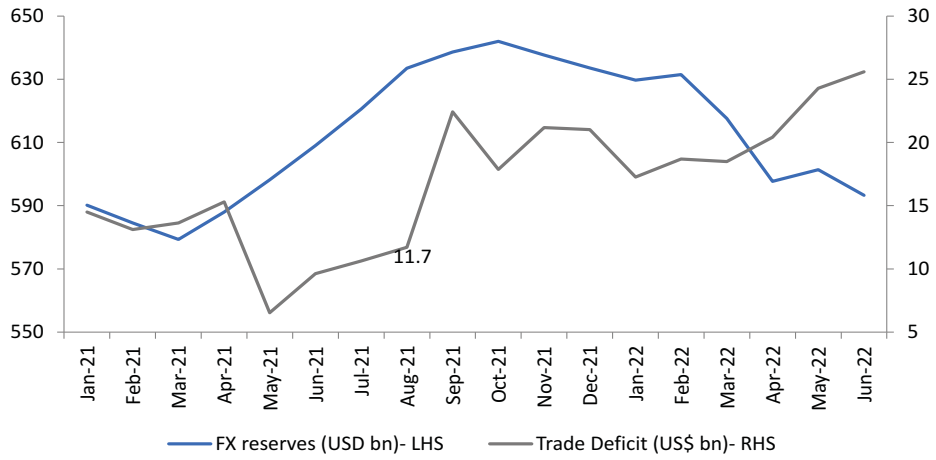
Fixed Income:

Domestic Fixed Income markets have clearly moved in sync with price action in overseas treasury markets supported by commodity price corrections. Volatility in price action shaped by external data flows is likely to persist for the near term. While this may open space for intermittent tactical positioning, a bias towards a more directional higher duration stance would need more data validation of a decisive and durable reduction in headline inflation. The recent correction in commodity prices and the easing of supply bottlenecks should enable a supportive backdrop. Continuation of Risk assets unwinding on recession concerns should positively influence the inflation outcomes from the supply side. However, this needs to be seen alongside renewed concerns around a more generalized increase in domestic inflation as validated even by the minutes of the last MPC meeting in June. Inflation in India has remained persistently above the upper end of the policy range for a reasonably long timeline, notwithstanding shocks to economic growth arising from the pandemic. In this backdrop, a more nuanced and gradual approach may be advisable considering the following factors.

1. Monetary Policy normalization in India has just been initiated recently with policy rates even now below the pre pandemic levels accompanied with a reasonable amount of excess liquidity that continues to anchor the policy target (i.e the overnight weighted average call rate) around the standing deposit facility rate of 4.65%. This continues to keep real policy rates in negative zone considering the RBI projection of average FY23 CPI of 6.7%. Real policy rates based on expected 1 year ahead CPI has sufficient room to move higher for policy stance to come even closer to neutral. While market rates have adjusted based on some of the recent policy actions, as seen before, the same is prone to large re adjustment in either direction based on incoming data as well as policy responses.

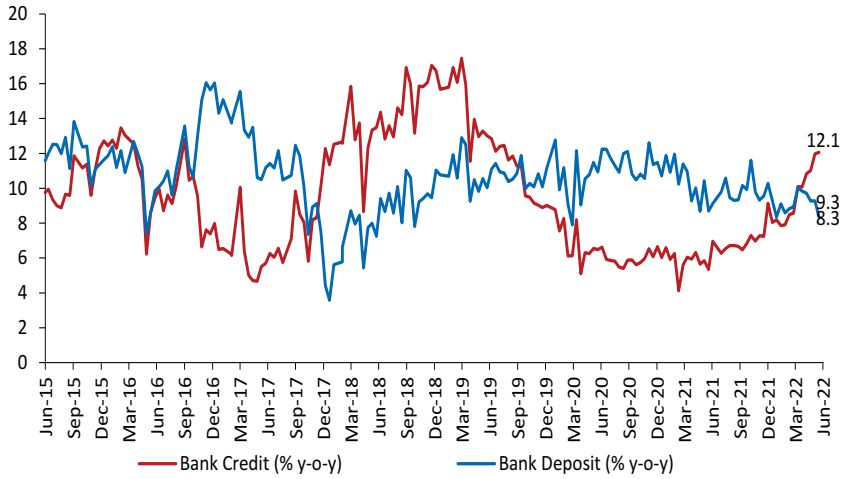
2. Given the extraordinary situation arising out of the pandemic, Monetary policy had to rightly prioritise supporting the financial system as well as providing a backstop to growth as the first reaction function. Subsequent guidance and delayed normalisation has effectively anchored the inflation target to 6% from the midpoint of 4% (+/- 2% tolerance band). Anchoring inflation expectations around the midpoint of 4% as envisaged in the MPC act would probably need to be reinitiated through some sort of glidepath. With economic growth recovering gradually, the RBI could incrementally find space to start anchoring expectations gradually to the mid-point. This would necessitate continued normalization.

3. The impact of policy actions by key central banks, most prominently, the US FED on capital flows to Emerging Markets can be significant. The impact on EM currencies could remain a function of both trade account dynamics as well as dependency on capital flows alongside individual reserves status. India's external sector accounts have been strong helped by a large reserve cover, recent surpluses in the Balance of Payments, supported by stable capital flows comfortably funding the current account deficit. The recent trends have seen a widening of the trade account deficit with the latest monthly trade deficit exceeding USD 25bn alongside continuous outflows on the portfolio capital account. RBI sales of Fx have largely been able to cushion the impact on INR. Monetary policy actions along with liquidity stance cannot entirely be divergent from emerging trends on the currency, especially for Emerging markets. The US FED is expected to hike policy rates further into neutral range based on market pricing. (Market implied rates of 3.40% on FED Funds rate in Q1 CY23 source Bloomberg. FED Funds Futures).



Source: SBIFM Research, Bloomberg, RBI

4. Emerging trends on the banking system credit- deposit ratios can be a significant driver of incremental demand for government securities as well as rates in the money market. A gradual draw down of surplus liquidity alongside pick up in credit offtake has led to widening divergence between deposit growth and credit growth.



Source: Bloomberg, SBIFM research

We continue to expect a front-loaded policy rate adjustment over the remaining months of the fiscal year rather than a long drawn-out rate adjustment process considering the domestic and external backdrop. The policy rate adjustment process is likely to be completed over the fiscal year.

A lower duration stance in the near term, though with adequate flexibility in duration mandate could enable debt investors to navigate the changing dynamics. In this context, rather than target a specific level on the benchmark, investors with duration appetite may choose to incrementally take exposure on a staggered basis over the coming months as the RBI continues to normalise monetary policy settings. Investors with moderate duration tolerance could benefit from the higher carry offered by the reset of money market and short-term rates.

From the DMD & CBO's Desk

Dear Friends,

Markets continue to see a lot of movement owing to rising concerns about a possible recession as global central banks try to curtail inflation, navigate oil prices, and tackle supply chain challenges. The current quarter ending June 2022 saw the headline indices, Nifty50 and S&P BSE Sensex, falling the most since the pandemic in March 2020.

A lot of you might be looking at equity funds in your portfolio which have seen a correction from the highs of last year and having second thoughts about your SIPs or investments. In our view, this is not the right time to 'cash in' and move on to another fund which seems better at the moment. If your goals are far away and you do not need the money now, then stay the course and remain invested to help build the potential wealth for your financial goals. Do not tinker with your investments just because of the news flow around. We continue to see positive net inflows into equity-oriented funds and are confident that investors will be disciplined and use this time to understand their investments, look at their asset allocations and continue investing.

For fixed income investors seeing a standstill in their small savings investments' rates, this might be an opportune time to lock-in yields into fixed maturity plans if the maturity of these funds matches their investment horizon. For those looking at an open-ended schemes, ultra-short duration and money market funds can be looked into for short term needs and to systematically participate into equity funds by increasing their allocation to existing investments.

For those looking to begin their investing journey and existing investors too I'd say mutual funds are good option to keep you future ready for your life ahead with options across asset classes and can be appropriate for your different life stages. Whether they are for an emergency/rainy day, goals which are decades away or an aspiration you wish to invest for and achieve. To the young investor I would just say, start now and right away in Hybrid or equity oriented funds.

Hoping the rain gods are kind to us and I urge you to stay safe as always.

Warm Regards,

D P Singh

DMD & CBO

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI 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 June 2022								
Month End AUM (₹ in Crores)	₹29,992.99	₹4,086.64	₹14,494.05	₹9,631.80	₹4,687.76	₹6,409.83	₹6,743.24	₹4,824.57
Portfolio Turnover	0.06	0.33	0.38	-	1.79	0.58	0.19	0.48
Standard Deviation#	22.08%	21.59%	21.71%	-	23.61%	23.80%	25.49%	16.28%
Beta#	1.00	0.99	0.96	-	1.01	0.99	0.95	0.84
Sharpe Ratio#	0.37	0.35	0.37	-	0.74	0.49	0.70	0.65
Expense Ratio	Regular- 1.63% Direct- 0.96%	Regular- 1.99% Direct- 1.37%	Regular- 1.73%, Direct- 0.88%	Regular- 1.93%, Direct- 0.58%	Regular- 1.94%, Direct- 1.27%	Regular- 1.88% Direct- 1.18%	Regular- 1.85%, Direct- 1.03%	Regular- 1.94%, Direct- 1.26%
Portfolio Classification By Asset Allocation (%) as on 30 June 2022								
Large Cap (%)	80.56	79.15	62.39	32.98	32.34	36.47	4.88	22.04
Mid Cap (%)	14.10	13.98	11.92	30.15	20.12	33.64	64.76	37.76
Small Cap (%)	0.24	1.55	13.88	25.12	23.11	20.02	25.94	16.44
Unclassified (%)	-	-	-	-	-	-	-	-
Other Assets (%)	5.10	5.32	11.81	11.75	24.43	9.87	4.42	23.76
Portfolio Classification By Industry Allocation (%) as on 30 June 2022								
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 31.23 Automobile And Auto Components 12.91 IT 9.27 Oil, Gas & Consumable Fuels 7.26 Healthcare 7.22 Fast Moving Consumer Goods 5.45 Cash, Cash Equivalents And Others 5.10 Capital Goods 4.58 Construction 3.93 Construction Materials 2.94	Financial Services 28.80 IT 17.27 Automobile And Auto Components 12.91 Consumer Services 5.26 Capital Goods 4.00 Fast Moving Consumer Goods 3.81 Healthcare 3.57 Telecommunication 3.46 Textiles 3.44 Construction 3.43	Financial Services 27.24 IT 10.36 Oil, Gas & Consumable Fuels 9.55 Cash, Cash Equivalents And Others 7.68 Automobile And Auto Components 6.19 Healthcare 5.43 Consumer Durables 4.76 Fast Moving Consumer Goods 4.30 Capital Goods 2.75 Chemicals 2.72	Financial Services 14.29 Automobile And Auto Components 14.12 Cash, Cash Equivalents And Others 9.36 Chemicals 7.23 Consumer Durables 7.08 Textiles 6.89 Healthcare 6.64 Consumer Services 6.41 Metals & Mining 5.24 Media, Entertainment & Publication 3.89	Financial Services 17.50 Derivatives 13.18 Sovereign 8.50 Automobile And Auto Components 8.43 Capital Goods 6.10 IT 5.44 Oil, Gas & Consumable Fuels 4.94 Power 4.62 Healthcare 4.37 Fast Moving Consumer Goods 3.61	Financial Services 16.01 Capital Goods 10.03 Automobile And Auto Components 8.08 Healthcare 7.32 Cash, Cash Equivalents And Others 7.32 Fast Moving Consumer Goods 7.18 IT 5.63 Textiles 5.41 Oil, Gas & Consumable Fuels 4.94 Consumer Services 3.85	Automobile And Auto Components 17.70 Financial Services 14.53 Capital Goods 12.90 Chemicals 8.48 Textiles 6.71 Consumer Durables 6.69 Healthcare 5.90 Construction Materials 5.32 Cash, Cash Equivalents And Others 4.42 Consumer Services 4.38	Fast Moving Consumer Goods 22.93 Capital Goods 18.43 Automobile And Auto Components 16.56 IT 15.33 Healthcare 7.99 Cash, Cash Equivalents And Others 5.69 Media, Entertainment & Publication 4.96 Chemicals 3.19 Textiles 2.91 Consumer Services 2.01
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: FBIL Overnight Mibor rate (4.95% as on 30th June 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.

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 June 2022							
Month End AUM (Rs. in Crores)	₹23,831.33	₹11,655.50	₹9,879.36	₹1,589.78	₹3,138.42	₹418.88	₹409.23
Portfolio Turnover	0.39	0.18	0.16	0.28	0.99	0.39	0.49
Standard Deviation#	21.21%	23.74%	21.65%	20.08%	29.81%	24.03%	25.84%
Beta#	0.87	0.75	0.95	0.88	0.97	0.77	0.92
Sharpe Ratio#	0.44	0.81	0.42	0.87	0.16	0.09	0.56
Expense Ratio	Regular- 1.63% Direct- 0.69%	Regular- 1.74% Direct- 0.76%	Regular- 1.78%, Direct- 1.22%	Regular- 2.13%, Direct- 1.07%	Regular- 1.94% Direct- 0.80%	Regular- 2.49%, Direct- 1.45%	Regular- 2.58%, Direct- 2.09%
Portfolio Classification By Asset Allocation (%) as on 30 June 2022							
Large Cap (%)	49.12	-	59.39	55.51	80.27	58.04	44.71
Mid Cap (%)	28.15	12.91	22.15	20.13	7.58	24.38	11.37
Small Cap (%)	4.91	73.09	11.02	21.59	11.20	8.63	33.39
Unclassified (%)	-	0.14	-	0.41	-	-	-
Other Assets (%)	17.82	13.86	7.44	2.36	0.95	8.95	10.53
Portfolio Classification By Industry Allocation (%) as on 30 June 2022							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 32.29 Healthcare 9.49 Cash, Cash Equivalents And Others 7.93 Fast Moving Consumer Goods 7.74 Telecommunication 7.63 Automobile And Auto Components 5.92 IT 5.19 Power 4.47 Chemicals 3.81 Consumer Durables 3.21	Capital Goods 21.57 Consumer Durables 15.67 Consumer Services 11.99 Cash, Cash Equivalents And Others 9.62 Chemicals 8.78 Construction 7.20 Fast Moving Consumer Goods 5.56 Derivatives 4.24 Automobile And Auto Components 3.98 Construction Materials 2.75	Financial Services 26.41 Oil, Gas & Consumable Fuels 8.83 Capital Goods 8.81 IT 8.66 Automobile And Auto Components 7.98 Cash, Cash Equivalents And Others 7.44 Healthcare 6.68 Construction 4.45 Construction Materials 3.82 Telecommunication 3.18	Healthcare 87.46 Chemicals 5.37 Consumer Services 4.40 Cash, Cash Equivalents And Others 2.36 Capital Goods 0.41	Financial Services 99.05 Cash, Cash Equivalents And Others 0.95	Financial Services 27.42 Oil, Gas & Consumable Fuels 19.56 Power 16.83 Capital Goods 12.14 Metals & Mining 11.20 Cash, Cash Equivalents And Others 8.95 Services 3.90	Chemicals 20.41 Oil, Gas & Consumable Fuels 19.73 Metals & Mining 16.63 Construction Materials 11.98 Cash, Cash Equivalents And Others 10.53 Power 9.63 Utilities 4.01 Fast Moving Consumer Goods 3.98 Textiles 3.10
Other Details							
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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.

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 June 2022							
Month End AUM (Rs. in Crores)	₹786.21	₹914.91	₹2,382.93	₹121.96	₹1,173.06	₹909.93	₹2,417.01
Portfolio Turnover	0.58	0.56	0.35	0.43	-	-	0.16
Standard Deviation#	24.09%	23.41%	21.57%	-	-	-	-
Beta#	1.03	1.16	0.92	-	-	-	-
Sharpe Ratio#	0.44	0.59	0.92	-	-	-	-
Expense Ratio	Regular- 2.45% Direct- 2.04%	Regular- 2.33% Direct- 1.36%	Regular- 2.03% Direct- 0.91%	Regular- 0.75% Direct- 0.43%	Regular- 0.42%, Direct- 0.10%	Regular- 1.62%, Direct- 0.86%	Regular- 0.50%, Direct- 0.18%
Portfolio Classification By Asset Allocation (%) as on 30 June 2022							
Large Cap (In %)	46.34	33.38	64.20	99.18	-	-	99.54
Mid Cap (In %)	15.11	24.15	1.85	-	-	-	-
Small Cap (In %)	33.29	33.61	9.62	-	ETF: 99.98	Overseas Mutual Fund: 99.40	-
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (In %)	5.26	8.86	24.33	0.82	0.02	0.60	0.46
Portfolio Classification By Industry Allocation (%) as on 30 June 2022							
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 19.24 Oil, Gas & Consumable Fuels 17.41 Construction 12.55 Power 8.40 Construction Materials 6.72 Telecommunication 6.55 Automobile And Auto Components 5.75 Cash, Cash Equivalents And Others 5.26 Services 5.16 Financial Services 3.42	Fast Moving Consumer Goods 31.39 Consumer Services 19.16 Consumer Durables 15.43 Textiles 9.42 Telecommunication 8.86 Cash, Cash Equivalents And Others 7.17 Automobile And Auto Components 6.88 Media, Entertainment & Publication 1.69	IT 73.30 Media, Entertainment & Publication 10.52 Telecommunication 9.59 Cash, Cash Equivalents And Others 4.38 Services 1.64 Financial Services 0.57	Fast Moving Consumer Goods 28.93 Healthcare 16.73 IT 10.80 Financial Services 10.21 Power 9.37 Automobile And Auto Components 7.08 Oil, Gas & Consumable Fuels 4.02 Telecommunication 2.95 Construction Materials 2.55 Metals & Mining 2.13	Mutual Fund 99.98 Cash, Cash Equivalents And Others 0.02	Mutual Fund 99.40 Cash, Cash Equivalents And Others 0.60	Financial Services 34.93 IT 15.85 Oil, Gas & Consumable Fuels 14.71 Fast Moving Consumer Goods 8.40 Automobile And Auto Components 5.95 Healthcare 3.98 Consumer Durables 2.91 Construction 2.71 Metals & Mining 2.51 Telecommunication 2.38
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 (4.95% as on 30th June 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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BLUE CHIP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in large cap stocks.
- **Date of Allotment:** 14/02/2006
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 29,968.68 Crores
- **AUM as on June 30, 2022**
  ₹ 29,992.99 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' 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#	: 22.08%
Beta#	: 1.00
Sharpe Ratio#	: 0.37
Portfolio Turnover*	
Equity Turnover	: 0.06
Total Turnover	: 0.06

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 (4.95% as on 30th June 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	31.5809
Reg-Plan-Growth	55.5142
Dir-Plan-IDCW	39.0659
Dir-Plan-Growth	60.1944

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

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

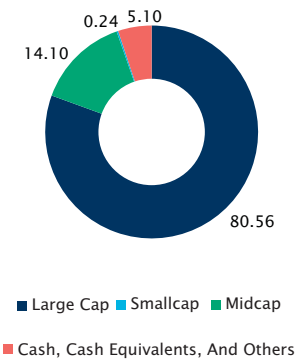
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	7.98
ICICI Bank Ltd.	7.18
Infosys Ltd.	5.43
Reliance Industries Ltd.	5.21
ITC Ltd.	4.28
Larsen & Toubro Ltd.	3.93
HCL Technologies Ltd.	3.62
Housing Development Finance Corporation Ltd.	3.51
State Bank Of India	2.85
Divi'S Laboratories Ltd.	2.78
Mahindra & Mahindra Ltd.	2.72
Bharti Airtel Ltd.	2.36
Axis Bank Ltd.	2.18
Eicher Motors Ltd.	2.15
Page Industries Ltd.	1.98
Shree Cement Ltd.	1.74
Sona Blw Precision Forgings Ltd.	1.55
ICICI Prudential Life Insurance Company Ltd.	1.53
Cummins India Ltd.	1.51
HDFC Life Insurance Company Ltd.	1.50
Hindalco Industries Ltd.	1.47
Cipla Ltd.	1.44
Sun Pharmaceutical Industries Ltd.	1.36
Max Healthcare Institute Ltd.	1.32
Cholamandalam Investment & Finance Co. Ltd.	1.30
Samvardhana Motherson International Ltd.	1.24
Ultratech Cement Ltd.	1.20
Britannia Industries Ltd.	1.17
DLF Ltd.	1.16
Thermax Ltd.	1.14
ICICI Lombard General Insurance Company Ltd.	1.13
Bajaj Auto Ltd.	1.11
Bharat Electronics Ltd.	1.09
Hero Motocorp Ltd.	1.03
Godrej Properties Ltd.	1.03
Maruti Suzuki India Ltd.	0.95
Crompton Greaves Consumer Electricals Ltd.	0.91
SKF India Ltd.	0.84
Kotak Mahindra Bank Ltd.	0.83
Schaeffler India Ltd.	0.76
Motherson Sumi Wiring India Ltd.	0.74
TVS Motor Company Ltd.	0.66
Indian Oil Corporation Ltd.	0.60
Coal India Ltd.	0.53
Pi Industries Ltd.	0.51
Avenue Supermarts Ltd.	0.49
Hindustan Petroleum Corporation Ltd.	0.48
Life Insurance Corporation Of India	0.45
Bharat Petroleum Corporation Ltd.	0.44
Mahindra & Mahindra Financial Services Ltd.	0.35
Aurobindo Pharma Ltd.	0.32
Shriram City Union Finance Ltd.	0.24
Tata Consultancy Services Ltd.	0.22
Zomato Ltd.	0.20
Total	**94.70**
Warrants	
HDFC Ltd.(Warrants)	0.20
Total	**0.20**
Cash, Cash Equivalents And Others	**5.10**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.23
Automobile And Auto Components	12.91
IT	9.27
Oil, Gas & Consumable Fuels	7.26
Healthcare	7.22
Fast Moving Consumer Goods	5.45
Capital Goods	4.58
Construction	3.93
Construction Materials	2.94
Telecommunication	2.36
Realty	2.19
Textiles	1.98
Metals & Mining	1.47
Consumer Durables	0.91
Consumer Services	0.69
Chemicals	0.51
Cash, Cash Equivalents And Others	5.10

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM EQUITY ESG FUND

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

Investment Objective

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 4,075.70 Crores
- **AUM as on June 30, 2022**
  ₹ 4,086.64 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 installments.
- Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.59%
Beta#	: 0.99
Sharpe Ratio#	: 0.35
Portfolio Turnover*	
Equity Turnover	: 0.30
Total Turnover	: 0.33

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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	45.7471
Reg-Plan-Growth	146.2754
Dir-Plan-IDCW	56.4516
Dir-Plan-Growth	157.2470

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

LAST IDCW

Face value: ₹10

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

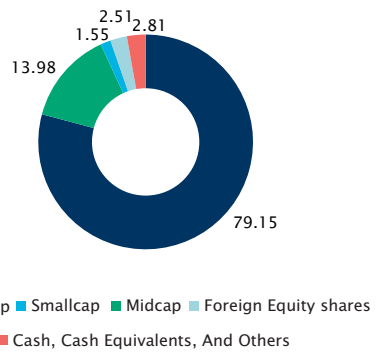
PORTFOLIO

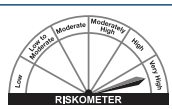
Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	7.26
Housing Development Finance Corporation Ltd.	6.16
ICICI Bank Ltd.	5.50
HDFC Bank Ltd.	5.28
Axis Bank Ltd.	3.80
Bharti Airtel Ltd.	3.46
Page Industries Ltd.	3.44
Larsen & Toubro Ltd.	3.43
Maruti Suzuki India Ltd.	3.36
Eicher Motors Ltd.	3.25
Ultratech Cement Ltd.	3.23
Tata Consultancy Services Ltd.	3.17
Mahindra & Mahindra Ltd.	3.02
Wipro Ltd.	2.85
State Bank Of India	2.74
Britannia Industries Ltd.	2.72
FSN E-Commerce Ventures Ltd.	2.59
TVS Motor Company Ltd.	2.27
ABB India Ltd.	2.25
Divi'S Laboratories Ltd.	2.22
Reliance Industries Ltd.	2.03
SBI Life Insurance Company Ltd.	1.85
Cummins India Ltd.	1.75
Titan Company Ltd.	1.71
Jubilant Foodworks Ltd.	1.70
Cholamandalam Investment & Finance Co. Ltd.	1.67
Hindalco Industries Ltd.	1.58
PVR Ltd.	1.55
L&T Technology Services Ltd.	1.48
Cipla Ltd.	1.35
Interglobe Aviation Ltd.	1.14
Colgate Palmolive (India) Ltd.	1.09
Tata Motors Ltd.	1.01
Info Edge (India) Ltd.	0.97
ICICI Lombard General Insurance Company Ltd.	0.96
ICICI Prudential Life Insurance Company Ltd.	0.84
Total	**94.68**
Foreign Equity Shares	
Microsoft Corporation	2.51
Total	**2.51**
Cash, Cash Equivalents And Others	**2.81**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.80
IT	17.27
Automobile And Auto Components	12.91
Consumer Services	5.26
Capital Goods	4.00
Fast Moving Consumer Goods	3.81
Healthcare	3.57
Telecommunication	3.46
Textiles	3.44
Construction	3.43
Construction Materials	3.23
Oil, Gas & Consumable Fuels	2.03
Consumer Durables	1.71
Metals & Mining	1.58
Media, Entertainment & Publication	1.55
Services	1.14
Cash, Cash Equivalents And Others	2.81

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI FLEXICAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- **Date of Allotment:** 29/09/2005
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 14,553.95 Crores
- **AUM as on June 30, 2022**
  ₹ 14,494.05 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' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.71%
Beta#	: 0.96
Sharpe Ratio#	: 0.37
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 (4.95% as on 30th June 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	30.6624
Reg-Plan-Growth	68.4771
Dir-Plan-IDCW	37.2473
Dir-Plan-Growth	74.5198

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

LAST IDCW

Face value: ₹10

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

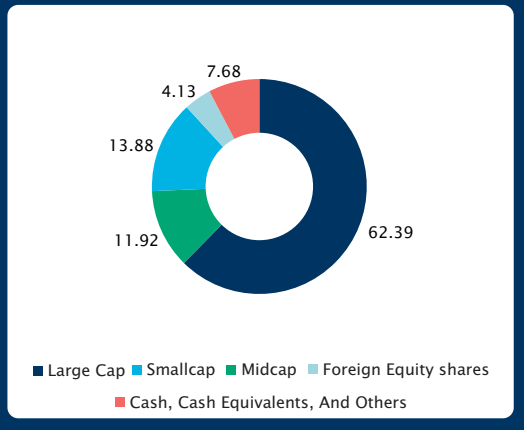
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	7.27
HDFC Bank Ltd.	6.51
State Bank Of India	4.28
Reliance Industries Ltd.	4.26
ITC Ltd.	4.15
Infosys Ltd.	3.65
Axis Bank Ltd.	2.86
HCL Technologies Ltd.	2.58
Larsen & Toubro Ltd.	2.26
GAIL (India) Ltd.	2.13
Bharti Airtel Ltd.	2.13
Power Grid Corporation Of India Ltd.	1.90
The Indian Hotels Company Ltd.	1.85
Hindalco Industries Ltd.	1.85
Cipla Ltd.	1.71
Carborundum Universal Ltd.	1.71
Page Industries Ltd.	1.55
Divi's Laboratories Ltd.	1.50
Oil & Natural Gas Corporation Ltd.	1.37
Maruti Suzuki India Ltd.	1.34
Credit Access Grameen Ltd.	1.33
Bharat Petroleum Corporation Ltd.	1.30
Bandhan Bank Ltd.	1.27
Sheela Foam Ltd.	1.24
PVR Ltd.	1.23
Max Healthcare Institute Ltd.	1.22
Cholamandalam Investment & Finance Co. Ltd.	1.15
Sona Blw Precision Forgings Ltd.	1.11
Mahindra & Mahindra Ltd.	1.11
TVS Motor Company Ltd.	1.10
V-Guard Industries Ltd.	1.09
TTK Prestige Ltd.	1.09
SRF Ltd.	1.09
ZF Commercial Vehicle Control Systems India Ltd.	1.01
Narayana Hrudayalaya Ltd.	1.00
Rossari Biotech Ltd.	0.99
ICICI Prudential Life Insurance Company Ltd.	0.98
Container Corporation Of India Ltd.	0.98
Bharat Forge Ltd.	0.98
Nuvoco Vistas Corporation Ltd.	0.97
Relaxo Footwears Ltd.	0.90
Interglobe Aviation Ltd.	0.84
Tata Steel Ltd.	0.81
ICICI Lombard General Insurance Company Ltd.	0.66
K.P.R. Mill Ltd.	0.64
Camlin Fine Sciences Ltd.	0.64
Star Cement Ltd.	0.58
Prism Johnson Ltd.	0.53
Minda Industries Ltd.	0.52
Indian Oil Corporation Ltd.	0.49
Zomato Ltd.	0.48
Manappuram Finance Ltd.	0.47
Life Insurance Corporation Of India	0.46
Crompton Greaves Consumer Electricals Ltd.	0.44
Torrent Power Ltd.	0.42
United Breweries Ltd.	0.15
AIA Engineering Ltd.	0.06
Total	**88.19**
Foreign Equity Shares	
Alphabet Inc.	3.04
Microsoft Corporation	1.09
Total	**4.13**
Cash, Cash Equivalents And Others	**7.68**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.24
IT	10.36
Oil, Gas & Consumable Fuels	9.55
Automobile And Auto Components	6.19
Healthcare	5.43
Consumer Durables	4.76
Fast Moving Consumer Goods	4.30
Capital Goods	2.75
Chemicals	2.72
Metals & Mining	2.66
Consumer Services	2.33
Power	2.32
Construction	2.26
Textiles	2.19
Telecommunication	2.13
Construction Materials	2.08
Services	1.82
Media, Entertainment & Publication	1.23
Cash, Cash Equivalents And Others	7.68

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 9,584.31 Crores
- **AUM as on June 30, 2022**
  ₹ 9,631.80 Crores
- **Fund Manager:** Mr. R. Srinivasan & *Mr. Mohit Jain
  Managing Since:
  Mr. R. Srinivasan March-2022
  Mr. Mohit Jain Nov-2017
  Total Experience: Over 30 years
- **First Tier Benchmark:**
  NIFTY 500 Multicap 50:25:25 TRI
- **Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.
  1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment
  NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments
  Weekly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.
  Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum
  ₹500 & in multiples of Re. 1 thereafter for minimum 12 months
  Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
  Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.4497
Reg-Plan-Growth	9.4489
Dir-Plan-IDCW	9.4848
Dir-Plan-Growth	9.4851

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

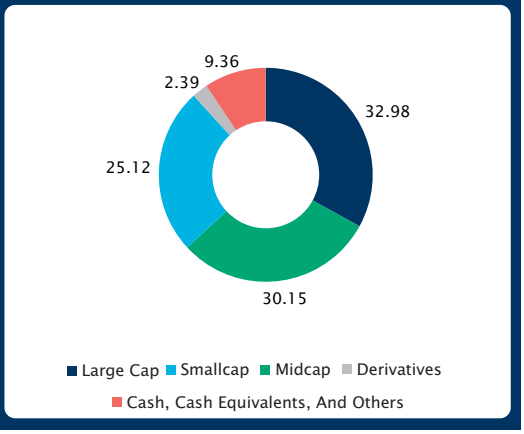
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
TVS Motor Company Ltd.	6.13	-	6.13
ICICI Bank Ltd.	5.15	-	5.15
Endurance Technologies Ltd.	4.55	-	4.55
Divi's Laboratories Ltd.	4.15	-	4.15
TTK Prestige Ltd.	3.95	-	3.95
PVR Ltd.	3.89	-	3.89
K.P.R. Mill Ltd.	3.67	-	3.67
Maruti Suzuki India Ltd.	3.44	-	3.44
ICICI Prudential Life Insurance Company Ltd.	3.23	-	3.23
Page Industries Ltd.	3.22	-	3.22
Hindalco Industries Ltd.	3.17	-	3.17
Carborundum Universal Ltd.	2.68	-	2.68
Life Insurance Corporation Of India	2.61	-	2.61
V-Mart Retail Ltd.	2.58	-	2.58
Deepak Nitrite Ltd.	2.53	-	2.53
Max Healthcare Institute Ltd.	2.49	-	2.49
HCL Technologies Ltd.	2.43	-	2.43
Navin Fluorine International Ltd.	2.31	-	2.31
Go Fashion (India) Ltd.	2.25	-	2.25
GR Infra Projects Ltd.	2.17	-	2.17
V-Guard Industries Ltd.	2.13	-	2.13
InterGlobe Aviation Ltd.	2.13	-	2.13
Tata Steel Ltd.	2.07	-	2.07
Paradeep Phosphates Ltd.	1.85	-	1.85
United Breweries Ltd.	1.71	-	1.71
Bandhan Bank Ltd.	1.68	-	1.68
State Bank Of India	1.62	-	1.62
Vedant Fashions Ltd.	1.58	-	1.58
GAIL (India) Ltd.	1.30	-	1.30
Kalpataru Power Transmission Ltd.	1.08	-	1.08
Timken India Ltd.	1.02	-	1.02
Relaxo Footwears Ltd.	1.00	-	1.00
Mrs. Bectors Food Specialities Ltd.	0.98	-	0.98
NHPC Ltd.	0.96	-	0.96
Aether Industries Ltd.	0.54	-	0.54
National Stock Exchange Of India Ltd. -28-Jul-22	-	2.39	2.39
Total	**88.25**	**2.39**	**90.64**
Cash, Cash Equivalents And Others	**9.36**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	14.29
Automobile And Auto Components	14.12
Chemicals	7.23
Consumer Durables	7.08
Textiles	6.89
Healthcare	6.64
Consumer Services	6.41
Metals & Mining	5.24
Media, Entertainment & Publication	3.89
Capital Goods	3.70
Construction	3.25
Fast Moving Consumer Goods	2.69
IT	2.43
Services	2.13
Oil, Gas & Consumable Fuels	1.30
Power	0.96
Derivatives	2.39
Cash, Cash Equivalents And Others	9.36

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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following contrarian investment strategy.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 4,579.86 Crores
- **AUM as on June 30, 2022**
  ₹ 4,687.76 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.61%
Beta#	: 1.01
Sharpe Ratio#	: 0.74
Portfolio Turnover*	
Equity Turnover	: 0.52
Total Turnover	: 1.79

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 (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Note: Fund Manager for Foreign Securities Mr.Mohit Jain w.e.f. Nov 28, 2017. Exp. Over 5years
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	33.4337
Reg-Plan-Growth	192.8082
Dir-Plan-IDCW	43.2265
Dir-Plan-Growth	204.8203

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

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

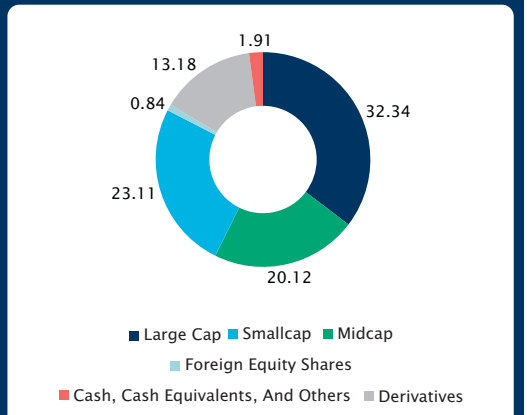
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
HDFC Bank Ltd.	4.17	-	4.17
ICICI Bank Ltd.	4.00	-	4.00
Tube Investments Of India Ltd.	3.00	-	3.00
State Bank Of India	2.59	-	2.59
GAIL (India) Ltd.	2.40	-	2.40
HCL Technologies Ltd.	2.23	-	2.23
ITC Ltd.	2.14	-	2.14
NHPC Ltd.	2.02	-	2.02
Reliance Industries Ltd.	1.95	(1.95)	-
Axis Bank Ltd.	1.89	-	1.89
Mahindra & Mahindra Ltd.	1.85	(1.83)	0.02
CESC Ltd.	1.83	-	1.83
Wendt (India) Ltd.	1.80	-	1.80
Tech Mahindra Ltd.	1.79	-	1.79
Aster Dm Healthcare Ltd.	1.72	-	1.72
The Indian Hotels Company Ltd.	1.69	(1.70)	(0.01)
Mahindra & Mahindra Financial Services Ltd.	1.69	(0.74)	0.95
Neogen Chemicals Ltd.	1.63	-	1.63
NMDC Ltd.	1.44	-	1.44
Equitas Holdings Ltd.	1.44	-	1.44
Infosys Ltd.	1.42	-	1.42
Aether Industries Ltd.	1.28	-	1.28
Bharti Airtel Ltd.	1.24	-	1.24
Bajaj Auto Ltd.	1.24	-	1.24
Carborundum Universal Ltd.	1.23	-	1.23
Gateway Distriparks Ltd.	1.14	-	1.14
ESAB India Ltd.	1.13	-	1.13
Dr. Reddy's Laboratories Ltd.	1.13	-	1.13
Prism Johnson Ltd.	1.11	-	1.11
Kajaria Ceramics Ltd.	1.11	-	1.11
Colgate Palmolive (India) Ltd.	1.08	-	1.08
The Phoenix Mills Ltd.	1.04	-	1.04
ACC Ltd.	1.01	-	1.01
Bank Of Baroda	1.00	-	1.00
Disa India Ltd.	0.98	-	0.98
Kalpataru Power Transmission Ltd.	0.95	-	0.95
K.P.R. Mill Ltd.	0.84	-	0.84
Ashiana Housing Ltd.	0.82	-	0.82
V-Guard Industries Ltd.	0.77	-	0.77
Torrent Power Ltd.	0.77	-	0.77
Motherson Sumi Wiring India Ltd.	0.76	-	0.76
Greenply Industries Ltd.	0.71	-	0.71
Ingersoll Rand (India) Ltd.	0.70	-	0.70
Automotive Axles Ltd.	0.68	-	0.68
Rallis India Ltd.	0.66	-	0.66
Andhra Paper Ltd.	0.66	-	0.66
Lupin Ltd.	0.65	-	0.65
Bosch Ltd.	0.65	-	0.65
Westlife Development Ltd.	0.59	-	0.59
Bharat Petroleum Corporation Ltd.	0.59	-	0.59
Indian Bank	0.58	-	0.58
Info Edge (India) Ltd.	0.57	-	0.57
Aurobindo Pharma Ltd.	0.57	-	0.57
JMC Projects (India) Ltd.	0.52	-	0.52
Prataap Snacks Ltd.	0.39	-	0.39
Prestige Estates Projects Ltd.	0.37	-	0.37
The Ramco Cements Ltd.	0.30	0.94	1.24
Biocon Ltd.	0.30	-	0.30
Mazagon Dock Shipbuilders Ltd.	0.26	-	0.26
Schaeffler India Ltd.	0.25	-	0.25
ICICI Prudential Life Insurance Company Ltd.	0.14	(0.14)	-
Sadbhav Engineering Ltd.	0.11	-	0.11
National Stock Exchange Of India Ltd. -28-Jul-22	-	18.60	18.60
Total	**75.57**	**13.18**	**88.75**
Foreign Equity Shares			
NETFlix Inc	0.84	-	-
Total	**0.84**	**-**	**-**
Treasury Bills			
182 Day T-Bill 11.08.22	3.19	-	-
91 Day T-Bill 22.09.22	2.12	-	-
182 Day T-Bill 01.09.22	2.12	-	-
91 Day T-Bill 21.07.22	1.07	-	-
Total	**8.50**	**-**	**-**
Cash, Cash Equivalents And Others	**1.91**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.50
Sovereign	8.50
Automobile And Auto Components	8.43
Capital Goods	6.10
IT	5.44
Oil, Gas & Consumable Fuels	4.94
Power	4.62
Healthcare	4.37
Fast Moving Consumer Goods	3.61
Chemicals	3.57
Consumer Services	2.85
Consumer Durables	2.59
Construction Materials	2.42
Realty	2.23
Construction	1.58
Metals & Mining	1.44
Telecommunication	1.24
Services	1.14
Textiles	0.84
Media, Entertainment & Publication	0.84
Forest Materials	0.66
Derivatives	13.18
Cash, Cash Equivalents And Others	1.91

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LARGE & MIDCAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- **Date of Allotment:** 28/02/1993
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 6,346.28 Crores
- **AUM as on June 30, 2022**
  ₹ 6,409.83 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.80%
Beta#	: 0.99
Sharpe Ratio#	: 0.49
Portfolio Turnover*	
Equity Turnover	: 0.38
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 (4.95% as on 30th June 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	150.9807
Reg-Plan-Growth	334.1912
Dir-Plan-IDCW	184.0419
Dir-Plan-Growth	353.1000

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

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

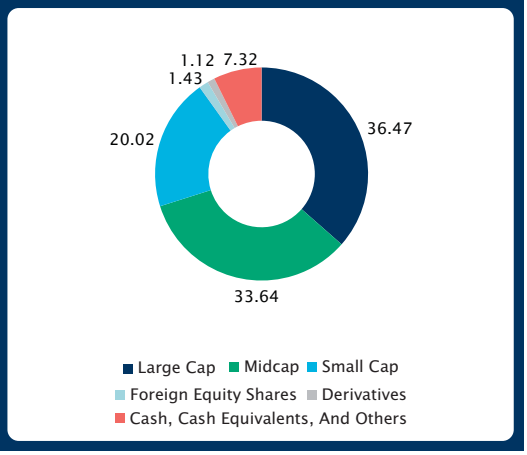
PORTFOLIO

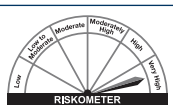
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
ICICI Bank Ltd.	5.97	-	5.97
Page Industries Ltd.	4.54	-	4.54
Reliance Industries Ltd.	4.47	-	4.47
HDFC Bank Ltd.	3.37	-	3.37
Infosys Ltd.	3.34	-	3.34
Bharti Airtel Ltd.	3.11	-	3.11
The Indian Hotels Company Ltd.	2.90	-	2.90
ITC Ltd.	2.78	-	2.78
State Bank Of India	2.77	-	2.77
Minda Industries Ltd.	2.53	-	2.53
Emami Ltd.	2.50	-	2.50
Nuvoco Vistas Corporation Ltd.	2.18	-	2.18
Max Healthcare Institute Ltd.	2.11	-	2.11
Ashok Leyland Ltd.	2.10	-	2.10
Ingersoll Rand (India) Ltd.	1.95	-	1.95
Container Corporation Of India Ltd.	1.86	-	1.86
Sun Pharmaceutical Industries Ltd.	1.82	-	1.82
Sheela Foam Ltd.	1.71	-	1.71
ZF Commercial Vehicle Control Systems India Ltd.	1.69	-	1.69
Bharat Forge Ltd.	1.53	-	1.53
Fortis Healthcare Ltd.	1.52	-	1.52
Relaxo Footwears Ltd.	1.51	-	1.51
AIA Engineering Ltd.	1.49	-	1.49
Tube Investments Of India Ltd.	1.44	-	1.44
HCL Technologies Ltd.	1.43	-	1.43
Sona Blw Precision Forgings Ltd.	1.41	-	1.41
Ultratech Cement Ltd.	1.36	-	1.36
Neogen Chemicals Ltd.	1.29	-	1.29
NMDC Ltd.	1.25	-	1.25
Torrent Power Ltd.	1.24	-	1.24
Axis Bank Ltd.	1.20	-	1.20
ICICI Prudential Life Insurance Company Ltd.	1.15	-	1.15
Tata Steel Ltd.	1.13	-	1.13
Tega Industries Ltd.	1.08	-	1.08
Ajanta Pharma Ltd.	1.08	-	1.08
United Breweries Ltd.	1.03	-	1.03
Jindal Steel & Power Ltd.	1.03	-	1.03
G R Infra Projects Ltd.	1.03	-	1.03
Motherson Sumi Wiring India Ltd.	1.01	-	1.01
Triveni Turbine Ltd.	1.00	-	1.00
Privi Speciality Chemicals Ltd.	0.97	-	0.97
Lemon Tree Hotels Ltd.	0.95	-	0.95
Andhra Paper Ltd.	0.91	-	0.91
Kirloskar Oil Engines Ltd.	0.88	-	0.88
Ganesha Ecosphere Ltd.	0.87	-	0.87
Control Print Ltd.	0.86	-	0.86
Bandhan Bank Ltd.	0.82	-	0.82
Divi'S Laboratories Ltd.	0.79	-	0.79
Equitas Small Finance Bank Ltd.	0.69	-	0.69
Zydus Wellness Ltd.	0.66	-	0.66
Prestige Estates Projects Ltd.	0.61	-	0.61
Oil & Natural Gas Corporation Ltd.	0.47	-	0.47
NTPC Ltd.	0.45	-	0.45
Prataap Snacks Ltd.	0.21	-	0.21
Muthoot Finance Ltd.	0.04	-	0.04
The Ramco Cements Ltd.	0.03	0.49	0.52
Gayatri Bioorganics Ltd.	0.01	-	0.01
National Stock Exchange Of India Ltd. -28-Jul-22	-	0.63	0.63
Total	**90.13**	**1.12**	**91.25**
Foreign Equity Shares			
NETFlix Inc	1.43	-	-
Total	**1.43**	**-**	**-**
Cash, Cash Equivalents And Others	**7.32**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	16.01
Capital Goods	10.03
Automobile And Auto Components	8.08
Healthcare	7.32
Fast Moving Consumer Goods	7.18
IT	5.63
Textiles	5.41
Oil, Gas & Consumable Fuels	4.94
Consumer Services	3.85
Construction Materials	3.57
Metals & Mining	3.41
Consumer Durables	3.22
Telecommunication	3.11
Chemicals	2.27
Services	1.86
Power	1.69
Media, Entertainment & Publication	1.43
Construction	1.03
Forest Materials	0.91
Realty	0.61
Derivatives	1.12
Cash, Cash Equivalents And Others	7.32

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI FOCUSED EQUITY FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- **Date of Allotment:** 17/09/2004
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 23,712.91 Crores
- **AUM as on June 30, 2022**
  ₹ 23,831.33 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.21%
Beta#	: 0.87
Sharpe Ratio#	: 0.44
Portfolio Turnover*	
Equity Turnover	: 0.37
Total Turnover	: 0.39

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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	37.8477
Reg-Plan-Growth	206.9236
Dir-Plan-IDCW	55.1245
Dir-Plan-Growth	226.2040

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

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

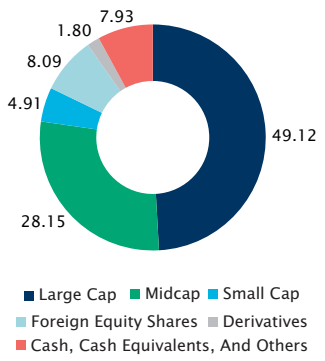
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
Bharti Airtel Ltd.	7.63	-	7.63
ICICI Bank Ltd.	5.64	-	5.64
Divi's Laboratories Ltd.	5.64	-	5.64
Muthoot Finance Ltd.	5.32	-	5.32
State Bank Of India	5.28	-	5.28
HDFC Bank Ltd.	5.10	-	5.10
Procter & Gamble Hygiene And Health Care Ltd.	5.05	-	5.05
Kotak Mahindra Bank Ltd.	4.88	-	4.88
Max Healthcare Institute Ltd.	3.85	-	3.85
Solar Industries India Ltd.	3.81	-	3.81
ICICI Lombard General Insurance Company Ltd.	3.80	-	3.80
Maruti Suzuki India Ltd.	3.56	-	3.56
NHPC Ltd.	2.76	-	2.76
Page Industries Ltd.	2.75	-	2.75
Hatsun Agro Product Ltd.	2.69	-	2.69
Medplus Health Services Ltd.	2.55	-	2.55
Relaxo Footwears Ltd.	2.51	-	2.51
ZF Commercial Vehicle Control Systems India Ltd.	2.36	-	2.36
Delhivery Ltd.	2.32	-	2.32
Bajaj Finance Ltd.	2.27	-	2.27
Torrent Power Ltd.	1.71	-	1.71
Crompton Greaves Consumer Electricals Ltd.	0.70	-	0.70
National Stock Exchange Of India Ltd. -28-Jul-22	-	1.80	1.80
Total	**82.18**	**1.80**	**83.98**
Foreign Equity Shares			
Alphabet Inc.	5.19	-	-
NETFlix Inc	2.90	-	-
Total	**8.09**	**-**	**-**
Cash, Cash Equivalents And Others	**7.93**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.29
Healthcare	9.49
Fast Moving Consumer Goods	7.74
Telecommunication	7.63
Automobile And Auto Components	5.92
IT	5.19
Power	4.47
Chemicals	3.81
Consumer Durables	3.21
Media, Entertainment & Publication	2.90
Textiles	2.75
Consumer Services	2.55
Services	2.32
Derivatives	1.80
Cash, Cash Equivalents And Others	7.93

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM MIDCAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in mid cap stocks.
- **Date of Allotment:** 29/03/2005
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 6,655.09 Crores
- **AUM as on June 30, 2022**
  ₹ 6,743.24 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 25.49%
Beta#	: 0.95
Sharpe Ratio#	: 0.70
Portfolio Turnover*	
Equity Turnover	: 0.19
Total Turnover	: 0.19

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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	52.8390
Reg-Plan-Growth	129.3158
Dir-Plan-IDCW	80.0171
Dir-Plan-Growth	141.1395

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

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

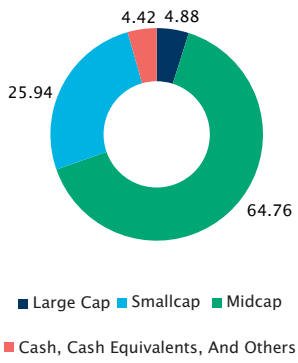
PORTFOLIO

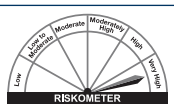
Stock Name	(%) Of Total AUM
Equity Shares	
Page Industries Ltd.	5.36
Sheela Foam Ltd.	5.13
Tube Investments Of India Ltd.	5.04
Crisil Ltd.	4.39
Schaeffler India Ltd.	4.08
Thermax Ltd.	3.92
Carborundum Universal Ltd.	3.30
Cholamandalam Investment & Finance Co. Ltd.	3.12
Max Healthcare Institute Ltd.	3.01
Coromandel International Ltd.	2.83
The Indian Hotels Company Ltd.	2.73
Procter & Gamble Hygiene And Health Care Ltd.	2.58
Tatva Chintan Pharma Chem Ltd.	2.26
Jk Cement Ltd.	2.23
Sona Blw Precision Forgings Ltd.	2.18
TVS Motor Company Ltd.	2.12
Gujarat State Petronet Ltd.	1.99
The Phoenix Mills Ltd.	1.96
Bharat Forge Ltd.	1.93
SKF India Ltd.	1.90
Endurance Technologies Ltd.	1.88
Torrent Power Ltd.	1.86
Godrej Properties Ltd.	1.67
The Ramco Cements Ltd.	1.63
PI Industries Ltd.	1.52
Mahindra & Mahindra Financial Services Ltd.	1.45
HDFC Bank Ltd.	1.40
Crompton Greaves Consumer Electricals Ltd.	1.37
ZF Commercial Vehicle Control Systems India Ltd.	1.35
Gokaldas Exports Ltd.	1.35
Medplus Health Services Ltd.	1.29
ABB India Ltd.	1.28
The Federal Bank Ltd.	1.26
Aether Industries Ltd.	1.10
Minda Industries Ltd.	1.05
Pfizer Ltd.	0.97
Sanofi India Ltd.	0.96
City Union Bank Ltd.	0.93
Chemplast Sanmar Ltd.	0.77
Shriram City Union Finance Ltd.	0.73
Natco Pharma Ltd.	0.72
National Aluminium Company Ltd.	0.69
Prism Johnson Ltd.	0.64
Oberoi Realty Ltd.	0.64
Dodla Dairy Ltd.	0.58
Nuvoco Vistas Corporation Ltd.	0.53
Indian Bank	0.45
Housing And Urban Development Corporation Ltd.	0.45
Info Edge (India) Ltd.	0.36
Swaraj Engines Ltd.	0.35
Computer Age Management Services Ltd.	0.35
Hatsun Agro Product Ltd.	0.33
Mangalam Cement Ltd.	0.29
NCC Ltd.	0.28
Glaxosmithkline Pharmaceuticals Ltd.	0.24
NRB Bearings Ltd.	0.22
Oil India Ltd.	0.21
Indigo Paints Ltd.	0.19
Happiest Minds Technologies Ltd.	0.18
Total	**95.58**
Cash, Cash Equivalents And Others	**4.42**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	17.70
Financial Services	14.53
Capital Goods	12.90
Chemicals	8.48
Textiles	6.71
Consumer Durables	6.69
Healthcare	5.90
Construction Materials	5.32
Consumer Services	4.38
Realty	4.27
Fast Moving Consumer Goods	3.49
Oil, Gas & Consumable Fuels	2.20
Power	1.86
Metals & Mining	0.69
Construction	0.28
IT	0.18
Cash, Cash Equivalents And Others	4.42

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM GLOBAL FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in companies following the MNC theme.
- **Date of Allotment:** 30/09/1994
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 4,763.29 Crores
- **AUM as on June 30, 2022**
  ₹ 4,824.57 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 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#	: 16.28%
Beta#	: 0.84
Sharpe Ratio#	: 0.65
Portfolio Turnover*	
Equity Turnover	: 0.48
Total Turnover	: 0.48

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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	77.6159
Reg-Plan-Growth	254.0691
Dir-Plan-IDCW	97.8434
Dir-Plan-Growth	274.0975

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

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

PORTFOLIO

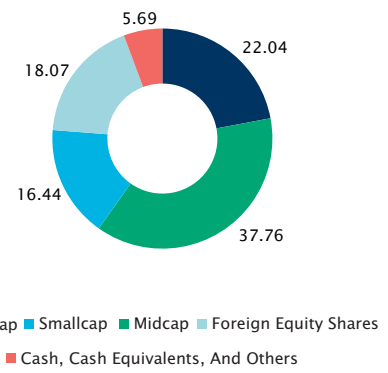
Stock Name	(%) Of Total AUM
Equity Shares	
Maruti Suzuki India Ltd.	8.78
Procter & Gamble Hygiene And Health Care Ltd.	7.48
Grindwell Norton Ltd.	7.33
Schaeffler India Ltd.	5.54
SKF India Ltd.	5.28
Divi's Laboratories Ltd.	5.27
United Breweries Ltd.	4.22
Hindustan Unilever Ltd.	3.24
Aether Industries Ltd.	3.19
CCL Products (India) Ltd.	3.18
Timken India Ltd.	2.91
Page Industries Ltd.	2.91
Abbott India Ltd.	2.72
Nestle India Ltd.	2.53
Colgate Palmolive (India) Ltd.	2.28
ZF Commercial Vehicle Control Systems India Ltd.	2.24
HCL Technologies Ltd.	2.22
Westlife Development Ltd.	2.01
ESAB India Ltd.	1.83
Kennametal India Ltd.	1.08
Total	**76.24**

Stock Name	(%) Of Total AUM
Foreign Equity Shares	
Alphabet Inc.	6.95
NETFlix Inc	4.96
Microsoft Corporation	3.36
Nvidia Corporation	2.80
Total	**18.07**
Cash, Cash Equivalents And Others	**5.69**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	22.93
Capital Goods	18.43
Automobile And Auto Components	16.56
IT	15.33
Healthcare	7.99
Media, Entertainment & Publication	4.96
Chemicals	3.19
Textiles	2.91
Consumer Services	2.01
Cash, Cash Equivalents And Others	5.69

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SMALL CAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in small cap stocks.
- **Date of Allotment:** 09/09/2009
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 11,636.20 Crores
- **AUM as on June 30, 2022**
  ₹ 11,655.50 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#	: 23.74%
Beta#	: 0.75
Sharpe Ratio#	: 0.81
Portfolio Turnover*	
Equity Turnover	: 0.14
Total Turnover	: 0.18

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	57.0883
Reg-Plan-Growth	96.6333
Dir-Plan-IDCW	73.2661
Dir-Plan-Growth	107.3447

LAST IDCW — Face value: ₹10

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

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

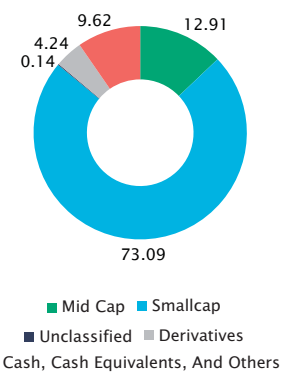
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
ELGI Equipments Ltd.	4.23	-	4.23
Vedant Fashions Ltd.	3.77	-	3.77
Sheela Foam Ltd.	3.59	-	3.59
V-Guard Industries Ltd.	3.29	-	3.29
Fine Organic Industries Ltd.	3.25	-	3.25
Blue Star Ltd.	3.10	-	3.10
Carborundum Universal Ltd.	3.04	-	3.04
ESAB India Ltd.	2.73	-	2.73
Chalet Hotels Ltd.	2.63	-	2.63
Lemon Tree Hotels Ltd.	2.62	-	2.62
Navin Fluorine International Ltd.	2.48	-	2.48
Timken India Ltd.	2.42	-	2.42
Narayana Hrudayalaya Ltd.	2.39	-	2.39
Rajratan Global Wire Ltd.	2.26	-	2.26
Hatsun Agro Product Ltd.	2.15	-	2.15
Kalpataru Power Transmission Ltd.	2.09	-	2.09
Grindwell Norton Ltd.	2.08	-	2.08
TTK Prestige Ltd.	2.07	-	2.07
Triveni Turbine Ltd.	2.07	-	2.07
Finolex Industries Ltd.	1.99	-	1.99
ZF Commercial Vehicle Control Systems India Ltd.	1.72	-	1.72
Ahluwalia Contracts (India) Ltd.	1.67	-	1.67
Hawkins Cookers Ltd.	1.65	-	1.65
CMS Infosystems Ltd.	1.64	-	1.64
VST Industries Ltd.	1.62	-	1.62
V-Mart Retail Ltd.	1.60	-	1.60
KNR Constructions Ltd.	1.55	-	1.55
Chemplast Sanmar Ltd.	1.54	-	1.54
Dodla Dairy Ltd.	1.52	-	1.52
Rossari Biotech Ltd.	1.51	-	1.51
Relaxo Footwears Ltd.	1.49	-	1.49
Go Fashion (India) Ltd.	1.37	-	1.37
GR Infra Projects Ltd.	1.32	-	1.32
City Union Bank Ltd.	1.26	-	1.26
Ratnamani Metals & Tubes Ltd.	1.21	-	1.21
Star Cement Ltd.	1.03	-	1.03
CSB Bank Ltd.	0.95	-	0.95
Jk Cement Ltd.	0.88	-	0.88
Brigade Enterprises Ltd.	0.85	-	0.85
Nuvoco Vistas Corporation Ltd.	0.84	-	0.84
Kirloskar Oil Engines Ltd.	0.79	-	0.79
GE T&D India Ltd.	0.71	-	0.71
Engineers India Ltd.	0.57	-	0.57
Garware Technical Fibres Ltd.	0.56	-	0.56
Alembic Ltd.	0.54	-	0.54
Thangamayil Jewellery Ltd.	0.48	-	0.48
Anand Rathi Wealth Ltd.	0.39	-	0.39
Zydus Wellness Ltd.	0.27	-	0.27
Mtar Technologies Ltd.	0.16	-	0.16
Delhivery Ltd.	0.06	-	0.06
National Stock Exchange Of India Ltd. -28-Jul-22	-	4.24	4.24
Total	**86.00**	**4.24**	**90.24**
Non-Convertible Preference Shares			
Shreno Ltd.	0.14	-	-
Total	**0.14**	**-**	**-**
Cash, Cash Equivalents And Others	**9.62**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	21.57
Consumer Durables	15.67
Consumer Services	11.99
Chemicals	8.78
Construction	7.20
Fast Moving Consumer Goods	5.56
Automobile And Auto Components	3.98
Construction Materials	2.75
Financial Services	2.60
Healthcare	2.39
Services	1.70
Realty	1.39
Textiles	0.56
Derivatives	4.24
Cash, Cash Equivalents And Others	9.62

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LONG TERM EQUITY FUND

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

(Previously known as SBI Magnum Taxgain Scheme)

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	45.7510
Reg-Plan-Growth	202.8057
Dir-Plan-IDCW	59.1693
Dir-Plan-Growth	214.7551

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

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

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 9,927.04 Crores
- **AUM as on June 30, 2022**
  ₹ 9,879.36 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#	: 21.65%
Beta#	: 0.95
Sharpe Ratio#	: 0.42
Portfolio Turnover*	
Equity Turnover	: 0.16
Total Turnover	: 0.16

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

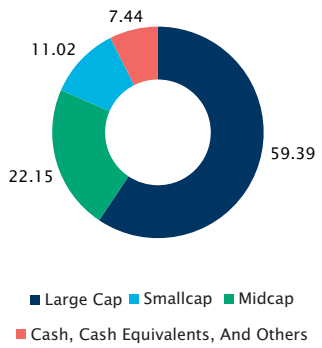
PORTFOLIO

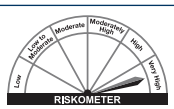
Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	5.31
Reliance Industries Ltd.	4.83
Larsen & Toubro Ltd.	3.89
Mahindra & Mahindra Ltd.	3.78
Infosys Ltd.	3.75
State Bank Of India	3.63
ICICI Prudential Life Insurance Company Ltd.	3.42
Cummins India Ltd.	3.20
Bharti Airtel Ltd.	3.18
Cipla Ltd.	3.16
HDFC Bank Ltd.	2.97
Ambuja Cements Ltd.	2.73
Tech Mahindra Ltd.	2.69
ABB India Ltd.	2.48
ITC Ltd.	2.45
Axis Bank Ltd.	2.44
Crompton Greaves Consumer Electricals Ltd.	2.11
The Federal Bank Ltd.	1.91
AIA Engineering Ltd.	1.85
Torrent Power Ltd.	1.77
Lupin Ltd.	1.66
Mahindra & Mahindra Financial Services Ltd.	1.54
The Phoenix Mills Ltd.	1.53
Tata Motors Dvr Ltd.	1.52
GAIL (India) Ltd.	1.52
HCL Technologies Ltd.	1.46
Multi Commodity Exchange Of India Ltd.	1.31
Indian Oil Corporation Ltd.	1.31
Chemplast Sanmar Ltd.	1.30
Sundaram Clayton Ltd.	1.28
Ge T&D India Ltd.	1.28
Rallis India Ltd.	1.27
Bharat Petroleum Corporation Ltd.	1.17
Tata Motors Ltd.	1.11
ACC Ltd.	1.09
Container Corporation Of India Ltd.	0.97
DLF Ltd.	0.95
Wipro Ltd.	0.76
Equitas Small Finance Bank Ltd.	0.75
ICICI Lombard General Insurance Company Ltd.	0.72
Strides Pharma Science Ltd.	0.68
Punjab National Bank	0.67
Sanofi India Ltd.	0.64
Tata Steel Ltd.	0.61
IRB Infrastructure Developers Ltd.	0.56
Aster Dm Healthcare Ltd.	0.54
Indian Bank	0.39
VA Tech Wabag Ltd.	0.38
PB Fintech Ltd.	0.37
Hindustan Copper Ltd.	0.37
Computer Age Management Services Ltd.	0.37
LIC Housing Finance Ltd.	0.33
Exide Industries Ltd.	0.29
The New India Assurance Company Ltd.	0.28
Zomato Ltd.	0.03
Total	**92.56**
Cash, Cash Equivalents And Others	**7.44**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.41
Oil, Gas & Consumable Fuels	8.83
Capital Goods	8.81
IT	8.66
Automobile And Auto Components	7.98
Healthcare	6.68
Construction	4.45
Construction Materials	3.82
Telecommunication	3.18
Chemicals	2.57
Realty	2.48
Fast Moving Consumer Goods	2.45
Consumer Durables	2.11
Power	1.77
Metals & Mining	0.98
Services	0.97
Utilities	0.38
Consumer Services	0.03
Cash, Cash Equivalents And Others	7.44

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI HEALTHCARE OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in healthcare sector.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 1,588.98 Crores
- **AUM as on June 30, 2022**
  ₹ 1,589.78 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 20.08%
Beta#	: 0.88
Sharpe Ratio#	: 0.87
Portfolio Turnover*	
Equity Turnover	: 0.28
Total Turnover	: 0.28

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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	125.9202
Reg-Plan-Growth	199.8910
Dir-Plan-IDCW	153.9667
Dir-Plan-Growth	221.6073

LAST IDCW — Face value: ₹10

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

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

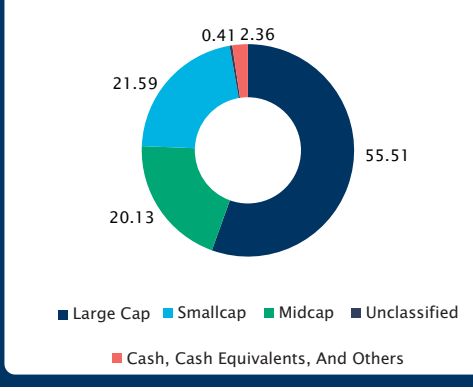
PORTFOLIO

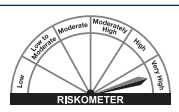
Stock Name	(%) Of Total AUM
Equity Shares	
Sun Pharmaceutical Industries Ltd.	14.94
Dr. Reddy's Laboratories Ltd.	9.95
Cipla Ltd.	9.46
Max Healthcare Institute Ltd.	8.08
Apollo Hospitals Enterprise Ltd.	6.95
Divi's Laboratories Ltd.	6.85
Aether Industries Ltd.	5.37
Medplus Health Services Ltd.	4.40
Torrent Pharmaceuticals Ltd.	3.96
Alkem Laboratories Ltd.	3.77
JB Chemicals & Pharmaceuticals Ltd.	3.46
Gland Pharma Ltd.	3.40
Abbott India Ltd.	3.32
Fortis Healthcare Ltd.	3.02
Rainbow Children's Medicare Ltd.	2.93
Narayana Hrudayalaya Ltd.	2.39
Aurobindo Pharma Ltd.	1.94
Ami Organics Ltd.	1.49
Gufic Biosciences Ltd.	1.40
Solara Active Pharma Sciences Ltd.	0.15
Total	**97.23**
Non-Convertible Preference Shares	
Shreno Ltd.	0.41
Total	**0.41**
Cash, Cash Equivalents And Others	**2.36**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	87.46
Chemicals	5.37
Consumer Services	4.40
Capital Goods	0.41
Cash, Cash Equivalents And Others	2.36

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & FINANCIAL SERVICES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in Banking and Financial Services sector.
- **Date of Allotment:** 26/02/2015
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 3,143.19 Crores
- **AUM as on June 30, 2022**
  ₹ 3,138.42 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 6months or Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12months
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 29.81%
Beta#	: 0.97
Sharpe Ratio#	: 0.16
Portfolio Turnover*	
Equity Turnover	: 0.97
Total Turnover	: 0.99

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 (4.95% as on 30th June 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	19.7276
Reg-Plan-Growth	21.9677
Dir-Plan-IDCW	21.1940
Dir-Plan-Growth	23.7102

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

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

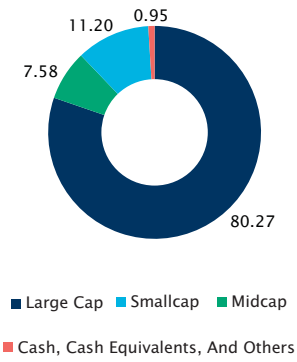
PORTFOLIO

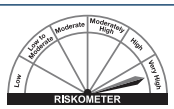
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	20.94
ICICI Bank Ltd.	18.73
State Bank Of India	10.03
Axis Bank Ltd.	6.72
SBI Cards & Payment Services Ltd.	4.62
Bandhan Bank Ltd.	4.21
Credit Access Grameen Ltd.	4.08
Mahindra & Mahindra Financial Services Ltd.	3.92
Housing Development Finance Corporation Ltd.	3.38
Indusind Bank Ltd.	3.30
Cholamandalam Investment & Finance Co. Ltd.	3.30
Cholamandalam Financial Holdings Ltd.	3.03
ICICI Lombard General Insurance Company Ltd.	2.60
SBI Life Insurance Company Ltd.	2.07
The Federal Bank Ltd.	2.02
Manappuram Finance Ltd.	1.86
Indian Bank	1.64
City Union Bank Ltd.	1.08
CSB Bank Ltd.	0.84
Equitas Small Finance Bank Ltd.	0.31
Total	**98.68**
Warrants	
Housing Development Finance Corporation Ltd.(Warrants)	0.37
Total	**0.37**
Cash, Cash Equivalents And Others	**0.95**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	99.05
Cash, Cash Equivalents And Others	0.95

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI PSU FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	12.2116
Reg-Plan-Growth	12.2131
Dir-Plan-IDCW	12.9862
Dir-Plan-Growth	13.0043

LAST IDCW

Face value: ₹10

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment:** 07/07/2010
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 429.66 Crores
- **AUM as on June 30, 2022**
  ₹ 418.88 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 24.03%
Beta#	: 0.77
Sharpe Ratio#	: 0.09
Portfolio Turnover*	
Equity Turnover	: 0.39
Total Turnover	: 0.39

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

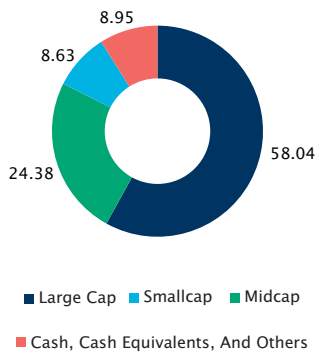
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
State Bank Of India	12.70
Power Grid Corporation Of India Ltd.	9.11
NTPC Ltd.	7.72
Hindustan Aeronautics Ltd.	5.70
Indian Bank	4.39
SBI Life Insurance Company Ltd.	4.04
Container Corporation Of India Ltd.	3.90
Bank Of Baroda	3.78
Indraprastha Gas Ltd.	3.70
Mazagon Dock Shipbuilders Ltd.	3.65
Oil & Natural Gas Corporation Ltd.	3.62
Hindustan Copper Ltd.	3.52
GAIL (India) Ltd.	3.43
NMDC Ltd.	3.07
Coal India Ltd.	2.88
Bharat Electronics Ltd.	2.79
Punjab National Bank	2.51
National Aluminium Company Ltd.	2.40
Indian Oil Corporation Ltd.	2.27
Steel Authority Of India Ltd.	2.21
Hindustan Petroleum Corporation Ltd.	2.20
Chennai Petroleum Corporation Ltd.	1.46
Total	**91.05**
Cash, Cash Equivalents And Others	**8.95**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.42
Oil, Gas & Consumable Fuels	19.56
Power	16.83
Capital Goods	12.14
Metals & Mining	11.20
Services	3.90
Cash, Cash Equivalents And Others	8.95

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM COMMA FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in commodity and commodity related sectors.
- **Date of Allotment:** 08/08/2005
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 424.67 Crores
- **AUM as on June 30, 2022**
  ₹ 409.23 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 25.84%
Beta#	: 0.92
Sharpe Ratio#	: 0.56
Portfolio Turnover*	
Equity Turnover	: 0.49
Total Turnover	: 0.49

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 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	33.7602
Reg-Plan-Growth	59.4775
Dir-Plan-IDCW	35.9684
Dir-Plan-Growth	63.2065

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

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

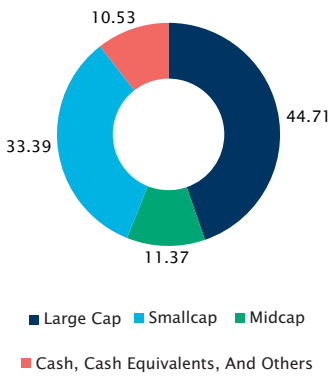
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	9.53
NTPC Ltd.	6.99
Tata Steel Ltd.	5.66
Neogen Chemicals Ltd.	5.18
Hindalco Industries Ltd.	5.04
Ultratech Cement Ltd.	4.65
Oil & Natural Gas Corporation Ltd.	4.44
Antony Waste Handling Cell Ltd.	4.01
CCL Products (India) Ltd.	3.98
Indian Oil Corporation Ltd.	3.61
Hindustan Copper Ltd.	3.41
Rossari Biotech Ltd.	3.21
Paradeep Phosphates Ltd.	3.17
Clean Science & Technology Ltd.	3.16
K.P.R. Mill Ltd.	3.10
Aether Industries Ltd.	2.90
Tata Power Company Ltd.	2.64
The India Cements Ltd.	2.60
ACC Ltd.	2.59
National Aluminium Company Ltd.	2.52
Coal India Ltd.	2.15
Sagar Cements Ltd.	2.14
India Pesticide Ltd.	1.52
Camlin Fine Sciences Ltd.	1.27
Total	**89.47**
Cash, Cash Equivalents And Others	**10.53**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Chemicals	20.41
Oil, Gas & Consumable Fuels	19.73
Metals & Mining	16.63
Construction Materials	11.98
Power	9.63
Utilities	4.01
Fast Moving Consumer Goods	3.98
Textiles	3.10
Cash, Cash Equivalents And Others	10.53

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI INFRASTRUCTURE FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in infrastructure and allied sectors.
- **Date of Allotment:** 06/07/2007
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 774.47 Crores
- **AUM as on June 30, 2022**
  ₹ 786.21 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 24.09%
Beta#	: 1.03
Sharpe Ratio#	: 0.44
Portfolio Turnover*	
Equity Turnover	: 0.58
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 (4.95% as on 30th June 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	20.9036
Reg-Plan-Growth	23.4985
Dir-Plan-IDCW	22.0191
Dir-Plan-Growth	24.8797

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

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

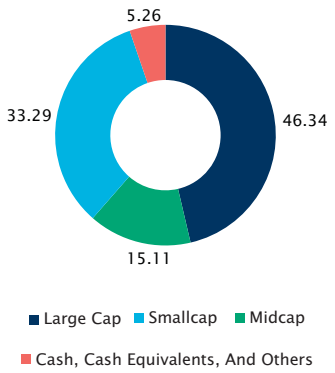
PORTFOLIO

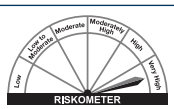
Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	10.02
Larsen & Toubro Ltd.	6.72
Bharti Airtel Ltd.	6.55
Power Grid Corporation Of India Ltd.	5.45
Ultratech Cement Ltd.	4.05
Tega Industries Ltd.	2.96
Oil & Natural Gas Corporation Ltd.	2.93
Chalet Hotels Ltd.	2.83
Nuvoco Vistas Corporation Ltd.	2.67
Ahluwalia Contracts (India) Ltd.	2.50
GAIL (India) Ltd.	2.48
Ingersoll Rand (India) Ltd.	2.40
Max Healthcare Institute Ltd.	2.38
Carborundum Universal Ltd.	2.38
Disa India Ltd.	2.23
Container Corporation Of India Ltd.	2.18
Brigade Enterprises Ltd.	2.13
MRF Ltd.	2.10
Torrent Power Ltd.	2.03
Kennametal India Ltd.	1.98
Bharat Petroleum Corporation Ltd.	1.98
Schaeffler India Ltd.	1.86
ICICI Bank Ltd.	1.82
AIA Engineering Ltd.	1.80
ZF Commercial Vehicle Control Systems India Ltd.	1.79
ESAB India Ltd.	1.74
JMC Projects (India) Ltd.	1.68
Delhivery Ltd.	1.68
Kalpataru Power Transmission Ltd.	1.65
HDFC Bank Ltd.	1.60
GE T&D India Ltd.	1.55
Hindalco Industries Ltd.	1.44
Adani Ports And Special Economic Zone Ltd.	1.30
Wendt (India) Ltd.	1.12
Grindwell Norton Ltd.	1.08
CESC Ltd.	0.92
Chemplast Sanmar Ltd.	0.76
Total	**94.74**
Cash, Cash Equivalents And Others	**5.26**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	19.24
Oil, Gas & Consumable Fuels	17.41
Construction	12.55
Power	8.40
Construction Materials	6.72
Telecommunication	6.55
Automobile And Auto Components	5.75
Services	5.16
Financial Services	3.42
Consumer Services	2.83
Healthcare	2.38
Realty	2.13
Metals & Mining	1.44
Chemicals	0.76
Cash, Cash Equivalents And Others	5.26

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONSUMPTION OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following consumption theme.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 912.94 Crores
- **AUM as on June 30, 2022**
  ₹ 914.91 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 23.41%
Beta#	: 1.16
Sharpe Ratio#	: 0.59
Portfolio Turnover*	
Equity Turnover	: 0.56
Total Turnover	: 0.56

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 (4.95% as on 30th June 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	106.8805
Reg-Plan-Growth	177.5239
Dir-Plan-IDCW	137.9923
Dir-Plan-Growth	196.0168

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

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

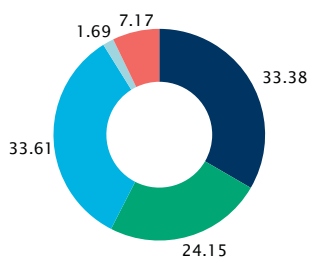
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
ITC Ltd.	10.24
Bharti Airtel Ltd.	8.86
Page Industries Ltd.	5.68
The Indian Hotels Company Ltd.	5.45
Chalet Hotels Ltd.	4.79
Go Fashion (India) Ltd.	4.32
Sheela Foam Ltd.	3.85
Hindustan Unilever Ltd.	3.64
Emami Ltd.	3.52
Vedant Fashions Ltd.	3.15
Procter & Gamble Hygiene And Health Care Ltd.	2.91
Hero Motocorp Ltd.	2.72
Maruti Suzuki India Ltd.	2.67
Greenpanel Industries Ltd.	2.63
Hawkins Cookers Ltd.	2.59
Relaxo Footwears Ltd.	2.35
Blue Star Ltd.	2.26
Britannia Industries Ltd.	2.11
Mrs. Bectors Food Specialities Ltd.	1.91
Zydus Wellness Ltd.	1.78
V-Guard Industries Ltd.	1.72
Ganesha Ecosphere Ltd.	1.68
Godrej Consumer Products Ltd.	1.65
Mahindra & Mahindra Ltd.	1.49
Avanti Feeds Ltd.	1.49
Gokaldas Exports Ltd.	1.35
United Breweries Ltd.	1.09
Westlife Development Ltd.	1.08
Dodla Dairy Ltd.	1.05
Indian Terrain Fashions Ltd.	0.71
Lemon Tree Hotels Ltd.	0.37
Greenply Industries Ltd.	0.03
Total	**91.14**
Foreign Equity Shares	
NETFlix Inc	1.69
Total	**1.69**
Cash, Cash Equivalents And Others	**7.17**
Grand Total	**100.00**

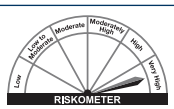
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	31.39
Consumer Services	19.16
Consumer Durables	15.43
Textiles	9.42
Telecommunication	8.86
Automobile And Auto Components	6.88
Media, Entertainment & Publication	1.69
Cash, Cash Equivalents And Others	7.17

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI TECHNOLOGY OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in technology and technology related sectors.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 2,373.44 Crores
- **AUM as on June 30, 2022**
  ₹ 2,382.93 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 21.57%
Beta#	: 0.92
Sharpe Ratio#	: 0.92
Portfolio Turnover*	
Equity Turnover	: 0.35
Total Turnover	: 0.35

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Note: Fund Manager for Foreign Securities Mr.Mohit Jain w.e.f. Nov 28, 2017. Exp. Over 5years
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	77.2049
Reg-Plan-Growth	128.2078
Dir-Plan-IDCW	100.3010
Dir-Plan-Growth	141.2159

LAST IDCW

Face value: ₹10

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

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

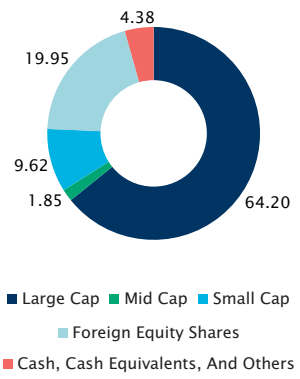
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	27.20
Tata Consultancy Services Ltd.	13.11
Bharti Airtel Ltd.	9.59
HCL Technologies Ltd.	6.95
Wipro Ltd.	5.38
PVR Ltd.	5.08
Tech Mahindra Ltd.	1.97
Oracle Financial Services Software Ltd.	1.85
Eclerx Services Ltd.	1.64
Emudhra Ltd.	1.06
Cyient Ltd.	0.99
Computer Age Management Services Ltd.	0.57
Newgen Software Technologies Ltd.	0.28
Total	**75.67**
Foreign Equity Shares	
Microsoft Corporation	7.94
NETFlix Inc	5.44
Alphabet Inc.	4.15
Nvidia Corporation	2.42
Total	**19.95**
Cash, Cash Equivalents And Others	**4.38**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

IT	73.30
Media, Entertainment & Publication	10.52
Telecommunication	9.59
Services	1.64
Financial Services	0.57
Cash, Cash Equivalents And Others	4.38

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 MUTUAL FUND
A PARTNER FOR LIFE

SBI EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.6189
Reg-Plan-Growth	14.6153
Dir-Plan-IDCW	14.8070
Dir-Plan-Growth	14.8080

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 122.20 Crores
- **AUM as on June 30, 2022**
  ₹ 121.96 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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.35
Total Turnover	: 0.43

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 (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4, 2018

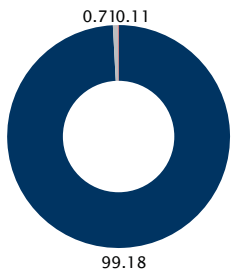
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
Hindustan Unilever Ltd.	9.13	-	9.13
Britannia Industries Ltd.	9.07	-	9.07
Nestle India Ltd.	8.43	-	8.43
Power Grid Corporation Of India Ltd.	8.20	-	8.20
Cipla Ltd.	7.56	-	7.56
Tata Consultancy Services Ltd.	7.33	-	7.33
Dr. Reddy's Laboratories Ltd.	5.51	-	5.51
Bharti Airtel Ltd.	2.95	-	2.95
Sun Pharmaceutical Industries Ltd.	1.95	-	1.95
Mahindra & Mahindra Ltd.	1.42	-	1.42
ITC Ltd.	1.35	-	1.35
Hero Motocorp Ltd.	1.24	-	1.24
Eicher Motors Ltd.	1.19	-	1.19
NTPC Ltd.	1.17	-	1.17
Maruti Suzuki India Ltd.	1.17	-	1.17
Infosys Ltd.	1.15	-	1.15
Coal India Ltd.	1.12	-	1.12
HDFC Life Insurance Company Ltd.	1.07	-	1.07
Bajaj Auto Ltd.	1.06	-	1.06
Reliance Industries Ltd.	1.03	-	1.03
ICICI Bank Ltd.	1.02	-	1.02
SBI Life Insurance Company Ltd.	1.01	-	1.01
Tata Motors Ltd.	1.00	-	1.00
State Bank Of India	0.99	-	0.99
Kotak Mahindra Bank Ltd.	0.99	-	0.99
Oil & Natural Gas Corporation Ltd.	0.97	-	0.97
HDFC Bank Ltd.	0.96	-	0.96
Tata Consumer Products Ltd.	0.95	-	0.95
HDFC Ltd.	0.95	-	0.95
Larsen & Toubro Ltd.	0.92	-	0.92
Asian Paints Ltd.	0.92	-	0.92
Adani Ports And Special Economic Zone Ltd.	0.91	-	0.91
Bharat Petroleum Corporation Ltd.	0.90	-	0.90
Ultratech Cement Ltd.	0.89	-	0.89
Indusind Bank Ltd.	0.89	-	0.89
HCL Technologies Ltd.	0.88	-	0.88
Axis Bank Ltd.	0.88	-	0.88
UPL Ltd.	0.86	-	0.86
Divi's Laboratories Ltd.	0.86	-	0.86
Apollo Hospitals Enterprise Ltd.	0.85	-	0.85
Shree Cement Ltd.	0.83	-	0.83
Grasim Industries Ltd.	0.83	-	0.83
JSW Steel Ltd.	0.81	-	0.81
Titan Company Ltd.	0.80	-	0.80
Bajaj Finance Ltd.	0.78	-	0.78
Wipro Ltd.	0.74	-	0.74
Tech Mahindra Ltd.	0.70	-	0.70
Tata Steel Ltd.	0.70	-	0.70
Bajaj Finserv Ltd.	0.67	-	0.67
Hindalco Industries Ltd.	0.62	-	0.62
National Stock Exchange Of India Ltd. -28-Jul-22	-	0.71	0.71
Total	**99.18**	**0.71**	**99.89**
Cash, Cash Equivalents And Others	**0.11**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	28.93
Healthcare	16.73
IT	10.80
Financial Services	10.21
Power	9.37
Automobile And Auto Components	7.08
Oil, Gas & Consumable Fuels	4.02
Telecommunication	2.95
Construction Materials	2.55
Metals & Mining	2.13
Consumer Durables	1.72
Construction	0.92
Services	0.91
Chemicals	0.86
Derivatives	0.71
Cash, Cash Equivalents And Others	0.11

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

Investors understand that their principal will be at Very High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI GOLD FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Fund of Fund Scheme investing in SBI-ETF Gold
- **Date of Allotment:** 12/09/2011
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 1,170.51 Crores
- **AUM as on June 30, 2022**
  ₹ 1,173.06 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	15.5505
Reg-Plan-Growth	15.5464
Dir-Plan-IDCW	16.1308
Dir-Plan-Growth	16.1540

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Exchange Traded Funds	
SBI-ETF Gold	99.98
Total	**99.98**
Cash, Cash Equivalents And Others	**0.02**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

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 MUTUAL FUND
A PARTNER FOR LIFE

SBI INTERNATIONAL ACCESS - US EQUITY FoF

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.1866
Reg-Plan-Growth	10.1858
Dir-Plan-IDCW	10.2983
Dir-Plan-Growth	10.2980

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 940.39 Crores
- **AUM as on June 30, 2022**
  ₹ 909.93 Crores
- **Fund Manager:** Mr. Mohit Jain
  Managing Since: March 2021
  Total Experience: Over 10 years
- **First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment – 1.00%
  For exit after 1 year from the date of allotment – Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter
  Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW-ins 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.

Quantitative Data

Portfolio Turnover*

Total Turnover : -

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.*

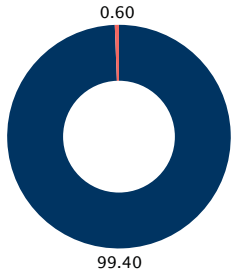
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Overseas Mutual Fund	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	99.40
Total	**99.40**
Cash, Cash Equivalents And Others	**0.60**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

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

INDEX FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI NIFTY INDEX FUND

An open-ended Scheme tracking Nifty 50 Index

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Scheme tracking Nifty 50 Index.
- **Date of Allotment:** 17/01/2002
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 2,387.69 Crores
- **AUM as on June 30, 2022**
  ₹ 2,417.01 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.12
Total Turnover	: 0.16

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 June 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	70.1172
Reg-Plan-Growth	136.6673
Dir-Plan-IDCW	72.9801
Dir-Plan-Growth	142.0849

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

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

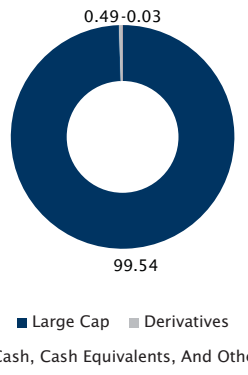
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Diff in % of AUM
Equity Shares			
Reliance Industries Ltd.	12.88	-	12.88
HDFC Bank Ltd.	8.50	-	8.50
Infosys Ltd.	7.70	-	7.70
ICICI Bank Ltd.	7.07	-	7.07
HDFC Ltd.	5.66	-	5.66
Tata Consultancy Services Ltd.	4.87	-	4.87
Kotak Mahindra Bank Ltd.	3.51	-	3.51
ITC Ltd.	3.44	-	3.44
Hindustan Unilever Ltd.	2.86	-	2.86
Larsen & Toubro Ltd.	2.71	-	2.71
State Bank Of India	2.57	-	2.57
Axis Bank Ltd.	2.42	-	2.42
Bharti Airtel Ltd.	2.38	-	2.38
Bajaj Finance Ltd.	2.07	-	2.07
Asian Paints Ltd.	1.75	-	1.75
Maruti Suzuki India Ltd.	1.62	-	1.62
Mahindra & Mahindra Ltd.	1.51	-	1.51
HCL Technologies Ltd.	1.48	-	1.48
Sun Pharmaceutical Industries Ltd.	1.29	-	1.29
Titan Company Ltd.	1.16	-	1.16
Tata Motors Ltd.	1.06	-	1.06
Power Grid Corporation Of India Ltd.	1.04	-	1.04
Tata Steel Ltd.	1.01	-	1.01
NTPC Ltd.	0.98	-	0.98
Bajaj Finserv Ltd.	0.95	-	0.95
Ultratech Cement Ltd.	0.93	-	0.93
Tech Mahindra Ltd.	0.91	-	0.91
Nestle India Ltd.	0.90	-	0.90
Wipro Ltd.	0.89	-	0.89
Oil & Natural Gas Corporation Ltd.	0.85	-	0.85
JSW Steel Ltd.	0.79	-	0.79
Dr. Reddy's Laboratories Ltd.	0.77	-	0.77
Indusind Bank Ltd.	0.74	-	0.74
HDFC Life Insurance Company Ltd.	0.74	-	0.74
Hindalco Industries Ltd.	0.71	-	0.71
Grasim Industries Ltd.	0.71	-	0.71
Cipla Ltd.	0.71	-	0.71
SBI Life Insurance Company Ltd.	0.70	-	0.70
Bajaj Auto Ltd.	0.69	-	0.69
Adani Ports And Special Economic Zone Ltd.	0.69	-	0.69
Divi'S Laboratories Ltd.	0.67	-	0.67
Tata Consumer Products Ltd.	0.61	-	0.61
Britannia Industries Ltd.	0.59	-	0.59
Eicher Motors Ltd.	0.56	-	0.56
Coal India Ltd.	0.56	-	0.56
Apollo Hospitals Enterprise Ltd.	0.54	-	0.54
Hero Motocorp Ltd.	0.51	-	0.51
UPL Ltd.	0.49	-	0.49
Bharat Petroleum Corporation Ltd.	0.42	-	0.42
Shree Cement Ltd.	0.37	-	0.37
National Stock Exchange Of India Ltd. -28-Jul-22	-	0.49	0.49
Total	**99.54**	**0.49**	**100.03**
Cash, Cash Equivalents And Others	**(0.03)**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.93
IT	15.85
Oil, Gas & Consumable Fuels	14.71
Fast Moving Consumer Goods	8.40
Automobile And Auto Components	5.95
Healthcare	3.98
Consumer Durables	2.91
Construction	2.71
Metals & Mining	2.51
Telecommunication	2.38
Power	2.02
Construction Materials	2.01
Services	0.69
Chemicals	0.49
Derivatives	0.49
Cash, Cash Equivalents And Others	-0.03

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

*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 Sajeja -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 Sajeja (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Mr. Dinesh Ahuja (Debt Portion) *Mr. Mohit Jain	Mr. R Srinivasan - Equity Portion; Mr. Dinesh Ahuja - Debt Portion *Mr. Mohit Jain
Managing Since	Jan-2012 & Nov-2017	Saurabh-Jan-2022 & Mansi-June-2021 Mohit-Jan-2020	Dinesh- Oct 2021- Raj- Feb 2020 Mohit-Nov-2017	Jun-2008	Nidhi-Jan-2022 Mansi-June-2021 Neeraj-May-2015	Oct 2012 - Neeraj Kumar June 2021 - Arun R	Aug-2021	Sep 2020
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold (w.e.f November 6, 2020)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings	Nifty 50 Arbitrage	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 30 June 2022								
Month End AUM (Rs. in Crores)	₹48,939.43	₹6,082.43	₹483.43	₹85.33	₹2,326.18	₹7,270.09	₹23,438.35	₹488.23
Modified Duration (years)	2.82	2.03	-	1.52	1.30	-	2.39	1.18
Average Maturity (years)	4.43	2.91	-	1.74	1.72	-	3.32	1.38
Macaulay Duration (years)	3.05	2.14	-	1.59	1.37	-	2.57	1.26
Yield to Maturity (%)	6.74	6.89	-	6.51	6.43	-	6.24	5.78
Standard Deviation#	15.82%	-	-	-	-	0.77%	-	-
Beta#	1.07	-	-	-	-	0.68	-	-
Sharpe Ratio#	0.42	-	-	-	-	-1.17	-	-
Expense Ratio	Regular-1.51% Direct-0.85%	Regular- 1.10% Direct- 0.56%	Regular- 1.77% Direct- 0.87%	Regular- 1.20% Direct- 0.82%	Regular- 1.19% Direct- 0.64%	Regular- 0.82% Direct- 0.36%	Regular- 1.61% Direct- 0.52%	Regular- 2.40% Direct- 1.20%
Composition by Assets as on 30 June 2022								
Equity Shares	68.92	22.30	38.62	20.93	66.18	65.49	66.27	82.56
Corporate Debt	8.28	33.79	-	14.57	12.81	-	0.82	-
Gilts	5.15	5.59	25.71	5.37	6.26	1.20	12.98	1.93
Money Market Instruments	4.84	7.26	-	-	6.21	15.56	6.35	-
Other Assets	12.81	31.06	35.67	59.13	8.54	17.75	13.58	15.51
Composition by Ratings & Assets as on 30 June 2022								
Large Cap	53.14	10.11	18.12	2.21	42.45	51.57	56.80	15.99
Mid Cap	13.47	5.51	11.63	3.54	12.95	11.84	6.79	5.70
Small Cap	2.31	6.68	8.87	15.18	10.78	2.08	1.87	52.61
Unclassified	-	-	-	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	7.05	31.90	-	14.57	10.12	-	0.82	-
Below AA	1.23	1.89	-	-	2.69	-	-	-
Sovereign	8.00	26.61	25.71	37.93	15.87	12.04	17.22	1.93
Below A1+, A1+	3.74	7.26	-	-	-	4.72	5.08	-
Cash, Cash Equivalents, Derivatives and Others	11.06	10.04	Others 22.94 ,ETF 12.73	26.57	5.14	17.75	11.42	23.77
Other Details								
Exit Load	For exit within 12 months from the date of allotment: For 10% of investment - Nil For remaining investments - 1.00%; For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment	For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil	For exit on or before1month from the date of allotment –0.25% For exit after 1 month from the date of allotment – Nil	NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment	For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out on or before 1 year from the date of allotment, 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment, 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment, Nil for redemption or switch-out after 3 years from the date of allotment.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. Mr Gaurav Mehta has been replaced with Mr Rohit Shimpi (w.e.f October 1, 2021) | *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund – Aggressive Plan	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	SBI Retirement Benefit Fund – Conservative Hybrid Plan	SBI Retirement Benefit Fund – Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments	Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt portion) along with Mr. Rohit Shimpi (Equity portion); Mr. Mohit Jain - Overseas Investments
Managing Since	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021	Dinesh : Feb - 2021 Ardhendu: June - 2021 Rohit: Oct - 2021
First Tier Benchmark	S&P BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	NIFTY Composite Debt Index
Fund Details as on 30 June 2022				
Month End AUM (Rs. in Crores)	₹785.03	₹637.36	₹181.13	₹142.05
Modified Duration (years)	2.99	2.79	5.23	5.48
Average Maturity (years)	3.36	3.32	7.52	8.37
Macaulay Duration (years)	3.09	2.99	5.44	5.72
Yield to Maturity (%)	7.06	6.98	7.22	7.30
Standard Deviation#	-	-	-	-
Beta#	-	-	-	-
Sharpe Ratio#	-	-	-	-
Expense Ratio	Regular-2.29% Direct-1.01%	Regular- 2.36% Direct- 1.17%	Regular- 1.64% Direct- 0.95%	Regular- 1.37% Direct- 0.89%
Composition by Assets as on 30 June 2022				
Equity Shares	94.18	76.04	39.08	19.13
Corporate Debt	-	-	9.40	16.81
Gilts	1.80	12.97	38.94	52.88
Money Market Instruments	-	-	-	-
Other Assets	4.02	10.99	12.58	11.18
Composition by Ratings & Assets as on 30 June 2022				
Large Cap	56.87	43.85	22.41	11.04
Mid Cap	20.42	16.72	8.16	4.18
Small Cap	16.89	15.47	8.51	3.91
Unclassified	-	-	-	-
AA, AA+, AAA And EQUIVALENT	-	-	9.40	16.81
Below AA	-	-	-	-
Sovereign	1.80	13.77	47.14	58.82
Below A1+, A1+	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	4.02	10.19	4.38	5.24
Other Details				
Exit Load	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. Mr Gaurav Mehta has been replaced with Mr Rohit Shimpi (w.e.f October 1, 2021) | *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

HYBRID – AGGRESSIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- **Date of Allotment:** 09/10/1995
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 48,910.90 Crores
- **AUM as on June 30, 2022**
  ₹ 48,939.43 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 15.82%
Beta#	: 1.07
Sharpe Ratio#	: 0.42
Modified Duration	: 2.82 years
Average Maturity	: 4.43 years
Macaulay Duration	: 3.05 years
Yield to Maturity	: 6.74%

#Source: CRISIL Fund Analyser
Risk Free rate: FBIL Overnight Mibor rate (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	39.7884
Reg-Plan-Growth	187.7671
Dir-Plan-IDCW	59.4550
Dir-Plan-Growth	203.1811

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

LAST IDCW

Face value: ₹10

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

PORTFOLIO

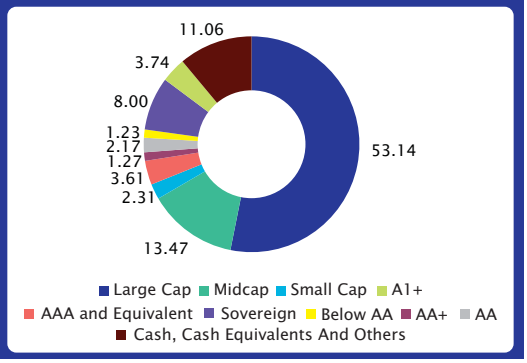
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
ICICI Bank Ltd.		5.79
HDFC Bank Ltd.		5.24
Reliance Industries Ltd.		3.72
Infosys Ltd.		3.37
Kotak Mahindra Bank Ltd.		2.98
Divi'S Laboratories Ltd.		2.97
MRF Ltd.		2.83
Bharti Airtel Ltd.		2.73
State Bank Of India		2.57
Bajaj Finance Ltd.		2.32
Delhivery Ltd.		2.28
Avenue Supermarts Ltd.		2.00
HCL Technologies Ltd.		1.99
Larsen & Toubro Ltd.		1.88
Solar Industries India Ltd.		1.73
Cipla Ltd.		1.71
Sun Pharmaceutical Industries Ltd.		1.70
Hindalco Industries Ltd.		1.66
Indian Oil Corporation Ltd.		1.59
Max Healthcare Institute Ltd.		1.58
Maruti Suzuki India Ltd.		1.46
AIA Engineering Ltd.		1.43
Muthoot Finance Ltd.		1.40
Shree Cement Ltd.		1.28
Tata Steel Ltd.		1.24
ICICI Lombard General Insurance Company Ltd.		1.21
SRF Ltd.		1.08
Page Industries Ltd.		1.05
Life Insurance Corporation Of India		0.75
Westlife Development Ltd.		0.74
Procter & Gamble Hygiene And Health Care Ltd.		0.73
Vedant Fashions Ltd.		0.70
Chemplast Sanmar Ltd.		0.67
The Ramco Cements Ltd.		0.64
Relaxo Footwears Ltd.		0.50
Galaxy Surfactants Ltd.		0.48
SJVN Ltd.		0.42
InterGlobe Aviation Ltd.		0.39
Power Grid Corporation Of India Ltd.		0.11
Total		**68.92**
Commercial Papers		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.30
Manappuram Home Finance Ltd.	CRISIL A1+	0.05
Total		**0.35**
Certificate Of Deposits		
Bank Of Baroda	IND A1+	1.63
HDFC Bank Ltd.	IND A1+	0.96
Axis Bank Ltd.	CRISIL A1+	0.41
NABARD	CRISIL A1+	0.39

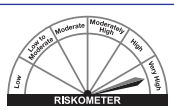
Issuer Name	Rating	(%) Of Total AUM
Total		**3.39**
Non Convertible Debentures		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.89
Indian Bank (Tier Ii Bond Under Basel III)	CRISIL AAA	0.82
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.64
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.59
KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.57
Tata Motors Finance Solutions Ltd.	CARE AA-	0.51
Tata International Ltd. (Perpetual Bond)	CARE A+	0.48
Manappuram Finance Ltd.	CRISIL AA	0.47
Tata Power Company Ltd.	IND AA	0.43
NABARD	[ICRA]AAA	0.43
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	0.39
Indian Bank (Tier Ii Bond Under Basel III)	IND AA+	0.30
Tata Realty And Infrastructure Ltd.	[ICRA]AA	0.29
Indinfravit Trust	CRISIL AAA	0.25
Aadhar Housing Finance Ltd.	CARE AA	0.21
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	0.18
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.17
Punjab National Bank (Tier Ii Bond Under Basel III)	CRISIL AA+	0.16
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.16
Indostar Capital Finance Ltd.	CRISIL AA-	0.10
State Bank Of India (Tier Ii Bond Under Basel III)	CRISIL AAA	0.05
Export-Import Bank Of India	CRISIL AAA	0.04
Canara Bank (At1 Bond Under Basel III)	CRISIL AA+	0.01
Total		**8.14**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.14
Total		**0.14**
Government Securities		
Government Of India	SOVEREIGN	5.15
Total		**5.15**
State Development Loans		
State Government Of Andhra Pradesh	SOVEREIGN	0.62
State Government Of Telangana	SOVEREIGN	0.39
State Government Of West Bengal	SOVEREIGN	0.36
State Government Of Rajasthan	SOVEREIGN	0.30
State Government Of Gujarat	SOVEREIGN	0.07
State Government Of Tamil Nadu	SOVEREIGN	0.01
Total		**1.75**
Treasury Bills		
182 Day T-Bill 11.08.22	SOVEREIGN	0.51
364 Day T-Bill 09.02.23	SOVEREIGN	0.49
91 Day T-Bill 18.08.22	SOVEREIGN	0.10
Total		**1.10**
Cash, Cash Equivalents And Others		**11.06**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.57
Sovereign	8.00
Healthcare	7.96
IT	5.36
Oil, Gas & Consumable Fuels	5.31
Automobile And Auto Components	4.29
Chemicals	3.96
Services	3.84
Consumer Services	3.44
Construction	2.99
Metals & Mining	2.90
Telecommunication	2.73
Construction Materials	1.92
Capital Goods	1.43
Textiles	1.05
Power	0.96
Fast Moving Consumer Goods	0.73
Consumer Durables	0.50
Cash, Cash Equivalents And Others	11.06

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at Very High risk

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

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

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

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

HYBRID – CONSERVATIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Hybrid Scheme investing predominantly in debt instruments.
- **Date of Allotment:** 09/04/2001
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 6,035.16 Crores
- **AUM as on June 30, 2022**
  ₹ 6,082.43 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.03 years
Average Maturity	: 2.91 years
Macaulay Duration	: 2.14 years
Yield to Maturity	: 6.89%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	52.5276	Dir-Plan-Growth	56.5147
Reg-Plan-Monthly IDCW	16.1350	Dir-Plan-Monthly IDCW	20.6877
Reg-Plan-Quarterly IDCW	15.1500	Dir-Plan-Quarterly IDCW	17.2676
Reg-Plan-Annual IDCW	18.5283	Dir-Plan-Annual IDCW	22.5372

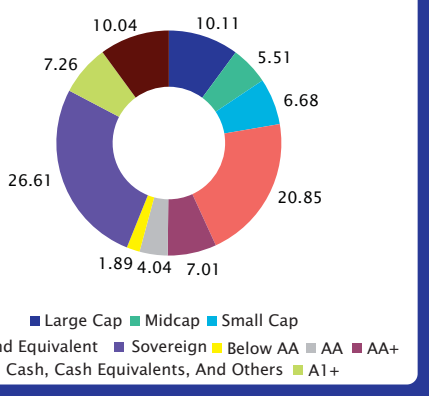
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Infosys Ltd.		1.78
ICICI Bank Ltd.		1.28
TVS Motor Company Ltd.		1.11
Page Industries Ltd.		1.06
Bharti Airtel Ltd.		1.04
Vedant Fashions Ltd.		1.03
Reliance Industries Ltd.		0.85
Procter & Gamble Hygiene And Health Care Ltd.		0.84
Maruti Suzuki India Ltd.		0.70
Ultratech Cement Ltd.		0.68
Bandhan Bank Ltd.		0.66
Axis Bank Ltd.		0.65
ZF Commercial Vehicle Control Systems India Ltd.		0.60
Avanti Feeds Ltd.		0.59
HDFC Bank Ltd.		0.58
Max Healthcare Institute Ltd.		0.56
Sheela Foam Ltd.		0.55
V-Guard Industries Ltd.		0.52
ICICI Lombard General Insurance Company Ltd.		0.52
JK Cement Ltd.		0.49
Aether Industries Ltd.		0.49
Carborundum Universal Ltd.		0.48
Blue Star Ltd.		0.45
Larsen & Toubro Ltd.		0.44
Kalpataru Power Transmission Ltd.		0.42
Apollo Tyres Ltd.		0.42
SBI Life Insurance Company Ltd.		0.41
Thangamayil Jewellery Ltd.		0.40
Container Corporation Of India Ltd.		0.37
State Bank Of India		0.36
Lemon Tree Hotels Ltd.		0.36
Tega Industries Ltd.		0.35
Gokaldas Exports Ltd.		0.35
Ge T&D India Ltd.		0.26
ESAB India Ltd.		0.24
Chemplast Sanmar Ltd.		0.20
Kotak Mahindra Bank Ltd.		0.16
Minda Industries Ltd.		0.05
Total		**22.30**
Commercial Papers		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.44
Axis Securities Ltd.	[ICRA]A1+	1.64
Tata Motors Finance Ltd.	CRISIL A1+	1.57
Nabha Power Ltd.	CRISIL A1+	0.82
Crompton Greaves Consumer Electricals Ltd.	CRISIL A1+	0.79
Total		**7.26**
Non Convertible Debentures		
Muthoot Finance Ltd.	CRISIL AA+	4.32
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	2.77
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.40
Power Finance Corporation Ltd.	CRISIL AAA	2.39
Knr Tirumala Infra Pvt. Ltd.	CRISIL AAA	2.02
Bajaj Housing Finance Ltd.	CRISIL AAA	2.01
Indinfravit Trust	CRISIL AAA	1.77
Union Bank Of India(At1 Bond Under Basel III)	CRISIL AA	1.64
India Grid Trust	[ICRA]AAA	1.60
Embassy Office Parks Reit	CRISIL AAA	1.60
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.58
Nirma Ltd.	CRISIL AA-	1.23
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.10
Mahindra Rural Housing Finance Ltd.	IND AA+	1.07
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.83
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	0.82
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.81
Bharti Hexacom Ltd.	CRISIL AA+	0.81
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA	0.67
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.62
Manappuram Finance Ltd.	CRISIL AA	0.50
Tata Realty And Infrastructure Ltd.	[ICRA]AA	0.41
Tata Capital Financial Services Ltd.	[ICRA]AAA	0.08
NABARD	CRISIL AAA	0.08
Total		**33.13**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.66
Total		**0.66**
Government Securities		
Government Of India	SOVEREIGN	5.59
Total		**5.59**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	6.46
State Government Of Karnataka	SOVEREIGN	2.72
State Government Of Andhra Pradesh	SOVEREIGN	2.60
State Government Of Gujarat	SOVEREIGN	2.43
State Government Of West Bengal	SOVEREIGN	1.65
State Government Of Bihar	SOVEREIGN	0.93
State Government Of Haryana	SOVEREIGN	0.85
State Government Of Rajasthan	SOVEREIGN	0.84
State Government Of Madhya Pradesh	SOVEREIGN	0.81
State Government Of Kerala	SOVEREIGN	0.80
State Government Of Jharkhand	SOVEREIGN	0.68
State Government Of Telangana	SOVEREIGN	0.25
Total		**21.02**
Cash, Cash Equivalents And Others		**10.04**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	26.61
Financial Services	26.33
Services	6.41
Construction	5.06
Telecommunication	3.43
Power	3.09
Automobile And Auto Components	2.88
Consumer Durables	2.71
Chemicals	1.92
IT	1.78
Realty	1.60
Fast Moving Consumer Goods	1.43
Textiles	1.41
Consumer Services	1.39
Capital Goods	1.33
Construction Materials	1.17
Oil, Gas & Consumable Fuels	0.85
Healthcare	0.56
Cash, Cash Equivalents And Others	10.04

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 MUTUAL FUND
A PARTNER FOR LIFE

SBI MULTI ASSET ALLOCATION FUND

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

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in equity, debt and gold and gold related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- **Date of Allotment:** 21/12/2005
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 546.53 Crores
- **AUM as on June 30, 2022**
  ₹ 483.43 Crores
- **Fund Manager: Mr. Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs) & *Mr. Mohit Jain**
  Managing Since:
  Mr. Dinesh Balachandran - Oct 2021
  Mr. Raj Gandhi - Feb 27, 2020
  Mr. Mohit Jain - Nov 2017
  Total Experience:
  Mr. Dinesh Balachandran – over 21 years
  Mr. Raj Gandhi - over 17 years
  Mr. Mohit Jain – Over 8 Years
- **First Tier Benchmark:**
  45% CRISIL 10 year Gilt Index +40%NIFTY 50 TRI+15% Price of Gold
- **Exit Load:** For exit within 12 months from the date of allotment
  For 10% of investments : Nil
  For remaining investment: 1.00%
  For exit after 12 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimumof 4 installments.
  Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	35.6041	Dir-Plan-Growth	38.4056
Reg-Plan-Monthly IDCW	15.9201	Dir-Plan-Monthly IDCW	17.2455
Reg-Plan-Quarterly IDCW	15.9048	Dir-Plan-Quarterly IDCW	18.2424
Reg-Plan-Annual IDCW	20.1301	Dir-Plan-Annual IDCW	21.8820

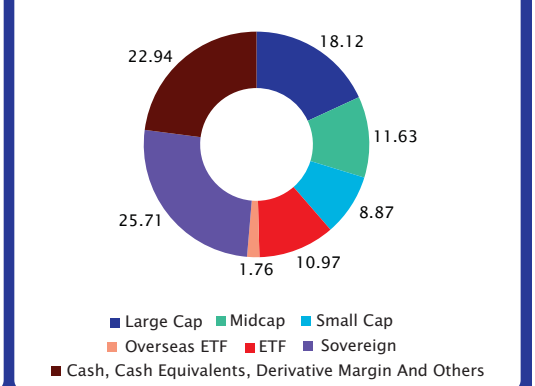
PORTFOLIO

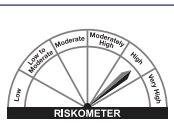
Issue Name	Rating	(%) Of Total AUM
Equity Shares		
Gail (India) Ltd.		4.06
ICICI Bank Ltd.		2.61
AIA Engineering Ltd.		2.40
ACC Ltd.		2.29
Equitas Holdings Ltd.		2.27
The Phoenix Mills Ltd.		2.18
Aster Dm Healthcare Ltd.		2.05
Hindustan Copper Ltd.		1.61
Ashiana Housing Ltd.		1.61
Manappuram Finance Ltd.		1.33
Avenue Supermarts Ltd.		0.70
Vedanta Ltd.		0.65
Apollo Hospitals Enterprise Ltd.		0.64
Page Industries Ltd.		0.61
Pidilite Industries Ltd.		0.60
Info Edge (India) Ltd.		0.55
Godrej Consumer Products Ltd.		0.54
Havells India Ltd.		0.52
Dabur India Ltd.		0.52
Ambuja Cements Ltd.		0.50
ICICI Lombard General Insurance Company Ltd.		0.47
Marico Ltd.		0.46
United Spirits Ltd.		0.43
Cholamandalam Investment & Finance Co. Ltd.		0.42
Siemens Ltd.		0.40
Jubilant Foodworks Ltd.		0.37
Colgate Palmolive (India) Ltd.		0.37
ICICI Prudential Life Insurance Company Ltd.		0.36
DLF Ltd.		0.36
PI Industries Ltd.		0.35
Piramal Enterprises Ltd.		0.34
Bandhan Bank Ltd.		0.34
Hindustan Petroleum Corporation Ltd.		0.32
Larsen & Toubro Infotech Ltd.		0.31
Indus Towers Ltd.		0.31
Bajaj Holdings & Investment Ltd.		0.31
Bank Of Baroda		0.30
InterGlobe Aviation Ltd.		0.29
Lupin Ltd.		0.28
Aurobindo Pharma Ltd.		0.27
Torrent Pharmaceuticals Ltd.		0.26
Biocon Ltd.		0.26
Berger Paints India Ltd.		0.26
Bosch Ltd.		0.25
SBI Cards & Payment Services Ltd.		0.23
Indraprastha Gas Ltd.		0.23
Yes Bank Ltd.		0.22
Jindal Steel & Power Ltd.		0.22
Muthoot Finance Ltd.		0.20
HDFC Asset Management Company Ltd.		0.19
Gland Pharma Ltd.		0.18
Zydus Lifesciences Ltd.		0.17
Procter & Gamble Hygiene And Health Care Ltd.		0.17
NMDC Ltd.		0.17
Steel Authority Of India Ltd.		0.16
Punjab National Bank		0.15
Total		**38.62**
Overseas ETF		
SPDR Gold Trust		1.76
Total		**1.76**
Government Securities		
Government Of India	SOVEREIGN	25.71
Total		**25.71**
Exchange Traded Funds		
SBI-ETF Gold		10.97
Total		**10.97**
Cash, Cash Equivalents And Others		**22.94**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	25.71
Mutual Fund	12.73
Financial Services	9.74
Oil, Gas & Consumable Fuels	4.61
Realty	4.15
Healthcare	4.11
Metals & Mining	2.81
Capital Goods	2.80
Construction Materials	2.79
Fast Moving Consumer Goods	2.49
Consumer Services	1.62
Chemicals	0.95
Consumer Durables	0.78
Textiles	0.61
Telecommunication	0.31
IT	0.31
Services	0.29
Automobile And Auto Components	0.25
Cash, Cash Equivalents And Others	22.94

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI

MAGNUM CHILDREN'S BENEFIT FUND – SAVINGS PLAN

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

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	74.5385
Dir-Plan-Growth	80.3929

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 85.34 Crores
- **AUM as on June 30, 2022**
  ₹ 85.33 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 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	: 1.52 years
Average Maturity	: 1.74 years
Macaulay Duration	: 1.59 years
Yield to Maturity	: 6.51%

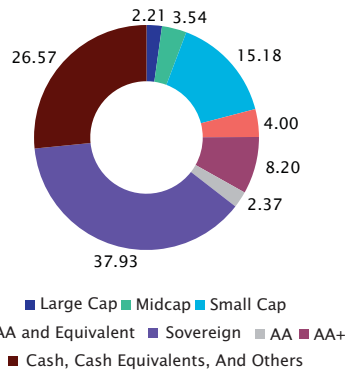
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Gokaldas Exports Ltd.		1.74
Garware Technical Fibres Ltd.		1.44
Wendt (India) Ltd.		1.42
Vedant Fashions Ltd.		1.31
Hawkins Cookers Ltd.		1.27
Medplus Health Services Ltd.		1.17
Go Fashion (India) Ltd.		1.05
Chemplast Sanmar Ltd.		1.02
ZF Commercial Vehicle Control Systems India Ltd.		0.99
Dodla Dairy Ltd.		0.96
ICICI Lombard General Insurance Company Ltd.		0.92
Aether Industries Ltd.		0.82
Hatsun Agro Product Ltd.		0.80
Delhivery Ltd.		0.77
Rossari Biotech Ltd.		0.72
Divi's Laboratories Ltd.		0.72
JMC Projects (India) Ltd.		0.69
CSB Bank Ltd.		0.68
K.P.R. Mill Ltd.		0.66
GR Infra Projects Ltd.		0.64
Thangamayil Jewellery Ltd.		0.57
Muthoot Finance Ltd.		0.57
Total		**20.93**
Non Convertible Debentures		
Indinfravit Trust	CRISIL AAA	4.00
DBL Mangloor Highways Pvt. Ltd.	IND AA+	3.43
Indian Bank (Tier II Bond Under Basel III)	IND AA+	2.42
Tata Power Company Ltd.	IND AA	2.37
Muthoot Finance Ltd.	CRISIL AA+	2.35
Total		**14.57**
Government Securities		
Government Of India	SOVEREIGN	5.37
Total		**5.37**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	17.39
State Government Of Uttar Pradesh	SOVEREIGN	11.98
Total		**29.37**
Strips		
Government Of India	SOVEREIGN	3.19
Total		**3.19**
Cash, Cash Equivalents And Others		**26.57**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	37.93
Financial Services	6.94
Construction	5.33
Services	4.20
Textiles	3.84
Consumer Services	3.53
Chemicals	2.56
Power	2.37
Consumer Durables	1.84
Fast Moving Consumer Goods	1.76
Capital Goods	1.42
Automobile And Auto Components	0.99
Healthcare	0.72
Cash, Cash Equivalents And Others	26.57

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

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

HYBRID – EQUITY SAVINGS FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
EQUITY SAVINGS FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in equity, arbitrage and debt.
- **Date of Allotment:** 27/05/2015
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 2,334.95 Crores
- **AUM as on June 30, 2022**
  ₹ 2,326.18 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.30 years
Average Maturity	: 1.72 years
Macaulay Duration	: 1.37 years
Yield to Maturity	: 6.43%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	16.6355	Dir-Plan-Growth	18.0522
Reg-Plan-Monthly IDCW	15.4225	Dir-Plan-Monthly IDCW	16.5171
Reg-Plan-Quarterly IDCW	15.7306	Dir-Plan-Quarterly IDCW	17.0952

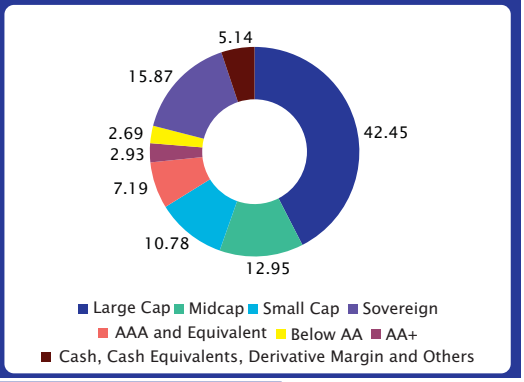
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM Derivatives	Diff in % of AUM
Equity Shares				
Max Healthcare Institute Ltd.		1.93	-	1.93
Delhivery Ltd.		1.61	-	1.61
Aether Industries Ltd.		1.52	-	1.52
State Bank Of India		1.40	-	1.40
Bharti Airtel Ltd.		1.21	-	1.21
PVR Ltd.		1.20	-	1.20
Oil & Natural Gas Corporation Ltd.		0.98	-	0.98
K.P.R. Mill Ltd.		0.92	-	0.92
Neogen Chemicals Ltd.		0.84	-	0.84
Sheela Foam Ltd.		0.80	-	0.80
Go Fashion (India) Ltd.		0.80	-	0.80
Bandhan Bank Ltd.		0.80	-	0.80
Medplus Health Services Ltd.		0.79	-	0.79
Gokaldas Exports Ltd.		0.79	-	0.79
Bajaj Finance Ltd.		0.77	-	0.77
Cholamandalam Investment & Finance Co. Ltd.		0.75	-	0.75
Hindalco Industries Ltd.		0.73	-	0.73
TVS Motor Company Ltd.		0.72	-	0.72
Chalet Hotels Ltd.		0.68	-	0.68
ZF Commercial Vehicle Control Systems India Ltd.		0.66	-	0.66
Procter & Gamble Hygiene And Health Care Ltd.		0.66	-	0.66
Relaxo Footwears Ltd.		0.62	-	0.62
V-Guard Industries Ltd.		0.61	-	0.61
Cipla Ltd.		0.59	-	0.59
G R Infra Projects Ltd.		0.57	-	0.57
Avanti Feeds Ltd.		0.56	-	0.56
Ganesha Ecosphere Ltd.		0.53	-	0.53
Minda Industries Ltd.		0.52	-	0.52
TV Today Network Ltd.		0.12	-	0.12
Total		**24.68**	**–**	**24.68**
Equity Shares & Derivatives				
Adani Ports And Special Economic Zone Ltd.		3.89	-3.88	0.01
Reliance Industries Ltd.		2.90	-2.90	-
Housing Development Finance Corporation Ltd.		2.78	-2.78	-
Tata Steel Ltd.		2.11	-1.59	0.52
Tech Mahindra Ltd.		1.31	-1.28	0.03
Maruti Suzuki India Ltd.		2.77	-1.24	1.53
HDFC Bank Ltd.		0.96	-0.96	-
Hindustan Unilever Ltd.		0.92	-0.92	-
Aurobindo Pharma Ltd.		0.77	-0.77	-
IDFC First Bank Ltd.		0.70	-0.70	-
ICICI Bank Ltd.		2.62	-0.68	1.94
Infosys Ltd.		0.68	-0.68	-
Tata Chemicals Ltd.		0.63	-0.63	-
Grasim Industries Ltd.		0.63	-0.63	-
JSW Steel Ltd.		0.60	-0.58	0.02
Dabur India Ltd.		0.58	-0.58	-
Titan Company Ltd.		0.54	-0.54	-
DLF Ltd.		0.51	-0.51	-
Kotak Mahindra Bank Ltd.		0.51	-0.50	0.01
Wipro Ltd.		0.47	-0.47	-
Asian Paints Ltd.		0.46	-0.46	-
Sun Pharmaceutical Industries Ltd.		0.43	-0.43	-
Adani Enterprises Ltd.		0.40	-0.41	-0.01
ICICI Prudential Life Insurance Company Ltd.		0.97	-0.40	0.57
Ambuja Cements Ltd.		0.39	-0.39	-
Larsen & Toubro Ltd.		1.64	-0.36	1.28
Tata Consultancy Services Ltd.		0.36	-0.36	-
Eicher Motors Ltd.		0.35	-0.35	-
Axis Bank Ltd.		1.54	-0.32	1.22
United Spirits Ltd.		0.32	-0.32	-
NTPC Ltd.		0.28	-0.28	-
Hero Motocorp Ltd.		0.28	-0.28	-
HDFC Life Insurance Company Ltd.		0.23	-0.23	-
Apollo Hospitals Enterprise Ltd.		0.22	-0.22	-
ICICI Lombard General Insurance Company Ltd.		0.21	-0.21	-
Havells India Ltd.		0.21	-0.21	-
Zee Entertainment Enterprises Ltd.		0.20	-0.20	-
Laurus Labs Ltd.		0.20	-0.20	-
Glenmark Pharmaceuticals Ltd.		0.20	-0.20	-
Power Finance Corporation Ltd.		0.19	-0.20	-0.01
Container Corporation Of India Ltd.		1.42	-0.17	1.25
The Federal Bank Ltd.		0.17	-0.17	-
Page Industries Ltd.		0.93	-0.15	0.78
Bharat Petroleum Corporation Ltd.		0.15	-0.15	-
Power Grid Corporation Of India Ltd.		0.13	-0.13	-
Indusind Bank Ltd.		0.13	-0.13	-
Indus Towers Ltd.		0.13	-0.13	-
Divi's Laboratories Ltd.		1.25	-0.09	1.16
HCL Technologies Ltd.		0.09	-0.09	-
Marico Ltd.		0.08	-0.08	-
Aditya Birla Fashion And Retail Ltd.		0.08	-0.08	-
InterGlobe Aviation Ltd.		0.07	-0.07	-
Colgate Palmolive (India) Ltd.		0.06	-0.06	-
Bajaj Finserv Ltd.		0.06	-0.06	-
Manappuram Finance Ltd.		0.05	-0.05	-
Granules India Ltd.		0.05	-0.05	-
Aarti Industries Ltd.		0.05	-0.05	-
UPL Ltd.		0.04	-0.04	-
Escorts Kubota Ltd.		0.04	-0.04	-
HDFC Asset Management Company Ltd.		0.03	-0.03	-
Balkrishna Industries Ltd.		0.02	-0.03	-0.01
Tata Power Company Ltd.		0.02	-0.02	-
IDFC Ltd.		0.01	-0.01	-
Hindustan Petroleum Corporation Ltd.		0.01	-0.01	-
The Indian Hotels Company Ltd.		0.47	-	0.47
Total		**41.50**	**–30.74**	**10.76**
Non Convertible Debentures				
NTPC Ltd.	CRISIL AAA	2.15	-	-
India Grid Trust	CRISIL AAA	2.12	-	-
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.29	-	-
Bajaj Housing Finance Ltd.	CRISIL AAA	1.05	-	-
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	1.03	-	-
KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.84	-	-
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.83	-	-
DBL Mangloor Highways Pvt. Ltd.	IND AA+	0.81	-	-
Total		**10.12**	**–**	**–**
Zero Coupon Bonds				
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	2.69	-	-
Total		**2.69**	**–**	**–**
Government Securities				
Government Of India	SOVEREIGN	6.26	-	-
Total		**6.26**	**–**	**–**
State Development Loans				
State Government Of Gujarat	SOVEREIGN	2.07	-	-
State Government Of Karnataka	SOVEREIGN	1.33	-	-
Total		**3.40**	**–**	**–**
Treasury Bills				
182 Day T-Bill 08.12.22	SOVEREIGN	2.10	-	-
364 Day T-Bill 26.01.23	SOVEREIGN	2.08	-	-
364 Day T-Bill 08.06.23	SOVEREIGN	2.03	-	-
Total		**6.21**	**–**	**–**
Cash, Cash Equivalents And Others		**5.14**	**–**	**–**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.74
Sovereign	15.87
Services	8.83
Healthcare	5.64
Automobile And Auto Components	5.32
Power	4.70
Oil, Gas & Consumable Fuels	4.04
Metals & Mining	3.84
Consumer Durables	3.24
Fast Moving Consumer Goods	3.18
Textiles	3.17
Chemicals	3.08
Construction	3.05
IT	2.91
Consumer Services	2.82
Media, Entertainment & Publication	1.52
Telecommunication	1.34
Construction Materials	1.02
Realty	0.51
Capital Goods	0.04
Cash, Cash Equivalents, Derivative Margin And Others	5.14

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in arbitrage opportunities.
- **Date of Allotment:** 03/11/2006
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 8,383.43 Crores
- **AUM as on June 30, 2022**
  ₹ 7,270.09 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 ₹ 1thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 0.77%
Beta#	: 0.68
Sharpe Ratio#	: -1.17
Portfolio Turnover*	
Equity Turnover	: 1.97
Total Turnover	: 1.25

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 (4.95% as on 30th June 2022) Basis for Ratio Calculation: 3 Years Monthly Data Points

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.5114
Reg-Plan-Growth	27.5944
Dir-Plan-IDCW	15.6113
Dir-Plan-Growth	28.8932

LAST IDCW — Face value: ₹10

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

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

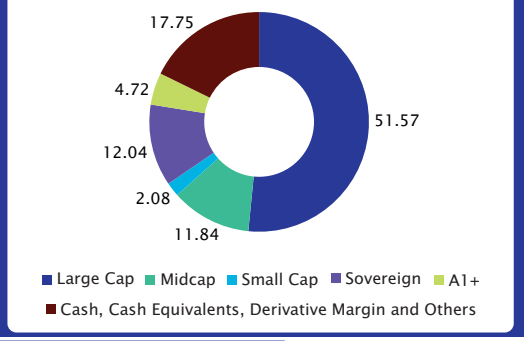
PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Diff in % of AUM
Equity Shares				
HDFC Bank Ltd.		4.95	(4.94)	0.01
Adani Ports And Special Economic Zone Ltd.		4.89	(4.87)	0.02
Housing Development Finance Corporation Ltd.		3.95	(3.95)	-
Adani Enterprises Ltd.		3.65	(3.66)	(0.01)
Reliance Industries Ltd.		2.41	(2.41)	-
Bajaj Finance Ltd.		2.03	(2.03)	-
Axis Bank Ltd.		1.85	(1.85)	-
Zee Entertainment Enterprises Ltd.		1.68	(1.69)	(0.01)
ICICI Bank Ltd.		1.62	(1.62)	-
Grasim Industries Ltd.		1.62	(1.62)	-
ITC Ltd.		1.41	(1.41)	-
Vedanta Ltd.		1.31	(1.32)	(0.01)
HCL Technologies Ltd.		1.31	(1.31)	-
Hindalco Industries Ltd.		1.27	(1.28)	(0.01)
Bandhan Bank Ltd.		1.08	(1.09)	(0.01)
Ultratech Cement Ltd.		0.99	(0.98)	0.01
IDFC First Bank Ltd.		0.95	(0.95)	-
JSW Steel Ltd.		0.88	(0.86)	0.02
Tata Power Company Ltd.		0.82	(0.82)	-
Larsen & Toubro Ltd.		0.82	(0.81)	0.01
Tech Mahindra Ltd.		0.80	(0.77)	0.03
UPL Ltd.		0.69	(0.68)	0.01
Hindustan Unilever Ltd.		0.66	(0.66)	-
HDFC Asset Management Company Ltd.		0.63	(0.63)	-
Indusind Bank Ltd.		0.62	(0.62)	-
Titan Company Ltd.		0.61	(0.61)	-
Havells India Ltd.		0.59	(0.59)	-
Power Grid Corporation Of India Ltd.		0.57	(0.58)	(0.01)
Tata Steel Ltd.		0.55	(0.55)	-
Biocon Ltd.		0.54	(0.54)	-
Ambuja Cements Ltd.		0.54	(0.54)	-
Vodafone Idea Ltd.		0.52	(0.52)	-
NTPC Ltd.		0.51	(0.51)	-
Larsen & Toubro Infotech Ltd.		0.51	(0.51)	-
HDFC Life Insurance Company Ltd.		0.51	(0.51)	-
National Aluminium Company Ltd.		0.47	(0.47)	-
Power Finance Corporation Ltd.		0.46	(0.46)	-
Hero Motocorp Ltd.		0.46	(0.46)	-
Rec Ltd.		0.45	(0.44)	0.01
Maruti Suzuki India Ltd.		0.44	(0.44)	-
DLF Ltd.		0.44	(0.45)	(0.01)
IDFC Ltd.		0.43	(0.43)	-
Manappuram Finance Ltd.		0.42	(0.42)	-
Bajaj Finserv Ltd.		0.39	(0.39)	-
Tata Communications Ltd.		0.34	(0.34)	-
Bharat Electronics Ltd.		0.34	(0.34)	-
Punjab National Bank		0.33	(0.33)	-
Mindtree Ltd.		0.33	(0.33)	-
LIC Housing Finance Ltd.		0.32	(0.31)	0.01
InterGlobe Aviation Ltd.		0.32	(0.32)	-
Tata Chemicals Ltd.		0.28	(0.28)	-
Godrej Properties Ltd.		0.28	(0.28)	-
Bharat Heavy Electricals Ltd.		0.28	(0.28)	-
Asian Paints Ltd.		0.28	(0.28)	-
Trent Ltd.		0.27	(0.27)	-
Kotak Mahindra Bank Ltd.		0.27	(0.27)	-
State Bank Of India		0.26	(0.26)	-
Samvardhana Motherson International Ltd.		0.26	(0.26)	-
Escorts Kubota Ltd.		0.25	(0.25)	-
Balrampur Chini Mills Ltd.		0.25	(0.25)	-
Wipro Ltd.		0.24	(0.24)	-
The Indian Hotels Company Ltd.		0.24	(0.24)	-
Cipla Ltd.		0.24	(0.24)	-
Bank Of Baroda		0.24	(0.24)	-
Hindustan Petroleum Corporation Ltd.		0.23	(0.23)	-
Tata Consultancy Services Ltd.		0.22	(0.22)	-
The Federal Bank Ltd.		0.21	(0.21)	-
Sun Pharmaceutical Industries Ltd.		0.21	(0.21)	-
Page Industries Ltd.		0.21	(0.21)	-
Oberoi Realty Ltd.		0.21	(0.21)	-
Zydus Lifesciences Ltd.		0.20	(0.20)	-
Nestle India Ltd.		0.20	(0.20)	-
United Spirits Ltd.		0.19	(0.19)	-
SBI Cards & Payment Services Ltd.		0.19	(0.19)	-
NMDC Ltd.		0.19	(0.19)	-
Infosys Ltd.		0.19	(0.19)	-
Bharti Airtel Ltd.		0.19	(0.19)	-
L&T Finance Holdings Ltd.		0.18	(0.18)	-
Container Corporation Of India Ltd.		0.18	(0.18)	-
SRF Ltd.		0.17	(0.17)	-
ICICI Lombard General Insurance Company Ltd.		0.17	(0.17)	-
Bata India Ltd.		0.17	(0.17)	-
Aditya Birla Capital Ltd.		0.16	(0.16)	-
Tata Motors Ltd.		0.15	(0.15)	-
Godrej Consumer Products Ltd.		0.15	(0.15)	-
Delta Corp Ltd.		0.15	(0.15)	-
Ashok Leyland Ltd.		0.14	(0.13)	0.01
Tata Consumer Products Ltd.		0.13	(0.13)	-
Indian Oil Corporation Ltd.		0.12	(0.12)	-
Exide Industries Ltd.		0.12	(0.12)	-
Eicher Motors Ltd.		0.12	(0.12)	-
Torrent Pharmaceuticals Ltd.		0.11	(0.11)	-
Indian Energy Exchange Ltd.		0.11	(0.11)	-
Gujarat Narmada Valley Fertilizers & Chemicals Ltd.		0.11	(0.11)	-
Aurobindo Pharma Ltd.		0.11	(0.11)	-
ACC Ltd.		0.11	(0.11)	-
PI Industries Ltd.		0.10	(0.10)	-
Mahanagar Gas Ltd.		0.10	(0.10)	-
Steel Authority Of India Ltd.		0.09	(0.09)	-
Mphasis Ltd.		0.09	(0.09)	-
Granules India Ltd.		0.09	(0.09)	-
Aditya Birla Fashion And Retail Ltd.		0.09	(0.09)	-
Persistent Systems Ltd.		0.08	(0.08)	-
Metropolis Healthcare Ltd.		0.08	(0.08)	-
Jindal Steel & Power Ltd.		0.08	(0.08)	-
Britannia Industries Ltd.		0.08	(0.08)	-
Sun Tv Network Ltd.		0.07	(0.07)	-
L&T Technology Services Ltd.		0.07	(0.07)	-
Can Fin Homes Ltd.		0.07	(0.08)	(0.01)
Lupin Ltd.		0.06	(0.06)	-
Glenmark Pharmaceuticals Ltd.		0.06	(0.06)	-
Balkrishna Industries Ltd.		0.06	(0.06)	-
Siemens Ltd.		0.05	(0.05)	-
SBI Life Insurance Company Ltd.		0.05	(0.05)	-
Petronet Lng Ltd.		0.05	(0.05)	-
Muthoot Finance Ltd.		0.05	(0.05)	-
Laurus Labs Ltd.		0.05	(0.05)	-
Jubilant Foodworks Ltd.		0.05	(0.05)	-
GMR Infrastructure Ltd.		0.05	(0.05)	-
GAIL (India) Ltd.		0.05	(0.05)	-
Dalmia Bharat Ltd.		0.05	(0.05)	-
Abbott India Ltd.		0.05	(0.05)	-
NBCC (India) Ltd.		0.04	(0.04)	-
Info Edge (India) Ltd.		0.04	(0.04)	-
ICICI Prudential Life Insurance Company Ltd.		0.04	(0.04)	-
Dabur India Ltd.		0.04	(0.04)	-
Amara Raja Batteries Ltd.		0.04	(0.04)	-
Aarti Industries Ltd.		0.04	(0.04)	-
Whirlpool Of India Ltd.		0.03	(0.03)	-
Rain Industries Ltd.		0.03	(0.03)	-
Multi Commodity Exchange Of India Ltd.		0.03	(0.03)	-
Firstsource Solutions Ltd.		0.03	(0.03)	-
Canara Bank		0.03	(0.03)	-
Mahindra & Mahindra Financial Services Ltd.		0.02	(0.02)	-
Indiabulls Housing Finance Ltd.		0.02	(0.02)	-
United Breweries Ltd.		0.01	(0.01)	-
Piramal Enterprises Ltd.		0.01	(0.01)	-
Intellect Design Arena Ltd.		0.01	(0.01)	-
Crompton Greaves Consumer Electricals Ltd.		0.01	(0.01)	-
Bharat Petroleum Corporation Ltd.		0.01	(0.01)	-
Berger Paints India Ltd.		0.01	(0.01)	-
Apollo Hospitals Enterprise Ltd.		0.01	(0.01)	-
Total		**65.49**	**(65.43)**	**0.06**
Commercial Papers				
Nabha Power Ltd.	CRISIL A1+	1.78	-	-
Motilal Oswal Finvest Ltd.	CRISIL A1+	1.76	-	-
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.18	-	-
Total		**4.72**	**–**	**–**
Government Securities				
Government Of India	SOVEREIGN	1.20	-	-
Total		**1.20**	**–**	**–**
Treasury Bills				
182 Day T-Bill 08.09.22	SOVEREIGN	4.02	-	-
91 Day T-Bill 08.09.22	SOVEREIGN	2.07	-	-
182 Day T-Bill 21.07.22	SOVEREIGN	1.19	-	-
182 Day T-Bill 14.07.22	SOVEREIGN	1.19	-	-
182 Day T-Bill 11.08.22	SOVEREIGN	1.19	-	-
182 Day T-Bill 29.09.22	SOVEREIGN	1.18	-	-
Total		**10.84**	**–**	**–**
Cash, Cash Equivalents And Others		**17.75**	**–**	**–**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	24.86
Sovereign	12.04
Metals & Mining	8.49
Services	6.62
IT	3.88
Power	3.68
Construction Materials	3.31
Fast Moving Consumer Goods	3.12
Oil, Gas & Consumable Fuels	2.97
Healthcare	1.81
Media, Entertainment & Publication	1.75
Consumer Durables	1.70
Automobile And Auto Components	1.65
Chemicals	1.42
Capital Goods	1.06
Telecommunication	1.05
Realty	0.93
Construction	0.86
Consumer Services	0.84
Textiles	0.21
Cash, Cash Equivalents, Derivative Margin And Others	17.75

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Low risk

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

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

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

HYBRID - BALANCED ADVANTAGE FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	9.9166	Dir-Plan-IDCW	10.0201
Reg-Plan-Growth	9.9168	Dir-Plan-Growth	10.0195

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 23,458.42 Crores
- **AUM as on June 30, 2022**
  ₹ 23,438.35 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 ₹1thereafter 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	: 2.39 years
Average Maturity	: 3.32 years
Macaulay Duration	: 2.57 years
Yield to Maturity	: 6.24%

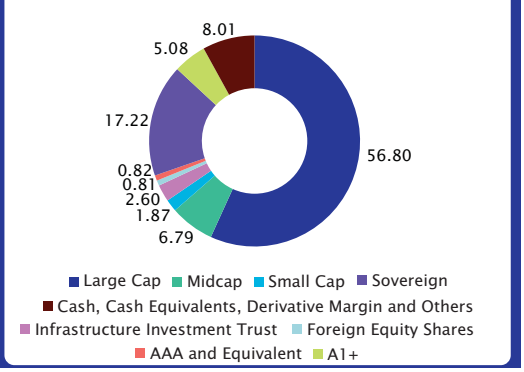
PORTFOLIO

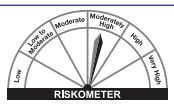
Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Diff in % of AUM
Equity Shares					
GAIL (India) Ltd.		1.46	-		1.46
Mahindra & Mahindra Ltd.		1.37	-		1.37
NHPC Ltd.		1.06	-		1.06
Cipla Ltd.		1.03	-		1.03
Max Healthcare Institute Ltd.		0.93	-		0.93
ICICI Prudential Life Insurance Company Ltd.		0.89	-		0.89
Cummins India Ltd.		0.87	-		0.87
Life Insurance Corporation Of India		0.70	-		0.70
Bharat Forge Ltd.		0.66	-		0.66
Gateway Distriparks Ltd.		0.56	-		0.56
Carborundum Universal Ltd.		0.48	-		0.48
ICICI Lombard General Insurance Company Ltd.		0.39	-		0.39
Crompton Greaves Consumer Electricals Ltd.		0.36	-		0.36
Blue Star Ltd.		0.36	-		0.36
Go Fashion (India) Ltd.		0.35	-		0.35
ACC Ltd.		0.29	-		0.29
Shree Cement Ltd.		0.18	-		0.18
Siemens Ltd.		0.04	-		0.04
NTPC Ltd.		0.04	-		0.04
Nestle India Ltd.		0.04	-		0.04
Bajaj Finserv Ltd.		0.04	-		0.04
Total		**12.10**	**-**		**12.10**
Equity Shares & Derivatives					
ICICI Bank Ltd.		3.48	(1.30)		2.18
Housing Development Finance Corporation Ltd.		2.98	(1.78)		1.20
ITC Ltd.		2.90	(0.10)		2.80
Axis Bank Ltd.		2.87	(1.19)		1.68
HDFC Bank Ltd.		2.62	(0.41)		2.21
Infosys Ltd.		2.47	(2.12)		0.35
Reliance Industries Ltd.		2.31	(1.53)		0.78
Bharti Airtel Ltd.		2.21	(0.55)		1.66
State Bank Of India		1.86	(0.24)		1.62
Tata Consultancy Services Ltd.		1.76	(1.55)		0.210
Tech Mahindra Ltd.		1.70	(0.25)		1.45
HCL Technologies Ltd.		1.70	(0.02)		1.68
Adani Enterprises Ltd.		1.53	(1.53)		-
Larsen & Toubro Ltd.		1.44	(0.15)		1.29
Tata Steel Ltd.		1.18	(0.52)		0.66
Sun Pharmaceutical Industries Ltd.		1.16	(0.48)		0.68
DLF Ltd.		1.09	(0.33)		0.76
SBI Life Insurance Company Ltd.		1.07	(1.08)		(0.01)
Power Grid Corporation Of India Ltd.		1.07	(1.07)		-
Hindustan Unilever Ltd.		1.00	(0.87)		0.13
Maruti Suzuki India Ltd.		0.98	(0.98)		-
Kotak Mahindra Bank Ltd.		0.98	(0.98)		-
Divi'S Laboratories Ltd.		0.97	(0.97)		-
Tata Motors Ltd.		0.82	(0.03)		0.79
Ambuja Cements Ltd.		0.79	(0.79)		-
Adani Ports And Special Economic Zone Ltd.		0.74	(0.73)		0.01
Dr. Reddy'S Laboratories Ltd.		0.65	(0.33)		0.32
Britannia Industries Ltd.		0.56	(0.12)		0.44
Wipro Ltd.		0.53	(0.01)		0.52
Ashok Leyland Ltd.		0.52	(0.04)		0.48
Bharat Petroleum Corporation Ltd.		0.48	-		0.48
ABB India Ltd.		0.45	(0.28)		0.17
Bajaj Finance Ltd.		0.44	(0.34)		0.10
Grasim Industries Ltd.		0.41	(0.41)		-
JSW Steel Ltd.		0.40	(0.39)		0.01
SBI Cards & Payment Services Ltd.		0.38	(0.21)		0.17
Hindalco Industries Ltd.		0.37	(0.37)		-
United Spirits Ltd.		0.35	(0.35)		-
HDFC Life Insurance Company Ltd.		0.32	(0.33)		(0.01)
Asian Paints Ltd.		0.32	(0.24)		0.08
Container Corporation Of India Ltd.		0.30	(0.02)		0.28
Apollo Hospitals Enterprise Ltd.		0.27	(0.27)		-
Tata Power Company Ltd.		0.25	(0.25)		-
UPL Ltd.		0.21	(0.21)		-
Titan Company Ltd.		0.21	(0.16)		0.05
Coromandel International Ltd.		0.21	(0.06)		0.15
Jindal Steel & Power Ltd.		0.19	(0.19)		-
Canara Bank		0.19	(0.19)		-
Hindustan Petroleum Corporation Ltd.		0.18	(0.18)		-
Hero Motocorp Ltd.		0.18	(0.18)		-
Lupin Ltd.		0.17	(0.17)		-
Ultratech Cement Ltd.		0.15	(0.10)		0.05
Tata Chemicals Ltd.		0.14	(0.14)		-
Indusind Bank Ltd.		0.14	(0.11)		0.03
Indian Energy Exchange Ltd.		0.10	(0.10)		-
SRF Ltd.		0.09	(0.09)		-
Pidilite Industries Ltd.		0.09	(0.09)		-
Zee Entertainment Enterprises Ltd.		0.07	(0.07)		-
Exide Industries Ltd.		0.07	(0.07)		-
Tata Consumer Products Ltd.		0.06	(0.06)		-
National Aluminium Company Ltd.		0.06	(0.06)		-
Mindtree Ltd.		0.05	(0.05)		-
Can Fin Homes Ltd.		0.05	(0.05)		-
Tata Communications Ltd.		0.03	(0.03)		-
Dabur India Ltd.		0.02	(0.02)		-
Steel Authority Of India Ltd.		0.01	(0.01)		-
Oil & Natural Gas Corporation Ltd.		0.01	(0.01)		-
National Stock Exchange Of India Ltd.-28-Jul-22		-	1.10		1.10
Total		**53.36**	**(26.81)**		**26.55**
Foreign Equity Shares					
Cognizant Technology Solutions Corporation		0.65	-		-
NETFlix Inc		0.16	-		-
Total		**0.81**	**-**		**-**
Commercial Papers					
NABARD	CRISIL A1+	2.12	-		-
Total		**2.12**	**-**		**-**
Certificate Of Deposits					
HDFC Bank Ltd.	IND A1+	2.11	-		-
Axis Bank Ltd.	CRISIL A1+	0.85	-		-
Total		**2.96**	**-**		**-**
Non Convertible Debentures					
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	0.82	-		-
Total		**0.82**	**-**		**-**
Government Securities					
Government Of India	SOVEREIGN	12.98	-		-
Total		**12.98**	**-**		**-**
State Development Loans					
State Government Of Andhra Pradesh	SOVEREIGN	1.48	-		-
State Government Of Telangana	SOVEREIGN	1.02	-		-
State Government Of West Bengal	SOVEREIGN	0.47	-		-
Total		**2.97**	**-**		**-**
Treasury Bills					
182 Day T-Bill 01.09.22	SOVEREIGN	0.85	-		-
364 Day T-Bill 24.11.22	SOVEREIGN	0.42	-		-
Total		**1.27**	**-**		**-**
Infrastructure Investment Trust					
National Highways Infra Trust		2.60	-		-
Total		**2.60**	**-**		**-**
Cash, Cash Equivalents And Others		**8.01**	**-**		**-**
Grand Total		**100.00**			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	24.58
Sovereign	17.22
IT	8.86
Healthcare	5.18
Fast Moving Consumer Goods	4.93
Oil, Gas & Consumable Fuels	4.44
Construction	4.04
Metals & Mining	3.74
Automobile And Auto Components	3.42
Capital Goods	3.02
Power	2.42
Services	2.42
Telecommunication	2.24
Construction Materials	1.82
Consumer Durables	1.25
Realty	1.09
Chemicals	0.74
Consumer Services	0.35
Media, Entertainment & Publication	0.23
Cash, Cash Equivalents, Derivative Margin And Others	8.01

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Moderately High risk

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

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

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

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

SOLUTIONS ORIENTED SCHEME–CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI

MAGNUM CHILDREN'S BENEFIT FUND - INVESTMENT PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	21.3625
Dir-Plan-Growth	21.9325

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 486.46 Crores
- **AUM as on June 30, 2022**
  ₹ 488.23 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	: 1.18 years
Average Maturity	: 1.38 years
Macaulay Duration	: 1.26 years
Yield to Maturity	: 5.78%

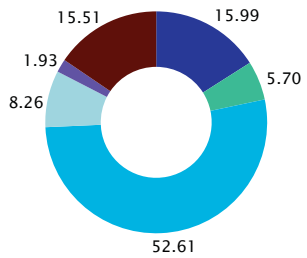
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Dodla Dairy Ltd.		6.91
Aether Industries Ltd.		5.28
Gokaldas Exports Ltd.		5.04
HDFC Bank Ltd.		4.70
Medplus Health Services Ltd.		3.78
CSB Bank Ltd.		3.56
Avanti Feeds Ltd.		3.46
Hawkins Cookers Ltd.		3.45
GR Infra Projects Ltd.		3.16
Procter & Gamble Hygiene And Health Care Ltd.		3.02
Muthoot Finance Ltd.		3.00
Garware Technical Fibres Ltd.		2.78
Neogen Chemicals Ltd.		2.74
Bharti Airtel Ltd.		2.67
ICICI Bank Ltd.		2.47
Disa India Ltd.		2.45
Ratnamani Metals & Tubes Ltd.		2.24
Triveni Turbine Ltd.		2.09
Chemplast Sanmar Ltd.		1.78
Finolex Industries Ltd.		1.66
ICICI Lombard General Insurance Company Ltd.		1.61
HCL Technologies Ltd.		1.54
Delhivery Ltd.		1.39
Thangamayil Jewellery Ltd.		1.34
Hatsun Agro Product Ltd.		1.29
Privi Speciality Chemicals Ltd.		0.89
Total		**74.30**
Foreign Equity Shares		
NETFlix Inc		5.49
Nvidia Corporation		2.77
Total		**8.26**
Government Securities		
Government Of India	SOVEREIGN	1.93
Total		**1.93**
Cash, Cash Equivalents And Others		**15.51**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	15.34
Fast Moving Consumer Goods	14.68
Chemicals	10.69
Capital Goods	8.44
Textiles	7.82
Media, Entertainment & Publication	5.49
Consumer Durables	4.79
IT	4.31
Consumer Services	3.78
Construction	3.16
Telecommunication	2.67
Sovereign	1.93
Services	1.39
Cash, Cash Equivalents And Others	15.51

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

Investors understand that their principal will be at Very High risk

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

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

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

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

SOLUTIONS ORIENTED SCHEME–RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI

RETIREMENT BENEFIT FUND-AGGRESSIVE PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	12.0271
Reg-Plan-Growth	12.0263

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	12.2792
Dir-Plan-Growth	12.2855

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 772.93 Crores
- **AUM as on June 30, 2022**
  ₹ 785.03 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi – Equity Portion
  Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) -Debt portion
  ***Mr. Mohit Jain** Overseas investments
  Managing since:
  Dinesh Ahuja: Feb - 2021
  Rohit Shimpi: Oct - 2021
  Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 16 years
  Mr. Dinesh Ahuja –Over 24 years
  Mr. Mohit Jain –Over 10 years
  Mr. Ardhendu Bhattacharya - Over 12 years
- **First Tier Benchmark:** 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	: 2.99 years
Average Maturity	: 3.36 years
Macaulay Duration	: 3.09 years
Yield to Maturity	: 7.06%

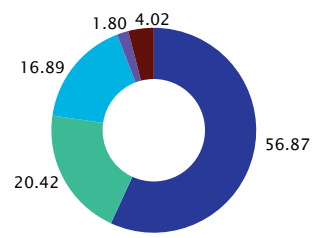
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		6.85
ICICI Bank Ltd.		6.35
Infosys Ltd.		5.96
Maruti Suzuki India Ltd.		5.11
Housing Development Finance Corporation Ltd.		4.76
State Bank Of India		3.37
Axis Bank Ltd.		3.28
Ultratech Cement Ltd.		3.22
The Indian Hotels Company Ltd.		3.13
Larsen & Toubro Ltd.		3.12
Chalet Hotels Ltd.		3.07
ABB India Ltd.		2.99
Grindwell Norton Ltd.		2.77
Timken India Ltd.		2.48
TVS Motor Company Ltd.		2.47
Cholamandalam Investment & Finance Co. Ltd.		2.39
ICICI Prudential Life Insurance Company Ltd.		2.27
Cipla Ltd.		2.22
Hindalco Industries Ltd.		2.05
Page Industries Ltd.		1.99
ESAB India Ltd.		1.97
V-Guard Industries Ltd.		1.96
ZF Commercial Vehicle Control Systems India Ltd.		1.93
Carborundum Universal Ltd.		1.92
Sona Blw Precision Forgings Ltd.		1.82
AIA Engineering Ltd.		1.79
Abbott India Ltd.		1.77
The Phoenix Mills Ltd.		1.69
DLF Ltd.		1.65
ICICI Lombard General Insurance Company Ltd.		1.64
FSN E-Commerce Ventures Ltd.		1.41
V-Mart Retail Ltd.		1.31
Hawkins Cookers Ltd.		1.27
Wipro Ltd.		1.22
Nuvoco Vistas Corporation Ltd.		0.98
Total		**94.18**
Government Securities		
Government Of India	SOVEREIGN	1.80
Total		**1.80**
Cash, Cash Equivalents And Others		**4.02**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.91
Capital Goods	13.92
Automobile And Auto Components	11.33
Consumer Services	8.92
IT	7.18
Construction Materials	4.20
Healthcare	3.99
Realty	3.34
Consumer Durables	3.23
Construction	3.12
Metals & Mining	2.05
Textiles	1.99
Sovereign	1.80
Cash, Cash Equivalents And Others	4.02

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

Investors understand that their principal will be at Very High risk

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

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

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

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

SBI RETIREMENT BENEFIT FUND-AGGRESSIVE HYBRID PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.8151
Reg-Plan-Growth	11.8151

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	12.0454
Dir-Plan-Growth	12.0440

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹632.82 Crores
- **AUM as on June 30, 2022**
  ₹637.36 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	: 2.79 years
Average Maturity	: 3.32 years
Macaulay Duration	: 2.99 years
Yield to Maturity	: 6.98%

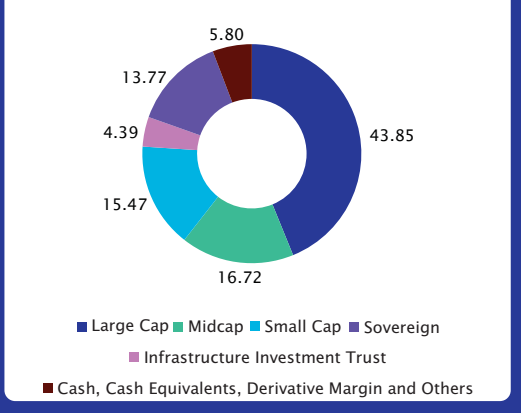
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		5.69
ICICI Bank Ltd.		4.75
Infosys Ltd.		4.54
Maruti Suzuki India Ltd.		4.19
Housing Development Finance Corporation Ltd.		3.51
State Bank Of India		2.84
The Indian Hotels Company Ltd.		2.83
Grindwell Norton Ltd.		2.77
Chalet Hotels Ltd.		2.66
Ultratech Cement Ltd.		2.46
Timken India Ltd.		2.46
Larsen & Toubro Ltd.		2.45
Axis Bank Ltd.		2.44
ABB India Ltd.		2.36
ESAB India Ltd.		2.33
Cholamandalam Investment & Finance Co. Ltd.		2.02
Abbott India Ltd.		1.89
ZF Commercial Vehicle Control Systems India Ltd.		1.79
Cipla Ltd.		1.68
AIA Engineering Ltd.		1.68
V-Guard Industries Ltd.		1.58
ICICI Prudential Life Insurance Company Ltd.		1.57
Hindalco Industries Ltd.		1.55
Page Industries Ltd.		1.51
TVS Motor Company Ltd.		1.47
V-Mart Retail Ltd.		1.34
Carborundum Universal Ltd.		1.24
ICICI Lombard General Insurance Company Ltd.		1.23
Sona Blw Precision Forgings Ltd.		1.21
Hawkins Cookers Ltd.		1.16
Wipro Ltd.		1.04
DLF Ltd.		1.01
The Phoenix Mills Ltd.		1.00
Nuvoco Vistas Corporation Ltd.		0.91
FSN E-Commerce Ventures Ltd.		0.88
Total		**76.04**
Government Securities		
Government Of India	SOVEREIGN	12.97
Total		**12.97**
State Government Of Gujarat	SOVEREIGN	0.80
Total		**0.80**
Infrastructure Investment Trust		
National Highways Infra Trust		4.39
Total		**4.39**
Cash, Cash Equivalents And Others		**5.80**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	24.05
Sovereign	13.77
Capital Goods	12.84
Automobile And Auto Components	8.66
Consumer Services	7.71
Construction	6.84
IT	5.58
Healthcare	3.57
Construction Materials	3.37
Consumer Durables	2.74
Realty	2.01
Metals & Mining	1.55
Textiles	1.51
Cash, Cash Equivalents And Others	5.80

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.

SBI

RETIREMENT BENEFIT FUND-CONSERVATIVE HYBRID PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.9749
Reg-Plan-Growth	10.9730

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	11.0949
Dir-Plan-Growth	11.0962

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹180.20 Crores
- **AUM as on June 30, 2022**
  ₹181.13 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi – Equity Portion
  Mr. Dinesh Ahuja and Mr. Ardhendu Bhattacharya (Co-fund manager) -Debt portion
  ***Mr. Mohit Jain** Overseas investments
  Managing since:
  Dinesh Ahuja: Feb - 2021
  Rohit Shimpi: Oct - 2021
  Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 16 years
  Mr. Dinesh Ahuja –Over 24 years
  Mr. Mohit Jain –Over 10 years
  Mr. Ardhendu Bhattacharya - Over 12 years
- **First Tier Benchmark:**
  CRISIL Hybrid 65+35 - Conservative Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000 & in multiples of ₹1
- **Additional Investment**
  ₹1000 & in multiples of ₹1

Quantitative Data

Modified Duration	: 5.23 years
Average Maturity	: 7.52 years
Macaulay Duration	: 5.44 years
Yield to Maturity	: 7.22%

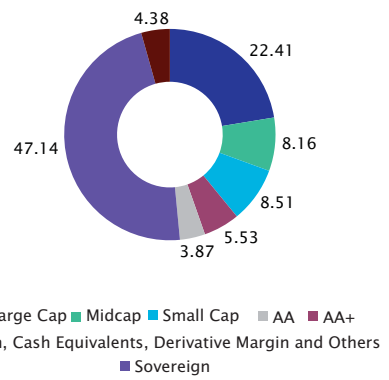
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		2.89
ICICI Bank Ltd.		2.45
Infosys Ltd.		2.14
Maruti Suzuki India Ltd.		2.13
Housing Development Finance Corporation Ltd.		1.84
ESAB India Ltd.		1.48
Grindwell Norton Ltd.		1.44
Axis Bank Ltd.		1.38
Ultratech Cement Ltd.		1.30
Chalet Hotels Ltd.		1.30
Larsen & Toubro Ltd.		1.26
ABB India Ltd.		1.23
The Indian Hotels Company Ltd.		1.20
State Bank Of India		1.20
Timken India Ltd.		1.15
Cholamandalam Investment & Finance Co. Ltd.		1.05
ZF Commercial Vehicle Control Systems India Ltd.		1.02
Cipla Ltd.		0.97
Abbott India Ltd.		0.93
AIA Engineering Ltd.		0.91
V-Guard Industries Ltd.		0.87
Hawkins Cookers Ltd.		0.83
ICICI Prudential Life Insurance Company Ltd.		0.81
Hindalco Industries Ltd.		0.73
V-Mart Retail Ltd.		0.71
Page Industries Ltd.		0.71
ICICI Lombard General Insurance Company Ltd.		0.68
Carborundum Universal Ltd.		0.67
Sona Blw Precision Forgings Ltd.		0.62
Tvs Motor Company Ltd.		0.60
Wipro Ltd.		0.53
DLF Ltd.		0.53
The Phoenix Mills Ltd.		0.52
FSN E-Commerce Ventures Ltd.		0.52
Nuvoco Vistas Corporation Ltd.		0.48
Total		**39.08**
Non Convertible Debentures		
Mahindra Rural Housing Finance Ltd.	IND AA+	5.53
Tata Realty And Infrastructure Ltd.	[ICRA]AA	2.77
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	1.10
Total		**9.40**
Government Securities		
Government Of India	SOVEREIGN	38.94
Total		**38.94**
State Development Loans		
State Government Of Chhattisgarh	SOVEREIGN	4.69
State Government Of Kerala	SOVEREIGN	2.77
State Government Of Karnataka	SOVEREIGN	0.74
Total		**8.20**
Cash, Cash Equivalents And Others		**4.38**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	47.14
Financial Services	18.93
Capital Goods	6.88
Automobile And Auto Components	4.37
Construction	4.03
Consumer Services	3.73
IT	2.67
Healthcare	1.90
Construction Materials	1.78
Consumer Durables	1.70
Realty	1.05
Metals & Mining	0.73
Textiles	0.71
Cash, Cash Equivalents And Others	4.38

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.6624
Reg-Plan-Growth	10.6624

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	10.7429
Dir-Plan-Growth	10.7446

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹141.81 Crores
- **AUM as on June 30, 2022**
  ₹142.05 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	: 5.48 years
Average Maturity	: 8.37 years
Macaulay Duration	: 5.72 years
Yield to Maturity	: 7.30%

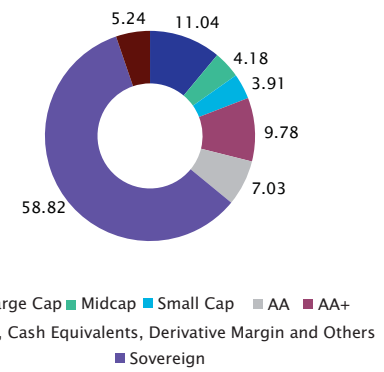
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		1.40
ICICI Bank Ltd.		1.20
Infosys Ltd.		1.18
Maruti Suzuki India Ltd.		1.06
Housing Development Finance Corporation Ltd.		0.86
ESAB India Ltd.		0.81
Grindwell Norton Ltd.		0.74
Ultratech Cement Ltd.		0.66
The Indian Hotels Company Ltd.		0.65
Larsen & Toubro Ltd.		0.64
Axis Bank Ltd.		0.64
State Bank Of India		0.62
ABB India Ltd.		0.61
Timken India Ltd.		0.51
Chalet Hotels Ltd.		0.51
Cholamandalam Investment & Finance Co. Ltd.		0.50
ZF Commercial Vehicle Control Systems India Ltd.		0.48
Cipla Ltd.		0.44
AIA Engineering Ltd.		0.42
Hindalco Industries Ltd.		0.38
ICICI Prudential Life Insurance Company Ltd.		0.37
V-Mart Retail Ltd.		0.36
V-Guard Industries Ltd.		0.36
Tvs Motor Company Ltd.		0.36
Sona Blw Precision Forgings Ltd.		0.36
ICICI Lombard General Insurance Company Ltd.		0.36
Page Industries Ltd.		0.35
Abbott India Ltd.		0.35
The Phoenix Mills Ltd.		0.34
Nuvoco Vistas Corporation Ltd.		0.30
Hawkins Cookers Ltd.		0.30
DLF Ltd.		0.28
Carborundum Universal Ltd.		0.28
Wipro Ltd.		0.23
FSN E-Commerce Ventures Ltd.		0.22
Total		**19.13**
Non Convertible Debentures		
Mahindra Rural Housing Finance Ltd.	IND AA+	7.05
Tata Realty And Infrastructure Ltd.	[ICRA]AA	3.52
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	3.51
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	2.73
Total		**16.81**
Government Securities		
Government Of India	SOVEREIGN	52.88
Total		**52.88**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	3.54
State Government Of Rajasthan	SOVEREIGN	2.40
Total		**5.94**
Cash, Cash Equivalents And Others		**5.24**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	58.82
Financial Services	19.24
Construction	4.16
Capital Goods	3.37
Automobile And Auto Components	2.26
Consumer Services	1.74
IT	1.41
Construction Materials	0.96
Healthcare	0.79
Consumer Durables	0.66
Realty	0.62
Metals & Mining	0.38
Textiles	0.35
Cash, Cash Equivalents And Others	5.24

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

*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 Mallya *Mr. Mohit Jain	Mr. Dinesh Ahuja *Mr. Mohit Jain	Mr. Rajeev Radhakrishnan & *Mr. Mohit Jain	Mr. Dinesh Ahuja (w.e.f. Jan 27, 2020)
Managing Since	Jan-2011	Jan-2011 - Nov-2017	Jan-2011-Nov-2017	Jan-2019-Feb-2019	Feb-2017- Nov-2017	July-2011- Nov-2017	Jun-2008 - Nov-2017	Jan - 2020
First Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration 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 AII Index	Nifty 10 yr Benchmark G-Sec
Fund Details as on 30 June 2022								
Month End AUM (Rs. in Crores)	₹3,566.33	₹1,542.86	₹2,313.00	₹15,911.30	₹2,985.22	₹9,379.45	₹11,155.99	₹1,141.77
Modified Duration (years)	1.59	3.80	1.23	1.22	1.48	2.90	1.10	6.55
Average Maturity (years)	2.31	5.55	1.91	1.41	2.29	4.16	1.28	9.72
Macaulay Duration (years)	1.69	4.10	1.30	1.30	1.58	3.10	1.15	7.14
Yield to Maturity (%)	5.61	7.60	5.48	6.66	7.66	7.58	6.67	7.42
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.80%	Regular- 1.64% Direct- 0.87%	Regular- 0.79% Direct- 0.34%	Regular- 1.55% Direct- 0.92%	Regular- 1.21% Direct- 0.68%	Regular- 0.84% Direct- 0.34%	Regular- 0.64% Direct- 0.33%
Composition by Assets as on 30 June 2022								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	52.80	3.80	74.81	61.11	63.18	56.49	-
Gilts	16.01	41.58	9.80	11.82	8.71	27.73	18.14	93.50
Money Market Instruments	58.53	-	13.75	4.20	24.75	0.21	9.84	-
Other Assets	25.46	5.62	72.65	9.17	5.43	8.88	15.53	6.50
Composition by Ratings as on 30 June 2022								
AA, AA+, AAA And EQUIVALENT	-	43.82	3.80	74.81	41.07	54.26	56.49	-
Below AA	-	8.98	-	-	20.04	8.92	-	-
Sovereign	82.30	41.58	17.94	13.47	18.89	28.52	25.68	96.12
Below A1+, A1+	-	-	13.75	4.20	15.38	0.21	9.84	-
Cash, Cash Equivalents, Derivatives and Others	17.70	5.62	64.51	7.52	4.62	8.09	7.99	3.88
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 June 2022							
Month End AUM (Rs. in Crores)	₹9,995.06	₹19,866.20	₹5,761.91	₹57,564.17	₹12,276.17	₹2,262.61	₹15,975.43
Modified Duration (years)	0.48	0.36	1.08	0.11	0.38	1.11	1 Day
Average Maturity (years)	0.51	0.38	1.36	0.11	0.40	1.55	1 Day
Macaulay Duration (years)	0.50	0.38	1.15	0.11	0.38	1.46	1 Day
Yield to Maturity (%)	6.27	5.89	6.51	5.04	5.70	6.81	4.67
Expense Ratio	Regular- 0.96% Direct- 0.40%	Regular- 0.76% Direct- 0.23%	Regular- 0.82% Direct- 0.35%	Regular- 0.28% Direct- 0.18%	Regular- 0.49% Direct- 0.31%	Regular- 0.46% Direct- 0.26%	Regular- 0.18% Direct- 0.10%
Composition by Assets as on 30 June 2022							
Equity Shares	-	-	-	-	-	-	-
Corporate Debt	36.87	-	65.70	-	16.54	60.48	-
Gilts	6.94	-	6.63	0.17	6.32	20.04	-
Money Market Instruments	48.16	97.22	14.48	93.13	87.15	1.46	2.93
Other Assets	8.03	2.78	13.19	6.70	-10.01	18.02	97.07
Composition by Ratings as on 30 June 2022							
AA, AA+, AAA And EQUIVALENT	36.87	-	65.70	-	16.54	60.48	-
Below AA	-	-	-	-	-	-	-
Sovereign	17.20	23.64	10.99	29.02	39.02	30.68	2.93
Below A1+, A1+	41.49	76.73	11.07	64.49	59.02	1.46	-
Cash, Cash Equivalents, Derivatives and Others	4.44	-0.37	12.24	6.49	-14.58	7.38	97.07
Other Details							
Exit Load	NIL	Within 3 business days - 0.10%	NIL	Investor exit upon subscription / switch -in: Exit Load as a % of redemption proceeds Day 1: 0.0070% Day 2: 0.0065% Day 3: 0.0060% Day 4: 0.0055% Day 5: 0.0050% Day 6: 0.0045% Day 7: 0.0000%	NIL	For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil	NIL

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM GILT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	16.1242	PF-Regular Growth	33.5071
PF-Fixed Period-2 Year-IDCW	16.3180	Reg-Plan-IDCW	16.0496
PF-Fixed Period-3 Year-IDCW	15.8216	Reg-Plan-Growth	52.1939
PF-Regular IDCW	16.8631	Dir-Plan-IDCW	17.3900
PF-Fixed Period-3 Year-Growth	31.3065	Dir-Plan-Growth	54.4879

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 3,540.47 Crores
- **AUM as on June 30, 2022**
  ₹ 3,566.33 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' 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	: 1.59 years
Average Maturity	: 2.31 years
Macaulay Duration	: 1.69 years
Yield to Maturity	: 5.61%

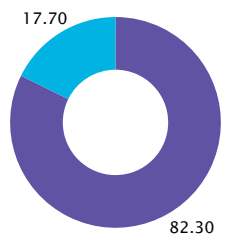
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	16.01
Total		**16.01**
State Development Loans		
State Government Of West Bengal	SOVEREIGN	4.35
State Government Of Telangana	SOVEREIGN	1.54
State Government Of Andhra Pradesh	SOVEREIGN	1.31
State Government Of Haryana	SOVEREIGN	0.56
Total		**7.76**
Treasury Bills		
91 Day T-Bill 22.09.22	SOVEREIGN	13.86
91 Day T-Bill 15.09.22	SOVEREIGN	11.10
364 Day T-Bill 09.02.23	SOVEREIGN	9.88
182 Day T-Bill 25.08.22	SOVEREIGN	5.57
182 Day T-Bill 29.09.22	SOVEREIGN	5.54
182 Day T-Bill 14.07.22	SOVEREIGN	3.50
91 Day T-Bill 21.07.22	SOVEREIGN	2.80
182 Day T-Bill 08.09.22	SOVEREIGN	2.78
91 Day T-Bill 04.08.22	SOVEREIGN	1.68
91 Day T-Bill 07.07.22	SOVEREIGN	1.26
182 Day T-Bill 07.07.22	SOVEREIGN	0.56
Total		**58.53**
Cash, Cash Equivalents And Others		**17.70**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	58.53
Government Securities	16.01
State Development Loans	7.76
Cash, Cash Equivalents And Others	17.70

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

DEBT-MEDIUM TO LONG DURATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM INCOME FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	34.1508	Dir-Plan-Bonus	36.1726
Reg-Plan-Growth	56.3628	Dir-Plan-Growth	59.5990
Reg-Plan-Half Yearly IDCW	14.7417	Dir-Plan-Half Yearly IDCW	16.9097
Reg-Plan-Quarterly IDCW	15.8729	Dir-Plan-Quarterly IDCW	17.3115

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 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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 1,584.54 Crores
- **AUM as on June 30, 2022**
  ₹ 1,542.86 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 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.80 years
Average Maturity	: 5.55 years
Macaulay Duration	: 4.10 years
Yield to Maturity	: 7.60%

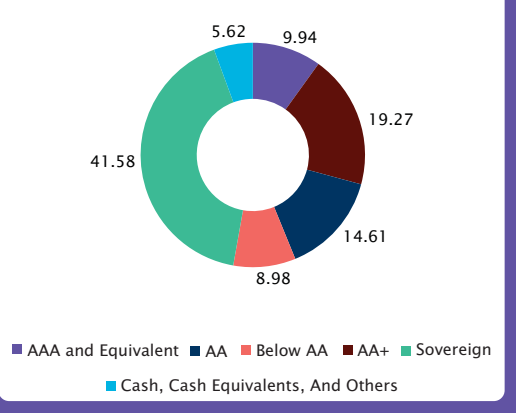
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	4.89
Flometallic India Pvt. Ltd.	CRISIL AA+	4.53
Tata Realty And Infrastructure Ltd.	[ICRA]AA	4.48
Indian Bank (Tier II Bond Under Basel III)	IND AA+	4.35
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA	3.93
Mahindra Rural Housing Finance Ltd.	IND AA+	3.89
Indinfravit Trust	CRISIL AAA	3.80
Aadhar Housing Finance Ltd.	CARE AA	3.25
Indostar Capital Finance Ltd.	CRISIL AA-	3.23
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	3.07
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	3.07
Tata Power Company Ltd.	IND AA	2.95
Jindal Stainless Ltd.	CRISIL AA-	2.81
Muthoot Finance Ltd.	CRISIL AA+	1.61
Total		**49.86**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	2.94
Total		**2.94**
Government Securities		
Government Of India	SOVEREIGN	41.58
Total		**41.58**
Cash, Cash Equivalents And Others		**5.62**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	49.86
Government Securities	41.58
Zero Coupon Bonds	2.94
Cash, Cash Equivalents And Others	5.62

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI DYNAMIC BOND FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.8967
Reg-Plan-Growth	28.4151
Dir-Plan-IDCW	16.9522
Dir-Plan-Growth	30.3497

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk
- **Date of Allotment:** 09/02/2004
- **Report As On:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 2,307.78 Crores
- **AUM as on June 30, 2022**
  ₹ 2,313.00 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 AIII Index
- **Exit Load:**
  For exit within 1 month from the date of allotment
  For 10% of investment : Nil
  For remaining investment: 0.25%
  For exit after one month from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.23 years
Average Maturity	: 1.91 years
Macaulay Duration	: 1.30 years
Yield to Maturity	: 5.48%

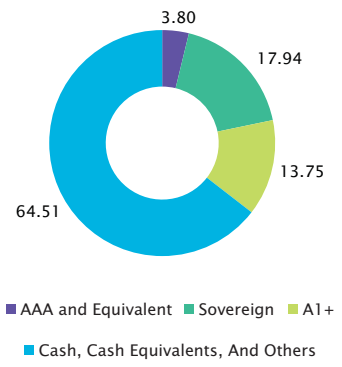
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
HDFC Bank Ltd.	IND A1+	6.30
Axis Bank Ltd.	CRISIL A1+	3.22
Canara Bank	CRISIL A1+	2.15
Small Industries Development Bank Of India	CRISIL A1+	2.08
Total		**13.75**
Non Convertible Debentures		
Reliance Industries Ltd.	CRISIL AAA	3.80
Total		**3.80**
Government Securities		
Government Of India	SOVEREIGN	9.80
Total		**9.80**
State Development Loans		
State Government Of West Bengal	SOVEREIGN	4.76
State Government Of Andhra Pradesh	SOVEREIGN	1.73
State Government Of Telangana	SOVEREIGN	1.30
State Government Of Haryana	SOVEREIGN	0.35
Total		**8.14**
Cash, Cash Equivalents And Others		**64.51**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	13.75
Government Securities	9.80
State Development Loans	8.14
Non Convertible Debentures	3.80
Cash, Cash Equivalents And Others	64.51

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CORPORATE BOND FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	11.8241	Dir-Plan-Monthly IDCW	12.0220
Reg-Plan-Growth	12.5281	Dir-Plan-Growth	12.7366
Reg-Plan-Quarterly IDCW	12.1724	Dir-Plan-Quarterly IDCW	12.3817

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 16,090.25 Crores
- **AUM as on June 30, 2022**
  ₹ 15,911.30 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  ***Mr. Mohit Jain**- investments in foreign securities of the Scheme.
  Managing Since:
  Mr. Rajeev Feb-2019
  Mr. Mohit Jain Feb-2019
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 21 years
  Mr. Mohit Jain Over 10 Years
- **First Tier Benchmark:**
  NIFTY Corporate Bond Index B-III
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.22 years
Average Maturity	: 1.41 years
Macaulay Duration	: 1.30 years
Yield to Maturity	: 6.66%

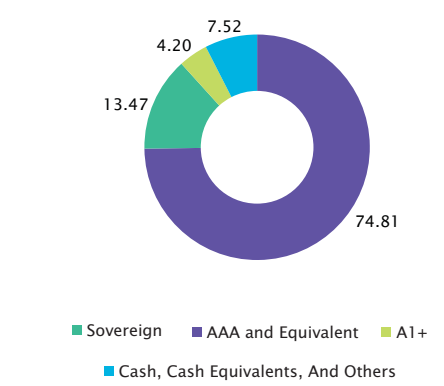
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
HDFC Ltd.	CRISIL A1+	1.84
Larsen & Toubro Ltd.	CRISIL A1+	1.24
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.92
Total		**4.00**
Certificate Of Deposits		
HDFC Bank Ltd.	IND A1+	0.10
Axis Bank Ltd.	CRISIL A1+	0.10
Total		**0.20**
Non Convertible Debentures		
NABARD	[ICRA]AAA	5.58
Reliance Industries Ltd.	CRISIL AAA	5.48
Air India Assets Holding Ltd.	[ICRA]AAA	5.36
REC Ltd.	CRISIL AAA	5.27
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	3.63
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	3.59
National Housing Bank	CRISIL AAA	3.49
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	3.39
Power Finance Corporation Ltd.	CRISIL AAA	3.37
Larsen & Toubro Ltd.	CRISIL AAA	3.23
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.68
Tata Capital Financial Services Ltd.	[ICRA]AAA	2.48
Indian Railway Finance Corporation Ltd.	CRISIL AAA	2.46
Mahindra & Mahindra Ltd.	CRISIL AAA	2.19
NABARD	CRISIL AAA	1.85
Mahindra & Mahindra Ltd.	IND AAA	1.73
LIC Housing Finance Ltd.	CRISIL AAA	1.70
Tata Capital Ltd.	CRISIL AAA	1.43
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.41
Small Industries Development Bank Of India	[ICRA]AAA	1.39
Export-Import Bank Of India	CRISIL AAA	1.38
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.36
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.35
Toyota Financial Services India Ltd.	[ICRA]AAA	1.10
HDFC Ltd.	CRISIL AAA	0.96
Sundaram Finance Ltd.	CRISIL AAA	0.92
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	0.85
Small Industries Development Bank Of India	CARE AAA	0.80
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.77
LIC Housing Finance Ltd.	CARE AAA	0.62
NTPC Ltd.	CRISIL AAA	0.47
India Grid Trust	[ICRA]AAA	0.46
Bajaj Finance Ltd.	CRISIL AAA	0.46
NHPC Ltd.	IND AAA	0.16
India Grid Trust	CRISIL AAA	0.16
NHPC Ltd.	[ICRA]AAA	0.15
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.14
Bajaj Housing Finance Ltd.	CRISIL AAA	0.10
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.02
Total		**73.94**
Zero Coupon Bonds		
Bajaj Finance Ltd.	CRISIL AAA	0.87
Total		**0.87**
Government Securities		
Government Of India	SOVEREIGN	11.82
Total		**11.82**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	0.91
State Government Of Gujarat	SOVEREIGN	0.47
Total		**1.38**
Strips		
Government Of India	SOVEREIGN	0.27
Total		**0.27**
Cash, Cash Equivalents And Others		**7.52**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	73.94
Government Securities	11.82
Commercial Papers	4.00
State Development Loans	1.38
Zero Coupon Bonds	0.87
Strips	0.27
Certificate Of Deposits	0.20
Cash, Cash Equivalents And Others	7.52

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CREDIT RISK FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	16.3427	Dir-Plan-IDCW	17.8188
Reg-Plan-Daily IDCW	11.9649	Dir-Plan-Daily IDCW	12.1483
Reg-Plan-Growth	36.1500	Dir-Plan-Growth	38.2897

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 3,012.14 Crores
- **AUM as on June 30, 2022**
  ₹ 2,985.22 Crores
- **Fund Manager: Mr. Lokesh Mallya & *Mr. Mohit Jain**
  Managing Since:
  Mr. Lokesh Mallya Feb-2017
  Mr. Mohit Jain Nov-2017
  Total Experience:
  Mr. Lokesh Mallya Over 16 years
  Mr. Mohit Jain Over 10 years
- **First Tier Benchmark:**
  NIFTY Credit Risk Bond Index C-II
- **Exit Load**
  For exit within 12 months from the date of allotment: For 8% of the investment – Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment – Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment – Nil For the remaining investment -0.75%; For exit after 36 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment$**
  ₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.48 years
Average Maturity	: 2.29 years
Macaulay Duration	: 1.58 years
Yield to Maturity	: 7.66%

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

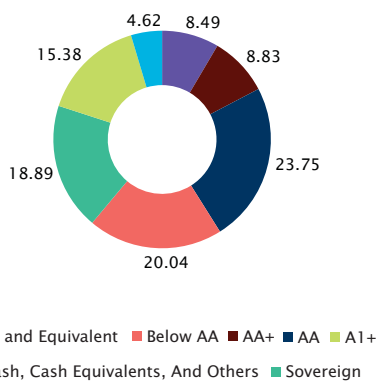
PORTFOLIO

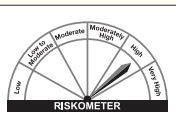
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Tata Projects Ltd.	CRISIL A1+	3.50
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.28
Godrej Properties Ltd.	CRISIL A1+	2.48
KEC International Ltd.	CRISIL A1+	1.66
Chambal Fertilisers And Chemicals Ltd.	CRISIL A1+	1.66
Kirloskar Ferrous Industries Ltd.	[ICRA]A1+	1.65
Indostar Capital Finance Ltd.	CRISIL A1+	1.15
Total		**15.38**
Non Convertible Debentures		
Tata International Ltd. (Perpetual Bond)	CARE A+	5.01
Indinfravit Trust	CRISIL AAA	4.93
Flometallic India Pvt. Ltd.	CRISIL AA+	4.68
Godrej Industries Ltd.	CRISIL AA	3.78
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA	3.39
Aadhar Housing Finance Ltd.	CARE AA	3.39
Avanse Financial Services Ltd.	CARE A+	3.15
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.03
Jindal Stainless Ltd.	CRISIL AA-	2.91
Tata Realty And Infrastructure Ltd.	[ICRA]AA	2.83
Prestige Projects Pvt. Ltd.	[ICRA]A+(CE)	2.54
Manappuram Finance Ltd.	CRISIL AA	2.54
Union Bank Of India (At1 Bond Under Basel III)	IND AA	2.49
AU Small Finance Bank Ltd. (Tier II Bond Under Basel III)	IND AA-	2.49
Pune Solapur Expressways Pvt. Ltd. (A Tata Realty And Infrastructure Limited JV)	[ICRA]AA-	2.19
Tata Motors Ltd.	[ICRA]AA-	1.75
Mahindra Rural Housing Finance Ltd.	IND AA+	1.67
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.65
NABARD	[ICRA]AAA	1.63
Small Industries Development Bank Of India	CARE AAA	1.61
Punjab National Bank (At1 Bond Under Basel III)	CRISIL AA	1.33
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.97
Indian Bank (At1 Bond Under Basel III)	CRISIL AA+	0.83
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.32
Total		**61.11**
Government Securities		
Government Of India	SOVEREIGN	8.71
Total		**8.71**
State Development Loans		
State Government Of Kerala	SOVEREIGN	0.81
Total		**0.81**
Treasury Bills		
182 Day T-Bill 22.12.22	SOVEREIGN	4.07
182 Day T-Bill 29.09.22	SOVEREIGN	3.31
182 Day T-Bill 22.09.22	SOVEREIGN	1.99
Total		**9.37**
Cash, Cash Equivalents And Others		**4.62**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	61.11
Commercial Papers	15.38
Treasury Bills	9.37
Government Securities	8.71
State Development Loans	0.81
Cash, Cash Equivalents And Others	4.62

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM MEDIUM DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.8382
Reg-Plan-Growth	40.8603
Dir-Plan-IDCW	16.8979
Dir-Plan-Growth	43.4711

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 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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 9,445.91 Crores
- **AUM as on June 30, 2022**
  ₹ 9,379.45 Crores
- **Fund Managers: Mr. Dinesh Ahuja & *Mr. Mohit Jain**
  Managing Since:
  Mr. Dinesh Ahuja July-2011
  Mr. Mohit Jain Nov-2017
  Total Experience:
  Mr. Dinesh Ahuja Over 24 years
  Mr. Mohit Jain Over 10 years
- **First Tier Benchmark:**
  NIFTY Medium Duration Debt Index C-III
- **Exit Load:**
  For exit within 12 months from the date of allotment: - For 8% of investment - Nil For remaining investments - 1.50%;
  For exit after 12 months from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.90 years
Average Maturity	: 4.16 years
Macaulay Duration	: 3.10 years
Yield to Maturity	: 7.58%

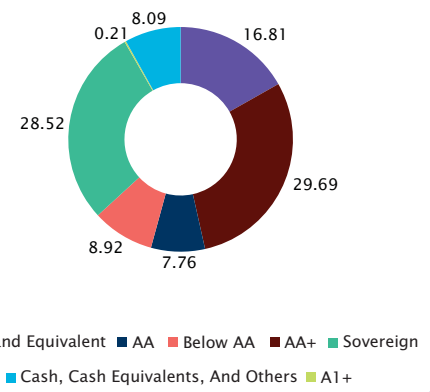
PORTFOLIO

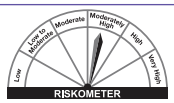
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Indostar Capital Finance Ltd.	CRISIL A1+	0.21
Total		**0.21**
Non Convertible Debentures		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.81
Mahindra Rural Housing Finance Ltd.	IND AA+	4.63
Indinfravit Trust	CRISIL AAA	4.59
Flometallic India Pvt. Ltd.	CRISIL AA+	3.99
Torrent Power Ltd.	CRISIL AA+	3.43
Muthoot Finance Ltd.	CRISIL AA+	3.38
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	3.38
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	3.33
Avanse Financial Services Ltd.	CARE A+	2.64
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	2.56
Jindal Stainless Ltd.	CRISIL AA-	2.47
Da Toll Road Pvt. Ltd.	IND AA+	2.17
Sundaram Home Finance Ltd.	CARE AA+	2.00
Coastal Gujarat Power Ltd. (Guaranteed By Tata Power Limited)	IND AA	2.00
India Grid Trust	CRISIL AAA	1.89
Aadhar Housing Finance Ltd.	CARE AA	1.87
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	1.84
Tata Realty And Infrastructure Ltd.	[ICRA]AA	1.68
Tata Motors Finance Solutions Ltd.	CARE AA-	1.59
Bharti Hexacom Ltd.	CRISIL AA+	1.57
Tata Power Company Ltd.	IND AA	1.30
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.23
Pune Solapur Expressways Pvt. Ltd. (A Tata Realty And Infrastructure Limited JV)	[ICRA]AA-	0.99
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.91
Manappuram Finance Ltd.	CRISIL AA	0.91
Tata International Ltd. (Perpetual Bond)	CARE A+	0.53
Indostar Capital Finance Ltd.	CRISIL AA-	0.53
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.42
Canara Bank (At1 Bond Under Basel III)	CRISIL AA+	0.37
Total		**63.01**
Zero Coupon Bonds		
Tata Motor Finance Holdings Ltd.	[ICRA]AA-	0.17
Total		**0.17**
Government Securities		
Government Of India	SOVEREIGN	27.73
Total		**27.73**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	0.79
Total		**0.79**
Cash, Cash Equivalents And Others		**8.09**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	63.01
Government Securities	27.73
State Development Loans	0.79
Commercial Papers	0.21
Zero Coupon Bonds	0.17
Cash, Cash Equivalents And Others	8.09

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderately High risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SHORT TERM DEBT FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 26 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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 11,263.72 Crores
- **AUM as on June 30, 2022**
  ₹ 11,155.99 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 AII 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	: 1.10 years
Average Maturity	: 1.28 years
Macaulay Duration	: 1.15 years
Yield to Maturity	: 6.67%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	12.2142	Reg-Plan-Monthly IDCW	14.3664
Retail-Plan-Growth	29.4003	Reg-Plan-Weekly IDCW	11.7819
Retail-Plan-Monthly IDCW	13.4660	Dir-Plan-Fortnightly IDCW	18.3206
Retail-Plan-Weekly IDCW	12.1957	Dir-Plan-Growth	27.1999
Reg-Plan-Fortnightly IDCW	11.7703	Dir-Plan-Monthly IDCW	15.2007
Reg-Plan-Growth	25.9853	Dir-Plan-Weekly IDCW	11.9143

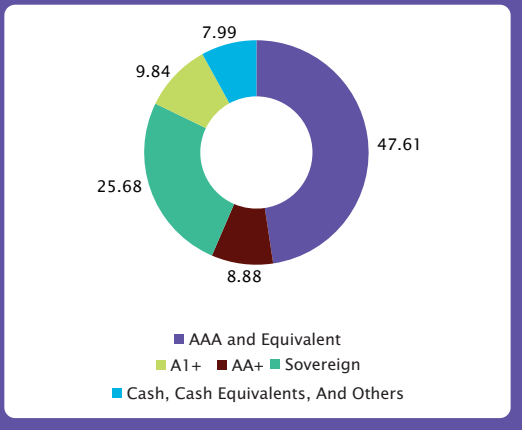
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Tata Capital Financial Services Ltd.	CRISIL A1+	1.77
Small Industries Development Bank Of India	CRISIL A1+	1.72
JSW Steel Ltd.	[ICRA]A1+	1.33
Axis Finance Ltd.	CRISIL A1+	1.09
Total		**5.91**
Certificate Of Deposits		
HDFC Bank Ltd.	IND A1+	2.16
Axis Bank Ltd.	CRISIL A1+	1.77
Total		**3.93**
Non Convertible Debentures		
Reliance Industries Ltd.	CRISIL AAA	6.08
HDFC Ltd.	CRISIL AAA	4.11
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Limited]	CRISIL AAA(CE)	3.86
Mahindra Rural Housing Finance Ltd.	IND AA+	3.71
NABARD	[ICRA]AAA	3.35
Air India Assets Holding Ltd.	[ICRA]AAA	3.07
Muthoot Finance Ltd.	CRISIL AA+	2.97
India Grid Trust	CRISIL AAA	2.30
L&T Finance Ltd.	CRISIL AAA	2.23
Bajaj Finance Ltd.	CRISIL AAA	2.22
Mahindra & Mahindra Financial Services Ltd.	IND AAA	2.04
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.93
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	1.86
Nabha Power Ltd.	[ICRA]AAA(CE)	1.80
LIC Housing Finance Ltd.	CARE AAA	1.78
Tata Cleantech Capital Ltd.	CRISIL AAA	1.76
NABARD	CRISIL AAA	1.42
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.23
Small Industries Development Bank Of India	[ICRA]AAA	1.09
REC Ltd.	CRISIL AAA	1.05
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.03
Can Fin Homes Ltd.	[ICRA]AA+	0.90
Tata Capital Ltd.	CRISIL AAA	0.88
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.58
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.51
LIC Housing Finance Ltd.	CRISIL AAA	0.45
National Housing Bank	CRISIL AAA	0.44
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.36
NTPC Ltd.	CRISIL AAA	0.36
Bharti Hexacom Ltd.	CRISIL AA+	0.35
Power Finance Corporation Ltd.	CRISIL AAA	0.34
Indian Oil Corporation Ltd.	CRISIL AAA	0.22
Small Industries Development Bank Of India	CARE AAA	0.15
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.01
Total		**56.44**
Zero Coupon Bonds		
Axis Finance Ltd.	CRISIL AAA	0.05
Total		**0.05**
Government Securities		
Government Of India	SOVEREIGN	18.14
Total		**18.14**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	3.59
State Government Of Haryana	SOVEREIGN	0.95
State Government Of Rajasthan	SOVEREIGN	0.90
State Government Of Madhya Pradesh	SOVEREIGN	0.89
State Government Of Karnataka	SOVEREIGN	0.46
State Government Of Uttar Pradesh	SOVEREIGN	0.22
State Government Of Maharashtra	SOVEREIGN	0.22
State Government Of Tamil Nadu	SOVEREIGN	0.06
Total		**7.29**
Strips		
Government Of India	SOVEREIGN	0.25
Total		**0.25**
Cash, Cash Equivalents And Others		**7.99**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	56.44
Government Securities	18.14
State Development Loans	7.29
Commercial Papers	5.91
Certificate Of Deposits	3.93
Strips	0.25
Zero Coupon Bonds	0.05
Cash, Cash Equivalents And Others	7.99

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM CONSTANT MATURITY FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.1747
Reg-Plan-Growth	49.7326
Dir-Plan-IDCW	16.6589
Dir-Plan-Growth	51.2140

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 1,009.01 Crores
- **AUM as on June 30, 2022**
  ₹ 1,141.77 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 6.55 years
Average Maturity	: 9.72 years
Macaulay Duration	: 7.14 years
Yield to Maturity	: 7.42%

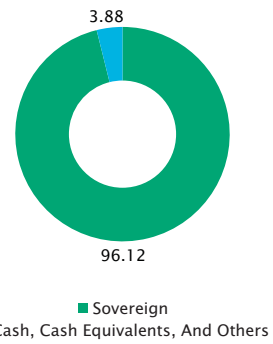
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	93.50
Total		**93.50**
Strips		
Government Of India	SOVEREIGN	2.62
Total		**2.62**
Cash, Cash Equivalents And Others		**3.88**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	93.50
Strips	2.62
Cash, Cash Equivalents And Others	3.88

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM LOW DURATION FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 24 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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 10,409.98 Crores
- **AUM as on June 30, 2022**
  ₹ 9,995.06 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 21years
  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 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	: 0.48 years
Average Maturity	: 0.51 years
Macaulay Duration	: 0.50 years
Yield to Maturity	: 6.27%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,112.6329	Reg-Plan-Weekly IDCW	1,112.9961
Institutional-Growth	2,907.8132	Dir-Plan-Daily IDCW	1,127.2238
Institutional-Weekly IDCW	1,110.5044	Dir-Plan-Fortnightly IDCW	1,146.8431
Reg-Plan-Daily IDCW	1,113.0120	Dir-Plan-Growth	2,923.9583
Reg-Plan-Fortnightly IDCW	1,132.4856	Dir-Plan-Monthly IDCW	1,299.2720
Reg-Plan-Growth	2,857.4722	Dir-Plan-Weekly IDCW	1,128.8038
Reg-Plan-Monthly IDCW	1,253.3108		

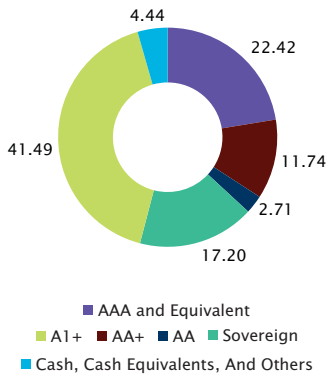
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Vedanta Ltd.	CRISIL A1+	4.81
Nabha Power Ltd.	CRISIL A1+	2.97
Tata Projects Ltd.	CRISIL A1+	2.48
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.46
Tata Teleservices Ltd.	CRISIL A1+	2.43
Tata Steel Ltd.	IND A1+	2.43
Tata Teleservices (Maharastra) Ltd.	CRISIL A1+	2.42
JM Financial Products Ltd.	CRISIL A1+	1.98
Crompton Greaves Consumer Electricals Ltd.	CRISIL A1+	1.90
Tata Motors Finance Ltd.	CRISIL A1+	1.44
Can Fin Homes Ltd.	[ICRA]A1+	1.43
Sundaram Finance Ltd.	CRISIL A1+	1.19
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.97
Total		**28.91**
Certificate Of Deposits		
HDFC Bank Ltd.	IND A1+	6.60
Canara Bank	CRISIL A1+	3.43
Axis Bank Ltd.	CRISIL A1+	1.43
NABARD	CRISIL A1+	0.96
Indusind Bank Ltd.	CRISIL A1+	0.16
Total		**12.58**
Non Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	4.20
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.91
Air India Assets Holding Ltd.	[ICRA]AAA	3.39
NABARD	CRISIL AAA	2.95
Bajaj Finance Ltd.	CRISIL AAA	2.73
DBL Mangloor Highways Pvt. Ltd.	IND AA+	2.53
LIC Housing Finance Ltd.	CRISIL AAA	1.95
LIC Housing Finance Ltd.	CARE AAA	1.73
Flometallic India Pvt. Ltd.	CRISIL AA+	1.54
Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	1.25
Muthoot Finance Ltd.	CRISIL AA+	1.15
NABARD	[ICRA]AAA	1.04
Vardhman Textiles Ltd.	CRISIL AA+	1.00
ICICI Home Finance Company Ltd.	CRISIL AAA	1.00
Tata Realty And Infrastructure Ltd.	[ICRA]AA	0.99
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.75
Nuvoco Vistas Corporation Ltd.	CRISIL AA	0.51
Power Finance Corporation Ltd.	CRISIL AAA	0.50
HDB Financial Services Ltd.	CRISIL AAA	0.50
Reliance Industries Ltd.	CRISIL AAA	0.25
National Housing Bank	CRISIL AAA	0.25
REC Ltd.	CRISIL AAA	0.18
HDFC Ltd.	CRISIL AAA	0.04
Total		**34.34**
Zero Coupon Bonds		
Muthoot Finance Ltd.	CRISIL AA+	1.32
Tata Realty And Infrastructure Ltd.	CRISIL AA	1.21
Total		**2.53**
Government Securities		
Government Of India	SOVEREIGN	6.94
Total		**6.94**
State Development Loans		
State Government Of Tamil Nadu	SOVEREIGN	1.27
State Government Of Kerala	SOVEREIGN	0.92
State Government Of Himachal Pradesh	SOVEREIGN	0.50
State Government Of Andhra Pradesh	SOVEREIGN	0.50
State Government Of West Bengal	SOVEREIGN	0.15
State Government Of Chhattisgarh	SOVEREIGN	0.10
State Government Of Bihar	SOVEREIGN	0.10
Total		**3.54**
Treasury Bills		
182 Day T-Bill 28.07.22	SOVEREIGN	1.95
182 Day T-Bill 15.12.22	SOVEREIGN	1.94
182 Day T-Bill 22.12.22	SOVEREIGN	1.45
91 Day T-Bill 08.09.22	SOVEREIGN	0.68
182 Day T-Bill 15.09.22	SOVEREIGN	0.65
Total		**6.67**
Strips		
Government Of India	SOVEREIGN	0.05
Total		**0.05**
Cash, Cash Equivalents And Others		**4.44**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	34.34
Commercial Papers	28.91
Certificate Of Deposits	12.58
Government Securities	6.94
Treasury Bills	6.67
State Development Loans	3.54
Zero Coupon Bonds	2.53
Strips	0.05
Cash, Cash Equivalents And Others	4.44

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SAVINGS FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	11.0495	Dir-Plan-Daily IDCW	11.1864
Reg-Plan-Growth	33.8981	Dir-Plan-Growth	35.8247
Reg-Plan-Monthly IDCW	13.3665	Dir-Plan-Monthly IDCW	14.1997
Reg-Plan-Weekly IDCW	12.6141	Dir-Plan-Weekly IDCW	12.8667

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 20,895.54 Crores
- **AUM as on June 30, 2022**
  ₹ 19,866.20 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.36 years
Average Maturity	: 0.38 years
Macaulay Duration	: 0.38 years
Yield to Maturity	: 5.89%

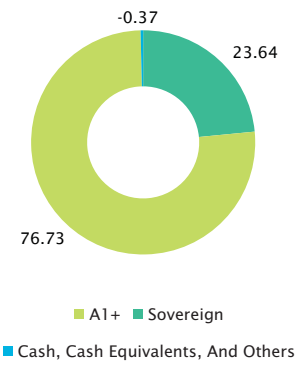
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
HDFC Ltd.	CRISIL A1+	8.32
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	4.97
Small Industries Development Bank Of India	CRISIL A1+	4.83
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.22
Tata Motors Finance Ltd.	CRISIL A1+	3.15
JSW Steel Ltd.	[ICRA]A1+	2.99
Motilal Oswal Finvest Ltd.	CRISIL A1+	2.97
Vedanta Ltd.	CRISIL A1+	2.49
Reliance Retail Ventures Ltd.	CRISIL A1+	2.12
LIC Housing Finance Ltd.	CRISIL A1+	1.94
Torrent Power Ltd.	CRISIL A1+	1.75
Can Fin Homes Ltd.	[ICRA]A1+	1.56
Larsen & Toubro Ltd.	CRISIL A1+	1.24
NABARD	CRISIL A1+	1.12
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.10
JM Financial Asset Reconstruction Company Ltd.	CRISIL A1+	1.04
Crompton Greaves Consumer Electricals Ltd.	CRISIL A1+	0.99
Network18 Media & Investments Ltd.	[ICRA]A1+	0.86
Tata Steel Ltd.	IND A1+	0.74
JM Financial Products Ltd.	CRISIL A1+	0.72
Sundaram Finance Ltd.	CRISIL A1+	0.60
Kotak Mahindra Prime Ltd.	CRISIL A1+	0.60
Tv18 Broadcast Ltd.	[ICRA]A1+	0.25
Total		**49.57**
Certificate Of Deposits		
Axis Bank Ltd.	CRISIL A1+	7.54
HDFC Bank Ltd.	IND A1+	7.15
Small Industries Development Bank Of India	CRISIL A1+	4.85
Canara Bank	CRISIL A1+	4.32
Indusind Bank Ltd.	CRISIL A1+	2.33
NABARD	CRISIL A1+	0.97
Total		**27.16**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	1.70
State Government Of Karnataka	SOVEREIGN	0.91
State Government Of Tamil Nadu	SOVEREIGN	0.54
Total		**3.15**
Treasury Bills		
182 Day T-Bill 11.08.22	SOVEREIGN	8.88
182 Day T-Bill 29.09.22	SOVEREIGN	6.20
91 Day T-Bill 01.09.22	SOVEREIGN	1.25
182 Day T-Bill 17.11.22	SOVEREIGN	1.23
182 Day T-Bill 22.12.22	SOVEREIGN	1.22
364 Day T-Bill 19.01.23	SOVEREIGN	0.97
182 Day T-Bill 24.11.22	SOVEREIGN	0.74
Total		**20.49**
Cash, Cash Equivalents And Others		**-0.37**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	49.57
Certificate Of Deposits	27.16
Treasury Bills	20.49
State Development Loans	3.15
Cash, Cash Equivalents And Others#	-0.37

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

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

DEBT- BANKING AND PSU FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & PSU FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,154.7096	Dir-Plan-Daily IDCW	1,168.5776
Reg-Plan-Growth	2,531.0506	Dir-Plan-Growth	2,653.0094
Reg-Plan-Monthly IDCW	1,083.4036	Dir-Plan-Monthly IDCW	1,133.8148
Reg-Plan-Weekly IDCW	1,154.4938	Dir-Plan-Weekly IDCW	1,165.9815

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 5,846.70 Crores
- **AUM as on June 30, 2022**
  ₹ 5,761.91 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	: 1.08 years
Average Maturity	: 1.36 years
Macaulay Duration	: 1.15 years
Yield to Maturity	: 6.51%

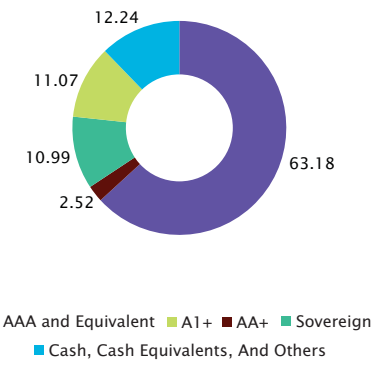
PORTFOLIO

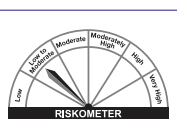
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Small Industries Development Bank Of India	CRISIL A1+	2.50
Total		**2.50**
Certificate Of Deposits		
IDFC First Bank Ltd.	CRISIL A1+	3.45
Canara Bank	CRISIL A1+	2.57
Axis Bank Ltd.	CRISIL A1+	2.55
Total		**8.57**
Non Convertible Debentures		
REC Ltd.	CRISIL AAA	6.20
Air India Assets Holding Ltd.	[ICRA]AAA	6.09
Power Finance Corporation Ltd.	CRISIL AAA	5.98
National Housing Bank	CRISIL AAA	5.83
NABARD	[ICRA]AAA	5.63
Indian Railway Finance Corporation Ltd.	CRISIL AAA	4.49
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	4.27
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	4.16
NTPC Ltd.	CRISIL AAA	2.95
Power Grid Corporation Of India Ltd.	CRISIL AAA	2.71
Axis Bank Ltd.	CRISIL AAA	2.67
Indian Oil Corporation Ltd.	CRISIL AAA	2.60
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	2.13
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.75
Small Industries Development Bank Of India	CARE AAA	1.59
Export-Import Bank Of India	CRISIL AAA	1.55
NABARD	CRISIL AAA	1.23
Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	1.12
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AA+	0.87
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	0.84
Punjab National Bank	CRISIL AA+	0.53
Small Industries Development Bank Of India	[ICRA]AAA	0.48
NHPC Ltd.	[ICRA]AAA	0.03
Total		**65.70**
Government Securities		
Government Of India	SOVEREIGN	6.63
Total		**6.63**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	0.86
State Government Of Maharashtra	SOVEREIGN	0.09
Total		**0.95**
Treasury Bills		
182 Day T-Bill 03.11.22	SOVEREIGN	3.41
Total		**3.41**
Cash, Cash Equivalents And Others		**12.24**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	65.70
Certificate Of Deposits	8.57
Government Securities	6.63
Treasury Bills	3.41
Commercial Papers	2.50
State Development Loans	0.95
Cash, Cash Equivalents And Others	12.24

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LIQUID FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,084.0517	Reg-Plan-Weekly IDCW	1,147.3649
Institutional-Fortnightly IDCW	1,109.2600	Dir-Plan-Daily IDCW	1,086.2262
Institutional-Growth	3,374.3590	Dir-Plan-Fortnightly IDCW	1,099.2213
Reg-Plan-Daily IDCW	1,084.0471	Dir-Plan-Growth	3,366.1615
Reg-Plan-Fortnightly IDCW	1,097.0309	Dir-Plan-Weekly IDCW	1,149.6753
Reg-Plan-Growth	3,342.7703		

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 59,186.92 Crores
- **AUM as on June 30, 2022**
  ₹ 57,564.17 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	: 0.11 years
Average Maturity	: 0.11 years
Macaulay Duration	: 0.11 years
Yield to Maturity	: 5.04%

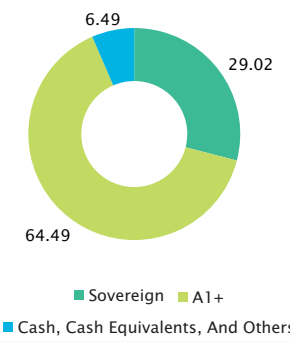
PORTFOLIO

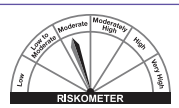
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
HDFC Ltd.	CRISIL A1+	6.64
Reliance Jio Infocomm Ltd.	CRISIL A1+	4.11
Reliance Retail Ventures Ltd.	CRISIL A1+	3.78
Adani Ports And Special Economic Zone Ltd.	[ICRA]A1+	3.30
Indian Oil Corporation Ltd.	[ICRA]A1+	3.06
Export-Import Bank Of India	CRISIL A1+	2.22
Sikka Ports & Terminals Ltd.	CRISIL A1+	1.97
Aditya Birla Finance Ltd.	[ICRA]A1+	1.82
NABARD	CRISIL A1+	1.65
Jamnagar Utilities & Power Private Ltd.	CRISIL A1+	1.64
Bharat Petroleum Corporation Ltd.	CRISIL A1+	1.49
Tata Power Renewable Energy Ltd.	CRISIL A1+	1.16
Godrej & Boyce Manufacturing Company Ltd.	CRISIL A1+	1.08
Tata Motors Finance Ltd.	CRISIL A1+	1.00
Tata Power Company Ltd.	CRISIL A1+	0.83
Kotak Securities Ltd.	CRISIL A1+	0.83
Tata Steel Ltd.	IND A1+	0.82
Dalmia Cement (Bharat) Ltd.	CRISIL A1+	0.82
ICICI Securities Ltd.	CRISIL A1+	0.66
Sharekhan Ltd.	[ICRA]A1+	0.58
Hindustan Petroleum Corporation Ltd.	CRISIL A1+	0.58
L&T Finance Ltd.	CRISIL A1+	0.54
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.42
Tata Capital Financial Services Ltd.	CRISIL A1+	0.33
Axis Finance Ltd.	CRISIL A1+	0.29
Poonawalla Fincorp Ltd.	CARE A1+	0.16
Total		**41.78**
Certificate Of Deposits		
Canara Bank	CRISIL A1+	5.78
Indian Bank	CRISIL A1+	5.14
Punjab & Sind Bank	[ICRA]A1+	3.31
Punjab National Bank	CRISIL A1+	3.30
HDFC Bank Ltd.	IND A1+	3.28
IDFC First Bank Ltd.	CRISIL A1+	1.90
Total		**22.71**
Government Securities		
Government Of India	SOVEREIGN	0.17
Total		**0.17**
State Development Loans		
State Government Of Tamil Nadu	SOVEREIGN	0.08
State Government Of Kerala	SOVEREIGN	0.08
State Government Of Haryana	SOVEREIGN	0.03
State Government Of Uttar Pradesh	SOVEREIGN	0.02
Total		**0.21**
Treasury Bills		
91 Day T-Bill 25.08.22	SOVEREIGN	6.19
91 Day T-Bill 21.07.22	SOVEREIGN	5.22
91 Day T-Bill 13.07.22	SOVEREIGN	5.02
91 Day T-Bill 15.09.22	SOVEREIGN	2.88
182 Day T-Bill 01.09.22	SOVEREIGN	2.61
91 Day T-Bill 08.09.22	SOVEREIGN	2.51
91 Day T-Bill 01.09.22	SOVEREIGN	2.30
91 Day T-Bill 07.07.22	SOVEREIGN	0.83
182 Day T-Bill 21.07.22	SOVEREIGN	0.71
91 Day T-Bill 28.07.22	SOVEREIGN	0.37
Total		**28.64**
Cash, Cash Equivalents And Others		**6.49**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	41.78
Treasury Bills	28.64
Certificate Of Deposits	22.71
State Development Loans	0.21
Government Securities	0.17
Cash, Cash Equivalents And Others	6.49

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM ULTRA SHORT DURATION FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 22 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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 12,390.13 Crores
- **AUM as on June 30, 2022**
  ₹ 12,276.17 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' 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	: 0.38 years
Average Maturity	: 0.40 years
Macaulay Duration	: 0.38 years
Yield to Maturity	: 5.70%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	4,875.0755	Dir-Plan-Cash	4,929.0312
Reg-Plan-Daily IDCW	1,835.8012	Dir-Plan-Daily IDCW	1,843.0857
Reg-Plan-Weekly IDCW	1,181.5514	Dir-Plan-Weekly IDCW	1,186.3695

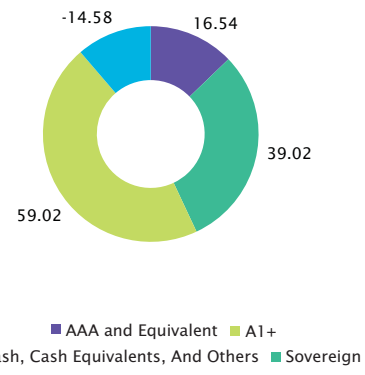
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Small Industries Development Bank Of India	CRISIL A1+	9.35
HDFC Ltd.	CRISIL A1+	8.58
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	6.65
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	2.61
Larsen & Toubro Ltd.	CRISIL A1+	2.40
Reliance Retail Ventures Ltd.	CRISIL A1+	1.93
Tata Motors Finance Ltd.	CRISIL A1+	1.87
HDB Financial Services Ltd.	CRISIL A1+	1.86
Tata Steel Ltd.	IND A1+	1.43
Can Fin Homes Ltd.	[ICRA]A1+	1.18
LIC Housing Finance Ltd.	CRISIL A1+	0.95
Fullerton India Credit Company Ltd.	CRISIL A1+	0.93
Total		**39.74**
Certificate Of Deposits		
Canara Bank	CRISIL A1+	9.34
HDFC Bank Ltd.	IND A1+	3.94
Axis Bank Ltd.	CRISIL A1+	3.65
Indusind Bank Ltd.	CRISIL A1+	2.35
Total		**19.28**
Non Convertible Debentures		
NABARD	CRISIL AAA	3.94
Power Finance Corporation Ltd.	CRISIL AAA	3.47
Sundaram Finance Ltd.	[ICRA]AAA	1.95
LIC Housing Finance Ltd.	CARE AAA	1.93
Rec Ltd.	CRISIL AAA	1.32
Indian Oil Corporation Ltd.	CRISIL AAA	0.97
Larsen & Toubro Ltd.	CRISIL AAA	0.93
LIC Housing Finance Ltd.	CRISIL AAA	0.49
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.49
Bajaj Finance Ltd.	CRISIL AAA	0.48
NABARD	[ICRA]AAA	0.33
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.24
Total		**16.54**
Government Securities		
Government Of India	SOVEREIGN	6.32
Total		**6.32**
State Development Loans		
State Government Of Tamil Nadu	SOVEREIGN	1.70
State Government Of Haryana	SOVEREIGN	0.98
State Government Of Maharashtra	SOVEREIGN	0.74
State Government Of Andhra Pradesh	SOVEREIGN	0.49
State Government Of Gujarat	SOVEREIGN	0.46
State Government Of Rajasthan	SOVEREIGN	0.20
Total		**4.57**
Treasury Bills		
182 Day T-Bill 11.08.22	SOVEREIGN	7.02
182 Day T-Bill 29.09.22	SOVEREIGN	6.73
91 Day T-Bill 28.07.22	SOVEREIGN	5.82
182 Day T-Bill 22.12.22	SOVEREIGN	2.84
182 Day T-Bill 03.11.22	SOVEREIGN	2.39
182 Day T-Bill 15.12.22	SOVEREIGN	1.90
182 Day T-Bill 24.11.22	SOVEREIGN	1.43
Total		**28.13**
Cash, Cash Equivalents And Others		**-14.58**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	39.74
Treasury Bills	28.13
Certificate Of Deposits	19.28
Non Convertible Debentures	16.54
Government Securities	6.32
State Development Loans	4.57
Cash, Cash Equivalents And Others	-14.58

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 2,293.59 Crores
- **AUM as on June 30, 2022**
  ₹ 2,262.61 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' 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	: 1.11 years
Average Maturity	: 1.55 years
Macaulay Duration	: 1.46 years
Yield to Maturity	: 6.81%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	10.6607	Dir-Plan-Monthly IDCW	10.6958
Reg-Plan-Growth	10.6600	Dir-Plan-Growth	10.6964
Reg-Plan-Quarterly IDCW	10.6607	Dir-Plan-Quarterly IDCW	10.6965

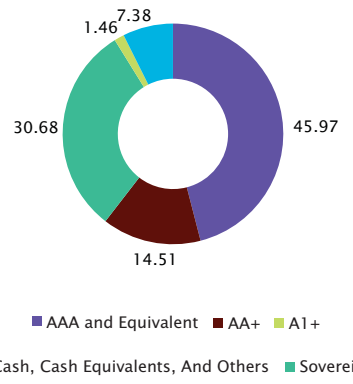
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
HDFC Bank Ltd.	IND A1+	1.46
Total		**1.46**
Non Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	8.91
Export-Import Bank Of India	CRISIL AAA	8.58
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	7.40
LIC Housing Finance Ltd.	CARE AAA	6.49
Tata Capital Housing Finance Ltd.	CRISIL AAA	4.97
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	3.86
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	3.30
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.23
Torrent Power Ltd.	CRISIL AA+	3.17
Air India Assets Holding Ltd.	[ICRA]AAA	2.44
Housing Development Finance Corporation Ltd.	CRISIL AAA	2.21
Embassy Office Parks Reit	CRISIL AAA	2.14
Muthoot Finance Ltd.	CRISIL AA+	1.32
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.13
Sundaram Home Finance Ltd.	CARE AA+	0.45
Flometallic India Pvt. Ltd.	CRISIL AA+	0.44
Tata Cleantech Capital Ltd.	CRISIL AAA	0.22
Mahindra Rural Housing Finance Ltd.	IND AA+	0.22
Total		**60.48**
Government Securities		
Government Of India	SOVEREIGN	20.04
Total		**20.04**
State Development Loans		
State Government Of Rajasthan	SOVEREIGN	5.37
State Government Of Andhra Pradesh	SOVEREIGN	1.20
State Government Of Haryana	SOVEREIGN	1.12
State Government Of Bihar	SOVEREIGN	0.87
State Government Of Jharkhand	SOVEREIGN	0.46
State Government Of West Bengal	SOVEREIGN	0.23
State Government Of Punjab	SOVEREIGN	0.23
State Government Of Gujarat	SOVEREIGN	0.15
Total		**9.63**
Strips		
Government Of India	SOVEREIGN	1.01
Total		**1.01**
Cash, Cash Equivalents And Others		**7.38**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	60.48
Government Securities	20.04
State Development Loans	9.63
Certificate Of Deposits	1.46
Strips	1.01
Cash, Cash Equivalents And Others	7.38

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI OVERNIGHT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,083.2412	Dir-Plan-Daily IDCW	1,085.0389
Reg-Plan-Growth	3,458.6452	Dir-Plan-Growth	3,495.7646
Reg-Plan-Weekly IDCW	1,106.1418	Dir-Plan-Weekly IDCW	1,107.9831

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:** 30/06/2022
- **AAUM for the Month of June 2022**
  ₹ 31,239.07 Crores
- **AUM as on June 30, 2022**
  ₹ 15,975.43 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

Modified Duration	: 1 day
Average Maturity	: 1 day
Macaulay Duration	: 1 day
Yield to Maturity	: 4.67%

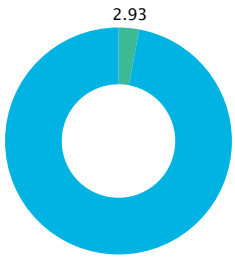
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Treasury Bills		
91 Day T-Bill 07.07.22	SOVEREIGN	1.50
91 Day T-Bill 13.07.22	SOVEREIGN	1.10
182 Day T-Bill 07.07.22	SOVEREIGN	0.33
Total		**2.93**
Cash, Cash Equivalents And Others		**97.07**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	2.93
Cash, Cash Equivalents And Others	97.07

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Sovereign
Cash, Cash Equivalents, And Others

Investors understand that their principal will be at Low risk

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

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

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

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Ahuja & *Mr. Mohit Jain is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	2.02	10,202	6.02	11,924	5.94	13,345	5.84	28,419	Inception Date 09-02-2004
First Tier Scheme Benchmark: - CRISIL Dynamic Bond Fund AIII Index	0.65	10,065	6.42	12,053	6.31	13,579	7.32	36,705	Managing Since Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.36	26,156	
SBI Magnum Income Fund	1.39	10,139	6.94	12,236	6.34	13,601	7.57	56,033	Inception Date 25-11-1998
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Fund BIII Index	2.95	10,295	8.27	12,696	7.14	14,122	10.06	96,102	Managing Since Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	N.A.	N.A.	
SBI Magnum Medium Duration Fund	2.36	10,236	7.24	12,341	7.03	14,049	7.83	40,773	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	4.45	10,445	7.73	12,505	7.10	14,095	7.84	40,842	Managing Since Jul-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.31	26,255	
Funds Managed by Dinesh Ahuja									
SBI Magnum Gilt Fund	2.46	10,246	6.63	12,132	6.35	13,606	7.98	52,190	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	0.18	10,018	5.39	11,707	5.97	13,368	N.A.	N.A.	Managing Since Jan-11
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	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	1.45	10,145	10.81	13,616	10.54	16,511	15.10	4,30,196	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	1.30	10,130	11.30	13,791	10.42	16,417	N.A.	N.A.	Managing Since Jan-12
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.30	2,22,583	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & *Mohit Jain (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	5.34	10,534	9.60	13,174	6.96	14,003	8.11	52,408	Inception Date 09-04-2001
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.50	10,150	7.73	12,506	7.58	14,415	N.A.	N.A.	Managing Since Mansi - Jul-11 Saurabh - Jan-22 Mohit - Jan-20
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	N.A.	N.A.	
Fund Managed by Rohit Shimpi & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Equity ESG Fund	-0.69	9,931	10.56	13,524	10.54	16,508	14.05	6,30,890	Inception Date 01-01-1991
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	-1.77	9,823	13.49	14,631	13.64	18,958	N.A.	N.A.	Managing Since Jan-22
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	14.91	7,98,081	
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	23.79	12,379	N.A.	N.A.	N.A.	N.A.	54.28	21,363	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	1.30	10,130	N.A.	N.A.	N.A.	N.A.	16.53	13,070	Managing Since Sep-20
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	22.40	14,245	
Funds Managed by Lokesh Mallya & *Mr. Mohit Jain is the dedicated fund manager for overseas securities									
SBI Credit Risk Fund	3.74	10,374	6.59	12,116	6.20	13,514	7.64	17,964	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	5.55	10,555	8.08	12,627	7.99	14,686	8.79	19,552	Managing Since Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	6.69	16,744	

	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 Balanced Advantage Fund	-5.95	9,405	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-0.83	9,917	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	-9.58	9,042	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-3.39	9,661	Managing Since August - 2021
Additional Benchmark: - Crisil 10 Yr Gilt Index	-6.99	9,301	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-3.21	9,679	

Notes:

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

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

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

d. Load is not considered for computation of returns.

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

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

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

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

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

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

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

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

m. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Dinesh Ahuja and Mr. Mohit (w.e.f. 31st August 2021).

n. *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

SBI MUTUAL FUND
A PARTNER FOR LIFE

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Focused Equity Fund	-1.58	9,842	12.50	14,253	12.81	18,280	18.56	2,06,924	Inception Date 17-09-2004
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.66	10,066	13.14	14,496	11.48	17,226	14.84	1,17,277	Managing Since May-09
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	15.07	1,21,560	
SBI Small Cap Fund	5.23	10,523	23.34	18,797	16.95	21,888	19.37	96,633	Inception Date 09-09-2009
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	-3.88	9,612	16.45	15,811	7.50	14,361	8.98	30,108	Managing Since Nov-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	11.21	39,027	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Flexicap Fund	-0.45	9,955	10.91	13,655	10.15	16,222	12.16	68,477	Inception Date 29-09-2005
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.66	10,066	13.14	14,496	11.48	17,226	12.74	74,675	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.93	76,766	
SBI Magnum Global Fund	-1.48	9,852	15.14	15,283	10.69	16,621	14.18	3,97,046	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	2.10	10,210	12.24	14,151	9.45	15,713	N.A.	N.A.	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	11.11	1,86,286	

	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	4.07	10,407	4.11	11,288	4.93	12,721	6.69	27,594	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage	3.62	10,362	3.81	11,191	4.38	12,394	N.A.	N.A.	Managing Since Oct-12
Additional Benchmark: - Crisil 1 Yr T-Bill Index	2.97	10,297	4.73	11,490	5.58	13,122	6.11	25,333	
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	1.07	10,107	8.22	12,683	6.94	13,990	7.43	16,636	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	2.99	10,299	8.15	12,651	8.32	14,912	8.13	17,419	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.87	14,990	

Notes:

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

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

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

d. Load is not considered for computation of returns.

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

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

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

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

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

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

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

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

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

n. SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & *Mr. Mohit Jain (w.e.f. 8th March 2022). *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme.

o. *Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 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	7.44	10,744	13.36	14,583	10.38	16,389	5.86	23,499	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	8.07	10,807	12.97	14,433	9.51	15,757	2.46	14,403	Managing Since Jan - 2022
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	10.28	43,365	

Notes:

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

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

c. Load is not considered for computation of returns.

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

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

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

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

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

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

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum MidCap Fund	7.87	10,787	21.15	17,808	11.00	16,853	15.98	1,29,316	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	-0.38	9,962	17.64	16,300	11.99	17,622	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	14.64	1,05,800	Managing Since July-10
SBI Blue Chip Fund	0.89	10,089	11.04	13,702	9.70	15,893	11.03	55,514	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	1.40	10,140	11.81	13,990	11.64	17,347	12.03	64,263	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.18	65,734	Managing Since Sep-10
Fund Managed by Milind Agrawal & *Mohit Jain (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	-7.50	9,250	5.18	11,642	9.73	15,909	11.31	21,968	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	-5.12	9,488	5.12	11,620	10.93	16,802	10.80	21,238	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	10.11	20,283	Managing Since Aug-19

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Consumption Opportunities Fund	14.73	11,473	17.11	16,083	12.08	17,695	14.87	2,42,402	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	7.20	10,720	13.52	14,642	10.37	16,384	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	13.27	1,75,708	Managing Since Jun-11
SBI Large & Midcap Fund	1.05	10,105	14.32	14,958	11.57	17,292	14.25	4,99,535	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	0.41	10,041	14.67	15,094	11.84	17,502	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.29	3,00,668	Managing Since Sep-16
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Technology Opportunities Fund	0.67	10,067	25.02	19,576	23.87	29,185	14.88	2,43,081	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	-0.48	9,952	21.01	17,748	20.64	25,569	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	13.27	1,75,708	Managing Since Jun-11
Funds Managed by Tanmaya Desai & *Mohit Jain (investments in foreign securities portion)									
SBI Healthcare Opportunities Fund	-13.38	8,662	22.43	18,383	9.76	15,932	15.20	2,58,922	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	-15.06	8,494	19.61	17,139	9.51	15,751	13.59	1,87,574	
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	13.27	1,75,708	Managing Since Jun-11

Notes:

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

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	8.28	10,828	13.56	14,662	11.16	16,978	4.17	15,546	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	8.77	10,877	13.74	14,720	11.93	17,570	5.56	17,943	Managing Since Sep-11
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.92	37,160	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Nifty Index Fund	1.05	10,105	10.51	13,507	11.04	16,887	13.63	1,36,667	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	1.66	10,166	11.55	13,891	12.03	17,653	15.46	1,89,480	Managing Since Feb-11
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	16.10	2,12,160	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Equity Minimum Variance Fund	0.24	10,024	13.18	14,513	N.A.	N.A.	12.25	14,615	Inception Date 31-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	1.66	10,166	11.55	13,891	N.A.	N.A.	11.40	14,255	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	11.69	13,944	N.A.	N.A.	11.69	14,379	

	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	-4.84	9,516	N.A.	N.A.	N.A.	N.A.	-0.89	9,901	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-4.06	9,594	N.A.	N.A.	N.A.	N.A.	0.00	10,000	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	7.13	10,798	

Notes:

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

	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. Mohit Jain									
SBI International Access - US Equity FoF	-9.16	9,084	N.A.	N.A.	N.A.	N.A.	1.46	10,186	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	-6.49	9,351	N.A.	N.A.	N.A.	N.A.	3.74	10,479	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	6.44	10,828	

	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 Balachandran									
SBI Long Term Equity Fund	0.33	10,033	12.27	14,163	8.78	15,236	15.21	6,29,750	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.66	10,066	13.14	14,496	11.48	17,226	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.91	3,49,697	
Fund Jointly Managed by Dinesh Balachandran and *Mohit Jain (investments in foreign securities portion)									
SBI Contra Fund	11.55	11,155	21.34	17,895	12.90	18,351	18.41	4,87,887	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	0.66	10,066	13.14	14,496	11.48	17,226	14.92	2,44,818	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	13.27	1,75,708	
Funds Managed by Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs) & *Mohit Jain (investments in foreign securities portion)									
SBI Multi Asset Allocation Fund	0.98	10,098	9.30	13,067	N.A.	N.A.	7.86	13,664	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	0.76	10,076	9.16	13,018	N.A.	N.A.	9.89	14,755	Managing Since Feb-19
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	11.69	13,944	N.A.	N.A.	11.69	15,779	

Notes:

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

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	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by R. Arun															
SBI Overnight Fund	4.55	10,009	4.52	10,019	4.33	10,036	3.40	10,340	3.59	11,119	4.58	12,511	6.47	34,541	Inception Date 01-10-2002
First Tier Scheme Benchmark:-CRISIL Overnight Fund AI Index	4.74	10,009	4.71	10,019	4.52	10,037	3.57	10,357	3.74	11,166	4.69	12,577	N.A.	N.A.	Managing Since Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	5.85	30,772	
SBI Liquid Fund	4.95	10,009	4.77	10,020	4.61	10,038	3.55	10,355	4.06	11,270	5.26	12,925	6.92	27,807	Inception Date 24-11-2003
First Tier Scheme Benchmark:-NIFTY Liquid Index B-I	5.18	10,010	4.94	10,020	4.91	10,040	3.74	10,374	4.24	11,327	5.36	12,984	7.28	29,277	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.17	24,962	Managing Since May-18
Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)															
SBI Savings Fund	5.84	10,011	5.09	10,021	4.49	10,037	3.24	10,324	4.79	11,513	5.63	13,154	7.03	33,876	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market Fund BI Index	6.03	10,012	5.68	10,023	5.07	10,042	3.92	10,392	4.83	11,523	5.81	13,265	6.96	33,491	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	5.92	28,072	Managing Since Apr-12

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Richard D'souza & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Comma Fund	-7.99	9,201	17.22	16,127	11.32	17,096	11.12	59,478	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	-0.11	9,989	13.45	14,617	10.29	16,323	10.64	55,286	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	13.69	87,485	
Funds Managed by Richard D'souza									
SBI PSU Fund	-0.27	9,973	4.26	11,338	1.42	10,731	1.68	12,213	Inception Date 07-07-2010
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	7.97	10,797	5.08	11,608	3.48	11,865	1.53	12,000	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	11.21	35,732	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Ahuja									
SBI Magnum Constant Maturity Fund	-0.25	9,975	5.24	11,661	6.92	13,979	7.73	49,534	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	-3.76	9,624	3.44	11,070	3.84	12,075	N.A.	N.A.	Managing Since Jan 27, 2020
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.97	10,297	4.73	11,490	5.58	13,122	6.12	35,855	

Notes:

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

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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)									
SBI Short Term Debt Fund	2.67	10,267	6.05	11,933	6.17	13,495	6.60	25,985	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Short Duration Fund AII Index	2.64	10,264	6.15	11,962	6.49	13,698	7.62	29,933	Managing Since Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.97	10,297	4.73	11,490	5.58	13,122	6.08	24,138	
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	6.30	10,630	10.15	13,374	8.84	15,280	10.34	74,242	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	1.50	10,150	7.73	12,506	7.58	14,415	8.90	56,803	Managing Since Jun-08
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	11.69	13,944	12.71	18,194	15.89	2,01,504	
Fund Jointly Managed Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)									
SBI Banking and PSU Fund	2.05	10,205	6.01	11,918	6.59	13,763	7.57	25,311	Inception Date 09-10-2009
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index	2.32	10,232	6.44	12,062	6.29	13,570	7.62	25,477	Managing Since Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	6.00	20,999	
SBI Corporate Bond Fund	2.49	10,249	6.33	12,029	N.A.	N.A.	6.83	12,528	Inception Date 01-02-2019
First Tier Scheme Benchmark: - NIFTY Corporate Bond Index B-III	3.17	10,317	7.39	12,388	N.A.	N.A.	7.59	12,833	Managing Since Jan-19
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	3.69	11,150	N.A.	N.A.	5.27	11,916	
Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager) & Mohit Jain (investments in foreign securities portion)									
SBI Floating Rate Debt Fund	3.50	10,350	N.A.	N.A.	N.A.	N.A.	3.89	10,660	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index	2.80	10,280	N.A.	N.A.	N.A.	N.A.	3.59	10,608	Managing Since Oct-20
Additional Benchmark: - Crisil 1 Yr T-Bill Index	2.97	10,297	N.A.	N.A.	N.A.	N.A.	3.19	10,539	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Arun R. & *Mohit Jain (investments in foreign securities portion)															
SBI Magnum Ultra Short Duration Fund	6.78	10,013	5.77	10,024	4.67	10,038	3.36	10,336	4.92	11,554	5.99	13,378	7.08	48,639	Inception Date 21-05-1999
First Tier Scheme Benchmark:-CRISIL Ultra Short Duration Fund BI Index	6.75	10,013	5.99	10,025	5.44	10,045	4.17	10,417	5.39	11,706	6.22	13,526	7.56	53,959	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.35	41,546	Managing Since June-21
Fund Jointly Managed Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)															
SBI Magnum Low Duration Fund	5.64	10,011	4.21	10,017	3.72	10,031	2.98	10,298	5.10	11,614	5.98	13,372	7.28	28,575	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index	6.27	10,012	6.55	10,027	5.04	10,041	3.92	10,392	5.56	11,764	6.28	13,561	7.20	28,263	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.08	24,138	Managing Since Jun-08

	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	6.78	10,678	N.A.	N.A.	N.A.	N.A.	14.27	12,026	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - S&P BSE 500 TRI	0.66	10,066	N.A.	N.A.	N.A.	N.A.	6.92	10,970	
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	3.72	10,518	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	6.73	10,673	N.A.	N.A.	N.A.	N.A.	12.81	11,815	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	1.30	10,130	N.A.	N.A.	N.A.	N.A.	4.97	10,695	
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	3.72	10,518	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	3.44	10,344	N.A.	N.A.	N.A.	N.A.	6.94	10,973	
First Tier Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index	1.24	10,124	N.A.	N.A.	N.A.	N.A.	3.79	10,528	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	N.A.	N.A.	N.A.	N.A.	-1.18	9,838	
SBI Retirement Benefit Fund - Conservative Plan	2.73	10,273	N.A.	N.A.	N.A.	N.A.	4.74	10,662	
First Tier Scheme Benchmark: - NIFTY Composite Debt Index	1.35	10,135	N.A.	N.A.	N.A.	N.A.	2.85	10,396	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	N.A.	N.A.	N.A.	N.A.	-1.18	9,838	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Dinesh Ahuja). The total no. of schemes managed by Mr. Dinesh Ahuja is 13 (2 schemes are jointly managed by Mr. R. Srinivasan) . The Scheme count of Mr. Dinesh Ahuja includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Dinesh Ahuja and Gaurav Mehta). The total number of schemes managed by Mr. Gaurav Mehta is 6 (5 schemes are jointly managed with Mr. Dinesh Ahuja and 1 scheme is jointly held with Mr. Dinesh Balachandran)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. Mohit Jain is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. Jan 22 2020.
i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
j. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
k. Mr Dinesh Ahuja (debt portion) , Mr Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021) , Mr Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr Mohit Jain (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
h. *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/-	
Permitted Category FPI Portfolio 1	-1.99	9,801	9.51	10,951	N.A.	N.A.	10.70	11,070	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	7.33	10,733	17.61	11,761	N.A.	N.A.	15.94	11,594	Advising Since Dec-18
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	11,169	N.A.	N.A.	12.53	11,253	

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/ CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 2	2.59	10,259	14.28	11,428	N.A.	N.A.	15.99	11,599	Inception Date 1-Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	11.69	11,169	N.A.	N.A.	13.82	11,382	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	0.08	10,008	10.77	11,077	N.A.	N.A.	11.54	11,154	Inception Date 21-Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	11.69	11,169	N.A.	N.A.	13.16	11,316	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	0.25	10,025	9.85	10,985	N.A.	N.A.	10.25	11,025	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	11.69	11,169	N.A.	N.A.	11.79	11,179	Advising Since Apr-2019
Permitted Category - FPI Portfolio 5	0.77	10,077	14.86	11,486	N.A.	N.A.	13.57	11,357	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	11.69	11,169	N.A.	N.A.	11.79	11,179	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	-4.37	9,563	9.62	10,962	N.A.	N.A.	10.01	11,001	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	0.03	10,003	10.34	11,034	N.A.	N.A.	11.75	11,175	Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	11.69	11,169	N.A.	N.A.	13.82	11,382	
Permitted Category - FPI Portfolio 7	1.96	10,196	12.88	11,288	N.A.	N.A.	12.59	11,259	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	0.17	10,017	10.90	11,090	N.A.	N.A.	10.77	11,077	Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	11.69	11,169	N.A.	N.A.	12.53	11,253	
Permitted Category - FPI Portfolio 8	-23.45	7,655	N.A.	N.A.	N.A.	N.A.	4.72	10,472	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	-20.48	7,952	N.A.	N.A.	N.A.	N.A.	521.00	62,100	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	11.45	11,145	
Permitted Category - FPI Portfolio 9	-21.13	7,887	N.A.	N.A.	N.A.	N.A.	4.42	10,442	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	-20.48	7,952	N.A.	N.A.	N.A.	N.A.	521.00	62,100	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	11.45	11,145	
Permitted Category - FPI Portfolio 10	-23.19	7,681	N.A.	N.A.	N.A.	N.A.	6.26	10,626	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	-20.24	7,976	N.A.	N.A.	N.A.	N.A.	682.00	78,200	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	11.45	11,145	

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

Notes:

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category FPI Portfolio 11	-0.76	9,924	N.A.	N.A.	N.A.	N.A.	-0.42	9,958	Inception Date 17-06-2021
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	0.87	10,087	N.A.	N.A.	N.A.	N.A.	0.55	10,055	Advising Since Jun - 21
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	N.A.	N.A.	N.A.	N.A.	-3.64	9,636	

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

Notes:

a. The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. June 17, 2021.
b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
d. Benchmark return is based on INR value (Source: Bloomberg)

Comparative Performance for all Schemes –Direct Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Ahuja & *Mr. Mohit Jain is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	2.81	10,281	6.78	12,182	6.73	13,854	8.19	21,127	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond Fund AIII Index	0.65	10,065	6.42	12,053	6.31	13,579	7.86	20,523	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	6.04	17,449	
SBI Magnum Income Fund	2.06	10,206	7.62	12,471	7.10	14,097	8.12	20,989	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Fund BIII Index	2.95	10,295	8.27	12,696	7.14	14,122	8.62	21,938	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	6.04	17,449	
SBI Magnum Medium Duration Fund	2.90	10,290	7.76	12,521	7.68	14,477	9.22	22,957	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	4.45	10,445	7.73	12,505	7.10	14,095	8.38	21,352	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.92	17,201	
Funds Managed by Dinesh Ahuja									
SBI Magnum Gilt Fund	2.95	10,295	7.14	12,304	6.89	13,955	9.45	23,565	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	0.18	10,018	5.39	11,707	5.97	13,368	7.05	19,091	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	6.03	17,444	
Fund Jointly Managed by R. Srinivasan (Equity portion), Dinesh Ahuja (Debt portion) & *Mohit Jain (investments in foreign securities portion)									
SBI Equity Hybrid Fund	2.17	10,217	11.56	13,896	11.40	17,160	14.38	35,822	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	1.30	10,130	11.30	13,791	10.42	16,417	11.51	28,137	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & *Mohit Jain (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	5.94	10,594	10.24	13,409	7.71	14,500	9.52	23,694	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.50	10,150	7.73	12,506	7.58	14,415	8.55	21,776	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.96	17,320	
Fund Managed by Rohit Shimpi & *Mohit Jain (investments in foreign securities portion)									
SBI Magnum Equity ESG Fund	0.04	10,004	11.41	13,842	11.46	17,206	13.25	32,604	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	-1.77	9,823	13.49	14,631	13.64	18,958	13.69	33,818	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
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	25.58	12,558	N.A.	N.A.	N.A.	N.A.	56.61	21,933	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	1.30	10,130	N.A.	N.A.	N.A.	N.A.	16.53	13,070	Managing Since Sep-20
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	22.40	14,245	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Focused Equity Fund	-0.54	9,946	13.69	14,712	13.98	19,242	14.70	36,805	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.66	10,066	13.14	14,496	11.48	17,226	12.88	31,597	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
SBI Small Cap Fund	6.31	10,631	24.73	19,438	18.28	23,160	25.03	83,407	Inception Date 02-01-2013
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	-3.88	9,612	16.45	15,811	7.50	14,361	10.94	26,802	Managing Since Nov-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.47	30,512	
Funds Managed by R. Srinivasan & *Mohit Jain (investments in foreign securities portion)									
SBI Flexicap Fund	0.49	10,049	11.97	14,053	11.26	17,053	15.48	39,180	Inception Date 04-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.66	10,066	13.14	14,496	11.48	17,226	12.75	31,223	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.43	30,404	
SBI Magnum Global Fund	-0.76	9,924	16.02	15,638	11.56	17,289	15.71	40,003	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	2.10	10,210	12.24	14,151	9.45	15,713	13.89	34,407	Managing Since Jan-2022
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	

Notes:

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

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

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

d. Load is not considered for computation of returns.

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

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

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

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

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

j. 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.

k. *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.

	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	4.55	10,455	4.58	11,442	5.46	13,045	6.65	18,395	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage	3.62	10,362	3.81	11,191	4.38	12,394	5.76	16,991	Managing Since Jan-13
Additional Benchmark: - Crisil 1 Yr T-Bill Index	2.97	10,297	4.73	11,490	5.58	13,122	6.35	17,922	
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	1.63	10,163	8.90	12,925	7.99	14,692	8.68	18,052	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	2.99	10,299	8.15	12,651	8.32	14,912	8.13	17,419	Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.87	14,990	
Funds Managed by Lokesh Mallya & *Mohit Jain (investments in foreign securities portion)									
SBI Credit Risk Fund	4.39	10,439	7.25	12,345	6.93	13,984	8.34	18,917	Inception Date 02-01-2013
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	5.55	10,555	8.08	12,627	7.99	14,686	8.79	19,552	Managing Since Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	6.69	16,744	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & *Mohit Jain (investments in foreign securities portion)									
SBI Infrastructure Fund	8.03	10,803	14.01	14,834	11.12	16,947	11.78	28,796	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	8.07	10,807	12.97	14,433	9.51	15,757	7.71	20,250	Managing Since Nov-18
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.47	30,512	

	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 Balanced Advantage Fund	-4.84	9,516	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.20	10,020	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	-9.58	9,042	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-3.39	9,661	Managing Since August - 2021
Additional Benchmark: - Crisil 10 Yr Gilt Index	-6.99	9,301	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-3.21	9,679	

Notes:
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mrs. Bhavin Vithlani is 1.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Dinesh Ahuja and Mr. Mohit Jain (w.e.f. 31st August 2021).
I. *Mr. Mohit Jain is the dedicated fund manager 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.

	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	8.84	10,884	22.25	18,300	12.06	17,675	18.64	50,715	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	-0.38	9,962	17.64	16,300	11.99	17,622	16.10	41,294	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
SBI Blue Chip Fund	1.64	10,164	11.89	14,020	10.64	16,584	14.44	36,001	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	1.40	10,140	11.81	13,990	11.64	17,347	12.36	30,260	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Fund Managed by Milind Agrawal & *Mohit Jain (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	-6.38	9,362	6.43	12,062	11.03	16,882	12.47	23,710	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	-5.12	9,488	5.12	11,620	10.93	16,802	10.80	21,238	Managing Since Aug-19
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	10.11	20,283	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Consumption Opportunities Fund	15.96	11,596	18.36	16,605	13.33	18,698	15.36	38,861	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	7.20	10,720	13.52	14,642	10.37	16,384	12.89	31,629	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
SBI Large & Midcap Fund	1.86	10,186	15.16	15,290	12.39	17,935	15.67	39,844	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	0.41	10,041	14.67	15,094	11.84	17,502	14.41	35,908	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Funds Managed by Saurabh Pant & *Mohit Jain (investments in foreign securities portion)									
SBI Technology Opportunities Fund	1.94	10,194	26.35	20,210	25.24	30,832	21.08	61,265	Inception Date 09-01-2013
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	-0.48	9,952	21.01	17,748	20.64	25,569	16.84	43,691	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.52	30,585	

Funds Managed by Tanmaya Desai & *Mohit Jain (investments in foreign securities portion)									
SBI Healthcare Opportunities Fund	-12.45	8,755	23.77	18,994	10.99	16,844	14.71	36,818	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	-15.06	8,494	19.61	17,139	9.51	15,751	11.47	28,043	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	

Notes:

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

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	8.69	10,869	14.01	14,834	11.60	17,320	4.37	15,015	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	8.77	10,877	13.74	14,720	11.93	17,570	5.42	16,509	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Nifty Index Fund	1.38	10,138	10.93	13,663	11.48	17,220	11.40	27,884	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	1.66	10,166	11.55	13,891	12.03	17,653	12.20	29,839	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Funds Managed by Raviprakash Sharma & *Mohit Jain (investments in foreign securities portion)									
SBI Equity Minimum Variance Fund	0.62	10,062	13.63	14,688	N.A.	N.A.	12.69	14,808	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	1.66	10,166	11.55	13,891	N.A.	N.A.	11.40	14,255	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	11.69	13,944	N.A.	N.A.	11.69	14,379	

	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	-4.37	9,563	N.A.	N.A.	N.A.	N.A.	-0.39	9,956	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-4.06	9,594	N.A.	N.A.	N.A.	N.A.	0.00	10,000	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	7.13	10,798	

Notes:

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

	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. Mohit Jain									
SBI International Access - US Equity FoF	-8.41	9,159	N.A.	N.A.	N.A.	N.A.	2.33	10,298	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	-6.49	9,351	N.A.	N.A.	N.A.	N.A.	3.74	10,479	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	6.44	10,828	

	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 Balachandran									
SBI Long Term Equity Fund	0.95	10,095	12.97	14,432	9.49	15,738	12.95	31,787	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	0.66	10,066	13.14	14,496	11.48	17,226	12.88	31,597	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Fund Jointly Managed by Dinesh Balachandran and *Mohit Jain (investments in foreign securities portion)									
SBI Contra Fund	12.39	11,239	22.14	18,251	13.65	18,971	13.98	34,662	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 TRI	0.66	10,066	13.14	14,496	11.48	17,226	12.88	31,597	Managing Since May-18
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	
Funds Managed by Dinesh Balachandran & Mr. Raj Gandhi (for ETCDs) & *Mohit Jain (investments in foreign securities portion)									
SBI Multi Asset Allocation Fund	1.88	10,188	10.11	13,362	N.A.	N.A.	8.75	14,134	Inception Date 15-03-2013
First Tier Scheme Benchmark: - 45% CRISIL 10 Year Gilt Index + 40% NIFTY 50 TRI + 15% Price of Gold	0.76	10,076	9.16	13,018	N.A.	N.A.	9.89	14,755	Managing Since Feb-19
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	11.69	13,944	N.A.	N.A.	11.69	15,779	

Notes:

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

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

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by R. Arun															
SBI Overnight Fund	4.63	10,009	4.60	10,019	4.41	10,036	3.48	10,348	3.67	11,143	4.66	12,557	6.20	17,707	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Overnight Fund AI Index	4.74	10,009	4.71	10,019	4.52	10,037	3.57	10,357	3.74	11,166	4.69	12,577	6.01	17,415	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.38	17,999	
SBI Liquid Fund	5.05	10,010	4.87	10,020	4.71	10,039	3.65	10,365	4.15	11,299	5.35	12,979	6.78	18,640	Inception Date 01-01-2013
First Tier Scheme Benchmark:-NIFTY Liquid Index B-I	5.18	10,010	4.94	10,020	4.91	10,040	3.74	10,374	4.24	11,327	5.36	12,984	6.78	18,646	Managing Since May-18
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.38	17,999	
Funds Managed by R. Arun & *Mohit Jain (investments in foreign securities portion)															
SBI Savings Fund	6.35	10,012	5.62	10,023	5.00	10,041	3.79	10,379	5.37	11,703	6.27	13,554	7.60	20,053	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market Fund BI Index	6.03	10,012	5.68	10,023	5.07	10,042	3.92	10,392	4.83	11,523	5.81	13,265	7.02	19,042	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.38	17,999	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		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	-7.47	9,253	17.89	16,406	12.09	17,703	11.91	29,101	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	-0.11	9,989	13.45	14,617	10.29	16,323	9.58	23,829	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.43	30,404	
Funds Managed by Richard D'souza									
SBI PSU Fund	0.82	10,082	5.12	11,622	2.27	11,188	4.74	15,518	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	7.97	10,797	5.08	11,608	3.48	11,865	4.12	14,670	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	2.22	10,222	11.69	13,944	12.71	18,194	12.54	30,719	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		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	0.06	10,006	5.56	11,769	7.27	14,204	8.93	22,520	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	-3.76	9,624	3.44	11,070	3.84	12,075	5.95	17,308	Managing Since Jan-20
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.97	10,297	4.73	11,490	5.58	13,122	6.37	17,983	

Notes:

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

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)									
SBI Short Term Debt Fund	3.18	10,318	6.58	12,114	6.75	13,863	7.90	20,587	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund AII Index	2.64	10,264	6.15	11,962	6.49	13,698	7.70	20,238	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.97	10,297	4.73	11,490	5.58	13,122	6.38	17,999	
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	6.78	10,678	10.85	13,631	9.70	15,891	11.93	29,147	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	1.50	10,150	7.73	12,506	7.58	14,415	8.55	21,788	Managing Since Jun-08
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	11.69	13,944	12.71	18,194	12.43	30,404	
Fund Jointly Managed Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)									
SBI Banking and PSU Fund	2.53	10,253	6.50	12,087	7.11	14,100	8.09	20,910	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index	2.32	10,232	6.44	12,062	6.29	13,570	7.53	19,906	Managing Since Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	3.69	11,150	4.13	12,244	5.96	17,320	
SBI Corporate Bond Fund	2.95	10,295	6.84	12,203	N.A.	N.A.	7.35	12,737	Inception Date 01-02-2019
First Tier Scheme Benchmark: - NIFTY Corporate Bond Index B-III	3.17	10,317	7.39	12,388	N.A.	N.A.	7.59	12,833	Managing Since Feb-19
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	3.69	11,150	N.A.	N.A.	5.27	11,916	
Fund jointly managed by Rajeev Radhakrishnan and Ardhendu Bhattacharya (co-fund manager) & *Mohit Jain (investments in foreign securities portion)									
SBI Floating Rate Debt Fund	3.70	10,370	N.A.	N.A.	N.A.	N.A.	4.10	10,696	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index	2.80	10,280	N.A.	N.A.	N.A.	N.A.	3.59	10,608	Managing Since Oct-20
Additional Benchmark: - Crisil 1 Yr T-Bill Index	2.97	10,297	N.A.	N.A.	N.A.	N.A.	3.19	10,539	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Arun R. & *Mohit Jain (investments in foreign securities portion)															
SBI Magnum Ultra Short Duration Fund	6.96	10,013	5.95	10,024	4.85	10,040	3.55	10,355	5.10	11,615	6.15	13,480	7.23	19,411	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Fund BI Index	6.75	10,013	5.99	10,025	5.44	10,045	4.17	10,417	5.39	11,706	6.22	13,526	7.32	19,567	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.38	17,999	Managing Since Jun-21
Fund Jointly Managed Rajeev Radhakrishnan & *Mohit Jain (investments in foreign securities portion)															
SBI Magnum Low Duration Fund	6.20	10,012	4.77	10,020	4.28	10,035	3.53	10,353	5.69	11,810	6.39	13,632	7.47	19,820	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index	6.27	10,012	6.55	10,027	5.04	10,041	3.92	10,392	5.56	11,764	6.28	13,561	7.56	19,984	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	7.40	10,030	4.78	10,039	2.97	10,297	4.73	11,490	5.58	13,122	6.38	17,999	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/-	
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	8.42	10,842	N.A.	N.A.	N.A.	N.A.	16.04	12,286	Inception Date 10-02-2021 Managing Since Feb - 2021 June - 2021
First Tier Scheme Benchmark: - S&P BSE 500 TRI	0.66	10,066	N.A.	N.A.	N.A.	N.A.	6.92	10,970	
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	3.72	10,518	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	8.18	10,818	N.A.	N.A.	N.A.	N.A.	14.39	12,044	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	1.30	10,130	N.A.	N.A.	N.A.	N.A.	4.97	10,695	
Additional Benchmark: - S&P BSE Sensex TRI	2.22	10,222	N.A.	N.A.	N.A.	N.A.	3.72	10,518	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	4.24	10,424	N.A.	N.A.	N.A.	N.A.	7.81	11,096	
First Tier Scheme Benchmark: - Crisil Hybrid 65+35 - Conservative Index	1.24	10,124	N.A.	N.A.	N.A.	N.A.	3.79	10,528	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	N.A.	N.A.	N.A.	N.A.	-1.18	9,838	
SBI Retirement Benefit Fund - Conservative Plan	3.26	10,326	N.A.	N.A.	N.A.	N.A.	5.33	10,745	
First Tier Scheme Benchmark: - NIFTY Composite Debt Index	1.35	10,135	N.A.	N.A.	N.A.	N.A.	2.85	10,396	
Additional Benchmark: - Crisil 10 Yr Gilt Index	-3.64	9,636	N.A.	N.A.	N.A.	N.A.	-1.18	9,838	

Notes:

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

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

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

SBI MUTUAL FUND
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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 (₹)	19,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	58,85,987	50,12,053	22,97,609	7,93,460	4,40,487	1,12,114
Returns (Annualised) (%)	12.20	12.60	12.48	11.14	13.59	-12.03
First Tier Benchmark Returns (Annualised) (TRI) (%)#	11.77	11.89	12.41	12.11	14.33	-12.23
AdditionalBenchmarkReturns(Annualised)(TRI)(%)##	11.78	11.94	12.56	12.52	13.60	-11.23

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 (₹)	37,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	5,51,74,188	47,67,406	22,25,546	7,92,128	4,31,150	1,09,598
Returns (Annualised) (%)	13.92	12.02	11.88	11.07	12.10	-15.76
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	13.61	13.08	14.12	-17.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	11.94	12.56	12.52	13.60	-11.23

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 (₹)	27,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	3,65,64,042	50,66,126	25,85,760	9,68,057	5,50,285	1,18,783
Returns (Annualised) (%)	18.86	12.73	14.69	19.23	29.67	-1.89
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.66	12.31	12.99	12.63	15.70	-13.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	11.94	12.56	12.52	13.60	-11.23

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 (₹)	35,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	5,81,25,237	55,95,010	25,30,841	8,46,706	4,68,381	1,12,451
Returns (Annualised) (%)	15.59	13.88	14.29	13.76	17.91	-11.52
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.72	14.43	13.53	17.50	-14.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.23	11.94	12.56	12.52	13.60	-11.23

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 (₹)	20,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	90,25,466	68,29,005	28,91,379	9,39,472	5,29,485	1,15,634
Returns (Annualised) (%)	15.29	16.18	16.77	18.00	26.80	-6.72
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.95	15.43	16.32	15.14	21.19	-15.62
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.14	11.94	12.56	12.52	13.60	-11.23

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

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online
Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular plan.
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.
The performance of the schemes is benchmarked to the Total Return variant of the Index.
*Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Mohit Jain is 40.

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

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

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

SBI Magnum 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 (₹)	33,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	6,61,34,197	59,41,748	24,16,246	8,06,469	4,42,791	1,11,078
Returns (Annualised) (%)	17.54	14.58	13.42	11.79	13.95	-13.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.75	12.69	9.30	12.01	-7.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.64	11.94	12.56	12.52	13.60	-11.23

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 (₹)	21,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	1,00,13,204	65,78,390	25,31,266	8,14,238	4,34,366	1,06,905
Returns (Annualised) (%)	15.53	15.75	14.29	12.18	12.61	-19.70
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.53	12.31	12.99	12.63	15.70	-13.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.40	11.94	12.56	12.52	13.60	-11.23

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 (₹)	15,40,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	69,29,584	N.A.	39,12,741	9,68,406	5,24,620	1,14,888
Returns (Annualised) (%)	21.48	N.A.	22.37	19.25	26.12	-7.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.87	N.A.	12.42	13.50	22.91	-21.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.06	N.A.	12.56	12.52	13.60	-11.23

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 (₹)	35,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	7,14,31,300	45,97,987	21,82,317	7,98,056	4,51,310	1,12,334
Returns (Annualised) (%)	16.69	11.60	11.51	11.37	15.28	-11.70
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	12.31	12.99	12.63	15.70	-13.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.28	11.94	12.56	12.52	13.60	-11.23

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 (₹)	31,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	3,63,27,872	49,35,947	22,79,094	7,82,565	4,24,650	1,13,254
Returns (Annualised) (%)	15.34	12.43	12.33	10.58	11.05	-10.32
First Tier Benchmark Returns (Annualised) (%) #	N.A.	11.08	11.43	10.76	11.31	-8.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.90	11.94	12.56	12.52	13.60	-11.23

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

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

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

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

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

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SIP Performance of Select Schemes – Fund Manager-wise

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

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

SBI 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 (₹)	20,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	61,86,481	50,94,108	24,34,818	7,93,388	4,40,483	1,10,751
Returns (Annualised) (%)	12.25	12.79	13.57	11.13	13.59	-14.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.17	12.31	12.99	12.63	15.70	-13.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.88	11.94	12.56	12.52	13.60	-11.23

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 (₹)	27,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	2,33,88,677	76,08,167	32,22,999	10,66,449	5,16,939	1,05,728
Returns (Annualised) (%)	15.85	17.41	18.78	23.24	25.03	-21.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.43	16.02	19.45	20.11	-21.01
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	11.94	12.56	12.52	13.60	-11.23

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 (₹)	27,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	3,28,33,922	80,02,485	25,57,607	8,78,321	5,02,409	1,21,603
Returns (Annualised) (%)	18.14	17.99	14.48	15.25	22.95	2.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	13.41	12.46	11.18	14.18	-3.41
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	11.94	12.56	12.52	13.60	-11.23

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 (₹)	8,90,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	13,51,757	N.A.	N.A.	7,35,360	4,01,905	1,08,632
Returns (Annualised) (%)	11.06	N.A.	N.A.	8.08	7.30	-17.18
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.50	N.A.	N.A.	8.88	7.51	-18.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.52	N.A.	N.A.	12.52	13.60	-11.23

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 (₹)	15,30,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	24,85,340	N.A.	17,14,018	6,92,348	3,81,522	1,20,505
Returns (Annualised) (%)	7.30	N.A.	6.94	5.67	3.82	0.79
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.34	N.A.	6.97	5.83	4.26	0.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.80	N.A.	5.48	3.58	0.47	-4.53

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

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

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

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

*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

SBI MUTUAL FUND
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The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on June 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 (₹)	4,10,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	4,44,912	N.A.	N.A.	N.A.	3,83,464	1,20,859
Returns (Annualised) (%)	4.73	N.A.	N.A.	N.A.	4.16	1.34
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.06	N.A.	N.A.	N.A.	5.61	1.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	1.51	N.A.	N.A.	N.A.	0.47	-4.53

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 (₹)	22,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	43,79,756	32,49,278	17,30,573	6,94,550	3,80,301	1,21,014
Returns (Annualised) (%)	6.94	7.46	7.12	5.80	3.61	1.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.86	7.86	7.36	5.87	3.37	-2.13
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.92	5.87	5.48	3.58	0.47	-4.53

Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond Fund AIII 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 (₹)	22,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	50,45,215	34,53,079	18,21,831	7,08,269	3,87,247	1,20,537
Returns (Annualised) (%)	8.05	8.20	8.10	6.58	4.81	0.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.28	8.34	8.01	7.24	6.50	2.36
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.90	5.87	5.48	3.58	0.47	-4.53

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 (₹)	21,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	42,46,446	31,11,494	16,50,027	6,78,999	3,81,675	1,22,000
Returns (Annualised) (%)	7.03	6.93	6.21	4.90	3.84	3.13
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.97	6.88	6.30	5.08	4.20	3.86
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.10	6.14	5.90	4.82	3.67	2.44

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 (₹)	16,30,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	27,23,939	N.A.	17,01,368	691,097	3,83,058	1,21,024
Returns (Annualised) (%)	7.20	N.A.	6.79	5.60	4.09	1.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.41	N.A.	7.07	5.81	4.21	1.12
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.13	N.A.	5.90	4.82	3.67	2.44

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

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

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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

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

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

SBI Magnum Childrens Benefit Fund -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 (₹)	24,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	80,32,973	43,37,887	21,25,605	7,56,340	4,25,278	1,19,582
Returns (Annualised) (%)	10.47	10.91	11.02	9.21	11.16	-0.65
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.61	8.52	8.30	7.32	5.60	-2.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.36	11.94	12.56	12.54	13.67	-11.54

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 (₹)	2,20,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on June 30, 2022 (₹)	2,91,916	N.A.	N.A.	N.A.	N.A.	1,17,964
Returns (Annualised) (%)	33.18	N.A	N.A.	N.A.	N.A.	-3.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	4.42	N.A	N.A.	N.A.	N.A.	-8.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.43	N.A	N.A.	N.A.	N.A.	-11.23

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

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

SBI Magnum Gilt Fund

FUND MANAGER -DINESH AHUJA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	63,35,127	34,57,935	18,26,153	7,06,970	3,84,161	1,21,133
Returns (Annualised) (%)	7.59	8.21	8.14	6.51	4.28	1.77
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	6.96	6.80	5.47	2.62	-1.95
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.87	5.48	3.58	0.47	-4.53

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 (₹)	25,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	64,70,868	34,25,943	17,85,476	6,88,530	3,71,926	1,18,189
Returns (Annualised) (%)	7.82	8.10	7.72	5.45	2.13	-2.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	5.33	3.29	0.30	-4.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.03	6.14	5.90	4.82	3.67	2.44

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 (₹)	28,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	71,39,614	32,58,517	17,41,253	6,99,315	3,83,303	1,19,852
Returns (Annualised) (%)	7.10	7.49	7.24	6.07	4.13	-0.23
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.87	8.63	8.18	7.19	5.87	0.41
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.87	5.48	3.58	0.47	-4.53

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

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

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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

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

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

SBI Equity Savings Fund

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	8,60,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	11,29,418	N.A.	N.A.	7,24,903	4,05,984	1,16,674
Returns (Annualised) (%)	7.49	N.A.	N.A.	7.51	7.98	-5.13
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.37	N.A.	N.A.	8.11	7.91	-2.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.49	N.A.	N.A.	3.57	0.44	-4.60

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 (₹)	25,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	65,49,720	35,46,848	18,73,188	7,45,294	4,14,903	1,20,133
Returns (Annualised) (%)	8.11	8.52	8.63	8.62	9.47	0.21
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.52	8.30	7.32	5.60	-2.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	5.87	5.48	3.58	0.47	-4.53

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 (₹)	9,60,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	12,59,876	N.A.	N.A.	6,97,847	3,90,310	1,21,600
Returns (Annualised) (%)	6.67	N.A.	N.A.	5.99	5.34	2.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.21	N.A.	N.A.	7.77	7.00	4.38
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.90	N.A.	N.A.	3.58	0.47	-4.53

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 -Gaurav Mehta & 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 (₹)	5,00,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on June 30, 2022 (₹)	5,93,891	N.A.	N.A.	N.A.	4,02,625	1,15,695
Returns (Annualised) (%)	8.23	N.A.	N.A.	N.A.	7.43	-6.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.71	N.A.	N.A.	N.A.	7.28	-5.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.77	N.A.	N.A.	N.A.	13.67	-11.54

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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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.

Total Expense Ratios (as on month end)

SBI MUTUAL FUND
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Equity Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.63	0.96
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.51	0.85
SBI Magnum Global Fund	1.94	1.26
SBI Magnum Mid Cap Fund	1.85	1.03
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	1.99	1.37
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.63	0.69
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.33	1.36
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.13	1.07
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	2.03	0.91
SBI Contra Fund	1.94	1.27
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.73	0.88
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.88	1.18
SBI Nifty Index Fund	0.50	0.18
SBI Magnum Comma Fund	2.58	2.09
SBI PSU Fund	2.49	1.45
SBI Infrastructure Fund	2.45	2.04
SBI Arbitrage Opportunities Fund	0.82	0.36
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.74	0.76
SBI Equity Savings Fund	1.19	0.64
SBI Banking And Financial Services Fund	1.94	0.80
SBI Gold Fund	0.42	0.10
SBI International Access- US Equity FoF	1.62	0.86
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.78	1.22
SBI Equity Minimum Variance Fund	0.75	0.43
SBI MultiCap Fund	1.93	0.58
SBI Retirement Benefit Fund – Aggressive Plan	2.29	1.01

Debt Schemes	Reg -Plan	Dir-Plan
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.36	1.17
SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.64	0.95
SBI Retirement Benefit Fund – Conservative Plan	1.37	0.89
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	0.96	0.40
SBI Short Term Debt Fund	0.84	0.34
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.10	0.56
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.28	0.18
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.20	0.82
SBI Magnum Income Fund	1.46	0.80
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.33
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.77	0.87
SBI Savings Fund	0.76	0.23
SBI Dynamic Bond Fund	1.64	0.87
SBI Corporate Bond Fund	0.79	0.34
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.92
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.21	0.68
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.49	0.31
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.18	0.10
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.82	0.35
SBI Magnum Children's Benefit Fund – Investment Plan	2.40	1.20
SBI Floating Rate Debt Fund	0.46	0.26
SBI Balanced Advantage Fund	1.61	0.52

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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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

SBI Conservative Hybrid Fund - Quarterly IDCW

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

Face value: ₹10

SBI Conservative Hybrid Fund - Annual IDCW

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

Face value: ₹10

SBI Conservative Hybrid Fund - Monthly IDCW

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

Face value: ₹10

SBI Multi Asset Allocation Fund - Monthly IDCW

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

Face value: ₹10

SBI Multi Asset Allocation Fund - Quarterly IDCW

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

Face value: ₹10

SBI Multi Asset Allocation Fund - Annual IDCW

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

Face value: ₹10

SBI Magnum Gilt Fund PF Regular - IDCW

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

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

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

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

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

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

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

Face value: ₹10

SBI Magnum Gilt Fund - IDCW Quarterly

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

Face value: ₹10

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

SBI Magnum Income Fund - Quarterly IDCW

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

Face value: ₹10

SBI Magnum Income Fund - Half Yearly IDCW

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

Face value: ₹10

SBI Dynamic Bond Fund - IDCW Quarterly

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

Face value: ₹10

SBI Corporate Bond Fund - Monthly IDCW

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

Face value: ₹10

SBI Magnum Medium Duration Fund - IDCW Quarterly

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

Face value: ₹10

SBI Short Term Debt Fund- Monthly IDCW

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

Face value: ₹10

SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

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

Face value: ₹10

SBI Credit Risk Fund - IDCW Quarterly

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

Face value: ₹10

SBI Magnum Low Duration Fund - Monthly IDCW

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

Face value: ₹1000

SBI Savings Fund – Monthly IDCW

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

Face value: ₹10

SBI Corporate Bond Fund - Quarterly IDCW

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

Face value: ₹10

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

SBI Magnum Constant Maturity Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

Face value: ₹10

SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	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

Benchmark Riskometer As on 30 June, 2022

SBI MUTUAL FUND
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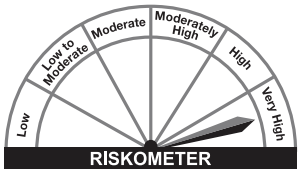
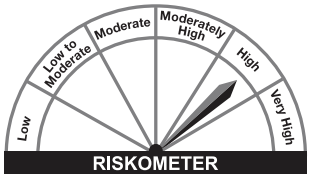
SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Equity ESG Fund	NIFTY100 ESG TRI	 Investors understand that the scheme benchmark riskometer is at Very High risk
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	S&P BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	S&P BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	S&P BSE HC TRI	
9	SBI Contra Fund	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	 Investors understand that the scheme benchmark riskometer is at High risk
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	Investors understand that the scheme benchmark riskometer is at Moderately High risk
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI 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	

Benchmark Riskometer As on 30 June, 2022

SBI MUTUAL FUND
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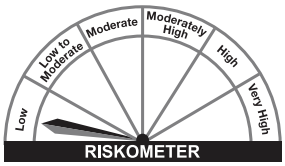
SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Low Duration Fund	CRISIL Low Duration Fund BI Index	Investors understand that the scheme benchmark riskometer is at Moderate risk
2	SBI Short Term Debt Fund	CRISIL Short Duration Fund AII Index	
3	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index	
4	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Fund BI Index	
5	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index	
6	SBI Dynamic Bond Fund	CRISIL Dynamic Bond Fund AIII Index	
7	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
8	SBI Equity Savings Fund	NIFTY Equity Savings Index	
9	SBI Corporate Bond Fund	NIFTY Corporate Bond Index B-III	
10	SBI Savings Fund	CRISIL Money Market Fund BI Index	
11	SBI Retirement Benefit Fund - Conservative Plan	NIFTY Composite Debt Index	
12	SBI Liquid Fund	NIFTY Liquid Index B-I	
13	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
1	SBI Overnight Fund	CRISIL Overnight Fund AI Index	 Investors understand that the scheme benchmark riskometer is at Low risk
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 → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

- **SBI Short Term Debt Fund | SBI Floating Rate Debt Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

- **SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Disclosure of Potential Risk Class (PRC) matrix

- **SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

- **SBI Banking & PSU Fund | SBI Corporate Bond Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Disclosure of Potential Risk Class (PRC) matrix

- **SBI Magnum Low Duration Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			C-II
Relatively High (Class III)			

- **SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

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

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

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

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

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

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

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, its means its range of performance is wide, implying greater volatility.

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

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

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

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

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

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

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

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

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

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