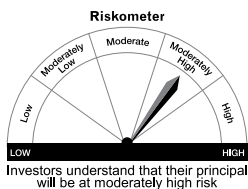


SBI
**DUAL ADVANTAGE
FUND – SERIES XXVIII**
A Close-ended Hybrid Scheme



NFO PERIOD
May 14 – May 28, 2018

**GET THE POWER OF EQUITY AND DEBT WITH
SBI DUAL ADVANTAGE FUND - SERIES XXVIII**



This product is suitable for investors who are seeking ^:

- Income and capital appreciation.
- Investment primarily in Debt and Money Market Instruments for regular returns & Equity and Equity-related Instruments for capital appreciation.

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

In the pursuit of investing our hard-earned money, we often face an investment dilemma that forces us to choose between income and growth. SBI Mutual Fund understands this need and we, therefore, bring to you a unique fund: SBI Dual Advantage Fund - Series XXVIII.

WHAT IS SBI DUAL ADVANTAGE FUND - SERIES XXVIII?

SBI Dual Advantage Fund - Series XXVIII is a 1100 days' close-ended hybrid scheme. The primary investment objective of the scheme is to generate income by investing in a portfolio of fixed income securities maturing on or before the maturity of the scheme. The secondary objective is to generate capital appreciation by investing a portion of the scheme corpus in Equity and Equity-related instruments. However, there can be no assurance that the investment objective of the Scheme will be realised.

FUND FACTS

- Type of Scheme: A close-ended hybrid scheme
- Tenure of Scheme: 1100 Days
- Benchmark: CRISIL Hybrid 85+15 - Conservative Index
- Plans / Options offered: The scheme would have two plans, viz. Direct Plan & Regular Plan. Both plans will have two options – Growth and Dividend. Dividend option has the facility of payout & transfer. Dividend transfer facility will be available to NFO investors only.
- Minimum Application Amount: ₹5,000/- and in multiples of ₹1/- thereafter
- Exchange Listing: The fund will be listed on National Stock Exchange of India Limited (NSE)
- Liquidity: No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. The Scheme is proposed to be listed on NSE within 5 business days from the date of allotment. Investors can trade on the exchange through NSE or any other stock exchange where the scheme will be listed.

THE FUND IS SUITABLE FOR

- Investors with moderately high risk appetite
- High net worth individuals
- First-time mutual fund investors who would like to enjoy debt returns with an additional equity upside
- An investor who is looking for income as well as capital appreciation

INVESTMENT STRATEGY

Fixed Income / Debt Investments:

- Investments in securities, maturing on or before the date of the maturity of the Scheme
- Flexibility to invest in the entire range of debt instruments
- Investment predominantly in AA and above-rated securities
- Targeted investment between 80% - 95% (including 15% - 20% in Government Securities)

Equity & Equity-related Instruments:

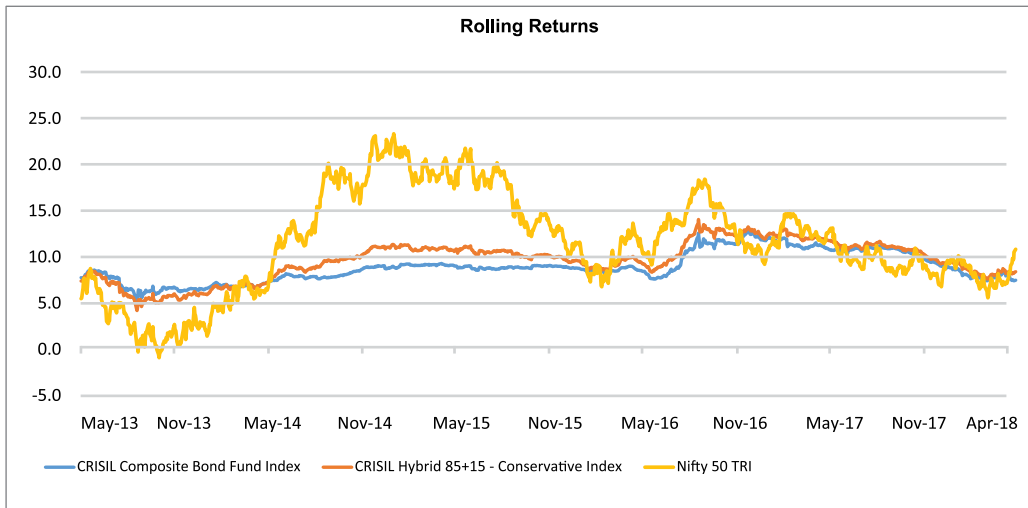
- Invest in diversified portfolio of Equity & Equity-related instruments
- Mix of bottom-up & top-down approach for stock-picking
- Primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management
- Targeted investment between 5% - 20%

WHY SBI DUAL ADVANTAGE FUND?

- **Quality Debt Portfolio:** High quality debt securities endeavour to minimise risk and matching maturity reduces interest rate risk. Investments will be predominantly in AA and above-rated securities
- **Growth Potential:** Primarily focused on companies that have demonstrated characteristics such as market leadership, strong financials and quality management. Equity portion will be actively managed
- **Tax Efficiency:** Avail indexation benefits & thereby potential tax-efficient returns (as per current tax laws)

INVESTMENT OPPORTUNITY

A hybrid scheme like SBI Dual Advantage Fund – Series XXVIII endeavours to combine the benefits of multiple asset classes i.e. Equity and Debt. This helps you to benefit from the growth opportunities of the equity market with stability from debt. An example of the daily three-year rolling returns of Nifty 50, Crisil Composite Bond Fund Index and CRISIL Hybrid 85+15 - Conservative Index given below shows how the representative indices have performed:



Past performance may or may not be sustained in the future.

Source: MFI Explorer

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