YOUR SEARCH FOR A BALANCED INVESTMENT OPTION ENDS HERE.
INVEST IN SBI MAGNUM BALANCED FUND.

SBI Magnum Balanced Fund, an open-ended balanced scheme, which offers investors an investment avenue that invests in a diligent mix of debt and equities, to balance their portfolio and provide growth opportunities to build wealth in the long-term. By investing in both equities and debt, SBI Magnum Balanced Fund seeks to get the best of both worlds. You get the power of equities and the stability of debt market instruments, which together, help you achieve your financial goals.

Call: 1800 425 5425 | SMS: ‘BALANCED’ to 56161 | Visit: www.sbimf.com | Follow us: Facebook | YouTube | LinkedIn

This product is suitable for investors who are seeking:
• Long-term investment
• Investment in a mix of debt and equity through stocks of high growth companies and relatively safe portfolio of debt to provide both long-term capital appreciation and liquidity.
• High risk

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

Note: Risk may be represented as: Investors understand that their principal will be at
Low risk (BLUE) | Medium risk (YELLOW) | High risk (BROWN)

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
November was another good month for Indian equity indices. CNX Nifty and S&P BSE Sensex gained 3.20% and 2.97%, respectively, thanks to positive domestic and international factors. At home, investors cheered the fall in inflation to a five-year low of 1.77% in October and better-than-expected industrial output in September. Fall in inflation (retail and wholesale) has raised hopes of interest rate cut by the Reserve Bank of India (RBI) in the next year. Encouraging comments from Finance Minister Arun Jaitley on reform measures and Road Transport and Highways and Shipping Minister Nitin Gadkari that it was time for the RBI to cut interest rates boosted the sentiments. Persistent buying of equities by FIIs for the tenth consecutive month also augured well for the local indices. Markets also reacted positively to Bank of Japan's (BoJ's) surprise decision to expand its stimulus measures, and encouraging US jobs and housing data.

The Indian economic growth slowed down marginally to 5.3% during July to September from the previous quarter’s growth of 5.7%. Major institutions and officials have offered mixed views about the country's growth prospects. The Organisation for Economic Cooperation and Development (OECD) says the Indian economy is showing signs of a turnaround, but also that a further boost would depend on the government’s reform plans. It expects the Indian economy to grow at 5.4% this fiscal, 6.6% next fiscal, and 6.8% in 2016-17. It is expected that India will cross 6% GDP growth in 2015-16.

Developments in the Parliament’s winter session, FI inflows, domestic macroeconomic data and global cues are expected to steer the equity market in December.

Indian government bond prices (gilts) advanced in the month with the yield on the 10-year benchmark paper 8.40% 2024 ending at 8.09% on November 28 as against 8.28% on October 31. Gilts were buoyed primarily on expectations of a softer policy stance from the RBI amid plunging global crude oil prices and moderating domestic inflation. Appetite for bonds improved following Finance Minister Arun Jaitley’s comments that lower interest rates will boost the economy. Further, he expressed hope that the Centre could achieve its divestment target set for this fiscal. These remarks were viewed positively as they indicated that the government might meet its fiscal deficit target. Sporadic buying support from foreign investors and public sector banks also supported gilts. Strong appetite for gilts witnessed at the RBI’s Rs 10,000 cr OMO bond sale further added to the gains during the month.
Our various equity and hybrid schemes have outperformed the benchmark, helping create wealth for investors – SBI Magnum Global Fund, SBI Magnum Multiplier Plus, SBI Magnum Balanced Fund among others. The consistency in performance of our funds, and upbeat equity market sentiments have encouraged us to launch few new fund offers catering to investor demand from the segment. We have full bouquet of debt schemes offering both Accrual and Duration products to address the Investors' appetite for such products in the current economic environment.

We are offering convenience to Investors by offering Systematic Withdrawal Plan and Systematic Transfer plan. Investors may take advantage of investing in our Liquid Funds and improve their earnings by investing their funds in such schemes for a relatively short periods of time.

We have also introduced some new facilities to enhance service and convenience for our existing and new investors online. Institutional & Retail Investors can avail of our Online Investment Service. We have also introduced “Invest Now” facility wherein KYC compliant Investors can invest in any of our schemes in few minutes. We remain committed to providing unrivalled service to our investors and cater to all your information needs. Please feel free to call our dedicated customer care numbers 1-800-425-5425 and 044-28881101 / 044-28881136 from Monday to Saturday (8 am to 10 pm) or write in to us at customer.delight@sbimf.com with your queries. Alternatively, you can also visit your nearest Investor Service Centre/Investor Service Desk for any assistance.

Best Regards,

Dinesh Kumar Khara

Managing Director & Chief Executive Officer
Equity markets continued to consolidate through November, with accelerated gains towards the end of the month on the back of benign outlook on crude prices. Year-to-date, India remains the second best performing market in its emerging market peer set.

Globally, growth indicators in key economies remained soft. Monetary easing in China and Japan along with signals from the European Central Bank (ECB) aided investor sentiment. Dollar remained strong reflecting relative strength in the US economy leading to expectations of a divergence in central bank policies. Chinese markets performed well in the previous month on the back of renewed interest of local investors. The recent OPEC meeting on 27th November suggests moderation in its traditional role of keeping supply and demand in check. The world capital markets are brewing from an interesting concoction of softer commodity prices, buoyant equities, and easy liquidity.

The new government completed its 6-months in office. The biggest achievement of the government is to reverse the cycle of negativity in the economy. It has prudently addressed most of the pain points when it comes to execution, speed of policymaking and commitment to reforms. The investment cycle has received an initial impulse with revival in some of the key projects in the roads sector earlier stuck in policy issues for fresh allocations/redressals. Orders for transmission expenditure and Dedicated Freight Corridor (DFC) have started. There is an increased focus on renewable energy. The recent ministerial expansions have further fortified the investment focus on key ministries such as Defense and Railways. States like Maharashtra and MP have already rolled the established template of Rajasthan for the labour reforms. Andhra Pradesh has rebooted on investment cycle. Government also responded to the situation on coal allocation with prudence backed by a spirit of fairness and transparency and a committed timeline. We believe the investment cycle is turning on the back of infrastructure spending while private capex will take some more time to kick off.

The winter session of parliament has begun on a positive note. The government is keen to get floor support to pass critical reform bills such as introduction of GST, changes in land and labour laws and 49% FDI in the Insurance sector. In the long term, government has also indicated its positive commitment to tax reforms both for domestic as well as international investors.

The government has also achieved revival of “brand India” in global political, business and investment map in a short period. While India was always “promising” to these communities, it stands repositioned as a “happening” destination. The rising growth differential that India offers has contributed further to this eco-political rerating. The figure of USD 40 billion strong foreign investment flow through CY14 is a signpost of the renewed international confidence in India. Next month’s visit of US President Obama for the Republic day parade is an indication of India’s pole position in all the strategy rooms in the world today.

Going forward, we expect the investor sentiments to remain positively influenced by internal factors like, falling inflation and interest rates, gradual recovery in economy on the back of rising consumer and business confidence, improved corporate earnings and persistence of reform initiatives such as faster project clearances and passing of important legislations. Sustained momentum of local investors would provide further liquidity to the markets.

The last six months have witnessed hyperactivity in the mid cap space. While valuations in this segment have crossed the large cap valuations, we expect this segment to provide
opportunities of growth from winners in the new competitive environment. We have enhanced our investible universe to more opportunities in mid cap space and further increased our weight of cyclicals particularly in the industrials space.

A sharp fall in recent CPI readings below the RBI glidepath, weak credit and investment demand and also the correction in crude prices in the recent past had been expected to force the RBI to change the monetary policy stance in the December monetary policy review. However, the central bank has rightly stayed on course awaiting further data to validate the durability of disinflation impulses in the face of continued uncertainties especially related to agricultural production and also administered price corrections. Uncertainties surrounding the evolution of inflation post the reversal of base effects early next year and also the fiscal deficit targets have also supported a status quo at the current juncture. If the current disinflationary impulses sustain and fiscal developments remain encouraging, the RBI has held out the hope of a change in stance early next year, including outside the policy review cycle. Meanwhile, the Government is likely to formalize the new monetary policy framework in the coming months.

Overall the policy guidance can be read as being more balanced/dovish in relation to the September review as the Central Bank has held out the hope for a change in stance early next year subject to additional improvement in the key variables. A change in policy rate would be contingent on continued disinflation momentum leading to a more durable dip in CPI readings. The RBI over the last year has repeatedly emphasized the importance of stable lower CPI inflation as a perquisite for sustained growth. Policy rate actions and also policy tools have emphasized the same, with the RBI moving away from the multiple Indicators approach followed earlier. RBI is likely to get a better understanding of the CPI disinflation momentum adjusting for the base effects and also the fiscal deficit trends over the first quarter of CY15. Considering the overall improvement in Inflation trajectory and also weak investment demand, there is a high possibility of the RBI opting for a front loaded reduction in policy rates sometime in the first half of CY15.

Bond yields and swap levels have declined sharply over the month with expectations of the RBI stance undergoing a change. Foreign investors have invested a record $ 24 Billion in Indian bonds this year. With their limits for sovereign bonds getting exhausted, demand for corporate bonds has gone up resulting in credit spreads tightening substantially.

With a subdued credit off-take and improved liquidity, bank’s demand for government securities is likely to remain healthy in the near term. With the market incrementally looking at change in RBI stance, supported by weak commodity prices and softer CPI prints, the bond prices may remain well bid in the near term. At this point, we would expect that in spite of a challenging fiscal position, slippages are unlikely on account of subsidy savings, expenditure rationalization, large opening cash balances as well as likely big ticket disinvestment proceeds over the next few months. However, the progress on fiscal consolidation would continue to be a key variable affecting the RBI monetary policy stance.

We are maintaining higher duration through exposure to government bonds in our long term funds. We believe the G-Sec market offers better value relative to corporate bonds as credit spreads have tightened substantially.

Navneet Munot

Executive Director & CIO – SBI Funds Management Private Limited
# EQUITY SCHEMES SNAPSHOT

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>SBI Magnum Balanced Fund</th>
<th>SBI Magnum Taxlip Tax Scheme</th>
<th>SBI Magnum Multicap Fund</th>
<th>SBI Magnum Equity Fund</th>
<th>SBI Nifty Index Fund</th>
<th>SBI Magnum Multiplier Plus Scheme</th>
<th>SBI Blue Chip Fund</th>
<th>SBI Contra Fund</th>
<th>SBI Emerging Businesses Fund</th>
<th>SBI FMCC Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of the Scheme</strong></td>
<td>An Open-ended Balanced Scheme</td>
<td>An Open-ended Equity Linked Savings Scheme</td>
<td>An Open-ended Growth Scheme</td>
<td>An Open-ended Equity Scheme</td>
<td>An Open-ended Index Fund</td>
<td>An Open-ended Growth Scheme</td>
<td>An Open-ended Equity Scheme</td>
<td>An Open-ended Equity Scheme</td>
<td>An Open-ended Equity Scheme</td>
<td>An Open-ended Equity Scheme</td>
</tr>
<tr>
<td><strong>Inception Date</strong></td>
<td>31/12/1995</td>
<td>31/03/1993</td>
<td>01/01/1991</td>
<td>04/02/2002</td>
<td>28/02/1993</td>
<td>14/02/2006</td>
<td>14/07/1999</td>
<td>11/10/2004</td>
<td>14/07/1999</td>
<td></td>
</tr>
<tr>
<td><strong>Fund Manager</strong></td>
<td>Mr. R. Srinivasan</td>
<td>Mr. Jayesh Shroff</td>
<td>Mr. Richard D’Souza</td>
<td>Mr. Shrinivasan</td>
<td>Mr. Raviprakash Sharma</td>
<td>Mr. Jayesh Shroff</td>
<td>Ms. Sohini Andani</td>
<td>Mr. R. Srinivasan</td>
<td>Mr. Saurabh Pant</td>
<td></td>
</tr>
<tr>
<td><strong>Ideal Investment Horizon</strong></td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
<td>3 Year +</td>
</tr>
<tr>
<td><strong>Minimum Investment Amount</strong></td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
<td>₹ 5000 &amp; in multiples of ₹ 1</td>
</tr>
<tr>
<td><strong>Additional Investment Amount</strong></td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
<td>₹ 1000 &amp; in multiples of ₹ 1</td>
</tr>
<tr>
<td><strong>Exit Load</strong></td>
<td>For exit within 18 months from the date of allotment - 1.5%</td>
<td>For exit after 18 months from the date of allotment - Nil</td>
<td>For exit after 1 year from the date of allotment - Nil</td>
<td>For exit within 7 business days from the date of investment - 1.00%; For exit after 7 business days from the date of investment - Nil</td>
<td>For exit within 18 months from the date of allotment - 1.00%; For exit after 1 year from the date of allotment - Nil</td>
<td>For exit within 1 year from the date of allotment - 1.5%</td>
<td>For exit after 1 year from the date of allotment - Nil</td>
<td>Nil</td>
<td>For exit within 1 year from the date of allotment - 1.5%</td>
<td>For exit after 1 year from the date of allotment - Nil</td>
</tr>
<tr>
<td><strong>Plans Available</strong></td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
</tr>
<tr>
<td><strong>Options Available</strong></td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
</tr>
<tr>
<td><strong>SIP (Minimum Amount)</strong></td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹ 1000 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
</tr>
<tr>
<td><strong>Benchmark</strong></td>
<td>CRISIL Balanced Fund Index</td>
<td>S&amp;P BSE 100 Index</td>
<td>S&amp;P BSE 500 Index</td>
<td>CNX Nifty Index</td>
<td>CNX NIFTY Index</td>
<td>S&amp;P BSE 200 Index</td>
<td>S&amp;P BSE 100 Index</td>
<td>S&amp;P BSE 500 Index</td>
<td>S&amp;P BSE FMCC Index</td>
<td>S&amp;P BSE FMCC Index</td>
</tr>
</tbody>
</table>

Please consult your financial advisor before investing.
**EQUITY SCHEMES SNAPSHOT**

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>SIP (Minimum Amount)</th>
<th>SIP Dates</th>
<th>Benchmark</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI IT Fund</td>
<td></td>
<td>5th/10th/15th/20th/25th/30th (in case of February last business day)</td>
<td>S&amp;P BSE IT Index</td>
</tr>
<tr>
<td>SBI Pharma Fund</td>
<td></td>
<td></td>
<td>S&amp;P BSE HEALTH CARE Index</td>
</tr>
<tr>
<td>SBI Magnum COMMA Fund</td>
<td></td>
<td></td>
<td>CNX Commodities Index</td>
</tr>
<tr>
<td>SBI Magnum Global Fund</td>
<td></td>
<td></td>
<td>S&amp;P BSE Midcap</td>
</tr>
<tr>
<td>SBI Arbitrage Opportunities Fund</td>
<td></td>
<td></td>
<td>CRISIL Liquid Fund Index</td>
</tr>
<tr>
<td>SBI Infrastructure Fund (Previously known as SBI Infrastructure Fund: Series 1)</td>
<td></td>
<td></td>
<td>S&amp;P BSE PSU INDEX</td>
</tr>
<tr>
<td>SBI PSU Fund</td>
<td></td>
<td></td>
<td>S&amp;P BSE Sensex 33%, CRISIL Composite Bond Fund Index 33%, Price of Gold 33%</td>
</tr>
<tr>
<td>SBI SMALL AND MIDCAP FUND*</td>
<td></td>
<td></td>
<td>S&amp;P BSE Small Cap Index</td>
</tr>
</tbody>
</table>

**Type of the Scheme**
- An Open-ended Equity Fund (Previously known as SBI MSFU - IT Fund)
- An Open-ended Equity Fund (Previously known as SBI MSFU - Pharma Fund)
- An Open-ended Growth Scheme
- An Open-ended Growth Scheme
- An Open-ended Equity Scheme
- An Open-ended Hybrid Scheme

**Inception Date**
- 14/07/1999
- 08/08/2005
- 30/09/1994
- 29/03/2005
- 03/11/2006
- 06/07/2007
- 07/07/2010
- 08/10/2012
- 09/09/2009

**Fund Manager**
- Mr. Anup Upadhyay
- Mr. Tammyana Desai
- Mr. Richard D’Souza
- Mr. R. Srinivasan
- Mr. Neeraj Kumar
- Mr. Richard D’Souza
- Mr. Richard D’Souza
- Mr. Dinesh Balachandran
- Mr. Ruchit Mehta
- Mr. R. Srinivasan

**Managing Since**
- Jun 2011
- Jun 2011
- Aug 2014
- May 2009
- July 2010
- Oct 2012
- Aug 2014
- Aug 2014
- Oct 2012
- Nov - 2013

**Ideal Investment Horizon**
- 3 Year
- 3 Year
- 3 Year
- 3 Year
- 3 Year
- 3 Year
- 3 Year
- 3 Year

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

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

**SIP Dates**
- 5th/10th/15th/20th/25th/30th (in case of February last business day)
- 5th/10th/15th/20th/25th/30th (in case of February last business day)
- 5th/10th/15th/20th/25th/30th (in case of February last business day)
- 5th/10th/15th/20th/25th/30th (in case of February last business day)

**Price of Gold**
- 33%

Please consult your financial advisor before investing.
**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 whose market capitalization is at least equal to or more than the least market capitalized stock of S&P BSE 100 Index.

**Date of Inception**
14/02/2006

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 1069.71 Crores

**Fund Manager**
Ms. Sohini Andani
Managing Since
Sep-2010

**Total Experience**
Over 16 years

**Benchmark**
S&P BSE 100 Index

**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
Dividend

**SIP**
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

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

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

**Quantitative Data**

<table>
<thead>
<tr>
<th>Standard Deviation</th>
<th>Beta</th>
<th>R- Squared</th>
<th>Sharpe Ratio</th>
<th>Portfolio Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>:13.97%</td>
<td>:0.81</td>
<td>:0.93</td>
<td>:1.29</td>
<td>:0.73</td>
</tr>
</tbody>
</table>

**Net Asset Value**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>26.5430</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>18.1833</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>21.0024</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>26.8306</td>
</tr>
</tbody>
</table>

**Last Dividends**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>21- Mar-14</td>
<td>(Reg Plan) 1.80</td>
<td>12.7618</td>
</tr>
<tr>
<td>04- Nov-10</td>
<td>1.50</td>
<td>12.99</td>
</tr>
<tr>
<td>30- Nov-07</td>
<td>2.00</td>
<td>13.58</td>
</tr>
</tbody>
</table>

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC BANK LIMITED</td>
<td>6.81%</td>
</tr>
<tr>
<td>MARUTI SUZUKI INDIA LIMITED</td>
<td>4.83%</td>
</tr>
<tr>
<td>TATA CONSULTANCY SERVICES LTD.</td>
<td>4.08%</td>
</tr>
<tr>
<td>ICICI BANK LTD</td>
<td>3.90%</td>
</tr>
<tr>
<td>MOTHERSON SUMI SYSTEMS LIMITED</td>
<td>3.61%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>3.40%</td>
</tr>
<tr>
<td>HCL TECHNOLOGIES LIMITED</td>
<td>3.24%</td>
</tr>
<tr>
<td>LARSEN &amp; TOUBRO LIMITED</td>
<td>3.17%</td>
</tr>
<tr>
<td>HDFC LIMITED</td>
<td>3.05%</td>
</tr>
</tbody>
</table>

**Asset Allocation**

<table>
<thead>
<tr>
<th>Sector</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>TELECOM</td>
<td>3.53</td>
</tr>
<tr>
<td>PHARMA</td>
<td>7.37</td>
</tr>
<tr>
<td>METALS</td>
<td>0.53</td>
</tr>
<tr>
<td>MEDIA &amp; ENTERTAINMENT</td>
<td>0.89</td>
</tr>
<tr>
<td>IT</td>
<td>12.11</td>
</tr>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>9.84</td>
</tr>
<tr>
<td>FINANCIAL SERVICES</td>
<td>25.50</td>
</tr>
<tr>
<td>ENERGY</td>
<td>6.41</td>
</tr>
<tr>
<td>CONSUMER GOODS</td>
<td>9.78</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>3.24</td>
</tr>
<tr>
<td>CHEMICALS</td>
<td>0.85</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>5.03</td>
</tr>
<tr>
<td>AUTOMOBILE</td>
<td>11.94</td>
</tr>
</tbody>
</table>

**Record Date Dividend Nav (in ₹/Unit)**

<table>
<thead>
<tr>
<th>Date</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>21- Mar-14</td>
<td>12.7618</td>
</tr>
<tr>
<td>04- Nov-10</td>
<td>12.99</td>
</tr>
<tr>
<td>30- Nov-07</td>
<td>13.58</td>
</tr>
</tbody>
</table>

**Face value: ₹10**
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

**For complete list of holdings please visit our website www.sbimf.com**

**SECTORAL BREAKDOWN (in %)**

- **30%** in Telecommunication
- **25%** in Financial Services
- **12%** in Information Technology
- **9%** in Industrial Manufacturing
- **7%** in Pharmaceuticals

**For complete list of holdings please visit our website www.sbimf.com**

**For complete list of holdings please visit our website www.sbimf.com**

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

- Long term investment
- Investment in equity shares of companies whose market capitalization is at least equal to or more than the least market capitalized stock of S&P BSE 100 index to provide long term capital growth opportunities.
- High risk. (Brown)

**Note:** Risk may be represented as: Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

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

**Portfolio Turnover**
Lower of total sale or total purchase for the last 12 months upon AUM of trailing twelve months.
Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**SBI Mutual Fund**
A Partner For Life

For complete list of holdings please visit our website www.sbimf.com
**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 a relatively safe portfolio of debt.

**Date of Inception**
31/12/1995

**Entry Load**
N.A.

**Options**
Growth
Dividend

**Exit Load**
For exit within 18 months from the date of allotment - 1.5 %;
For exit after 18 months from the date of allotment - Nil

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Portfolio Turnover**
Total Expense Ratio
Regular
Direct

**Risks:**
For complete list of holdings please visit our website www.sbimf.com

**Top 10 Holdings**

**Asset Allocation**

**Quantitative Data**
Standard Deviation
Beta
R - Squared
Sharpe Ratio
Portfolio Turnover
Total Expense Ratio

**Fund Managers**
Mr. R. Srinivasan – Equity
Mr. Dinesh Ahuja – Debt

**Managing Since**
Jan-2012

**Total Experience**
Mr. R. Srinivasan – Over 20 years
Mr. Dinesh Ahuja – Over 13 years

**Benchmark**
CRISIL Balanced Fund Index

**Exit Load**
For exit within 18 months from the date of allotment - 1.5 %;
For exit after 18 months from the date of allotment - Nil

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

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

**Face value:** ₹ 10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

**NET ASSET VALUE**

**LAST DIVIDENDS**

**TOP 10 HOLDINGS**

**ASSET ALLOCATION**

**For complete list of holdings please visit our website www.sbimf.com**

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

- Long term investment
- Investment in a mix of debt and equity through stocks of high growth companies and relatively safe portfolio of debt to provide both long term capital appreciation and liquidity.
- High risk

Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk may be represented as: Investor understand that their principal will be at

- Low risk (Blue)
- Medium risk
- High risk (Brown)

*Source: CRISIL Fund Analyser
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data.
**Investment Objective**
To provide investors maximum growth opportunity through well researched investments in Indian equities, PCDs and FCDs from selected industries with high growth potential and in Bonds.

**Date of Inception**
30/09/1994

**Entry Load**
N.A.

**Options**
Growth
Dividend

**SIP**
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

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

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

**Quantitative Data**
- Standard Deviation*: 14.11%
- Beta*: 0.57
- R-Squared*: 0.81
- Sharpe Ratio*: 1.51
- Portfolio Turnover*: 0.56
- Total Expense Ratio:
  - Regular: 2.14%
  - Direct: 1.48%

*Source: CRISIL Fund Analyst
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months

**Exit Load**
For exit within 18 months from the date of allotment - 1.5%
For exit after 18 months from the date of allotment - Nil

**Asset Allocation**

**NET ASSET VALUE**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>119.1341</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>48.7267</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>56.7101</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>120.5137</td>
</tr>
</tbody>
</table>

**LAST DIVIDENDS**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>06-Jun-14</td>
<td>5.70</td>
<td>38.0774</td>
</tr>
<tr>
<td>31-May-11</td>
<td>5.00</td>
<td>26.51</td>
</tr>
<tr>
<td>12-Mar-10</td>
<td>5.00</td>
<td>27.52</td>
</tr>
<tr>
<td>23-Mar-07</td>
<td>5.00</td>
<td>27.34</td>
</tr>
</tbody>
</table>

Face value: ₹10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROCTER &amp; GAMBLE HYGINE &amp; HEALTH CARE LTD.</td>
<td>3.79%</td>
</tr>
<tr>
<td>EICHER MOTORS LIMITED</td>
<td>3.59%</td>
</tr>
<tr>
<td>SHRIRAM CITY UNION FINANCE LTD</td>
<td>3.48%</td>
</tr>
<tr>
<td>SUPREME INDUSTRIES LTD.</td>
<td>3.43%</td>
</tr>
<tr>
<td>UPL LIMITED</td>
<td>3.18%</td>
</tr>
<tr>
<td>CRISIL LTD</td>
<td>3.18%</td>
</tr>
<tr>
<td>MRF LTD</td>
<td>3.10%</td>
</tr>
<tr>
<td>BRITANNIA INDUSTRIES LIMITED</td>
<td>3.10%</td>
</tr>
<tr>
<td>SUNDARAM FINANCE LTD</td>
<td>2.95%</td>
</tr>
<tr>
<td>INFO EDGE (INDIA) LIMITED</td>
<td>2.92%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>32.72%</td>
</tr>
</tbody>
</table>

**ASSET ALLOCATION**

- **Cash & Other Current Assets**: 14.92%
- **Midcap**: 70.60%
- **Small Cap**: 8.76%
- **Large Cap**: 5.72%
- **Non-Convertible Debt**: 19.61%

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

- **Long-term investment**
- Investments in Indian equities, PCDs and FCDs from selected industries with high growth potential to provide investors maximum growth opportunity.
- **High risk.** (Brown)

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

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

For complete list of holdings please visit our website www.sbimf.com

For more details please visit our website www.sbimf.com
**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.

**Date of Inception**
29/03/2005

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 577.29 Crores

**Fund Manager**
Ms. Sohini Andani
*Managing Since*
July-2010

**Total Experience**
Over 16 years

**Benchmark**
S&P BSE Midcap

**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.

**Options**
Growth
Dividend

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

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

**SIP**
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereof for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year

**Quantitative Data**
| Standard Deviation<sup>1</sup> | 17.11% |
| Beta<sup>1</sup> | 0.71 |
| R - Squared<sup>2</sup> | 0.84 |
| Sharpe Ratio<sup>1</sup> | 1.52 |
| Portfolio Turnover<sup>1</sup> | 0.36 |
| Total Expense Ratio<sup>1</sup> | 2.35% |
| | 1.62% |

<sup>1</sup>Source: CRISIL Fund Analyser

<sup>2</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

**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
Dividend

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

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

**SIP**
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereof for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>STRIDES ARCOLAB LTD</td>
<td>3.67%</td>
</tr>
<tr>
<td>SKF INDIA LIMITED</td>
<td>3.39%</td>
</tr>
<tr>
<td>FEDERAL BANK LTD</td>
<td>3.33%</td>
</tr>
<tr>
<td>BRITANNIA INDUSTRIES LIMITED</td>
<td>3.30%</td>
</tr>
<tr>
<td>PERSISTENT SYSTEMS LIMITED</td>
<td>3.18%</td>
</tr>
<tr>
<td>THE RAMCO CEMENTS LTD</td>
<td>3.16%</td>
</tr>
<tr>
<td>SHARDA CROPCHEM LIMITED</td>
<td>3.14%</td>
</tr>
<tr>
<td>SANOFI INDIA LIMITED</td>
<td>2.83%</td>
</tr>
<tr>
<td>VA TECH WABAG LIMITED</td>
<td>2.77%</td>
</tr>
<tr>
<td>PI INDUSTRIES LIMITED</td>
<td>2.76%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>31.53%</strong></td>
</tr>
</tbody>
</table>

**Asset Allocation**

<table>
<thead>
<tr>
<th>Sector</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Textiles</strong></td>
<td>4.61</td>
</tr>
<tr>
<td><strong>Telecom</strong></td>
<td>0.73</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td>3.57</td>
</tr>
<tr>
<td><strong>Pharma</strong></td>
<td>2.61</td>
</tr>
<tr>
<td><strong>Media &amp; Entertainment</strong></td>
<td>3.18</td>
</tr>
<tr>
<td><strong>IT</strong></td>
<td>2.61</td>
</tr>
<tr>
<td><strong>Industrial Manufacturing</strong></td>
<td>12.90</td>
</tr>
<tr>
<td><strong>Fertilisers &amp; Pesticides</strong></td>
<td>9.43</td>
</tr>
<tr>
<td><strong>Energy</strong></td>
<td>1.34</td>
</tr>
<tr>
<td><strong>Consumer Goods</strong></td>
<td>7.92</td>
</tr>
<tr>
<td><strong>Construction</strong></td>
<td>3.48</td>
</tr>
<tr>
<td><strong>Chemicals</strong></td>
<td>2.34</td>
</tr>
<tr>
<td><strong>Cement &amp; Cement Products</strong></td>
<td>5.59</td>
</tr>
<tr>
<td><strong>Automobile</strong></td>
<td>2.61</td>
</tr>
</tbody>
</table>

**Sectoral Breakdown (in %)**

**Net Asset Value**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>51.7385</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>28.6584</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>40.1728</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>52.3230</td>
</tr>
</tbody>
</table>

**Last Dividends**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>Nav (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>08-Aug-13</td>
<td>5.00</td>
<td>18.1066</td>
</tr>
<tr>
<td>31-Dec-07</td>
<td>3.50</td>
<td>29.02</td>
</tr>
</tbody>
</table>

Face value: ₹10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

**Risks**
- Low risk. (Blue);
- Medium risk. (Yellow);
- High risk. (Brown)

**Notes**
- Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
- Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

**For complete list of holdings please visit our website www.sbimf.com**

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>STRIDES ARCOLAB LTD</td>
<td>3.67%</td>
</tr>
<tr>
<td>SKF INDIA LIMITED</td>
<td>3.39%</td>
</tr>
<tr>
<td>FEDERAL BANK LTD</td>
<td>3.33%</td>
</tr>
<tr>
<td>BRITANNIA INDUSTRIES LIMITED</td>
<td>3.30%</td>
</tr>
<tr>
<td>PERSISTENT SYSTEMS LIMITED</td>
<td>3.18%</td>
</tr>
<tr>
<td>THE RAMCO CEMENTS LTD</td>
<td>3.16%</td>
</tr>
<tr>
<td>SHARDA CROPCHEM LIMITED</td>
<td>3.14%</td>
</tr>
<tr>
<td>SANOFI INDIA LIMITED</td>
<td>2.83%</td>
</tr>
<tr>
<td>VA TECH WABAG LIMITED</td>
<td>2.77%</td>
</tr>
<tr>
<td>PI INDUSTRIES LIMITED</td>
<td>2.76%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>31.53%</strong></td>
</tr>
</tbody>
</table>

**Asset Allocation**

<table>
<thead>
<tr>
<th>Sector</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Textiles</strong></td>
<td>4.61</td>
</tr>
<tr>
<td><strong>Telecom</strong></td>
<td>0.73</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td>3.57</td>
</tr>
<tr>
<td><strong>Pharma</strong></td>
<td>2.61</td>
</tr>
<tr>
<td><strong>Media &amp; Entertainment</strong></td>
<td>3.18</td>
</tr>
<tr>
<td><strong>IT</strong></td>
<td>2.61</td>
</tr>
<tr>
<td><strong>Industrial Manufacturing</strong></td>
<td>12.90</td>
</tr>
<tr>
<td><strong>Fertilisers &amp; Pesticides</strong></td>
<td>9.43</td>
</tr>
<tr>
<td><strong>Energy</strong></td>
<td>1.34</td>
</tr>
<tr>
<td><strong>Consumer Goods</strong></td>
<td>7.92</td>
</tr>
<tr>
<td><strong>Construction</strong></td>
<td>3.48</td>
</tr>
<tr>
<td><strong>Chemicals</strong></td>
<td>2.34</td>
</tr>
<tr>
<td><strong>Cement &amp; Cement Products</strong></td>
<td>5.59</td>
</tr>
<tr>
<td><strong>Automobile</strong></td>
<td>2.61</td>
</tr>
</tbody>
</table>

**SECTORAL BREAKDOWN (in %)**

<table>
<thead>
<tr>
<th>Sector</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Textiles</strong></td>
<td>4.61</td>
</tr>
<tr>
<td><strong>Telecom</strong></td>
<td>0.73</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td>3.57</td>
</tr>
<tr>
<td><strong>Pharma</strong></td>
<td>2.61</td>
</tr>
<tr>
<td><strong>Media &amp; Entertainment</strong></td>
<td>3.18</td>
</tr>
<tr>
<td><strong>IT</strong></td>
<td>2.61</td>
</tr>
<tr>
<td><strong>Industrial Manufacturing</strong></td>
<td>12.90</td>
</tr>
<tr>
<td><strong>Fertilisers &amp; Pesticides</strong></td>
<td>9.43</td>
</tr>
<tr>
<td><strong>Energy</strong></td>
<td>1.34</td>
</tr>
<tr>
<td><strong>Consumer Goods</strong></td>
<td>7.92</td>
</tr>
<tr>
<td><strong>Construction</strong></td>
<td>3.48</td>
</tr>
<tr>
<td><strong>Chemicals</strong></td>
<td>2.34</td>
</tr>
<tr>
<td><strong>Cement &amp; Cement Products</strong></td>
<td>5.59</td>
</tr>
<tr>
<td><strong>Automobile</strong></td>
<td>2.61</td>
</tr>
</tbody>
</table>
**Investment Objective**
To provide the investor long-term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments.

**Date of Inception**
01/01/1991

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

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

**Quantitative Data**
- Standard Deviation\(^1\): 14.94%
- Beta\(^1\): 0.92
- R - Squared\(^1\): 0.95
- Sharpe Ratio\(^1\): 0.96
- Portfolio Turnover\(^1\): 0.92

**Total Expense Ratio:**
- Regular: 2.18%
- Direct: 1.63%

---

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICICI BANK LTD</td>
<td>7.93%</td>
</tr>
<tr>
<td>HDFC BANK LIMITED</td>
<td>7.26%</td>
</tr>
<tr>
<td>STATE BANK OF INDIA</td>
<td>7.14%</td>
</tr>
<tr>
<td>INFOSYS LIMITED</td>
<td>7.02%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>6.24%</td>
</tr>
<tr>
<td>AXIS BANK LTD.</td>
<td>4.68%</td>
</tr>
<tr>
<td>TATA CONSULTANCY SERVICES LTD.</td>
<td>4.66%</td>
</tr>
<tr>
<td>BHARAT PETROLEUM CORPORATION LTD</td>
<td>4.00%</td>
</tr>
<tr>
<td>KOTAK MAHINDRA BANK LIMITED</td>
<td>3.96%</td>
</tr>
<tr>
<td>ITC LIMITED</td>
<td>3.89%</td>
</tr>
</tbody>
</table>

**TOTAL**
56.80%

---

**ASSET ALLOCATION**

- Large Cap: 51.82%
- Other Current Assets: 94.82%

---

**LAST DIVIDENDS**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>Nav (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>02–May–14 (Reg Plan)</td>
<td>4.00</td>
<td>27.8757</td>
</tr>
<tr>
<td>14–Dec–12</td>
<td>4.00</td>
<td>32.22</td>
</tr>
<tr>
<td>28-Jan–11</td>
<td>3.50</td>
<td>28.44</td>
</tr>
<tr>
<td>31–Dec–09</td>
<td>5.00</td>
<td>29.27</td>
</tr>
<tr>
<td>7–Nov–07</td>
<td>5.00</td>
<td>36.61</td>
</tr>
<tr>
<td>3–Oct–06</td>
<td>5.00</td>
<td>28.96</td>
</tr>
</tbody>
</table>

Face value: ₹10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

---

**SECTORAL BREAKDOWN (in %)**

<table>
<thead>
<tr>
<th>Sector</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>PHARMA</td>
<td>7.49</td>
</tr>
<tr>
<td>IT</td>
<td>17.18</td>
</tr>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>2.05</td>
</tr>
<tr>
<td>FINANCIAL SERVICES</td>
<td>35.62</td>
</tr>
<tr>
<td>ENERGY</td>
<td>10.31</td>
</tr>
<tr>
<td>CONSUMER GOODS</td>
<td>4.82</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>3.02</td>
</tr>
<tr>
<td>CHEMICALS</td>
<td>2.08</td>
</tr>
<tr>
<td>AUTOMOBILE</td>
<td>13.98</td>
</tr>
</tbody>
</table>

---

**SBI Magnum Equity Fund**

This product is suitable for investors who are seeking:
- Long term investment
- Investments in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities.
- High risk. (Brown)

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

---

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 1193.15 Crores

**Fund Manager**
Mr. R. Srinivasan
Managing Since
May-2009
Total Experience
Over 20 years

**Benchmark**
CNX Nifty Index

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

**Fund Manager**
Mr. R. Srinivasan
Managing Since
May-2009
Total Experience
Over 20 years

**Benchmark**
CNX Nifty Index

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

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

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

For complete list of holdings please visit our website www.sbiimf.com

\(^1\)Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
\(^2\)Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data
**Investment Objective**
The prime objective of this scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made under Section 80 C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.

**Date of Inception**
31/03/1993

**Entry Load**
N.A.

**Options**
- Growth
- Dividend

**Exit Load**
NIL

**Benchmark**
S&P BSE 100 Index

**Minimum Investment**
₹ 500 & in multiples of ₹ 500

**Additional Investment**
₹ 500 & in multiples of ₹ 500

**SIP**
₹ 500 & in multiples of ₹ 500

**Plans Available**
- Regular
- Direct

**Quantitative Data**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Deviation*</td>
<td>15.02%</td>
</tr>
<tr>
<td>Beta</td>
<td>0.87</td>
</tr>
<tr>
<td>R- Squared*</td>
<td>0.91</td>
</tr>
<tr>
<td>Sharpe Ratio*</td>
<td>1.16</td>
</tr>
<tr>
<td>Portfolio Turnover*</td>
<td>0.20</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td>2.01%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.54%</td>
</tr>
</tbody>
</table>

*Source: CRISIL Fund Analyser

- Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
- Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 4835.50 Crores

**Fund Manager**
Mr. Jayesh Shroff
Managing Since
Oct-2008
Total Experience
Over 10 years

**Management**
The prime objective of this scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made in the scheme under Section 80 C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.

**Date of Inception**
31/03/1993

**Entry Load**
N.A.

**Options**
- Growth
- Dividend

**Exit Load**
NIL

**Benchmark**
S&P BSE 100 Index

**Minimum Investment**
₹ 500 & in multiples of ₹ 500

**Additional Investment**
₹ 500 & in multiples of ₹ 500

**SIP**
₹ 500 & in multiples of ₹ 500

**Plans Available**
- Regular
- Direct

**Quantitative Data**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Deviation*</td>
<td>15.02%</td>
</tr>
<tr>
<td>Beta</td>
<td>0.87</td>
</tr>
<tr>
<td>R- Squared*</td>
<td>0.91</td>
</tr>
<tr>
<td>Sharpe Ratio*</td>
<td>1.16</td>
</tr>
<tr>
<td>Portfolio Turnover*</td>
<td>0.20</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td>2.01%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.54%</td>
</tr>
</tbody>
</table>

*Source: CRISIL Fund Analyser

- Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
- Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**Options**
- Growth
- Dividend

**Exit Load**
NIL

**Benchmark**
S&P BSE 100 Index

**Minimum Investment**
₹ 500 & in multiples of ₹ 500

**Additional Investment**
₹ 500 & in multiples of ₹ 500

**SIP**
₹ 500 & in multiples of ₹ 500

**Plans Available**
- Regular
- Direct

**Quantitative Data**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Deviation*</td>
<td>15.02%</td>
</tr>
<tr>
<td>Beta</td>
<td>0.87</td>
</tr>
<tr>
<td>R- Squared*</td>
<td>0.91</td>
</tr>
<tr>
<td>Sharpe Ratio*</td>
<td>1.16</td>
</tr>
<tr>
<td>Portfolio Turnover*</td>
<td>0.20</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td>2.01%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.54%</td>
</tr>
</tbody>
</table>

*Source: CRISIL Fund Analyser

- Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
- Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**Net Asset Value**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>108.825</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>48.734</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>60.3007</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>109.8365</td>
</tr>
</tbody>
</table>

**Last Dividends**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>Nav ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>28–Mar–14 (Reg Plan)</td>
<td>3.50</td>
<td>34.5688</td>
</tr>
<tr>
<td>28–Mar–13 (Reg Plan)</td>
<td>3.50</td>
<td>30.8878</td>
</tr>
<tr>
<td>22–Mar–12</td>
<td>3.50</td>
<td>31.52</td>
</tr>
<tr>
<td>18–Mar–11</td>
<td>4.00</td>
<td>34.26</td>
</tr>
<tr>
<td>05–Mar–10</td>
<td>4.00</td>
<td>40.30</td>
</tr>
<tr>
<td>29–May–09</td>
<td>2.80</td>
<td>34.66</td>
</tr>
<tr>
<td>15–Feb–08</td>
<td>11.00</td>
<td>47.78</td>
</tr>
</tbody>
</table>

Face value: ₹10

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

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICICI BANK LTD</td>
<td>6.77%</td>
</tr>
<tr>
<td>HDFC BANK LIMITED</td>
<td>5.91%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>5.24%</td>
</tr>
<tr>
<td>TATA CONSULTANCY SERVICES LTD.</td>
<td>4.89%</td>
</tr>
<tr>
<td>LARSEN &amp; TOUBRO LIMITED</td>
<td>4.05%</td>
</tr>
<tr>
<td>VA TECH WABAG LIMITED</td>
<td>4.01%</td>
</tr>
<tr>
<td>STATE BANK OF INDIA</td>
<td>3.97%</td>
</tr>
<tr>
<td>INFOSYS LIMITED</td>
<td>3.90%</td>
</tr>
<tr>
<td>AXIS BANK LTD.</td>
<td>3.71%</td>
</tr>
<tr>
<td>LUPIN LIMITED</td>
<td>3.66%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>46.09%</strong></td>
</tr>
</tbody>
</table>

**Asset Allocation**

- Large Cap: 24.91%
- Midcap: 1.44%
- Small Cap: 0.48%
- Other Current Assets: 73.17%

**Sectoral Breakdown (in %)**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEXTILES</td>
<td>1.76</td>
</tr>
<tr>
<td>TELECOM</td>
<td>0.81</td>
</tr>
<tr>
<td>SERVICES</td>
<td>7.99</td>
</tr>
<tr>
<td>PHARMA</td>
<td>8.21</td>
</tr>
<tr>
<td>METALS</td>
<td>0.19</td>
</tr>
<tr>
<td>IT</td>
<td>14.07</td>
</tr>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>4.17</td>
</tr>
<tr>
<td>FINANCIAL SERVICES</td>
<td>25.81</td>
</tr>
<tr>
<td>FERTILISERS &amp; PESTICIDES</td>
<td>1.87</td>
</tr>
<tr>
<td>ENERGY</td>
<td>10.24</td>
</tr>
<tr>
<td>CONSUMER GOODS</td>
<td>3.49</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>6.22</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>4.61</td>
</tr>
<tr>
<td>AUTOMOBILE</td>
<td>10.20</td>
</tr>
</tbody>
</table>

**SEBI Magnum Taxgain Scheme**

This product is suitable for investors who are seeking:

- Long term investment
- Investment in a portfolio of equity shares, while offering deduction under Section 80 C of IT Act, 1961.
- High risk. (Brown)

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

Note: Risk may be represented as: Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**SBI EMERGING BUSINESSES FUND**

An Open-ended Equity Fund

(Previously known as SBI MSFU - Emerging Businesses Fund)

- **Investment Objective**
  The investment objective of the Emerging Businesses Fund would be to participate in the growth potential presented by various companies that are considered emergent and have export orientation/outsourcing opportunities or are globally competitive. The fund may also evaluate Emerging Businesses with growth potential and domestic focus.

- **Date of Inception**
  11/10/2004

- **Report As On**
  28/11/2014

- **AAUM for quarter ended Sep 30, 2014**
  ₹ 1510.90 Crores

- **Fund Manager**
  Mr. R. Srinivasan
  Managing Since
  May-2009

- **Total Experience**
  Over 20 years

- **Benchmark**
  S&P BSE 500 Index

- **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
  Dividend

- **SIP**
  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

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

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

- **Quantitative Data**
  Standard Deviation\(^*\) : 16.42%
  Beta\(^*\) : 0.80
  R-Squared\(^*\) : 0.69
  Sharpe Ratio\(^*\) : 1.07
  Portfolio Turnover\(^*\) : 0.61
  Total Expense Ratio:
  Regular : 2.14%
  Direct : 1.47%

  \(^*\)Source: CRISIL Fund Analyser

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

  Risk Free rate: 91 days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 months Monthly Data

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROCTER &amp; GAMBLE HYGINE &amp; HEALTH CARE LTD.</td>
<td>8.40%</td>
</tr>
<tr>
<td>HDFC BANK LIMITED</td>
<td>7.75%</td>
</tr>
<tr>
<td>SHRIRAM CITY UNION FINANCE LTD</td>
<td>7.39%</td>
</tr>
<tr>
<td>GOODYEAR INDIA LIMITED</td>
<td>6.04%</td>
</tr>
<tr>
<td>AIA ENGINEERING LTD</td>
<td>5.29%</td>
</tr>
<tr>
<td>TECHNO ELECTRIC &amp; ENGINEERING CO.LTD</td>
<td>5.29%</td>
</tr>
<tr>
<td>3M INDIA LIMITED</td>
<td>5.12%</td>
</tr>
<tr>
<td>ELGI EQUIPMENTS LTD</td>
<td>4.93%</td>
</tr>
<tr>
<td>DIVIS LABORATORY LTD</td>
<td>4.93%</td>
</tr>
<tr>
<td>HAWKINS COOKERS LTD</td>
<td>4.69%</td>
</tr>
</tbody>
</table>

**TOTAL** : 59.78%

**LAST DIVIDENDS**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>28-Nov-14 (Reg Plan)</td>
<td>2.70</td>
<td>21.2616</td>
</tr>
<tr>
<td>26-Apr-13 (Reg Plan)</td>
<td>2.50</td>
<td>15.3680</td>
</tr>
<tr>
<td>30-Mar-12</td>
<td>2.50</td>
<td>14.37</td>
</tr>
<tr>
<td>30-Jul-09</td>
<td>2.50</td>
<td>11.47</td>
</tr>
<tr>
<td>28-Mar-08</td>
<td>2.50</td>
<td>18.14</td>
</tr>
<tr>
<td>31-Oct-05</td>
<td>5.10</td>
<td>17.74</td>
</tr>
</tbody>
</table>

Face value: ₹10

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

**ASSET ALLOCATION**

For complete list of holdings please visit our website www.sbimf.com

**SBI Mutual Fund**

A Partner for Life

**SBI Emerging Businesses Fund**

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

- Long term investment
- Investments in companies that are considered emergent and have export orientation/outsourcing opportunities or are globally competitive to participate in growth potential of Indian businesses.
- High risk. (Brown)

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

Note: Risk may be represented as: Investor understand that their principal will be at

Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

Report As On 28/11/2014

AAUM for quarter ended Sep 30, 2014 ₹ 1510.90 Crores

Date of Inception 11/10/2004
**Investment Objective**
To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors of the economy. There are four sub-funds dedicated to specific investment themes viz. Information Technology, Pharmaceuticals, FMCG, Contrarian (investment in stocks currently out of favour) and Emerging Businesses.

**Date of Inception**
14/07/1999

**Fund Manager**
Mr. Saurabh Pant
Managing Since
Jun-2011
Total Experience
Over 5 years

**Benchmark**
S&P BSE FMCG Index

**Exit Load**
Nil

**Options**
Growth
Dividend

**SIP**
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 there after for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 there after for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 there after for minimum one year

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

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

**Quantitative Data**
- Standard Deviation*: 14.42%
- Beta*: 0.85
- R - Squared*: 0.85
- Sharpe Ratio*: 1.27
- Portfolio Turnover*: 0.37
- Total Expense Ratio: 2.56% Direct: 1.87%

*Source: CRISIL Fund Analyser
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

**Risk Free rate:** 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**NET ASSET VALUE**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>70.2955</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>59.7591</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>71.1862</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>71.6324</td>
</tr>
</tbody>
</table>

**LAST DIVIDENDS**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>Nav (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>17–May–13 Reg Plan</td>
<td>8.00</td>
<td>46.0416</td>
</tr>
<tr>
<td>3–Mar–06</td>
<td>6.00</td>
<td>22.05</td>
</tr>
</tbody>
</table>

Face value: ₹10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>ITC LIMITED</td>
<td>46.21%</td>
</tr>
<tr>
<td>BRITANNIA INDUSTRIES LIMITED</td>
<td>7.94%</td>
</tr>
<tr>
<td>PROCTER &amp; GAMBLE HYGINE &amp; HEALTH CARE LTD.</td>
<td>7.09%</td>
</tr>
<tr>
<td>COLGATE PALMOLIVE INDIA LIMITED</td>
<td>6.06%</td>
</tr>
<tr>
<td>KANSAI NEROLAC PAINTS LTD</td>
<td>5.30%</td>
</tr>
<tr>
<td>UNITED SPIRITS LTD</td>
<td>3.89%</td>
</tr>
<tr>
<td>V.I.P.INDUSTRIES LTD</td>
<td>2.99%</td>
</tr>
<tr>
<td>VST INDUSTRIES LTD</td>
<td>2.86%</td>
</tr>
<tr>
<td>NESTLE (I) LIMITED</td>
<td>2.80%</td>
</tr>
<tr>
<td>AGRO TECH FOODS LTD.</td>
<td>2.62%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>87.77%</strong></td>
</tr>
</tbody>
</table>

**ASSET ALLOCATION**

- Large Cap: 6.76%
- Midcap: 18.81%
- Small Cap: 3.66%
- Cash & Other Current Assets: 70.77%

**SECTORAL BREAKDOWN (in %)**

- CONSUMER GOODS: 96.21%

**For complete list of holdings please visit our website www.sbfmf.com**
**Investment Objective**
To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors of the economy. There are four sub-funds dedicated to specific investment themes viz. Information Technology, Pharmaceuticals, FMCG, Contrarian (investment in stocks currently out of favour) and Emerging Businesses.

**Date of Inception**
14/07/1999

**Entry Load**
N.A.

**Options**
Growth
Dividend

**Exit Load**
Nil

**Benchmark**
S&P BSE HEALTH CARE Index

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 261.73 Crores

**Fund Manager**
Mr. Tanmaya Desai
Managing Since
Jun-2011

**Total Experience**
Over 5 years

**Quantitative Data**

<table>
<thead>
<tr>
<th></th>
<th>Standard Deviation</th>
<th>Beta</th>
<th>R - Squared</th>
<th>Sharpe Ratio</th>
<th>Portfolio Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>14.34%</td>
<td>0.93</td>
<td>0.49</td>
<td>1.80</td>
<td>0.71</td>
</tr>
</tbody>
</table>

**Total Expense Ratio**
Regular: 2.52%
Direct: 1.48%

**Assumptions**
- Risk Free Rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014)
- Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
- Risk category: Low risk: (Blue); Medium risk: (Yellow); High risk: (Brown)

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

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

**SECTORAL BREAKDOWN (in %)**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUN PHARMACEUTICAL INDUSTRIES LIMITED</td>
<td>23.94%</td>
</tr>
<tr>
<td>LUPIN LIMITED</td>
<td>12.42%</td>
</tr>
<tr>
<td>DR.REDDY’S LABORATORIES LIMITED</td>
<td>12.09%</td>
</tr>
<tr>
<td>AUROBINDO PHARMA LIMITED</td>
<td>9.17%</td>
</tr>
<tr>
<td>RANBAXY LABORATORIES LIMITED</td>
<td>6.85%</td>
</tr>
<tr>
<td>STRIDES ARCOLAB LTD</td>
<td>5.65%</td>
</tr>
<tr>
<td>DIVIS LABORATORY LIMITED</td>
<td>4.84%</td>
</tr>
<tr>
<td>CADILLA HEALTHCARE LIMITED</td>
<td>4.77%</td>
</tr>
<tr>
<td>TORRENT PHARMACEUTICALS LTD</td>
<td>4.60%</td>
</tr>
<tr>
<td>SEQUENT SCIENTIFIC LTD</td>
<td>2.73%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>87.06%</td>
</tr>
</tbody>
</table>

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

- Long term investment
- Equity Investments in stock of Pharmaceuticals sector of the economy to provide sector specific growth opportunities.
- High risk. (Brown)

**Note:** Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

For complete list of holdings please visit our website www.sbmf.com
INVESTMENT OBJECTIVE

To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors of the economy. There are four sub-funds dedicated to specific investment themes viz. Information Technology, Pharmaceuticals, FMCG, Contrarian (investment in stocks currently out of favour) and Emerging Businesses.

DATE OF INCEPTION
14/07/1999

REPORT AS ON
28/11/2014

AAUM FOR QUARTER ENDED SEPT 30, 2014
₹ 71.69 Crores

FUND MANAGER
Mr. Anup Upadhyay
Managing Since: Jun-2011
Total Experience: Over 5 years

BENCHMARK
S&P BSE - IT Index

EXIT LOAD
Nil

ENTRY LOAD
N.A.

PLANS AVAILABLE
Regular
Direct

OPTIONS
Growth
Dividend

SIP
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

MINIMUM INVESTMENT
₹ 5000 & in multiples of ₹ 1

ADDITIONAL INVESTMENT
₹ 1000 & in multiples of ₹ 1

QUANTITATIVE DATA

<table>
<thead>
<tr>
<th>Standard Deviation^</th>
<th>20.44%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beta^</td>
<td>0.86</td>
</tr>
<tr>
<td>R-Squared^</td>
<td>0.97</td>
</tr>
<tr>
<td>Sharpe Ratio^</td>
<td>1.03</td>
</tr>
<tr>
<td>Portfolio Turnover^</td>
<td>0.83</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td>2.70%</td>
</tr>
</tbody>
</table>

^Source: CRISIL Fund Analyser
^Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

Risk Free rate: 91- days Treasury Bill yield
(8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

LAST DIVIDENDS

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>08-Aug-13 (Reg Plan)</td>
<td>4.50</td>
<td>28.6220</td>
</tr>
<tr>
<td>4-Jul-07</td>
<td>4.00</td>
<td>25.25</td>
</tr>
</tbody>
</table>

Face value: ₹10

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

TOP HOLDINGS

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>INFOSYS LIMITED</td>
<td>35.49%</td>
</tr>
<tr>
<td>TATA CONSULTANCY SERVICES LTD.</td>
<td>19.39%</td>
</tr>
<tr>
<td>TECH MAHINDRA LIMITED</td>
<td>10.20%</td>
</tr>
<tr>
<td>HCL TECHNOLOGIES LIMITED</td>
<td>9.83%</td>
</tr>
<tr>
<td>ACCELYA KALE SOLUTIONS LTD.</td>
<td>4.72%</td>
</tr>
<tr>
<td>WIPRO LIMITED</td>
<td>3.72%</td>
</tr>
<tr>
<td>D-LINK (INDIA) LTD</td>
<td>3.56%</td>
</tr>
<tr>
<td>CYIENT LIMITED</td>
<td>3.17%</td>
</tr>
<tr>
<td>ORACLE FINANCIAL SERVICES SOFTWARE</td>
<td>2.73%</td>
</tr>
<tr>
<td>KPR TECHNOLOGIES LTD.</td>
<td>2.34%</td>
</tr>
</tbody>
</table>

TOTAL 95.16%

ASSET ALLOCATION

IT 97.07%

For complete list of holdings please visit our website www.sbmfm.com

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

- Long term investment
- Equity Investments in stock of IT sector of the economy to provide sector specific growth opportunities.
- High risk. (Brown)

^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
Investment Objective
To provide the investors maximum growth opportunity through equity investments in stocks of growth oriented sectors of the economy. There are four sub-funds dedicated to specific investment themes viz. Information Technology, Pharmaceuticals, FMCG, Contrarian (investment in stocks currently out of favour) and Emerging Businesses.

Date of Inception
14/07/1999

Entry Load
N.A.

Options
Growth
Dividend

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

SIP
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

Minimum Investment
₹ 5000 & in multiples of ₹ 1

Additional Investment
₹ 1000 & in multiples of ₹ 1

Quantitative Data
Standard Deviation*: 15.31%
Beta*: 0.87
R-Squared*: 0.89
Sharpe Ratio*: 0.88
Portfolio Turnover*: 0.59
Total Expense Ratio
Regular: 2.09%
Direct: 1.53%

*Source: CRISIL Fund Analyser
Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

Asset Allocation
For complete list of holdings please visit our website www.sbfmf.com

SBI Contra Fund
This product is suitable for investors who are seeking:
- Long term investment
- Equity Investments in contrarian stocks which are currently out of favour in the market to provide maximum growth opportunities.
- High risk. (Brown)

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

Note: Risk may be represented as: Investor understand that their principal will be at
Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**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.

**Date of Inception**
29/09/2005

**Entry Load**
N.A.

**Options**
Growth
Dividend

**Exit Load**
Nil (w.e.f. September 01, 2014)

**Plans Available**
Regular
Direct

**SIP**
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

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

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

**Quantitative Data**
Standard Deviation\(^1\) : 16.12%
Beta\(^\dagger\) : 0.91
Return\(^\ast\) : 0.93
Sharpe Ratio\(^*\) : 1.15
Portfolio Turnover\(^\ast\) : 1.03
Total Expense Ratio
Regular : 2.48%
Direct : 1.95%

---

**SBI Magnum Multicap Fund**
This product is suitable for investors who are seeking:
- Long term investment
- Investment in diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long term growth opportunities and liquidity.
- High risk. (Brown)

\(^1\) Source: CRISIL Fund Analyst
\(^\dagger\) Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
\(^\ast\) Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

---

**Portfolio Turnover**
Total Expense Ratio
Regular : 2.48%
Direct : 1.95%

---

**Option NAV (₹)**
<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>30.6297</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>20.9269</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>23.5313</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>30.9659</td>
</tr>
</tbody>
</table>

**Record Date**
15–Mar–13 (Reg Plan)
18–Jan–08
29–Jan–07

**Dividend (in ₹/Unit)**
1.40
2.50
2.00

**Nav (₹)**
12.5064
13.71
14.16

---

**Last Dividends**
Face value: ₹10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

---

**Top 10 Holdings**
<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATE BANK OF INDIA</td>
<td>6.31%</td>
</tr>
<tr>
<td>ICICI BANK LTD</td>
<td>5.36%</td>
</tr>
<tr>
<td>INFOSYS LIMITED</td>
<td>4.28%</td>
</tr>
<tr>
<td>AXIS BANK LTD.</td>
<td>4.09%</td>
</tr>
<tr>
<td>RELIANCE INDUSTRIES LIMITED</td>
<td>3.89%</td>
</tr>
<tr>
<td>JK TYRE AND INDUSTRIES LTD</td>
<td>3.34%</td>
</tr>
<tr>
<td>BRITANNIA INDUSTRIES LIMITED</td>
<td>3.09%</td>
</tr>
<tr>
<td>DCB BANK LIMITED</td>
<td>3.06%</td>
</tr>
<tr>
<td>TECHNO ELECTRIC &amp; ENGINEERING CO.LT</td>
<td>2.96%</td>
</tr>
<tr>
<td>TECH MAHINDRA LIMITED</td>
<td>2.88%</td>
</tr>
</tbody>
</table>

**Asset Allocation**

---

**Sectoral Breakdown (in %)**

---

**For complete list of holdings please visit our website www.sbimf.com**
**Investment Objective**
To provide investors long term capital appreciation/dividend along with the liquidity of an open-ended scheme.

**Date of Inception**
28/02/1993

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 1404.73 Crores

**Fund Manager**
Mr. Jayesh Shroff
Managing Since
Jun-2007
Total Experience
Over 10 years

**Benchmark**
S&P BSE 200 Index

**Exit Load**
For exit within 18 months from the date of allotment – 1.00%; For exit after 18 months from the date of allotment – Nil (w.e.f November 01, 2014)

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

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

**Quantitative Data**
Standard Deviation*: 14.76%
Beta*: 0.84
R- Squared*: 1.19
Sharpe Ratio*: 0.60
Portfolio Turnover*: 2.17%
Total Expense Ratio:
Regular: 1.75%
Direct: 1.27%

*Source: CRISIL Fund Analyser
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
Risk Free rate: 91: days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

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

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

**Net Asset Value**
<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>144.4361</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>79.2129</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>91.9457</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>145.2828</td>
</tr>
</tbody>
</table>

**Last Dividends**
- 12–Sep–14 (Reg-plan) 11.50% 74.9641
- 1–Oct–10 7.00% 64.19
- 22–Oct–09 7.00% 49.31
- 24–Aug–07 6.00% 48.02
- 31–May–05 2.10% 23.64

Face value: ₹10
Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC BANK LIMITED</td>
<td>5.54%</td>
</tr>
<tr>
<td>ICICI BANK LTD</td>
<td>5.07%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>4.91%</td>
</tr>
<tr>
<td>INFOSYS LIMITED</td>
<td>4.54%</td>
</tr>
<tr>
<td>LUPIN LIMITED</td>
<td>4.28%</td>
</tr>
<tr>
<td>TATA CONSULTANCY SERVICES LTD.</td>
<td>3.82%</td>
</tr>
<tr>
<td>LARSEN &amp; TOUBRO LIMITED</td>
<td>3.79%</td>
</tr>
<tr>
<td>HDFC LIMITED</td>
<td>3.35%</td>
</tr>
<tr>
<td>BLUE DART EXPRESS LIMITED</td>
<td>3.15%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>41.63%</td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www.sbimf.com

**Asset Allocation**

- Large Cap: 26.16%
- Midcap: 65.46%
- Small cap: 5.58%
- Cash & Other Current Assets: 2.80%

Other Current Assets comprise of Futures 1.69%

**Sectoral Breakdown (in %)**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>TELECOM</td>
<td>4.14%</td>
</tr>
<tr>
<td>SERVICES</td>
<td>3.15%</td>
</tr>
<tr>
<td>PHARMA</td>
<td>6.43%</td>
</tr>
<tr>
<td>MEDIA &amp; ENTERTAINMENT</td>
<td>1.38%</td>
</tr>
<tr>
<td>IT</td>
<td>14.08%</td>
</tr>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>5.31%</td>
</tr>
<tr>
<td>FINANCIAL SERVICES</td>
<td>23.96%</td>
</tr>
<tr>
<td>FERTILISERS &amp; PESTICIDES</td>
<td>3.00%</td>
</tr>
<tr>
<td>ENERGY</td>
<td>9.13%</td>
</tr>
<tr>
<td>CONSUMER GOODS</td>
<td>6.85%</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>3.79%</td>
</tr>
<tr>
<td>CHEMICALS</td>
<td>2.16%</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>4.34%</td>
</tr>
<tr>
<td>AUTOMOBILE</td>
<td>9.91%</td>
</tr>
</tbody>
</table>

**SBI Magnum Multiplier Plus 1993**
This product is suitable for investors who are seeking:

- Long term investment
- Investments in diversified portfolio of equities of high growth companies to provide a blend of long term capital appreciation and liquidity.
- High risk. (Brown)

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

Note: Risk may be represented as: Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**SBI Nifty Index Fund**

**Open-ended Index Fund**

(Previously known as SBI Magnum Index Fund) (Name changed w.e.f 14/03/2013)

- **Investment Objective**
  The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the CNX Nifty index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of CNX Nifty 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 dividend payments by the constituent stocks.

- **Date of Inception**
  04/02/2002

- **Report As On**
  28/11/2014

- **AAUM for quarter ended Sep 30, 2014**
  ₹ 28.37 Crores

- **Fund Manager**
  Mr. Raviprakash Sharma

- **Managing Since**
  Feb-2011

- **Total Experience**
  Over 11 years

- **Benchmark**
  CNX NIFTY Index

- **Exit Load**
  For exit within 7 business days from the date of investment - 1.00%; For exit after 7 business days from the date of investment - Nil

- **Entry Load**
  N.A.

- **Plans Available**
  Regular
  Direct

- **Options**
  Growth
  Dividend

- **SIP**
  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

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

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

- **Quantitative Data**
  - Standard Deviation* : 15.31%
  - Beta* : 0.97
  - R - Squared* : 1.00
  - Sharpe Ratio : 0.78
  - Portfolio Turnover* : 1.23
  - Total Expense Ratio
    - Regular : 1.50%
    - Direct : 1.08%
    - Tracking Error : 0.29%

  *Source: CRISIL Fund Analyser
  *Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months. Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

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

- **Date of Inception**
  04/02/2002

- **Exit Load**
  For exit within 7 business days from the date of investment - 1.00%; For exit after 7 business days from the date of investment - Nil

- **Entry Load**
  N.A.

- **Plans Available**
  Regular
  Direct

- **Options**
  Growth
  Dividend

- **SIP**
  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

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

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

- **Quantitative Data**
  - Standard Deviation* : 15.31%
  - Beta* : 0.97
  - R - Squared* : 1.00
  - Sharpe Ratio : 0.78
  - Portfolio Turnover* : 1.23
  - Total Expense Ratio
    - Regular : 1.50%
    - Direct : 1.08%
    - Tracking Error : 0.29%

  *Source: CRISIL Fund Analyser
  *Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months. Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

- **Portfolio Turnover**
  14.31%

- **Total Expense Ratio**
  0.29%

- **Risk Free Rate**
  91- days Treasury Bill yield (8.21% as on 28th November 2014)

- **Basis for Ratio Calculation**
  3 years Monthly Data

- **Face value**: ₹ 10

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

### Net Asset Value

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>72.7413</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>37.2576</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>37.4985</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>73.1858</td>
</tr>
</tbody>
</table>

### Last Dividends

<table>
<thead>
<tr>
<th>Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>Nav (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>23-Mar-06</td>
<td>3.30</td>
<td>14.5541</td>
</tr>
<tr>
<td>28-Mar-05</td>
<td>3.80</td>
<td>28.7105</td>
</tr>
</tbody>
</table>

### Top 10 Holdings

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>INFOSYS LIMITED</td>
<td>6.91%</td>
</tr>
<tr>
<td>ICICI BANK LTD</td>
<td>6.66%</td>
</tr>
<tr>
<td>ITC LIMITED</td>
<td>6.56%</td>
</tr>
<tr>
<td>HDFC LIMITED</td>
<td>5.95%</td>
</tr>
<tr>
<td>HDFC BANK LIMITED</td>
<td>5.82%</td>
</tr>
<tr>
<td>RELIANCE INDUSTRIES LTD</td>
<td>5.36%</td>
</tr>
<tr>
<td>TATA CONSULTANCY SERVICES LTD</td>
<td>4.52%</td>
</tr>
<tr>
<td>LARSEN &amp; TOUBRO LIMITED</td>
<td>4.39%</td>
</tr>
<tr>
<td>STATE BANK OF INDIA</td>
<td>3.21%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>3.15%</td>
</tr>
</tbody>
</table>

Total: 52.54%

For complete list of holdings please visit our website www.sbimf.com

### Asset Allocation

- **94.67%** Large Cap
- **5.16%** Midecap
- **0.17%** Other Current Assets

Other Current Assets comprise of Futures 4.94%

### Sectoral Breakdown (in %)

- **TELECOM**: 1.69%
- **PHARMA**: 5.82%
- **METALS**: 3.98%
- **MEDIA & ENTERTAINMENT**: 0.68%
- **IT**: 15.42%
- **INDUSTRIAL MANUFACTURING**: 0.83%
- **FINANCIAL SERVICES**: 28.78%
- **ENERGY**: 11.95%
- **CONSUMER GOODS**: 9.51%
- **CONSTRUCTION**: 4.61%
- **CEMENT & CEMENT PRODUCTS**: 2.63%
- **AUTOMOBILE**: 8.99%

**SBI Nifty Index Fund**

This product is suitable for investors who are seeking:

- Long term investment
- Passive Investment in stocks comprising the CNX Nifty index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of CNX Nifty Index.
- High risk. (Brown)

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

Note: Risk may be represented as: Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
SBI Magnum Comma Fund
An Open-ended Equity Scheme Investing in Stocks Of Commodity Based Companies

**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 business within the following sectors - Oil & Gas, Metals, Materials & Agriculture and in debt & money market instruments.

**Date of Inception**
08/08/2005

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 276.53 Crores

**Fund Manager**
Mr. Richard D’ Souza
Managing Since
Aug-2014

**Total Experience**
Over 16 years

**Benchmark**
CNX Commodities Index

**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.

**Options**
Growth
Dividend

**SIP**
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

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

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

**Quantitative Data**
- **Standard Deviation**
  
- **Beta**
  
- **R - Squared**
  
- **Sharpe Ratio**
  
- **Portfolio Turnover**
  
- **Total Expense Ratio**
  
  **Regular**
  
  **Direct**

  *Source: CRISIL Fund Analyser

  *Portfolio Turnover – lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

  Risk Free rate: 91 - days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**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.

**Options**
Growth
Dividend

**SIP**
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

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

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

**Quantitative Data**
- **Standard Deviation**
  
- **Beta**
  
- **R - Squared**
  
- **Sharpe Ratio**
  
- **Portfolio Turnover**
  
- **Total Expense Ratio**
  
  **Regular**
  
  **Direct**

  *Source: CRISIL Fund Analyser

  *Portfolio Turnover – lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

  Risk Free rate: 91 - days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**Asset Allocation**

**Sectoral Breakdown (in %)**
- **Metals**
- **Industrial Manufacturing**
- **Fertilisers & Pesticides**
- **Energy**
- **Consumer Goods**
- **Chemicals**
- **Cement & Cement Products**

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

**Note:** Risk may be represented as: Investor understand that their principal will be at

- **Low risk.** (Blue)
- **Medium risk.** (Yellow)
- **High risk.** (Brown)

**Performance**

**Last Dividends**

<table>
<thead>
<tr>
<th>Date</th>
<th>Dividend (in ₹/Unit)</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-Mar-10</td>
<td>3.00</td>
<td>16.01</td>
</tr>
<tr>
<td>25-Jul-08</td>
<td>2.00</td>
<td>17.14</td>
</tr>
<tr>
<td>27-Nov-06</td>
<td>1.50</td>
<td>16.18</td>
</tr>
</tbody>
</table>

Face value: ₹10

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

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NTPC LIMITED</td>
<td>8.56%</td>
</tr>
<tr>
<td>OIL &amp; NATURAL GAS CORPN LTD</td>
<td>7.60%</td>
</tr>
<tr>
<td>RELIANCE INDUSTRIES LIMITED</td>
<td>6.54%</td>
</tr>
<tr>
<td>SAGAR CEMENTS LIMITED</td>
<td>6.23%</td>
</tr>
<tr>
<td>TATA STEEL LTD</td>
<td>5.68%</td>
</tr>
<tr>
<td>CAMSON BIO TECHNOLOGIES LTD</td>
<td>4.68%</td>
</tr>
<tr>
<td>BHARAT PETROLEUM CORPORATION LTD</td>
<td>4.48%</td>
</tr>
<tr>
<td>VINATI ORGANICS LTD</td>
<td>4.23%</td>
</tr>
<tr>
<td>CCL PRODUCTS (INDIA) LTD</td>
<td>3.94%</td>
</tr>
<tr>
<td>OMKAR SPECIALITY CHEMICALS LTD.</td>
<td>3.84%</td>
</tr>
</tbody>
</table>

**Total**
55.79%

For complete list of holdings please visit our website www.sbimf.com
Investment Objective
The objective of the scheme would be 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 in debt and money market instruments issued by PSUs and others.

Date of Inception
07/07/2010

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 298.94 Crores

Fund Manager
Mr. Richard D’Souza
Managing Since
Aug 2014

Total Experience
Over 16 years

Benchmark
S&P BSE PSU INDEX

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
Dividend

SIP
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

Minimum Investment
₹ 5000 & in multiples of ₹ 1

Additional Investment
₹ 1000 & in multiples of ₹ 1

Quantitative Data
Standard Deviation*: 23.36%
Beta*: 0.82
R - Squared*: 0.96
Sharpe Ratio*: 0.08
Portfolio Turnover*: 0.54
Total Expense Ratio
Regular: 2.54%
Direct: 2.16%

*Source: CRISIL Fund Analyst
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

Fixed Deposit

Top 10 Holdings

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATE BANK OF INDIA</td>
<td>11.38%</td>
</tr>
<tr>
<td>COAL INDIA LIMITED</td>
<td>7.54%</td>
</tr>
<tr>
<td>OIL &amp; NATURAL GAS CORPN LTD</td>
<td>6.72%</td>
</tr>
<tr>
<td>NTPC LIMITED</td>
<td>5.05%</td>
</tr>
<tr>
<td>GAIL (INDIA) LTD</td>
<td>4.93%</td>
</tr>
<tr>
<td>BHARAT ELECTRONICS LTD.</td>
<td>4.67%</td>
</tr>
<tr>
<td>POWER GRID CORPORATION LTD</td>
<td>4.28%</td>
</tr>
<tr>
<td>PUNJAB NATIONAL BANK</td>
<td>3.81%</td>
</tr>
<tr>
<td>BHARAT HEAVY ELECTRICALS LIMITED</td>
<td>3.61%</td>
</tr>
<tr>
<td>BHARAT PETROLEUM CORPORATION LTD</td>
<td>3.43%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>55.42%</td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www.sbimf.com

Asset Allocation

Sectors
- SERVICES: 4.80%
- METALS: 14.21%
- INDUSTRIAL MANUFACTURING: 8.28%
- FINANCIAL SERVICES: 28.12%
- FERTILISERS & PESTICIDES: 2.40%
- ENERGY: 34.95%
- CONSTRUCTION: 3.33%

SECTORAL BREAKDOWN (in %)

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

This product is suitable for investors who are seeking:
- Long term investment.
- Investments in diversified basket of equity stocks and debt of domestic Public Sector Undertakings to provide long term growth in capital with improved liquidity.
- High risk. (Brown)

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

For Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Risk Calculation: 3 years Monthly Data

Net Asset Value

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>10.2441</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>10.2425</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>10.3300</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>10.3366</td>
</tr>
</tbody>
</table>
**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.

**Date of Inception**

06/07/2007

**Report As On**

28/11/2014

**AAUM for quarter ended Sep 30, 2014**

₹ 586.17 Crores

**Fund Manager**

Mr. Richard D’Souza

**Managing Since**

Aug-2014

**Total Experience**

Over 16 years

**Benchmark**

CNX Infrastructure Index

**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
Dividend

**SIP**

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Standard Deviation</th>
<th>Beta</th>
<th>R - Squared</th>
<th>Sharpe Ratio</th>
<th>Portfolio Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>25.60%</td>
<td>0.82</td>
<td>0.90</td>
<td>0.28</td>
<td>0.91</td>
</tr>
</tbody>
</table>

**Total Expense Ratio**

<table>
<thead>
<tr>
<th>Regular</th>
<th>Direct</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.41%</td>
<td>1.86%</td>
</tr>
</tbody>
</table>

*Source: CRISIL Fund Analyser

*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

Risk Free rate: 91 - days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

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

**Note:** Risk may be represented as: Investor understand that their principal will be at Low risk: (Blue); Medium risk: (Yellow); High risk: (Brown)

**Long term investment**

**Equity Investments in stock of companies directly or indirectly involved in the infrastructure growth of the Indian economy to provide long term capital growth opportunities.**

**High risk:** (Brown)

**Top 10 Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>LARSEN &amp; TOUBRO LIMITED</td>
<td>9.89%</td>
</tr>
<tr>
<td>BHARTI AIRTEL LTD</td>
<td>8.38%</td>
</tr>
<tr>
<td>POWER GRID CORPORATION LTD</td>
<td>6.00%</td>
</tr>
<tr>
<td>TATA COMMUNICATIONS LIMITED</td>
<td>5.03%</td>
</tr>
<tr>
<td>NCC LIMITED</td>
<td>4.91%</td>
</tr>
<tr>
<td>NTPC LIMITED</td>
<td>4.82%</td>
</tr>
<tr>
<td>ITD CEMENTATION INDIA LTD</td>
<td>4.12%</td>
</tr>
<tr>
<td>IRB INFRASTRUCTURE DEVELOPERS LTD</td>
<td>3.61%</td>
</tr>
<tr>
<td>ELGI EQUIPMENTS LTD</td>
<td>3.58%</td>
</tr>
<tr>
<td>SADBHAV ENGINEERING</td>
<td>3.33%</td>
</tr>
</tbody>
</table>

**Total**

53.65%

**Asset Allocation**

- Large Cap: 16.17%
- Midcap: 46.16%
- Small Cap: 34.79%
- Cash and Other Current Assets: 2.88%

**Sectoral Breakdown (in %)**

- **TELECOM:** 15.43%
- **SERVICES:** 0.53%
- **INDUSTRIAL MANUFACTURING:** 17.08%
- **FINANCIAL SERVICES:** 5.25%
- **ENERGY:** 16.77%
- **CONSTRUCTION:** 35.28%
- **AUTOMOBILE:** 7.60%

**SBI Infrastructure Fund**

This product is suitable for investors who are seeking:

- Long term investment
- Equity Investments in stock of companies directly or indirectly involved in the infrastructure growth of the Indian economy to provide long term capital growth opportunities.

**High risk:** (Brown)

**Entry Load**

N.A.

**Exit Load**

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Standard Deviation</th>
<th>Beta</th>
<th>R - Squared</th>
<th>Sharpe Ratio</th>
<th>Portfolio Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>25.60%</td>
<td>0.82</td>
<td>0.90</td>
<td>0.28</td>
<td>0.91</td>
</tr>
</tbody>
</table>

**Total Expense Ratio**

<table>
<thead>
<tr>
<th>Regular</th>
<th>Direct</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.41%</td>
<td>1.86%</td>
</tr>
</tbody>
</table>
**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.

**Date of Inception**
03/11/2006

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
 ₹ 225.15 Crores

**Fund Manager**
Mr. Neeraj Kumar
Managing Since Oct-2012
Total Experience Over 15 years

**Benchmark**
CRISIL Liquid Fund Index

**Exit Load**
For exit within 7 business days from the date of allotment - 0.25%;
For exit after 7 business days from the date of allotment - Nil

**Entry Load**
N.A.

**Plans Available**
Regular Direct

**Options**
Growth Dividend SIP
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

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

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

**Quantitative Data**
Standard Deviation*: 0.62%
Beta*: 0.15
R - Squared*: 0.02
Sharpe Ratio*: 0.54
Portfolio Turnover*: 8.92
Total Expense Ratio
Regular: 1.26%
Direct: 0.77%
*Source: CRISIL Fund Analyst
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.
Risk Free rate: 91- days Treasury Bill yield (8.21% as on 28th November 2014) Basis for Ratio Calculation: 3 years Monthly Data

**Top 10 Holdings**

**Asset Allocation**
Total Assets comprise of Futures 71.51%

**Sectoral Breakdown (in %)**

**Last Dividends**

**NET ASSET VALUE**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reg-Plan-Growth</td>
<td>18.4086</td>
</tr>
<tr>
<td>Reg-Plan-Dividend</td>
<td>12.9621</td>
</tr>
<tr>
<td>Dir-Plan-Dividend</td>
<td>13.3918</td>
</tr>
<tr>
<td>Dir-Plan-Growth</td>
<td>18.5483</td>
</tr>
</tbody>
</table>

**Record Date**
26–Nov–14
28–Oct–14
24–Sep–14
27–Aug–14
30–Jul–14
30–Jul–14
25–Jun–14
30–May–14
30–May–14
15–Apr–14
15–Apr–14
26–Mar–12
19–May–10
17–Dec–09
6–Aug–09

**Dividend**
(Reg Plan) 0.07 12.9584
(Reg Plan) 0.07 12.9493
(Reg Plan) 0.07 12.9247
(Reg Plan) 0.07 12.9407
(Reg Plan) 0.07 12.9215
(Reg Plan) 0.07 13.0448
(Reg Plan) 0.07 12.8790
(Reg Plan) 0.07 12.9955
(Reg Plan) 0.07 12.8980
(Reg Plan) 0.07 13.0097
(Reg Plan) 0.60 12.8082
(Reg Plan) 0.60 12.9109
1.40 12.5830
0.10 10.9591
0.10 10.8844
0.15 10.8483
0.10 10.8483
0.10 10.8483
0.10 10.8483

**Pursuant to payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.**

**Top 10 Holdings**

**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.
- Low risk. (Blue)

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

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

**For complete list of holdings please visit our website www.sbiitm.com**

For complete list of holdings please visit our website www.sbiitm.com

**SBI MUTUAL FUND**
A PARTNER FOR LIFE
Investment Objective
The investment objective of the fund is to generate growth & capital appreciation by investing in Equity, Gold ETF and Debt & Money market instruments.

Date of Inception
08/10/2012

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 11.58 Crores

Fund Manager
Mr. Dinesh Balachandran (For Debt & Gold ETF) & Mr. Ruchit Mehta (Equity & Equity ETF).

Managing Since
Oct - 2012

Total Experience
Mr. Dinesh Balachandran Over 11 years
Mr. Ruchit Mehta Over 7 years

Benchmark
S&P BSE Sensex 33%, Crisil Composite Bond Fund Index 33%, Price of Gold 33%

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
Not Applicable

Plans Available
Regular
Direct

Options
Growth
Dividend

SIP
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

Minimum Investment
₹ 5000 & in multiples of ₹ 1

Additional Investment
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*: 4.77%
Beta*: 0.74
R-Squared*: 0.66
Sharpe Ratio*: 0.14
Avg. Portfolio Yield: 9.18

Total Expense Ratio
Regular: 1.51%
Direct: 1.11%

*Source: CRISIL Fund Analyst
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months upon Avg. AUM of trailing twelve months.

For complete list of holdings please visit our website www.sbimf.com
**Investment Objective**
The Scheme seeks to generate income and long term capital appreciation by investing in a diversified portfolio of predominantly in equity and equity related securities of small & midcap Companies.

**Date of Inception**
09/09/2009

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 96.08 Crores

**Fund Manager**
Mr. R. Srinivasan
Managing Since
Nov - 2013
Total Experience
Over 20 years

**Benchmark**
S&P BSE Small Cap Index

**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
Dividend

**SIP**
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

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

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

**Quantitative Data**
- **Standard Deviation**: 17.64%
- **Beta**: 0.59
- **R– Squared**: 0.69
- **Sharpe Ratio**: 1.43
- **Portfolio Turnover**: 1.39
- **Total Expense Ratio**
  - **Regular**: 2.63%
  - **Direct**: 1.30%

**Top Holdings**

<table>
<thead>
<tr>
<th>Stock Name</th>
<th>(% of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>D-LINK (INDIA) LTD</td>
<td>8.41%</td>
</tr>
<tr>
<td>TECHNO ELECTRIC &amp; ENGINEERING CO.LT</td>
<td>8.24%</td>
</tr>
<tr>
<td>SHANTHI GEARS LTD</td>
<td>7.43%</td>
</tr>
<tr>
<td>MRF LTD</td>
<td>6.98%</td>
</tr>
<tr>
<td>AJANTA PHARMA LTD.</td>
<td>4.75%</td>
</tr>
<tr>
<td>SUN TV NETWORK LIMITED</td>
<td>4.53%</td>
</tr>
<tr>
<td>NESCO LTD.</td>
<td>4.46%</td>
</tr>
<tr>
<td>ADI FINECHEM LTD.</td>
<td>4.44%</td>
</tr>
<tr>
<td>JET AIRWAYS (INDIA) LTD</td>
<td>4.33%</td>
</tr>
<tr>
<td>THANGAMAYIL JEWELLERY LTD</td>
<td>4.00%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>57.57%</strong></td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www.sbimf.com

**Asset Allocation**

- **Midcap**
- **Other Current Assets**

**Asset Class Breakdown (in %)**

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUTOMOBILE</td>
<td>14.41%</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>10.97%</td>
</tr>
<tr>
<td>CHEMICALS</td>
<td>8.24%</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>7.64%</td>
</tr>
<tr>
<td>CONSUMER GOODS</td>
<td>14.16%</td>
</tr>
<tr>
<td>IT</td>
<td>8.41%</td>
</tr>
<tr>
<td>MEDIA &amp; ENTERTAINMENT</td>
<td>4.53%</td>
</tr>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>11.67%</td>
</tr>
<tr>
<td>IT</td>
<td>8.41%</td>
</tr>
<tr>
<td>MEDIA &amp; ENTERTAINMENT</td>
<td>4.53%</td>
</tr>
<tr>
<td>PHARMA</td>
<td>11.07%</td>
</tr>
<tr>
<td>PHARMA</td>
<td>11.07%</td>
</tr>
<tr>
<td>SERVICES</td>
<td>11.07%</td>
</tr>
<tr>
<td>SERVICES</td>
<td>11.07%</td>
</tr>
<tr>
<td>TEXTILES</td>
<td>3.95%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>57.57%</strong></td>
</tr>
</tbody>
</table>

**SBI SMALL AND MIDCAP FUND**
This product is suitable for investors who are seeking:
- Long term capital appreciation
- Investment in diversified portfolio of predominantly in equity and equity-related securities of small & midcap companies.
- High risk, Brown

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

Note: Risk may be represented as: Low risk, Blue; Medium risk, Yellow; High risk, Brown

Pursuant to acquisition of Daiwa Industry Leaders Fund (DILF) from Daiwa Mutual Fund, w.e.f November 16, 2013 the name of the scheme was changed to SBI Small & Midcap Fund.
Success Doesn’t Come Overnight.
SBI Magnum Equity Fund Celebrates Over 23 Years Of Wealth Creation.

The SBI Magnum Equity Fund is an open-ended, diversified scheme that is positioned as a large-cap fund. Large-cap funds, in general, tend to be less volatile compared to mid- & small-cap funds. Additionally, the SBI Magnum Equity Fund has the distinction of being one of the oldest equity schemes with a track record of over 23 years. It offers growth potential and capital appreciation which can help you to plan for your future long-term needs.

So, invest in SBI Magnum Equity Fund and reap the potential benefit of large caps, strengthened by experience.

This product is suitable for investors who are seeking:
- Long-term investment
- Investments in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities.
- High risk.

Note: Risk may be represented as: Investors understand that their principal will be at
- (BLUE) Low risk
- (YELLOW) Medium risk
- (BROWN) High risk

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


*Disclaimer: Based on analysis of S&P BSE Sensex, S&P BSE MidCap & S&P BSE SmallCap indices’ movements for the last 5 years - Data as on 30th June 2014.
<table>
<thead>
<tr>
<th>Fund Name</th>
<th>SBI Ultra Short Term Debt Fund</th>
<th>SBI Short Term Debt Fund</th>
<th>SBI Magnum Monthly Income Plan</th>
<th>SBI Premier Liquid Fund</th>
<th>SBI Magnum Children’s Benefit Plan</th>
<th>SBI Magnum Income Fund</th>
<th>SBI Magnum Gift Fund – Short Term</th>
<th>SBI Magnum Gift Fund – LT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fund Manager</strong></td>
<td>Mr. Rajeev Radhakrishnan</td>
<td>Mr. Rajeev Radhakrishnan</td>
<td>Mr. Ruchit Mehta Equity Mr. Dinesh Ahuja Debt</td>
<td>Mr. Rajeev Radhakrishnan</td>
<td>Mr. Rajeev Radhakrishnan</td>
<td>Mr. Dinesh Ahuja</td>
<td>Mr. Dinesh Ahuja</td>
<td>Mr. Dinesh Ahuja</td>
</tr>
<tr>
<td><strong>Ideal Investment Horizon</strong></td>
<td>1 Week +</td>
<td>6 Month +</td>
<td>1 Year +</td>
<td>1 Day +</td>
<td>3 Year +</td>
<td>6 Month +</td>
<td>1 Year +</td>
<td>1 Year +</td>
</tr>
<tr>
<td><strong>Minimum Investment Amount</strong></td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 50,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
</tr>
<tr>
<td><strong>Additional Investment Amount</strong></td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 10,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
</tr>
<tr>
<td><strong>Exit Load</strong></td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
</tr>
<tr>
<td><strong>Plans Available</strong></td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
</tr>
<tr>
<td><strong>Options Available</strong></td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
</tr>
<tr>
<td><strong>SIP (Minimum Amount)</strong></td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹1 thereafter for minimum one year</td>
<td>N.A.</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹1 thereafter for minimum one year</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark</strong></td>
<td>CRISIL Liquid Fund Index</td>
<td>CRISIL Short Term Bond Fund Index</td>
<td>CRISIL MIP Blended Fund Index</td>
<td>CRISIL Liquid Fund Index</td>
<td>CRISIL MIP Blended Fund Index</td>
<td>CRISIL Liquid Fund Index</td>
<td>CRISIL Composite Bond Fund Index</td>
<td>I-Sec Si BEX Index</td>
</tr>
</tbody>
</table>

*Please consult your financial advisor before investing.

*Monthly Income is not assured and is subject to the availability of distributable surplus.
**Debt and Liquid Schemes Snapshot**

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>SBI MMIP Floater*</th>
<th>SBI MFI - FFP - Savings Plus Bond Plan</th>
<th>SBI Corporate Bond Fund</th>
<th>SBI Dynamic Bond Fund</th>
<th>SBI Regular Savings Fund</th>
<th>SBI Magnum InstaCash Fund</th>
<th>SBI Magnum InstaCash Fund - Liquid Floater</th>
<th>SBI TREASURY ADVANCE FUND</th>
<th>SBI BENCHMARK Gsec FUND</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of the Scheme</strong></td>
<td>An open ended debt scheme</td>
<td>An Open-ended Debt Fund</td>
<td>An Open-ended Debt Scheme</td>
<td>An Open-ended Debt Scheme</td>
<td>An Open-ended Debt Scheme</td>
<td>An Open-ended Debt Scheme</td>
<td>An Open-ended Debt Scheme</td>
<td>An open-ended Debt scheme</td>
<td>An open-ended Debt scheme</td>
</tr>
<tr>
<td><strong>Fund Manager</strong></td>
<td>Mr. Ruchit Mehta</td>
<td>Mr. Dinesh Ahuja</td>
<td>Mr. Dinesh Ahuja</td>
<td>Mr. Rajeev Radhakrishnan</td>
<td>Mr. R. Arun</td>
<td>Mr. Ruchit Mehta</td>
<td>Mr. Dinesh Ahuja</td>
<td>Mr. Dinesh Ahuja</td>
<td>Mr. Dinesh Ahuja</td>
</tr>
<tr>
<td><strong>Ideal Investment Horizon</strong></td>
<td>1 Year +</td>
<td>1 Month +</td>
<td>6 month +</td>
<td>1 Year +</td>
<td>1 Year +</td>
<td>1 Day +</td>
<td>3 Month +</td>
<td>1 Year +</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum Investment Amount</strong></td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
</tr>
<tr>
<td><strong>Additional Investment Amount</strong></td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 1,000 &amp; in multiples of ₹ 1</td>
<td>₹ 5,000 &amp; in multiples of ₹ 1</td>
</tr>
<tr>
<td><strong>Exit Load</strong></td>
<td>For exit within 18 months from the date of allotment - 0.10%</td>
<td>For exit after 3 business days from the date of allotment - Nil</td>
<td>For exit within 12 months from the date of allotment - 3%</td>
<td>For exit after 24 months but within 36 months from the date of allotment - 0.75%</td>
<td>For exit within 1 year from the date of allotment - 1.00%</td>
<td>For exit after 1 year from the date of allotment - Nil (w.e.f November 12, 2014)</td>
<td>0.10% for exit within 3 business days from the date of allotment - 0.50%</td>
<td>For exit on or after 1 month from the date of allotment - Nil</td>
<td>NIL</td>
</tr>
<tr>
<td><strong>Plans Available</strong></td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
<td>Regular Direct</td>
</tr>
<tr>
<td><strong>Options Available</strong></td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
<td>Growth, Dividend</td>
</tr>
<tr>
<td><strong>SIP (Minimum Amount)</strong></td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year, Quarterly - Minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year, Quarterly - Minimum ₹1500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>N.A.</td>
<td>N.A.</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year, Quarterly - Minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td>Monthly - Minimum ₹1000 &amp; in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year, Quarterly - Minimum ₹500 &amp; in multiples of ₹ 1 thereafter for minimum one year</td>
<td></td>
</tr>
<tr>
<td><strong>Benchmark</strong></td>
<td>CRISIL MP Blended Index</td>
<td>CRISIL Liquid Fund Index</td>
<td>CRISIL Composite Bond Index</td>
<td>CRISIL Composite Bond Index</td>
<td>CRISIL MP Blended Index</td>
<td>CRISIL Liquid Fund Index</td>
<td>CRISIL Liquid Fund Index</td>
<td>CRISIL 1 Year CD Index</td>
<td>CRISIL 10 Year GILT Index</td>
</tr>
</tbody>
</table>

Please consult your financial advisor before investing.

*Monthly Income is not assured and is subject to the availability of distributable surplus.

*Pursuant to acquisition of Daiwa Treasury Advantage Fund, (DTAF) from Daiwa Mutual Fund, w.e.f November 16, 2013 the name of the scheme was changed to SBI Treasury Advantage Fund.

*Pursuant to acquisition of Daiwa Government Securities Fund - Short Term Plan from Daiwa Mutual Fund, w.e.f November 16, 2013 the name of the scheme was changed to SBI Benchmark Gsec Fund. 22
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 money market instruments with maturity/residual maturity up to one year and debt instruments which are rated not below investment grade by a credit rating agency.

Date of Inception
27/7/2007

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 4159.63 Crores

Fund Manager
Mr. Rajeev Radhakrishnan
Managing Since
Jun-2008
Total Experience
Over 10 years

Benchmark
CRISIL Liquid Fund Index

Exit Load
NIL

Entry Load
N.A.

Plans Available
Regular
Direct

Options
Growth
Dividend

SIP
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

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

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

Quantitative Data
Modified Duration : 0.27
Average Maturity : 0.29 years
Avg. Portfolio Yield : 8.70
Total Expense Ratio
Regular : 0.44%
Direct : 0.37%

Option
NAV (₹)
SBI USTDF-INST-DAILY DIV 1000.8525
SBI USTDF-INST-MTHLY DIV 1000.0000
SBI USTDF-INST-WKLY DIV 1006.2625
SBI USTDF-INST-CR 1771.7705
SBI USTDF-REG PLAN-DAILY DIV 1001.6696
SBI USTDF-DIR PLAN-DAILY DIV 1001.9774
SBI USTDF-DIR PLAN-FORTNIGHTLY DIV 1029.4300

Option
NAV (₹)
SBI USTDF-REG PLAN-FRTNGT DIV 1029.4223
SBI USTDF-REG PLAN-MTHLY DIV 1048.4331
SBI USTDF-REG PLAN-WKLY DIV 1011.7921
SBI USTDF-REG PLAN-CR 1741.3763
SBI USTDF-DIR PLAN-GROWTH 1744.0009
SBI USTDF-DIR PLAN-MONTHLY DIV 1049.1421
SBI USTDF-DIR PLAN-WEEKLY DIV 1011.8000

Issuer Name (%)

DEWAN HOUSING FINANCE CORPORATION LTD 6.30%
CANARA BANK 6.21%
RELIANCE CAPITAL LTD 6.03%
INDUSIND BANK LTD 4.66%
JINDAL STEEL & POWER LIMITED 4.62%
HDFC LIMITED 4.09%
L&T INFRASTRUCTURE FINANCE COMPANY LTD 3.93%
HDFC LIMITED 3.31%
TATA CAPITAL FINANCIAL SERVICES LTD 3.14%
ESSEL MINING & INDUSTRIES LTD 3.07%
TOTAL 45.39%

For complete list of holdings please visit our website www.sbimf.com

Following Plans of SBI Short Horizon Debt Fund-Ultra Short Term Fund discontinued with effect from 01/10/2012 for fresh purchase SBI Short Horizon Debt Fund-Ultra Short Term Fund-Institutional Plan-Growth & Daily / Monthly/Weekly/Fortnightly Dividend.

This product is suitable for investors who are seeking:

- Regular income for short term
- Investment in Debt and Money Market securities
- Low risk. (Blue)

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

Note: Risk may be represented as: Investor understand that their principal will be at
Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**Investment Objective**
To provide investors with an opportunity to generate regular income through investments in a portfolio comprising of debt instruments which are rated not below investment grade by a credit rating agency, and money market instruments.

**Date of Inception**
27/7/2007

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 2256.62 Crores

**Fund Manager**
Mr. Rajeev Radhakrishnan
Managing Since
Jun-2008

**Total Experience**
Over 10 years

**Benchmark**
CRISIL Short Term Bond Fund Index

**Exit Load**
For exit within 90 days from the date of allotment - 0.25%, For exit after 90 Days from the date of allotment - Nil

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Modified Duration</th>
<th>Average Maturity</th>
<th>Avg. Portfolio Yield</th>
<th>Total Expense Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.12</td>
<td>2.92 years</td>
<td>8.63</td>
<td>1.08%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI STDF-REG PLAN-MTHLY DIV</td>
<td>11.5093</td>
</tr>
<tr>
<td>SBI STDF-REG PLAN-WKLY DIV</td>
<td>10.5714</td>
</tr>
<tr>
<td>SBI STDF-REG PLAN-GR</td>
<td>15.5519</td>
</tr>
<tr>
<td>SBI STDF-REG PLAN-FORTNGT DIV</td>
<td>10.2054</td>
</tr>
<tr>
<td>SBI STDF-RETL-FORTNGT DIV</td>
<td>10.9961</td>
</tr>
<tr>
<td>SBI STDF-RETL-WKLY DIV</td>
<td>10.9797</td>
</tr>
</tbody>
</table>

**Option**

<table>
<thead>
<tr>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI STDF-RETL-GR</td>
</tr>
<tr>
<td>SBI STDF-DIR PLAN WEEKLY DIV</td>
</tr>
<tr>
<td>SBI STDF-DIR PLAN FORTNIGHTLY DIV</td>
</tr>
<tr>
<td>SBI STDF-DIR PLAN GROWTH</td>
</tr>
<tr>
<td>SBI STDF-DIR PLAN MONTHLY DIV</td>
</tr>
</tbody>
</table>

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

| GOVERNMENT OF INDIA               | 14.38%       |
| POWER FINANCE CORPORATION LTD    | 14.01%       |
| RURAL ELECTRIFICATION CORP LTD   | 10.15%       |
| HDFC LIMITED                      | 8.74%        |
| TATA MOTORS LTD                   | 4.35%        |
| HDFC LIMITED                      | 4.25%        |
| TATA CAPITAL FINANCIAL SERVICES LTD| 4.11%       |
| LIC HOUSING FINANCE LTD           | 3.27%        |
| BHARAT ALUMINIUM CO LTD           | 2.85%        |

**TOTAL**
69.32%

For complete list of holdings please visit our website www.sbimf.com

**RATING BREAKDOWN**

<table>
<thead>
<tr>
<th>AA+ and Equivalent</th>
<th>NCA (incl. Cash, Deposits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>80.88%</td>
<td>3.89%</td>
</tr>
<tr>
<td>7.22%</td>
<td>1.24%</td>
</tr>
<tr>
<td>8.01%</td>
<td>0.24%</td>
</tr>
</tbody>
</table>

**azzoSt Allocation (in %)**

| NCA/CBLO/REVERSE REPO | 3.89 |
| SECURITISED DEBT - DISCOUNTED | 1.24 |
| NON-CONVERTIBLE DEBENTURE | 62.17 |
| MUTUAL FUND UNITS | 0.24 |
| DATED GOVT SECURITIES | 16.54 |
| COMMERCIAL PAPER | 14.27 |
| CERTIFICATE OF DEPOSITS | 1.65 |

**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
- Low risk. (Blue)

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

For fresh purchase: SBI Short Horizon Debt Fund- Short Term Fund-Retail Plan-Capital Growth & Weekly/ Fortnightly/ Monthly/Dividend.

Following Plans of SBI Short Horizon Debt Fund- Short Term Fund discontinued with effect from 01/10/2012 for fresh purchase: SBI Short Horizon Debt Fund- Short Term Fund-Retail Plan-Capital Growth & Weekly/ Fortnightly/ Monthly/Dividend.
**Investment Objective**
To provide regular income, liquidity and attractive returns to the investors through an actively managed portfolio of debt, equity and money market instruments.

**Date of Inception**
09/04/2001

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 233.25 Crores

**Fund Managers**
Mr. Ruchit Mehta - Equity
Mr. Dinesh Ahuja - Debt

**Managing Since**
July-2011

**Total Experience**
Mr. Ruchit Mehta - Over 7 years
Mr. Dinesh Ahuja - Over 13 years

**Benchmark**
CRISIL MIP Blended Fund 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
Dividend

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Description</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified Duration</td>
<td>4.40</td>
</tr>
<tr>
<td>Average Maturity</td>
<td>6.89 years</td>
</tr>
<tr>
<td>Avg. Portfolio Yield</td>
<td>8.66</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td>2.31%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.88%</td>
</tr>
</tbody>
</table>

---

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Description</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified Duration</td>
<td>4.40</td>
</tr>
<tr>
<td>Average Maturity</td>
<td>6.89 years</td>
</tr>
<tr>
<td>Avg. Portfolio Yield</td>
<td>8.66</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td>2.31%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.88%</td>
</tr>
</tbody>
</table>
**Investment Objective**
To provide attractive returns to the Magnum holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt and money market instruments.

**Date of Inception**
24/11/2003

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 25193.89 Crores

**Fund Manager**
Mr. Rajeev Radhakrishnan
Managing Since
May-2010
Total Experience
Over 10 years

**Benchmark**
CRISIL Liquid Fund Index

**Exit Load**
NIL

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
N.A.

**Minimum Investment**
₹ 50,000 & in multiples of ₹ 1

**Additional Investment**
₹ 10,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 0.08
- Average Maturity: 0.09 years
- Avg. Portfolio Yield: 8.49
- Total Expense Ratio
  - Regular: 0.13%
  - Direct: 0.06%

Following Plans of SBI Premier Liquid Fund discontinued with effect from 01/10/2012 for fresh purchase: SBI Premier Liquid Fund – Institutional Plan – Growth & Dividend / Weekly & Fortnightly Dividend.

---

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>% of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>CANARA BANK</td>
<td>6.24%</td>
</tr>
<tr>
<td>SESA STERLITE LIMITED</td>
<td>5.97%</td>
</tr>
<tr>
<td>IDBI BANK</td>
<td>5.10%</td>
</tr>
<tr>
<td>ALLAHABAD BANK</td>
<td>4.83%</td>
</tr>
<tr>
<td>RESERVE BANK OF INDIA</td>
<td>3.64%</td>
</tr>
<tr>
<td>RELIANCE RETAIL LTD</td>
<td>2.12%</td>
</tr>
<tr>
<td>KOTAK MAHINDRA BANK LIMITED</td>
<td>2.12%</td>
</tr>
<tr>
<td>ORIENTAL BANK OF COMMERCE</td>
<td>2.12%</td>
</tr>
<tr>
<td>DEWAN HOUSING FINANCE CORPORATION</td>
<td>2.01%</td>
</tr>
<tr>
<td>ADITYA BIRLA FINANCE LTD</td>
<td>1.74%</td>
</tr>
</tbody>
</table>

**TOTAL**
35.90%

For complete list of holdings please visit our website www.sbimf.com

---

**RATING BREAKDOWN**

- SOV, AAA and Equivalent: 12.63%
- NCA (Incl. Cash, Deposits): 87.37%

**ASSET ALLOCATION (in %)**

- NCA/CBLO/REVERSE REPO: 1.74%
- SHORT TERM DEPOSITS: 10.89%
- ZERO COUPON BOND: 0.24%
- TREASURY BILLS: 3.64%
- NON-CONVERTIBLE DEBENTURE: 1.58%
- COMMERCIAL PAPER: 53.18%
- CERTIFICATE OF DEPOSITS: 27.04%
- BILLS RE-DISCOUNTING: 1.69%

This product is suitable for investors who are seeking:

- Regular income for short term
- Investment in Debt and Money Market securities
- Low risk. (Blue)

Note: Risk may be represented as: Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

---

Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
**Investment Objective**
To provide attractive returns to the Magnum holders / Unit holders by means of capital appreciation through an actively managed portfolio of debt, equity and money market instruments.

**Date of Inception**
21/02/2002

**Date of Inception**
21/02/2002

**Fund Manager**
Mr. Rajeev Radhakrishnan
Managing Since
Jun-2008
Total Experience
Over 10 years

**Benchmark**
CRISIL MIP Blended Fund Index

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Entry Load**
N.A.

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.97
- Average Maturity: 7.13 years
- Avg. Portfolio Yield: 8.93
- Total Expense Ratio
  - Regular: 2.45%
  - Direct: 1.53%

**Exit Load**
Within 1 year :3%, Within 2 years :2%, Within 3 year :1%, above 3 years: NIL.

**Entry Load**
N.A.
**Investment Objective**
To provide the investors an opportunity to earn, in accordance with their requirements, through capital gains or through regular dividends, returns that would be higher than the returns offered by comparable investment avenues through investment in debt & money market securities.

**Date of Inception**

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 2684.71 Crores

**Fund Manager**
Mr. Dinesh Ahuja

**Managing Since**
Jan-2011

**Total Experience**
Over 13 years

**Benchmark**
CRISIL Composite Bond Fund 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
Dividend
Bonus

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 6.67 years
- Average Maturity: 12.13 years
- Avg. Portfolio Yield: 8.56%
- Total Expense Ratio:
  - Regular: 1.81%
  - Direct: 1.30%

**Option NAV (₹)**
- SBI MIF - Reg Plan-BONUS: 19.6079
- SBI MIF - Reg Plan-DIV: 11.6335
- SBI MIF - Reg Plan-GR: 32.3603
- SBI MIF - Reg Plan-QTR DIV: 12.3698

- SBI MIF - Dir Plan-DIV: 12.3046
- SBI MIF - Dir Plan-GR: 32.5355
- SBI MIF - Dir Plan-QTR DIV: 12.4685
- SBI MIF - Dir Plan-BONUS: 19.7541

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOVERNMENT OF INDIA</td>
<td>73.45%</td>
</tr>
<tr>
<td>GOVERNMENT OF INDIA</td>
<td>6.11%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>5.46%</td>
</tr>
<tr>
<td>KONKAN RAILWAY CORPORATION LTD</td>
<td>3.12%</td>
</tr>
<tr>
<td>ASHOKA BUILDCON LIMITED</td>
<td>1.89%</td>
</tr>
<tr>
<td>JAGRAN PRAKASHAN LTD</td>
<td>1.78%</td>
</tr>
<tr>
<td>RELIANCE UTILITIES &amp; POWER PRIVATE LIMITED</td>
<td>1.73%</td>
</tr>
<tr>
<td>HINDALCO INDUSTRIES LIMITED</td>
<td>1.43%</td>
</tr>
<tr>
<td>DEEPAK FERTILIZERS &amp; METROCHEMICALS LTD</td>
<td>0.80%</td>
</tr>
<tr>
<td>POWER FINANCE CORPORATION LTD</td>
<td>0.07%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>95.83%</strong></td>
</tr>
</tbody>
</table>

**RATING BREAKDOWN**

- 84.49%
- 4.11%
- 4.17%
- 7.23%

**ASSET ALLOCATION (in %)**
- NCA/CBLO/REVERSE REPO: 4.17%
- NON-CONVERTIBLE DEBENTURE: 16.27%
- INFLATION INDEXED BONDS: 6.11%
- DATED GOVT SECURITIES: 73.45%

For complete list of holdings please visit our website www.sbimf.com

**Issuer Name (%) Of Total AUM**
- GOVERNMENT OF INDIA 73.45%
- GOVERNMENT OF INDIA 6.11%
- TATA MOTORS LTD 5.46%
- KONKAN RAILWAY CORPORATION LTD 3.12%
- ASHOKA BUILDCON LIMITED 1.89%
- JAGRAN PRAKASHAN LTD 1.78%
- RELIANCE UTILITIES & POWER PRIVATE LIMITED 1.73%
- HINDALCO INDUSTRIES LIMITED 1.43%
- DEEPAK FERTILIZERS & METROCHEMICALS LTD 0.80%
- POWER FINANCE CORPORATION LTD 0.07%
- **TOTAL 95.83%**

**SBI Magnum Income Fund**
This product is suitable for investors who are seeking:
- Regular income for medium term
- Investment in Debt and Money Market securities
- Low risk (Blue)

Note: Risk may be represented as: Investor understand that their principal will be at Low risk: (Blue); Medium risk: (Yellow); High risk: (Brown)

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*
Investment Objective
To provide the investors with returns generated through investments in government securities issued by the Central Government and/or a State Government.

Date of Inception
30/12/2000

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 91.73 Crores

Fund Manager
Mr. Dinesh Ahuja
Managing Since
Jan-2011

Total Experience
Over 13 years

Benchmark
I-Sec Si-BEX Index

Exit Load
CDSC - 0.15% for exit within 15 days from the date of investment.

Entry Load
N.A.

Plans Available
Regular
Direct

Options
Growth
Dividend

SIP Options
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

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

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

Quantitative Data
Modified Duration : 1.88
Average Maturity : 2.84 years
Avg. Portfolio Yield : 8.07
Total Expense Ratio
Regular : 0.95%
Direct : 0.65%

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

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

Quantitative Data
Modified Duration : 1.88
Average Maturity : 2.84 years
Avg. Portfolio Yield : 8.07
Total Expense Ratio
Regular : 0.95%
Direct : 0.65%

SIP Options
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

Top Holdings
Issuer Name (%) Of Total AUM
GOVERNMENT OF INDIA 29.36%
TOTAL 29.36%

Rating Breakdown
SOV, AAA and Equivalent 29.36%
NCA (Incl. Cash, Deposits) 70.64%

Asset Allocation (in %)
NCA/CBLO/REVERSE REPO 70.64%
DATED GOVT SECURITIES 29.36%

For complete list of holdings please visit our website www.sbimf.com

SBI Magnum Gilt Fund – Short Term Plan
This product is suitable for investors who are seeking:
• Regular income for short term
• Investment in Debt and Money Market securities
• Low risk. (Blue)

Note: Risk may be represented as: Investor understand that their principal will be at
Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

SBI Magnum Gilt Fund - Short Term Plan
This product is suitable for investors who are seeking:
• Regular income for short term
• Investment in Debt and Money Market securities
• Low risk. (Blue)

Note: Risk may be represented as: Investor understand that their principal will be at
Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**Investment Objective**
To provide the investors with returns generated through investments in government securities issued by the Central Government and/or a State Government.

**Date of Inception**
30/12/2000

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 187.72 Crores

**Fund Manager**
Mr. Dinesh Ahuja
**Managing Since**
Jan-2011
**Total Experience**
Over 13 years

**Benchmark**
I-Sec Li-BEX Index

**Exit Load**
For exit within 15 days from the date of allotment - 0.25%;
For exit after 15 days from the date of allotment - Nil

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP Options**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified Duration</td>
<td>8.76</td>
</tr>
<tr>
<td>Average Maturity</td>
<td>19.96 years</td>
</tr>
<tr>
<td>Avg. Portfolio Yield</td>
<td>8.33</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td>1.25%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.07%</td>
</tr>
</tbody>
</table>

Following Plans of SBI Magnum Gilt Fund discontinued with effect from 01/10/2012 for fresh purchase: SBI Magnum Gilt Fund - Long term - PF - Fixed Period - 1 year, 2 years & 3 years - Growth/Dividend and PF - Regular - Growth/Dividend.

**Asset Allocation (in %)**

<table>
<thead>
<tr>
<th>Type of Investment</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dated Govt Securities</td>
<td>95.80%</td>
</tr>
<tr>
<td>NCA/CBLO/Reverse Repo</td>
<td>4.20%</td>
</tr>
</tbody>
</table>

**RATING BREAKDOWN**

- **SOV, AAA and Equivalent**
- **NCA (Incl. Cash, Deposits)**

**For complete list of holdings please visit our website www.sbimf.com**

---

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

**Risk may be represented as:**
- Low risk. (Blue)
- Medium risk. (Yellow)
- High risk. (Brown)
SBI Magnum Monthly Income Plan - Floater

An Open-ended Debt Scheme

To provide regular income, liquidity and attractive returns to investors in addition to
mitigating the impact of interest rate risk through an actively managed portfolio of
floating rate and fixed rate debt instruments, equity, money market instruments and derivatives.

Date of Inception
21/12/2005

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 12.31 Crores

Fund Managers
Mr. Ruchit Mehta - Equity
Mr. Dinesh Ahuja - Debt
Managing Since
July-2011

Total Experience
Mr. Ruchit Mehta - Over 7 years
Mr. Dinesh Ahuja - Over 13 years

Benchmark
CRISIL MIP Blended Fund Index

Exit Load
For exit within 18 months from the date of allotment
- For 10% of investments : Nil
- For remaining investment: 1.5%
For exit after 18 months from the date of allotment - Nil

Entry Load
N.A.

Plans Available
Regular
Direct

Options
Growth
Dividend

SIP
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

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

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

Quantitative Data

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified Duration</td>
<td>0.49</td>
</tr>
<tr>
<td>Average Maturity</td>
<td>0.57 years</td>
</tr>
<tr>
<td>Avg. Portfolio Yield</td>
<td>8.73</td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td>2.45%</td>
</tr>
<tr>
<td>Direct</td>
<td>1.93%</td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www sbimf.com

TOP HOLDINGS

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ORIENTAL BANK OF COMMERCE</td>
<td>12.07%</td>
</tr>
<tr>
<td>UCO BANK</td>
<td>12.02%</td>
</tr>
<tr>
<td>AXIS BANK LTD</td>
<td>11.99%</td>
</tr>
<tr>
<td>VIJAYA BANK</td>
<td>9.90%</td>
</tr>
<tr>
<td>ASHOKA BUILDCON LIMITED</td>
<td>9.43%</td>
</tr>
<tr>
<td>ANDHRA BANK</td>
<td>6.71%</td>
</tr>
<tr>
<td>BANK OF INDIA</td>
<td>5.24%</td>
</tr>
<tr>
<td>RELIANCE CAPITAL LTD</td>
<td>5.23%</td>
</tr>
<tr>
<td>TATA MOTOR FINANCE LIMITED</td>
<td>2.27%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>85.57%</td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www sbimf.com

NET ASSET VALUE

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI MMIP-FLOATER-REG Plan-GROWTH</td>
<td>19.3772</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-REG Plan-MTHLY-DIV</td>
<td>11.5391</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-REG Plan-QTRLY-DIV</td>
<td>12.0805</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-REG Plan-ANNUAL-DIV</td>
<td>14.6109</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-Dir Plan-QTRLY DIV</td>
<td>12.6756</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-Dir Plan-MTHLY DIV</td>
<td>11.5815</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-Dir Plan-GROWTH</td>
<td>19.5188</td>
</tr>
<tr>
<td>SBI MMIP-FLOATER-Dir Plan-Annual DIV</td>
<td>14.7103</td>
</tr>
</tbody>
</table>

ASSET ALLOCATION (in %)

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCA/CBLO/REVERSE REPO</td>
<td>3.22%</td>
</tr>
<tr>
<td>NON-CONVERTIBLE DEBENTURE</td>
<td>9.90%</td>
</tr>
<tr>
<td>EQUITY SHARES</td>
<td>13.48%</td>
</tr>
<tr>
<td>COMMERCIAL PAPER</td>
<td>10.47%</td>
</tr>
<tr>
<td>CERTIFICATE OF DEPOSITS</td>
<td>62.92%</td>
</tr>
</tbody>
</table>

SBI Magnum Monthly Income Plan - Floater
This product is suitable for investors who are seeking:

- Long term capital appreciation and current income
- Investment in equity and equity related instruments as well as fixed income securities (debt and money market securities).
- Medium risk. (Yellow)

Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
Investment Objective
To endeavour to mitigate interest rate risk and seek to generate regular income along with opportunities for capital appreciation through a portfolio investing in Floating Rate debt securities, fixed rate securities, derivative instruments as well as in Money Market instruments.

Date of Inception
19/07/2004

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
936.64 Crores

Fund Manager
Mr. R. Arun
Managing Since
Apr-2012
Total Experience
Over 6 years

Benchmark
CRISIL Liquid Fund 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
Dividend

SIP
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

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

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

Quantitative Data
Modified Duration: 0.50
Average Maturity: 0.57 years
Avg. Portfolio Yield: 9.20
Total Expense Ratio: 1.50

Option NAV (₹)
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-DD</td>
<td>10.0622</td>
</tr>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-DIV</td>
<td>11.1916</td>
</tr>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-WD</td>
<td>11.5422</td>
</tr>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-GR</td>
<td>21.1108</td>
</tr>
</tbody>
</table>

Date of Inception
19/07/2004

Fund Manager
Mr. R. Arun
Managing Since
Apr-2012
Total Experience
Over 6 years

Benchmark
CRISIL Liquid Fund 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
Dividend

SIP
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

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

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

Quantitative Data
Modified Duration: 0.50
Average Maturity: 0.57 years
Avg. Portfolio Yield: 9.20
Total Expense Ratio: 1.50

Option NAV (₹)
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-DD</td>
<td>10.0622</td>
</tr>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-DIV</td>
<td>11.1916</td>
</tr>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-WD</td>
<td>11.5422</td>
</tr>
<tr>
<td>SBI MIF-FRP-SPBP-Reg Plan-GR</td>
<td>21.1108</td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www.sbimf.com
**Investment Objective**
To actively manage a portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders.

**Date of Inception**
09/02/2004

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 3031.04 Crores

**Fund Manager**
Mr. Dinesh Ahuja
Managing Since
Jan-2011
Total Experience
Over 13 years

**Benchmark**
CRISIL Composite Bond Fund 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 (w.e.f November 12, 2014)

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration : 7.40
Average Maturity : 13.88 years
Avg. Portfolio Yield : 8.37
Total Expense Ratio
Regular : 1.80%
Direct : 1.16%

**Option** | **NAV (₹)**
---|---
SBI SDBF-Reg Plan-Growth | 16.3458
SBI SDBF-Reg Plan-Dividend | 11.7860
SBI SDBF-Dir Plan-Growth | 16.5438
SBI SDBF-Dir Plan-Dividend | 12.3837

**TOP HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(% Of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOVERNMENT OF India</td>
<td>87.64%</td>
</tr>
<tr>
<td>GOVERNMENT OF India</td>
<td>5.07%</td>
</tr>
<tr>
<td>STATE GOVERNMENT OF TAMIL NADU</td>
<td>1.52%</td>
</tr>
<tr>
<td>KONKAN RAILWAY CORPORATION LTD</td>
<td>1.45%</td>
</tr>
<tr>
<td>TATA CHEMICALS LIMITED</td>
<td>0.80%</td>
</tr>
<tr>
<td>POWER GRID CORPORATION LTD</td>
<td>0.32%</td>
</tr>
<tr>
<td>STATE GOVERNMENT OF ANDHRA PRADESH</td>
<td>0.28%</td>
</tr>
<tr>
<td>UCO BANK</td>
<td>0.11%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>97.18%</strong></td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www.sbimf.com

**RATING BREAKDOWN**

NCA (Incl. Cash, Equivalent) 96.38%
SOV, AAA and Equivalent 2.82%
AA+ 0.80%

**ASSET ALLOCATION (in %)**

- NCA/CBLO/REVERSE REPO : 2.82%
- NON-CONVERTIBLE DEBENTURE : 2.57%
- INFLATION INDEXED BONDS : 5.07%
- DATED GOVT SECURITIES : 89.43%
- CERTIFICATE OF DEPOSITS : 0.11%

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

- Regular income for medium term
- Investment in Debt/Money Market/Corporate Bonds/Government securities
- Low risk. (Blue)

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*
**Investment Objective**
The investment objective will be to actively manage a portfolio of good quality corporate debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unit holders. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.

**Date of Inception**
19/07/2004

**Benchmark**
CRISIL Composite Bond Fund Index

**Exit Load**
For exit within 12 months from the date of allotment - 3%; for exit after 12 months but within 24 months from the date of allotment - 1.5%; for exit after 24 months but within 36 months from the date of allotment - 0.75%; for exit after 36 months from the date of allotment – Nil. (w.e.f November 17, 2014)

**Entry Load**
N.A.

**Options**
Growth
Dividend

**SIP**
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

**Minimum Investment**
₹ 10,000 & in multiples of ₹ 1

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
- Modified Duration: 3.05
- Average Maturity: 3.59 years
- Avg. Portfolio Yield: 9.56%
- Total Expense Ratio: 0.87% Regular, 0.48% Direct

**NET ASSET VALUE**

<table>
<thead>
<tr>
<th>Option</th>
<th>NAV (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Corporate Bond Fund-Reg Plan-Daily Div</td>
<td>10.0753</td>
</tr>
<tr>
<td>SBI Corporate Bond Fund-Reg-Plan-Dividend</td>
<td>12.9605</td>
</tr>
<tr>
<td>SBI Corporate Bond Fund-Reg Plan-Growth</td>
<td>21.0241</td>
</tr>
<tr>
<td>SBI Corporate Bond Fund-Dir Plan-Daily Div</td>
<td>10.0754</td>
</tr>
<tr>
<td>SBI Corporate Bond Fund-Dir Plan-Dividend</td>
<td>13.2957</td>
</tr>
<tr>
<td>SBI Corporate Bond Fund-Dir Plan-Growth</td>
<td>21.1738</td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www.sbimf.com

**TOP HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(% of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BHARAT ALUMINIUM CO LTD</td>
<td>14.21%</td>
</tr>
<tr>
<td>ORIENTAL HOTELS LTD</td>
<td>14.00%</td>
</tr>
<tr>
<td>ASHOKA BUILDCON LIMITED</td>
<td>13.96%</td>
</tr>
<tr>
<td>FULLERTON INDIA CREDIT COMPANY LTD</td>
<td>12.67%</td>
</tr>
<tr>
<td>DEWAN HOUSING FINANCE CORPORATION LTD</td>
<td>10.48%</td>
</tr>
<tr>
<td>RURAL ELECTRIFICATION CORP LTD</td>
<td>7.07%</td>
</tr>
<tr>
<td>HDFC LIMITED</td>
<td>7.03%</td>
</tr>
<tr>
<td>HINDALCO INDUSTRIES LIMITED</td>
<td>7.03%</td>
</tr>
<tr>
<td>L&amp;T SHIPBUILDING LTD</td>
<td>1.39%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>87.85%</strong></td>
</tr>
</tbody>
</table>

**RATING BREAKDOWN**

- **SOV,AAA and Equivalent**
- **NCA (Incl. Cash, Deposits)**
- **Below AA+**
- **AA+**

**ASSET ALLOCATION (in %)**

- NCA/CBLO/REVERSE REPO: 12.15%
- NON-CONVERTIBLE DEBENTURE: 87.85%

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

- BHARAT ALUMINIUM CO LTD: 14.21%
- ORIENTAL HOTELS LTD: 14.00%
- ASHOKA BUILDCON LIMITED: 13.96%
- FULLERTON INDIA CREDIT COMPANY LTD: 12.67%
- DEWAN HOUSING FINANCE CORPORATION LTD: 10.48%
- RURAL ELECTRIFICATION CORP LTD: 7.07%
- HDFC LIMITED: 7.03%
- HINDALCO INDUSTRIES LIMITED: 7.03%
- L&T SHIPBUILDING LTD: 1.39%

**Non-Convertible Debenture**

- 87.85%

**SBI Corporate Bond Fund**

This product is suitable for investors who are seeking:

- Regular income for medium term
- Predominantly investment in corporate debt securities.
- Low risk. (Blue)

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

**Note:** Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**Investment Objective**
To provide attractive returns to the Magnum holders / Unit holders either through periodic dividends or through capital appreciation through an actively managed portfolio of debt, equity and money market instruments.

**Date of Inception**
12/11/2003

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 17.24 Crores

**Fund Managers**
Mr. Ruchit Mehta - Equity
Mr. Dinesh Ahuja - Debt

**Managing Since**
July-2011

**Total Experience**
Mr. Ruchit Mehta - Over 7 years
Mr. Dinesh Ahuja - Over 13 years

**Benchmark**
CRISIL MIP Blended Fund Index

**Exit Load**
For exit within one (1) year from the date of allotment - 1.00%
For exit after one (1) year from the date of allotment - Nil.

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
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

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Regular</th>
<th>Direct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modified Duration</td>
<td>2.04</td>
<td></td>
</tr>
<tr>
<td>Average Maturity</td>
<td>2.49</td>
<td></td>
</tr>
<tr>
<td>Avg. Portfolio Yield</td>
<td>9.28</td>
<td></td>
</tr>
<tr>
<td>Total Expense Ratio</td>
<td>2.45%</td>
<td>2.04%</td>
</tr>
</tbody>
</table>

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(% of Total AUM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASHOKA BUILDCON LIMITED</td>
<td>14.74%</td>
</tr>
<tr>
<td>L&amp;T SHIPBUILDING LTD</td>
<td>14.71%</td>
</tr>
<tr>
<td>DEEPAK FERTILIZERS &amp; METROCHEMICALS LTD</td>
<td>13.48%</td>
</tr>
<tr>
<td>EXPORT-IMPORT BANK OF INDIA</td>
<td>11.85%</td>
</tr>
<tr>
<td>MAHINDRA VEHICLE MANUFACTURERS LIMITED</td>
<td>8.39%</td>
</tr>
<tr>
<td>INDIABULLS HOUSING FINANCE LTD</td>
<td>6.21%</td>
</tr>
<tr>
<td>BAJAJ FINANCE LIMITED</td>
<td>4.78%</td>
</tr>
<tr>
<td>NATIONAL BK FOR AGRI &amp; RURAL DEVPT</td>
<td>1.80%</td>
</tr>
<tr>
<td>TATA MOTORS LTD</td>
<td>1.82%</td>
</tr>
<tr>
<td>MARUTI SUZUKI INDIA LIMITED</td>
<td>1.67%</td>
</tr>
</tbody>
</table>

**Rating Breakdown**

- 3.98% in SOV, AAA and Equivalent
- 28.22% in AA+
- 4.78% in Below AA+

**Asset Allocation (in %)**

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCA/CBLO/REVERSE REPO</td>
<td>3.98%</td>
</tr>
<tr>
<td>ZERO COUPON BOND</td>
<td>6.21%</td>
</tr>
<tr>
<td>NON-CONVERTIBLE DEBENTURE</td>
<td>69.75%</td>
</tr>
<tr>
<td>EQUITY SHARES</td>
<td>20.05%</td>
</tr>
</tbody>
</table>

**For complete list of holdings please visit our website www.smf.com**

Scheme has invested upto 20.05% in Equity shares.
Investment Objective
To provide the investors an opportunity to earn returns through investment in debt & money market securities, while having the benefit of a very high degree of liquidity.

Date of Inception
21/05/1999

Date of Inception
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 2167.85 Crores

Fund Manager
Mr. Rajeev Radhakrishnan
Managing Since
May-2010
Total Experience
Over 10 years

Benchmark
CRISIL Liquid Fund Index

Exit Load
0.10% for exit within 3 business days from the date of allotment
For exit after 3 business days from the date of allotment - Nil

Entry Load
N.A.

Plans Available
Regular
Direct

Options
Growth
Dividend

SIP
N.A.

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

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

Quantitative Data
Modified Duration: 0.05
Average Maturity: 0.05 years
Avg. Portfolio Yield: 8.48
Total Expense Ratio
Regular: 0.15%
Direct: 0.09%

Investment Objective
To provide the investors an opportunity to earn returns through investment in debt & money market securities, while having the benefit of a very high degree of liquidity.

Date of Inception
21/05/1999

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014
₹ 2167.85 Crores

Fund Manager
Mr. Rajeev Radhakrishnan
Managing Since
May-2010
Total Experience
Over 10 years

Benchmark
CRISIL Liquid Fund Index

Exit Load
0.10% for exit within 3 business days from the date of allotment
For exit after 3 business days from the date of allotment - Nil

Entry Load
N.A.

Plans Available
Regular
Direct

Options
Growth
Dividend

SIP
N.A.

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

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

Quantitative Data
Modified Duration: 0.05
Average Maturity: 0.05 years
Avg. Portfolio Yield: 8.48
Total Expense Ratio
Regular: 0.15%
Direct: 0.09%

This product is suitable for investors who are seeking:
• Regular income for short term
• Investment in Debt and Money Market securities
• Low risk. (Blue)

Note: Risk may be represented as: Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)
**Investment Objective**
To mitigate interest rate risk and generate opportunities for regular income through a portfolio investing predominantly in floating rate securities and Money Market instruments.

**Date of Inception**
01/10/2002

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₹ 103.56 Crores

**Fund Manager**
Mr. R. Arun
Managing Since
Apr-2012
Total Experience
Over 6 years

**Benchmark**
CRISIL Liquid Fund Index

**Exit Load**
For exit within 1 month from the date of allotment- 0.50%; For exit on or after 1 month from the date of allotment- Nil

**Entry Load**
N.A.

**Options**
Regular
Direct

**SIP**
N.A.

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

**Additional Investment**
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**
Modified Duration : 0.03
Average Maturity : 0.04 years
Avg. Portfolio Yield : 8.23%
Total Expense Ratio
Regular : 0.34%
Direct : 0.16%

**Option**
NAV (₹)
SBI MICF- LIQUID LFP- REG PLAN-GROWTH 2320.2801
SBI MICF- LIQUID LFP- REG PLAN-WEEKLY DIV 1032.5404
SBI MICF- LIQUID LFP- REG DAILY DIV 1009.9100
SBI MICF- LIQUID LFP- DIR PLAN-GROWTH 2327.5106
SBI MICF- LIQUID LFP- DIR PLAN-DAILY DIV 1009.9100
SBI MICF- LIQUID LFP- DIR PLAN-WEEKLY DIV 1032.5710

**TOP HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>RESERVE BANK OF INDIA</td>
<td>43.83%</td>
</tr>
<tr>
<td>ALLAHABAD BANK</td>
<td>16.03%</td>
</tr>
<tr>
<td>AXIS BANK LTD</td>
<td>14.93%</td>
</tr>
<tr>
<td>RURAL ELECTRIFICATION CORP LTD</td>
<td>12.80%</td>
</tr>
<tr>
<td>NATIONAL BK FOR AGRI &amp; RURAL DEVPT</td>
<td>10.70%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>98.28%</strong></td>
</tr>
</tbody>
</table>

For complete list of holdings please visit our website www sbimf com

**RATING BREAKDOWN**

**ASSET ALLOCATION (in %)**

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCA/CBLO/REVERSE REPO</td>
<td>1.72%</td>
</tr>
<tr>
<td>TREASURY BILLS</td>
<td>43.83%</td>
</tr>
<tr>
<td>COMMERCIAL PAPER</td>
<td>23.49%</td>
</tr>
<tr>
<td>CERTIFICATE OF DEPOSITS</td>
<td>30.96%</td>
</tr>
</tbody>
</table>

**SBI Magnum InstaCash Fund – Liquid Floater**
This product is suitable for investors who are seeking:

- Regular income for short term
- Investment in Debt and Money Market securities
- Low risk. (Blue)

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.*
**Investment Objective**
The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.

**Date of Inception**
09/10/2009

**Report As On**
28/11/2014

**AAUM for quarter ended Sep 30, 2014**
₨ 110.54 Crores

**Fund Manager**
Mr. Rajeev Radhakrishnan
Managing Since
Nov-2013

**Total Experience**
Over 10 years

**Benchmark**
CRISIL 1 Year CD Index

**Exit Load**
For exit within 6 months from the date of allotment: 0.50%; For exit after 6 months from the date of allotment- Nil

**Entry Load**
N.A.

**Plans Available**
Regular
Direct

**Options**
Growth
Dividend

**SIP**
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹50 & in multiples of ₹1 thereafter for minimum one year,
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year

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

**Additional Investment**
₹ 1,000 & in multiples of ₹1

**Quantitative Data**
- Modified Duration: 0.69
- Average Maturity: 0.80 years
- Avg. Portfolio Yield: 9.22
- Total Expense Ratio
  - Regular: 1.00%
  - Direct: 0.69%
- Net Asset Value

**NAV (₹)**
- SBI TAF-REG PLAN-DAILY DIV: 1005.1454
- SBI TAF-REG PLAN-GROWTH: 1499.8910
- SBI TAF-REG PLAN-MTHLY DIV: 1014.6946
- SBI TAF-REG PLAN-WEEKLY DIV: 1003.9504
- SBI TAF-DIR PLAN-DAILY DIV: 1005.9653
- SBI TAF-DIR PLAN-GROWTH: 1514.7378
- SBI TAF-DIR PLAN-MTHLY DIV: 1015.3531
- SBI TAF-DIR PLAN-WEEKLY DIV: 1011.3113

**TOP 10 HOLDINGS**

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>(%) Of Total AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASHOKA BUILDCON LIMITED</td>
<td>11.68%</td>
</tr>
<tr>
<td>GRUH FINANCE LIMITED</td>
<td>11.64%</td>
</tr>
<tr>
<td>ANDHRA BANK</td>
<td>10.83%</td>
</tr>
<tr>
<td>SD CORPORATION PRIVATE LTD</td>
<td>10.78%</td>
</tr>
<tr>
<td>FULLERTON INDIA CREDIT COMPANY LTD</td>
<td>9.95%</td>
</tr>
<tr>
<td>CHOLAMANDALAM INVESTMENT &amp; FINANCE COMPANY LTD</td>
<td>9.94%</td>
</tr>
<tr>
<td>ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD</td>
<td>8.21%</td>
</tr>
<tr>
<td>INDIABULLS HOUSING FINANCE LTD</td>
<td>7.94%</td>
</tr>
<tr>
<td>BERGER PAINTS LIMITED</td>
<td>7.57%</td>
</tr>
<tr>
<td>AFCONS INFRASTRUCTURE LTD</td>
<td>2.84%</td>
</tr>
</tbody>
</table>

**RATING BREAKDOWN**

- SOV,AAA and Equivalent NCA (Incl. Cash, Deposits)
- Below AA+ 31.28%
- AA+ 9.95%
- AA 54.84%
- AAA 3.93%

**ASSET ALLOCATION (in %)**

- NCA/CBLO/REVERSE REPO: 3.93%
- NON-CONVERTIBLE DEBENTURE: 49.18%
- COMMERCIAL PAPER: 32.82%
- CERTIFICATE OF DEPOSITS: 14.07%

**SBI TREASURY ADVANTAGE FUND**
This product is suitable for investors who are seeking:
- Income over short term
- To generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities.
- Low risk. (Blue)

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

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

Pursuant to acquisition of Daiwa Treasury Advantage Fund, (DTAF) from Daiwa Mutual Fund, w.e.f November 16, 2013 the name of the scheme was changed to SBI Treasury Advantage Fund.
Investment Objective
The Scheme seeks to generate credit risk-free returns by investing predominantly in government securities with average maturity of 10 years.

Date of Inception
08/04/2011

Report As On
28/11/2014

AAUM for quarter ended Sep 30, 2014 ₹ 0.27 Crores

Fund Manager
Mr. Dinesh Ahuja
Managing Since Nov-2013
Total Experience Over 13 years

Benchmark
CRISIL 10 Year GILT Index

Exit Load
NIL

Entry Load
N.A.

Plans Available
Regular Direct

Options
Growth Dividend

SIP
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

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

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

Quantitative Data
Modified Duration : 6.17
Average Maturity : 9.32 years
Avg. Portfolio Yield : 8.25
Total Expense Ratio
Regular : 0.60%
Direct : 0.40%

SBI BENCHMARK GSEC FUND
A Partner for Life

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

Note: Risk may be represented as: Investor understand that their principal will be at Low risk. (Blue); Medium risk. (Yellow); High risk. (Brown)

Pursuant to acquisition of Daiwa Government Securities Fund – Short Term Plan from Daiwa Mutual Fund, w.e.f November 16, 2013 the name of the scheme was changed to SBI Benchmark Gsec Fund.
### Funds Managed by Mr. Anup Upadhyay

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI IT Fund</td>
<td>46.17</td>
<td>29.31</td>
<td>15.23</td>
<td>14.91</td>
</tr>
<tr>
<td>S&amp;P BSE - IT Index (Scheme Benchmark)</td>
<td>36.33</td>
<td>32.36</td>
<td>12.27</td>
<td>14.94</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>12.69</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. It is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 1/1/2013. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.

### Funds Managed by Ms. Sohini Andani

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Magnum MidCap Fund - Growth</td>
<td>94.55</td>
<td>1.97</td>
<td>15.24</td>
<td>17.85</td>
</tr>
<tr>
<td>S&amp;P BSE Midcap Index (Scheme Benchmark)</td>
<td>70.00</td>
<td>-15.15</td>
<td>7.79</td>
<td>13.01</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>16.23</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan.

### Funds Managed by Mr. Richard D’souza

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Magnum MultiCap Fund - Growth</td>
<td>61.72</td>
<td>-2.60</td>
<td>17.94</td>
<td>12.00</td>
</tr>
<tr>
<td>S&amp;P BSE 100 Index (Scheme Benchmark)</td>
<td>44.92</td>
<td>-2.59</td>
<td>12.85</td>
<td>12.48</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>13.30</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan.

### Comparative Performance for all Schemes

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Magnum Commoa Fund - Growth</td>
<td>46.54</td>
<td>-21.83</td>
<td>-3.27</td>
<td>10.26</td>
</tr>
<tr>
<td>CNX Commodities Index (Scheme Benchmark)</td>
<td>34.22</td>
<td>-16.16</td>
<td>6.24</td>
<td>10.45</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>14.68</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan. The scheme is managed by Mr Richard D’Souza w.e.f August 04, 2014.

### Funds Managed by Mr. Ravipракаш Sharma

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Blue Chip Fund - Growth</td>
<td>54.61</td>
<td>3.22</td>
<td>21.07</td>
<td>11.03</td>
</tr>
<tr>
<td>S&amp;P BSE 100 Index (Scheme Benchmark)</td>
<td>40.05</td>
<td>0.39</td>
<td>14.33</td>
<td>11.69</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>11.91</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan.

### Funds Managed by Mr. Richard D’Souza

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Infrastructure Fund</td>
<td>58.02</td>
<td>-22.16</td>
<td>0.37</td>
<td>0.19</td>
</tr>
<tr>
<td>CNX Infrastructure Index (Scheme Benchmark)</td>
<td>41.45</td>
<td>-15.45</td>
<td>-2.43</td>
<td>-3.42</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>8.29</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan. The scheme is managed by Mr Richard D’Souza w.e.f August 04, 2014.

### Funds Managed by Mr. Richard D’Souza

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI PSU Fund - Growth</td>
<td>43.36</td>
<td>-19.78</td>
<td>-4.61</td>
<td>-0.95</td>
</tr>
<tr>
<td>S&amp;P BSE PSU INDEX (Scheme Benchmark)</td>
<td>42.90</td>
<td>-26.56</td>
<td>0.16</td>
<td>-4.30</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>10.46</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan. The scheme is managed by Mr Richard D’Souza w.e.f August 04, 2014.
## Comparative Performance for all Schemes

### Funds Managed by Mr. R. Srinivasan

#### Managing Since May-2009

<table>
<thead>
<tr>
<th>Period</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28 Sep 2012 - 30 Sep 2013</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 Sep 2011 - 28 Sep 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Since Inception</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SBI Magnum Equity Fund**

- Absolute Returns: 44.99
- CAGR Returns: 15.18
- PTP Returns: 287176

**CNX Nifty Index (Scheme Benchmark)**

- Absolute Returns: 38.87
- CAGR Returns: 14.50
- PTP Returns: 249719

**S&P BSE SENSEX (Additional Benchmark)**

- Absolute Returns: 37.41
- CAGR Returns: 14.03
- PTP Returns: 266502

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. It is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 27/11/2005. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.

### Funds Managed by Mr. R. Srinivasan & Mr. Dinesh Ahuja

#### Managing Since Jun-2007

<table>
<thead>
<tr>
<th>Period</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28 Sep 2012 - 30 Sep 2013</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 Sep 2011 - 28 Sep 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Since Inception</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SBI Magnum Balanced Fund**

- Absolute Returns: 51.08
- CAGR Returns: 16.63
- PTP Returns: 191358

**CRISIL Balanced Fund (Scheme Benchmark)**

- Absolute Returns: 28.89
- CAGR Returns: 13.72
- PTP Returns: N.A. N.A.

**S&P BSE SENSEX (Additional Benchmark)**

- Absolute Returns: 37.41
- CAGR Returns: 14.03
- PTP Returns: 74327

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. It is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 25/05/2005. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.

### Funds Managed by Mr. Jayesh Shroff

#### Managing Since Jun-2011

<table>
<thead>
<tr>
<th>Period</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28 Sep 2012 - 30 Sep 2013</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 Sep 2011 - 28 Sep 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Since Inception</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SBI Contra Fund**

- Absolute Returns: 50.79
- CAGR Returns: 21.61
- PTP Returns: 197497

**S&P BSE 100 (Scheme Benchmark)**

- Absolute Returns: 40.05
- CAGR Returns: 14.08
- PTP Returns: 74534

**S&P BSE SENSEX (Additional Benchmark)**

- Absolute Returns: 37.41
- CAGR Returns: 12.69
- PTP Returns: 62839

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. It is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 06/05/2005. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.

#### Managing Since Oct-2008

<table>
<thead>
<tr>
<th>Period</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28 Sep 2012 - 30 Sep 2013</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 Sep 2011 - 28 Sep 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Since Inception</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SBI Magnum Taxgain Scheme**

- Absolute Returns: 60.91
- CAGR Returns: 17.99
- PTP Returns: 315038

**S&P BSE 100 Index (Scheme Benchmark)**

- Absolute Returns: 40.05
- CAGR Returns: 14.13
- PTP Returns: 135037

**S&P BSE SENSEX (Additional Benchmark)**

- Absolute Returns: 37.41
- CAGR Returns: 12.10
- PTP Returns: 116774

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. It is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 07/05/2007. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.
Comparative Performance for all Schemes

<table>
<thead>
<tr>
<th>Funds Managed by Mr. Saurabh Pant</th>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI FMCG Fund</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
</tr>
<tr>
<td>S&amp;P BSE FMCG Index (Scheme Benchmark)</td>
<td></td>
<td>61.22</td>
<td>22.74</td>
<td>31.85</td>
<td>10.16</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td></td>
<td>51.65</td>
<td>25.71</td>
<td>28.30</td>
<td>17.17</td>
</tr>
<tr>
<td>S&amp;P BSE HEALTHCARE Index (Scheme Benchmark)</td>
<td></td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>12.69</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. If it is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 1/1/2013. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Funds Managed by Mr. Tanmay Desai</th>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Pharma Fund</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
</tr>
<tr>
<td>S&amp;P BSE HEALTHCARE Index (Scheme Benchmark)</td>
<td></td>
<td>9.07</td>
<td>8.37</td>
<td>9.22</td>
<td>7.86</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td></td>
<td>9.49</td>
<td>8.59</td>
<td>8.65</td>
<td>7.53</td>
</tr>
<tr>
<td>S&amp;P BSE SENSEX (Additional Benchmark)</td>
<td></td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>9.35</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for dividend option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. It is assumed that dividends declared under the scheme have been reinvested at the then prevailing NAV. Growth option introduced on 3/12/2004. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance of dividend plan for investor would be net of dividend distribution tax as applicable. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Funds Managed by Mr. Neeraj Kumar</th>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Arbitrage Opportunities Fund - Growth</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
</tr>
<tr>
<td>CRISIL Liquid Fund Index (Scheme Benchmark)</td>
<td></td>
<td>37.41</td>
<td>3.29</td>
<td>14.03</td>
<td>9.35</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for equity schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Funds Managed by Mr. Dinesh Ahuja</th>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Magnum Income Fund - Growth</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
</tr>
<tr>
<td>CRISIL Composite Bond Fund Index (Scheme Benchmark)</td>
<td></td>
<td>9.95</td>
<td>6.47</td>
<td>N.A.</td>
<td>7.37</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Dynamic Bond Fund - Growth</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CRISIL Corporate Bond Fund Index (Scheme Benchmark)</td>
<td></td>
<td>11.61</td>
<td>3.49</td>
<td>9.50</td>
<td>5.79</td>
<td>18.205</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Magnum Gilt Fund - Short Term - Growth</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes. Returns for scheme benchmark index i-Sec Li-BEX have been calculated using CRISIL Fund Analyzer. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Magnum Gilt Fund - Long Term - Growth</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Returns for scheme benchmark index i-Sec Li-BEX have been calculated using CRISIL Fund Analyzer. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Managing Since</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 28 Sep 2012</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Corporate Bond Fund - Growth</td>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.
### Comparative Performance for all Schemes

**Funds Managed by Mr. Ruchit Mehta - Mr. Dinesh Ahuja**

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRISIL MIP Blended Index (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>15.45</td>
<td>7.63</td>
<td>22276</td>
</tr>
<tr>
<td>CRISIL 10 Year Gilt Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>6.85</td>
<td>4.39</td>
<td>15969</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Magnum Monthly Income Plan - Floating - Growth</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>15.66</td>
<td>7.41</td>
<td>21779</td>
</tr>
<tr>
<td>CRISIL MIP Blended Index (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>15.45</td>
<td>7.63</td>
<td>22276</td>
</tr>
<tr>
<td>CRISIL 10 Year Gilt Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>6.85</td>
<td>4.39</td>
<td>15969</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Regular Savings Fund - Floating - Growth</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>15.66</td>
<td>7.41</td>
<td>21779</td>
</tr>
<tr>
<td>CRISIL MIP Blended Index (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>15.45</td>
<td>7.63</td>
<td>22276</td>
</tr>
<tr>
<td>CRISIL 10 Year Gilt Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>6.85</td>
<td>4.39</td>
<td>15969</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

**Funds Managed by Mr. Rajeev Radhakrishnan**

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Ultra Short Term Debt Fund - Growth</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>9.43</td>
<td>7.26</td>
<td>6.06</td>
</tr>
<tr>
<td>CRISIL Liquid Fund Index (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>9.49</td>
<td>7.18</td>
<td>7.84</td>
</tr>
<tr>
<td>CRISIL 1 Year T-Bill Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>8.35</td>
<td>5.70</td>
<td>5.87</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Short Term Debt Fund - Growth</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>9.43</td>
<td>7.26</td>
<td>6.06</td>
</tr>
<tr>
<td>CRISIL Short Term Bond Fund Index (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>10.12</td>
<td>7.38</td>
<td>9.18</td>
</tr>
<tr>
<td>CRISIL 1 Year T-Bill Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>8.35</td>
<td>5.70</td>
<td>5.87</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Magnum Children’s Benefit Plan - Growth</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>36.35</td>
<td>14.40</td>
<td>10.08</td>
</tr>
<tr>
<td>CRISIL MIP Blended Index (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>15.45</td>
<td>10.60</td>
<td>N.A.</td>
</tr>
<tr>
<td>CRISIL 10 Year Gilt Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>6.85</td>
<td>5.91</td>
<td>5.91</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.

**Funds Managed by Mr. Dinesh Balachandran - Mr. Ruchit Mehta**

<table>
<thead>
<tr>
<th>Management Period</th>
<th>Since Inception</th>
<th>Absolute Returns (%)</th>
<th>CAGR Returns (%)</th>
<th>PTP Returns (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Edge Fund - Growth</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>9.39</td>
<td>5.35</td>
<td>11090</td>
</tr>
<tr>
<td>S&amp;P BSE Sensex, Crisil Composite Bond Fund Index, Prices of Gold (Scheme Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>11.30</td>
<td>6.35</td>
<td>11301</td>
</tr>
<tr>
<td>Crisil 10 year Gilt Index (Additional Benchmark)</td>
<td>30 Sep 2013 - 30 Sep 2014</td>
<td>6.85</td>
<td>4.60</td>
<td>10634</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for growth option and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for long-term debt schemes is used for comparison purposes. Performance calculated for Regular Plan.
Comparative Performance for all Schemes

Funds Managed by Mr. Rajaeev Radhakrishnan (Contd.)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SA Returns (%)</td>
<td>SA Returns (%)</td>
<td>SA Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Magnum InstaCash Fund - Growth plan</td>
<td>8.83</td>
<td>8.74</td>
<td>8.69</td>
<td>9.30</td>
<td>9.01</td>
<td>9.48</td>
<td>7.30</td>
<td>29558</td>
</tr>
<tr>
<td>CRISSL Liquid Fund Index (Scheme Benchmark)</td>
<td>9.37</td>
<td>9.08</td>
<td>8.89</td>
<td>9.49</td>
<td>8.59</td>
<td>8.65</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
<tr>
<td>CRISSL 1 Year T-Bill Index (Additional Benchmark)</td>
<td>8.66</td>
<td>7.85</td>
<td>7.87</td>
<td>8.35</td>
<td>5.70</td>
<td>8.11</td>
<td>6.39</td>
<td>25929</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for cash plan and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes.

Performance calculated for Regular Plan

Funds Managed by Mr. R. Arun

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SA Returns (%)</td>
<td>SA Returns (%)</td>
<td>SA Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Premier Liquid Fund - Growth</td>
<td>8.82</td>
<td>8.75</td>
<td>8.66</td>
<td>9.30</td>
<td>9.00</td>
<td>9.76</td>
<td>7.72</td>
<td>17512</td>
</tr>
<tr>
<td>CRISSL Liquid Fund Index (Scheme Benchmark)</td>
<td>9.37</td>
<td>9.08</td>
<td>8.89</td>
<td>9.49</td>
<td>8.59</td>
<td>8.65</td>
<td>7.58</td>
<td>17336</td>
</tr>
<tr>
<td>CRISSL 1 Year T-Bill Index (Additional Benchmark)</td>
<td>8.66</td>
<td>7.85</td>
<td>7.87</td>
<td>8.35</td>
<td>5.70</td>
<td>8.11</td>
<td>6.06</td>
<td>15979</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for cash plan and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes.

Performance calculated for Regular Plan

Funds Managed by Mr. Rajeev Radhakrishnan

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SA Returns (%)</td>
<td>SA Returns (%)</td>
<td>SA Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Magnum InstaCash Fund - Liquid Floater - Growth</td>
<td>8.89</td>
<td>8.66</td>
<td>8.51</td>
<td>8.78</td>
<td>8.86</td>
<td>9.48</td>
<td>7.13</td>
<td>22871</td>
</tr>
<tr>
<td>CRISSL Liquid Fund Index (Scheme Benchmark)</td>
<td>9.37</td>
<td>9.08</td>
<td>8.89</td>
<td>9.49</td>
<td>8.59</td>
<td>8.65</td>
<td>6.59</td>
<td>21531</td>
</tr>
<tr>
<td>CRISSL 1 Year T-Bill Index (Additional Benchmark)</td>
<td>8.66</td>
<td>7.85</td>
<td>7.87</td>
<td>8.35</td>
<td>5.70</td>
<td>8.11</td>
<td>5.59</td>
<td>19206</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for cash plan and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes.

Performance calculated for Regular Plan

SBI Magnum Income Fund - Floating Rate Plan - Savings Plus Bond Plan - Growth

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Managing Since April-2012</th>
<th>30 Sep 2013 - 30 Sep 2014</th>
<th>28 Sep 2012 - 30 Sep 2013</th>
<th>30 Sep 2011 - 30 Sep 2012</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>Absolute Returns (%)</td>
<td>CAGR Returns (%)</td>
<td>PTP Returns (INR)</td>
</tr>
<tr>
<td>SBI Magnum Income Fund - Floating Rate Plan - Savings Plus Bond Plan - Growth</td>
<td>9.20</td>
<td>9.01</td>
<td>10.03</td>
<td>7.44</td>
<td>20793</td>
</tr>
<tr>
<td>CRISSL Liquid Fund Index (Scheme Benchmark)</td>
<td>9.49</td>
<td>8.59</td>
<td>8.65</td>
<td>6.95</td>
<td>11861</td>
</tr>
<tr>
<td>CRISSL 1 Year T-Bill Index (Additional Benchmark)</td>
<td>8.35</td>
<td>5.70</td>
<td>8.11</td>
<td>5.65</td>
<td>17820</td>
</tr>
</tbody>
</table>

Past performance may or may not be sustained in future. Returns (in %) other than since inception are absolute, calculated for cash plan and in INR are point-to-point (PTP) returns calculated on a standard investment of 10,000. Additional benchmark as prescribed by SEBI for short-term debt schemes is used for comparison purposes.

Performance calculated for Regular Plan
Disclaimer for data from CRISIL’S FUND ANALYSER: CRISIL has taken due care and caution in compilation of the Data contained in the CRISIL’S FUND ANALYSER. The Data in the CRISIL’S FUND ANALYSER has been obtained by CRISIL from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of any Data in the CRISIL’S FUND ANALYSER and is not responsible for any errors or omissions or for the results obtained from the use of such Data. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL’S FUND ANALYSER. CRISIL or any of its directors/employees/representatives does not accept any liability for any direct or consequential loss arising from the use of the Data contained in the CRISIL’S FUND ANALYSER or any data generated from the CRISIL’S FUND ANALYSER.

Disclaimer: This investment update is for information purpose only and is not an offer to sell or a solicitation to buy any mutual fund units/securities. These views alone are not sufficient and should not be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All opinions and estimates included in this schemes guide constitute our view as of this date and are subject to change without notice. Neither SBI Funds Management Private Limited, nor any person connected with it, accepts any liability arising from the use of this information. The recipient of this material should rely on their own investigations and take professional advice on their own.

In the preparation of the material contained in this document, the AMC has used information that is publicly available, including information developed in-house. Information gathered and material used in this document is believed to be from reliable sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility of the accuracy, reasonableness and/or completeness of any information. For data referred to of any third party in this material no such party will assume any liability for the same. Further, all opinion included in this newsletter are as of date and are subject to change without any notice. All recipients of this material should seek appropriate professional advice and carefully read the scheme information document/statement of additional information and before dealing and or transacting in any of the products referred to in this material make their own investigation. The Fund, the AMC and Trustees and any of its directors, officers, employees and other personnel shall not 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 whatsoever. The recipient alone shall be fully responsible/are liable for any decision taken on the basis of this material.

Disclaimer of SBI Nifty Index Fund: “The “SBI Nifty Index Fund” offered by “SBI Funds Management Private Limited” is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL) and its affiliates. IISL do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of “SBI Nifty Index Fund” or any member of the public regarding the advisability of investing in securities generally or in the “SBI Nifty Index Fund” linked to CNX Nifty Index or particularly in the ability of the CNX Nifty Index to track general stock market performance in India. Please read the full Disclaimers in relation to the CNX Nifty Index in the Scheme Information Document.”

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

SBI FUNDS MANAGEMENT PVT LTD BRANCHES

NORTH
Chandigarh: (0172) 2709728 • Gurgaon: (0124) 4200828 • Jaipur: (0141) 2740016 / 2740061 • Kanpur: (0512) 2331631 • Lucknow: 522 2286741, 2286742 • Ludhiana: (0161)2449849 • New Delhi: (011) 23466666 Aligarh: (0571) 242017 • Ambala: (0171) 2653400 • Bathinda: (0164) 2218415 • Dehradun: (0135) 2651719 • Dhanbad: (0326) 2301545 • Dharamshala: (01892) 225814 • Faizabad • Faridabad: (0129) 4030661 • Ferozepur: 9855008415 • Ghaziabad: 0120-2797582 Gorakhpur: (0551) 03378 • Gulbarga: 9980872463 • Haldwani: 9412084061 • Hisaar: 01662 238415-Hoshiarpur: 0188-2228415 • Jabalpur: (0761) 2450542 Jalandhar: (0181) 2238415 • Jammu: (0191) 2474975 • Jhansi: 0510-2330298 • Jodhpur: (0291) 2611928,(0291) 2611929 • Leh: 09469468778 • Meerut: 971998894 • Moradabad: (0591) 2411411 • Muzzafarpur: 9473199059 • Panchakula: 9592008415 • Panipat: (0180) 2648415 • Pathankot: 08872008415 • Patiala: 0175-2300058 • Rohtak: (0126) 2258415 • Saharanpur: 0132-2720789 • Shimla: (0177) 2807608 • Sonipat: 011- 23466666 • Udaipur: 9928191961 • Varanasi: 0542-2222492

SOUTH
Bangalore: 080-25580014 / 25580051 / 22122507 / 22272284 / 22123784 • Chennai : (044) 2854 3382 / 3383, 044 2854 3384 / 3385 • Coimbatore: (0422) 2541666 • Ernakulam: (0484) 2318886,2318886,2323489 • Hyderabad: (040) 24756241 • Thrivanthapuram: 0471-4011590 / 4011591 / 4011592 • Vijayawada: 0866 2436113 / 2438217 Bareilly: 7830111140 • Bareilly: (0831-)2422463 • Bellary: 08392-271775 • Bhubaneshwar: (0674) 2392401/501 • Guwahati: (0361) 2463704 • Kolkata: 22882342 / 22883767 / 22883768 • Patna: (0612) 3242047 • Raipur: (0771) 2543355 / 4263256 • Ranchi: (0651) 2213416 • Ranchi: 09445196834 • Rajahmundry: (0883)2434002 • Salem: 0427-4552289 • Shimoga: 8122222463 • Trichy: 0431-4000667 • Thrissur: 8129354324 • Thrissur: 0487-2445700 • Tinsukia: 03742332365 • Tirunelveli: 0462 4220023 • Tirupati (0877)6450828 • Vellore: 0416-2225005 • Vishakapatnam: 0891-3293018 • Warangal: 0870-2430307

EAST
Bhubaneshwar: (0674) 2392401/501 • Guwahati: (0361) 2463704 • Kolkata: 22882342 / 22883767 / 22883768 • Patna: (0612) 3242047 • Raipur: (0771) 2543355 / 4263256 • Ranchi: (0651) 2213416 • Ranchi: 09445196834 • Rajahmundry: (0883)2434002 • Salem: 0427-4552289 • Shimoga: 8122222463 • Trichy: 0431-4000667 • Thrissur: 8129354324 • Thrissur: 0487-2445700 • Tinsukia: 03742332365 • Tirunelveli: 0462 4220023 • Tirupati (0877)6450828 • Vellore: 0416-2225005 • Vishakapatnam: 0891-3293018 • Warangal: 0870-2430307

WEST
Ahmedabad: (079) 26423060 / 26463090 • Bhopal: (0755) 2557341 • Goa: (0832) 2235283 / 6642475 • Indore: (0731) 2541141 • Mumbai: (022) 66532800 • Nagpur: (0712) 6458368 • Pune: (020) 25670961 • Surat: (0261) 2462764 / 0261 2462764 / 0261 3994800 / 6646555 • Vadodara: (0265) 2323010 Agra: (0562) 32555061 / 4008091 • Ajmer: (0145)2426284 • Allahabad: (0532) 2261028 • Alwar: (0144) 2332035 • Amravati: 08600017448 • Amritsar:(0183) 2221755 • Anand: (02692) 243210 • Aurangabad: (0240) 3244781 • Bavnagar: (0278) 2523788 • Bharuch: (02642) 247550 • Bhilwara: (0148) 2240122 • Bhub: (0832) 250900 • Bilaspur: (07752) 495006 • Gandhidham: (02836) 233615 • Gwalior (0751) 2447272 • Jaigaon: 09422283450 • Jamnagar: (0288) 2660104 • Junagadh: (0285) 2670350 • Kolhapur: (0231) 2680880 • Korba: 09826159729 • Kota: (0744) 2390631 • Morgal: 09881148869 • Mhansha: (02762) 233872 • Nadiad: (0268) 2560110 • Nashik: (0253) 6575888 / 2232553 • Navsari: (0237) 242266 • Raipur: (0771) 2543355 / 4263256 • Rajkot: (0281) 2239437 • Ratlam: 07748800554 • Sagag: (0758) 2241367 • Solapur: 09226389292 • Srinagar: (0194) 2474864 • Valsad: (02632) 245440 • Vapi: (0260) 2400480 Borivali (Mumbai): (022) 28927551 / 28927541 • Chinchwad: (020) 27355721 • Kalyan: (0251) 2311850 / 2311980 • Thane: (022) 25401690 / 25415494 • Vashi: (022) 27810371 / 2781036
Dividend History Of Debt Funds

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

### SBI Magnum Gilt Fund Short Term

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan - Dividend</td>
<td>28-Aug-14</td>
<td>0.75000</td>
<td>0.07500</td>
<td>11.6629</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>30-Sep-14</td>
<td>0.08200</td>
<td>0.08200</td>
<td>11.6914</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>30-Sep-14</td>
<td>0.08200</td>
<td>0.08200</td>
<td>11.6782</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>31-Oct-14</td>
<td>0.08500</td>
<td>0.08500</td>
<td>11.7657</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>31-Oct-14</td>
<td>0.08500</td>
<td>0.08500</td>
<td>11.7495</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>28-Nov-14</td>
<td>0.10000</td>
<td>0.10000</td>
<td>11.8065</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>28-Nov-14</td>
<td>0.10000</td>
<td>0.10000</td>
<td>11.8065</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Magnum Income Fund - FRP - Savings Plus Bond Plan

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Plan - Dividend</td>
<td>28-Aug-14</td>
<td>0.80000</td>
<td>0.08000</td>
<td>11.2013</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>30-Sep-14</td>
<td>0.07800</td>
<td>0.07800</td>
<td>11.1740</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>30-Sep-14</td>
<td>0.07800</td>
<td>0.07800</td>
<td>11.2100</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>31-Oct-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.1776</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>31-Oct-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.2198</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>28-Nov-14</td>
<td>0.06500</td>
<td>0.06500</td>
<td>11.1916</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>28-Nov-14</td>
<td>0.06500</td>
<td>0.06500</td>
<td>11.2396</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Magnum Monthly Income Plan - Floater

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Plan - Monthly Div.</td>
<td>31-Jul-14</td>
<td>6.50000</td>
<td>6.50000</td>
<td>1047.4407</td>
</tr>
<tr>
<td>Direct Plan - Monthly Div.</td>
<td>30-May-14</td>
<td>6.00000</td>
<td>6.00000</td>
<td>1045.3861</td>
</tr>
<tr>
<td>Direct Plan - Monthly Div.</td>
<td>30-Jun-14</td>
<td>6.30000</td>
<td>6.30000</td>
<td>1046.7751</td>
</tr>
<tr>
<td>Direct Plan - Monthly Div.</td>
<td>31-Jul-14</td>
<td>6.50000</td>
<td>6.50000</td>
<td>1047.4407</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Short Term Debt Fund

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan - Mthly Div.</td>
<td>31-Oct-14</td>
<td>0.09500</td>
<td>0.09500</td>
<td>11.5486</td>
</tr>
<tr>
<td>Direct Plan - Mthly Div.</td>
<td>31-Oct-14</td>
<td>0.09500</td>
<td>0.09500</td>
<td>11.5930</td>
</tr>
<tr>
<td>Regular Plan - Mthly Div.</td>
<td>31-Oct-14</td>
<td>0.09500</td>
<td>0.09500</td>
<td>11.5930</td>
</tr>
<tr>
<td>Direct Plan - Mthly Div.</td>
<td>31-Oct-14</td>
<td>0.09500</td>
<td>0.09500</td>
<td>11.5930</td>
</tr>
<tr>
<td>Regular Plan - Mthly Div.</td>
<td>28-Nov-14</td>
<td>0.10000</td>
<td>0.10000</td>
<td>11.6260</td>
</tr>
<tr>
<td>Direct Plan - Mthly Div.</td>
<td>28-Nov-14</td>
<td>0.10000</td>
<td>0.10000</td>
<td>11.6260</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Ultra Short Term Debt Fund - Retail Plan

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Plan</td>
<td>30-May-14</td>
<td>6.00000</td>
<td>6.00000</td>
<td>1045.1610</td>
</tr>
<tr>
<td>Retail Plan - Dir - Mthly Div</td>
<td>30-May-14</td>
<td>6.00000</td>
<td>6.00000</td>
<td>1045.3861</td>
</tr>
<tr>
<td>Retail Plan</td>
<td>30-Jun-14</td>
<td>6.30000</td>
<td>6.30000</td>
<td>1046.5158</td>
</tr>
<tr>
<td>Retail Plan</td>
<td>31-Jul-14</td>
<td>6.50000</td>
<td>6.50000</td>
<td>1047.1081</td>
</tr>
<tr>
<td>Retail Plan - Dir - Mthly Div</td>
<td>31-Jul-14</td>
<td>6.50000</td>
<td>6.50000</td>
<td>1047.4407</td>
</tr>
</tbody>
</table>

Face value: ₹1000

### SBI Short Term Debt Fund - Retail Plan

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Plan - Dir Mthly Div.</td>
<td>30-Sep-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.4601</td>
</tr>
<tr>
<td>Retail Plan - Mthly Div.</td>
<td>30-Sep-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.4601</td>
</tr>
<tr>
<td>Retail Plan - Dir Mthly Div.</td>
<td>31-Oct-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.5892</td>
</tr>
<tr>
<td>Retail Plan - Mthly Div.</td>
<td>31-Oct-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.4727</td>
</tr>
<tr>
<td>Retail Plan - Dir Mthly Div.</td>
<td>28-Nov-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.6260</td>
</tr>
<tr>
<td>Retail Plan - Mthly Div.</td>
<td>28-Nov-14</td>
<td>0.08000</td>
<td>0.08000</td>
<td>11.5093</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Regular Savings Fund - Quarterly Dividend

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan - Dividend</td>
<td>27-Dec-13</td>
<td>0.20000</td>
<td>0.20000</td>
<td>11.1599</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>27-Dec-13</td>
<td>0.20000</td>
<td>0.20000</td>
<td>11.1914</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>28-Mar-14</td>
<td>0.17000</td>
<td>0.17000</td>
<td>11.3571</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>28-Mar-14</td>
<td>0.17000</td>
<td>0.17000</td>
<td>11.4022</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>27-Jun-14</td>
<td>0.32000</td>
<td>0.32000</td>
<td>11.6629</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>27-Jun-14</td>
<td>0.32000</td>
<td>0.32000</td>
<td>11.7239</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>29-Sep-14</td>
<td>0.24100</td>
<td>0.24100</td>
<td>11.7567</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>29-Sep-14</td>
<td>0.24200</td>
<td>0.24200</td>
<td>11.8316</td>
</tr>
</tbody>
</table>

Face value: ₹10

Pursuant to payment of dividend, the NAV of Dividend 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
Existing plans under the scheme are named Regular w.e.f. 01/01/2013.

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

scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Regular Plan - Dividend | 28-Mar-14 | 0.20000 | 0.20000 | 12.6642
Direct Plan - Dividend | 28-Mar-14 | 0.20000 | 0.20000 | 12.9512
Regular Plan - Dividend | 27-Jun-14 | 0.32000 | 0.32000 | 12.0697
Direct Plan - Dividend | 27-Jun-14 | 0.32000 | 0.32000 | 12.9172
Regular Plan - Dividend | 29-Sep-14 | 0.25600 | 0.25600 | 12.6383
Direct Plan - Dividend | 29-Sep-14 | 0.26300 | 0.26300 | 12.9673

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Regular Plan - Qtr Div | 28-Mar-14 | 0.16000 | 0.16000 | 10.9673
Direct Plan - Qtr Div | 28-Mar-14 | 0.16000 | 0.16000 | 11.4690
Regular Plan - Qtr Div | 27-Jun-14 | 0.32000 | 0.32000 | 11.1474
Direct Plan - Qtr Div | 27-Jun-14 | 0.32000 | 0.32000 | 11.6927
Regular Plan - Qtr Div | 29-Sep-14 | 0.28900 | 0.28900 | 11.2935
Direct Plan - Qtr Div | 29-Sep-14 | 0.32800 | 0.32800 | 12.3728

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Regular Plan - Dividend | 29-Jun-11 | 0.10000 | 0.10000 | 10.5735
Regular Plan - Dividend | 20-Sep-11 | 0.10000 | 0.10000 | 10.6468
Regular Plan - Dividend | 27-Dec-11 | 0.10000 | 0.10000 | 10.6945
Regular Plan - Dividend | 30-Mar-12 | 0.11250 | 0.11250 | 10.7780
Regular Plan - Dividend | 26-Jun-12 | 0.12500 | 0.12500 | 10.8609

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Regular Plan - Dividend | 29-Sep-14 | 0.18000 | 0.18000 | 11.6832
Regular Plan - Dividend | 29-Sep-14 | 0.30000 | 0.30000 | 11.8632

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Dividend - PF Fixed 3 Years | 25-Mar-13 | 0.25000 | 0.25000 | 10.7743
Dividend - PF Fixed 3 Years | 27-Dec-13 | 0.15000 | 0.15000 | 10.8784
Dividend - PF Fixed 3 Years | 28-Mar-14 | 0.17000 | 0.17000 | 11.0431
Dividend - PF Fixed 3 Years | 27-Jun-14 | 0.33000 | 0.33000 | 11.1844
Dividend - PF Fixed 3 Years | 29-Sep-14 | 0.26000 | 0.26000 | 11.2495

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Dividend - PF Fixed 1 Year | 25-Mar-13 | 0.25000 | 0.25000 | 10.9054
Dividend - PF Fixed 1 Year | 27-Dec-13 | 0.15000 | 0.15000 | 11.0127
Dividend - PF Fixed 1 Year | 28-Mar-14 | 0.17000 | 0.17000 | 11.1815
Dividend - PF Fixed 1 Year | 27-Jun-14 | 0.33000 | 0.33000 | 11.3288
Dividend - PF Fixed 1 Year | 29-Sep-14 | 0.26000 | 0.26000 | 11.3981

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Regular Plan - Dividend | 28-Mar-14 | 0.17000 | 0.17000 | 11.4566
Direct Plan - Dividend | 28-Mar-14 | 0.17000 | 0.17000 | 11.7670
Regular Plan - Dividend | 27-Jun-14 | 0.33000 | 0.33000 | 11.6156
Direct Plan - Dividend | 27-Jun-14 | 0.33000 | 0.33000 | 11.9460
Regular Plan - Dividend | 29-Sep-14 | 0.27000 | 0.27000 | 11.6831
Direct Plan - Dividend | 29-Sep-14 | 0.28000 | 0.28000 | 12.0194

Face value: ₹10

Pursuant to payment of dividend, the NAV of Dividend 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.

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Dividend - PF Regular | 25-Mar-13 | 0.25000 | 0.25000 | 11.2672
Dividend - PF Regular | 27-Dec-13 | 0.15000 | 0.15000 | 11.3841
Dividend - PF Regular | 28-Mar-14 | 0.17000 | 0.17000 | 11.5643
Dividend - PF Regular | 27-Jun-14 | 0.33000 | 0.33000 | 11.7280
Dividend - PF Regular | 29-Sep-14 | 0.27000 | 0.27000 | 11.7988

Face value: ₹10

Scheme Name | Record Date | Individual (in Rs./Unit) | Corporate (in Rs./Unit) | Nav
-- | -- | -- | -- | --
Regular Plan - Dividend | 28-Mar-14 | 0.18000 | 0.18000 | 11.2011
Direct Plan - Dividend | 28-Mar-14 | 0.18000 | 0.18000 | 11.7010
Regular Plan - Dividend | 27-Jun-14 | 0.34000 | 0.34000 | 11.5067
Direct Plan - Dividend | 27-Jun-14 | 0.34000 | 0.34000 | 12.0500
Regular Plan - Dividend | 29-Sep-14 | 0.31300 | 0.31300 | 11.8004
Direct Plan - Dividend | 29-Sep-14 | 0.32800 | 0.32800 | 12.1961

Face value: ₹10
## Dividend History of Debt Funds

### SBI Treasury Advantage Fund - Monthly Dividend

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan - Dividend</td>
<td>30-Sep-14</td>
<td>7.65000</td>
<td>7.65000</td>
<td>1012.8944</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>30-Sep-14</td>
<td>7.65000</td>
<td>7.65000</td>
<td>1013.2898</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>31-Oct-14</td>
<td>8.00000</td>
<td>8.00000</td>
<td>1014.8144</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>31-Oct-14</td>
<td>8.00000</td>
<td>8.00000</td>
<td>1014.5996</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>28-Nov-14</td>
<td>7.00000</td>
<td>7.00000</td>
<td>1014.6460</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>28-Nov-14</td>
<td>7.00000</td>
<td>7.00000</td>
<td>1015.3531</td>
</tr>
</tbody>
</table>

Face value: ₹1000

### SBI Magnum Gilt Fund - Long Term Div-PF Fixed 2 Years Quarterly Dividend

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Div-PF Fixed 2 Years</td>
<td>25-Mar-13</td>
<td>0.25000</td>
<td>0.25000</td>
<td>11.0049</td>
</tr>
<tr>
<td>Div-PF Fixed 2 Years</td>
<td>27-Dec-13</td>
<td>0.15000</td>
<td>0.15000</td>
<td>11.1145</td>
</tr>
<tr>
<td>Div-PF Fixed 2 Years</td>
<td>28-Mar-14</td>
<td>0.17000</td>
<td>0.17000</td>
<td>11.2864</td>
</tr>
<tr>
<td>Div-PF Fixed 2 Years</td>
<td>27-Jun-14</td>
<td>0.33000</td>
<td>0.33000</td>
<td>11.4382</td>
</tr>
<tr>
<td>Div-PF Fixed 2 Years</td>
<td>29-Sep-14</td>
<td>0.26000</td>
<td>0.26000</td>
<td>11.5107</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Magnum Monthly Income Plan - Annual Dividend

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan - Annual Div</td>
<td>30-Mar-12</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Regular Plan - Annual Div</td>
<td>25-Mar-13</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Regular Plan - Annual Div</td>
<td>28-Mar-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Direct Plan - Annual Div</td>
<td>30-Mar-12</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Direct Plan - Annual Div</td>
<td>25-Mar-13</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Direct Plan - Annual Div</td>
<td>28-Mar-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
</tbody>
</table>

Face value: ₹10

### SBI Treasury Advantage Fund - Monthly Dividend

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan - Dividend</td>
<td>30-Sep-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>30-Sep-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>31-Oct-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>31-Oct-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Regular Plan - Dividend</td>
<td>28-Nov-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
<tr>
<td>Direct Plan - Dividend</td>
<td>28-Nov-14</td>
<td>0.16999</td>
<td>0.16999</td>
<td>11.9240</td>
</tr>
</tbody>
</table>

Face value: ₹1000

### SBI Ultra Short Term Debt Fund - Institutional Plan

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Record Date</th>
<th>Individual (in Rs./Unit)</th>
<th>Corporate (in Rs./Unit)</th>
<th>Nav</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>30-Nov-11</td>
<td>0.06820</td>
<td>0.06820</td>
<td>10.5865</td>
</tr>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>30-Dec-11</td>
<td>0.07210</td>
<td>0.07210</td>
<td>10.5949</td>
</tr>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>31-Oct-12</td>
<td>0.08480</td>
<td>0.08480</td>
<td>1065.0685</td>
</tr>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>30-Nov-12</td>
<td>0.71630</td>
<td>0.71630</td>
<td>1065.0685</td>
</tr>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>31-Dec-12</td>
<td>0.71440</td>
<td>0.71440</td>
<td>1065.0685</td>
</tr>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>31-Jan-13</td>
<td>0.75710</td>
<td>0.75710</td>
<td>1065.0685</td>
</tr>
<tr>
<td>Institutional Plan - Mthly Div</td>
<td>31-May-13</td>
<td>7.28880</td>
<td>7.28880</td>
<td>1065.0685</td>
</tr>
</tbody>
</table>

Face value: ₹1000

**Pursuant to payment of dividend, the NAV of Dividend 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.**
INVESTMENT SOLUTIONS FOR YOU & YOUR FAMILY.
NOW YOUR DREAM WON’T REMAIN A DREAM.
SBI Mutual Fund offers a wide range of products and regular investment in Mutual Funds helps you achieve a peaceful retired life.
For more details, please visit www.sbimf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
INVESTING IN THE LONG TERM HAS ITS ADVANTAGES

Tax Benefits and Wealth Creation with SBI Long Term Advantage Fund – Series I

A lot can change in just 10 years. And we want you to make the most of it. The SBI Long Term Advantage Fund - Series I is a 10-year close-ended ELSS fund which allows you not only to save tax up to ₹1.5 lakhs under Section 80C of the Income Tax Act 1961, but also to invest towards building wealth for the future. Now is the time to start your journey towards your goals.

Toll-free: 1800 425 5425
SMS: SBIMF to 56161
Missed Call: 1800 270 0060
Visit: www.sbimf.com
Follow us: Facebook | YouTube | LinkedIn
SMS SSA <Folio No> to 9210192101
to request for Statement of Account
SMS VAL <Folio No> to 9210192101
to know the Scheme/Plan-wise valuation of your folio

This product is suitable for investors who are seeking:

| Capital appreciation over a period of 10 years | Investment in equity and equity-related instruments of companies along with income tax benefit under Section 80C of the Income Tax Act 1961 | High Risk (BROWN) |

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Note: Risk may be represented as: Low risk (BLUE), Medium risk (YELLOW) and High risk (BROWN).


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