

SBI
SHORT TERM DEBT FUND

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended short term Debt Scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 21 of SID for details on Macaulay's Duration.)
- Date of Allotment:** 27/7/2007
- Report As On:** 30/06/2021
- AAUM for the Month of June 2021**
₹ 22,906.93 Crores
- AUM as on June 30, 2021**
₹ 22,545.67 Crores
- Fund Manager:**
Mr. Rajeev Radhakrishnan
Managing Since: Jun-2008
Total Experience: Over 17 years
- Benchmark:**
CRISIL Short Term Bond Fund Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.86 years
Average Maturity	: 2.75 years
Macaulay Duration	: 1.96 years
Yield to Maturity	: 4.96%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	11.8969	Reg-Plan-Monthly IDCW	13.9935
Retail-Plan-Growth	28.6370	Reg-Plan-Weekly IDCW	11.4760
Retail-Plan-Monthly IDCW	13.1164	Dir-Plan-Fortnightly IDCW	17.7561
Retail-Plan-Weekly IDCW	11.8791	Dir-Plan-Growth	26.3618
Reg-Plan-Fortnightly IDCW	11.4647	Dir-Plan-Monthly IDCW	14.7305
Reg-Plan-Growth	25.3107	Dir-Plan-Weekly IDCW	11.5472

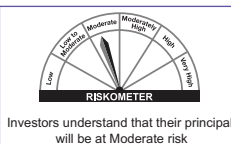
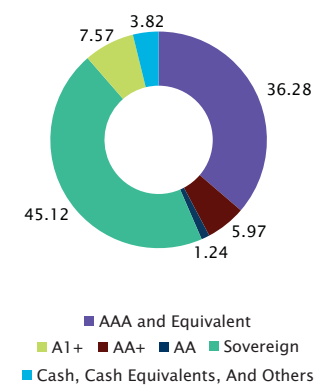
PORTFOLIO

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
Commercial Papers			Larsen & Toubro Ltd.	CRISIL AAA	0.85
LIC Housing Finance Ltd.	CRISIL A1+	3.06	Sikka Ports & Terminals Ltd.	CRISIL AAA	0.63
Tata Motors Ltd.	CRISIL A1+	1.71	Tata Capital Ltd.	CRISIL AAA	0.56
Tata Motors Finance Ltd.	CRISIL A1+	1.07	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.45
Tata Motors Finance Solutions Ltd.	CRISIL A1+	0.64	Can Fin Homes Ltd.	[ICRA]AA+	0.45
Total		6.48	Export-Import Bank Of India	CRISIL AAA	0.36
Certificate Of Deposits			Bank Of Baroda (At1 Bond Under Basel III)	CRISIL AA+	0.35
Export-Import Bank Of India	CRISIL A1+	1.09	Shriram Transport Finance Company Ltd.	CRISIL AA+	0.33
Total		1.09	Bank Of Baroda (At1 Bond Under Basel III)	CARE AA	0.25
Non Convertible Debentures			NTPC Ltd.	CRISIL AAA	0.18
HDFC Ltd.	CRISIL AAA	5.82	National Housing Bank	CRISIL AAA	0.12
Reliance Industries Ltd.	CRISIL AAA	4.03	Axis Bank Ltd.	CRISIL AAA	0.12
LIC Housing Finance Ltd.	CARE AAA	2.67	NABARD	[ICRA]AAA	0.11
REC Ltd.	CRISIL AAA	2.36	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.11
Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	2.16	Small Industries Development Bank Of India	CARE AAA	0.05
Mahindra Rural Housing Finance Ltd. IND AA+		1.87	Total		43.41
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.81	Zero Coupon Bonds		
India Grid Trust	CRISIL AAA	1.75	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.05
Power Finance Corporation Ltd.	CRISIL AAA	1.60	Axis Finance Ltd.	CRISIL AAA	0.03
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	1.55	Total		0.08
Muthoot Finance Ltd.	CRISIL AA+	1.50	Government Securities		
Air India Assets Holding Ltd.	[ICRA]AAA	1.49	Government Of India	SOVEREIGN	40.70
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	1.36	Total		40.70
Bharat Petroleum Corporation Ltd.	CRISIL AAA	1.35	State Development Loans		
NABARD	CRISIL AAA	1.27	State Government Of Rajasthan	SOVEREIGN	0.45
L&T Finance Ltd.	CRISIL AAA	1.11	State Government Of Maharashtra	SOVEREIGN	0.12
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.02	Total		0.57
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.00	Treasury Bills		
Punjab National Bank (At1 Bond Under Basel III)	IND AA	0.99	182 Day T-Bill 01.07.21	SOVEREIGN	3.85
Nabha Power Ltd.	[ICRA]AAA(CE)	0.92	Total		3.85
Tata Cleantech Capital Ltd.	CRISIL AAA	0.86	Cash, Cash Equivalents And Others		
					3.82
			Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	43.41
Government Securities	40.70
Commercial Papers	6.48
Treasury Bills	3.85
Certificate Of Deposits	1.09
State Development Loans	0.57
Zero Coupon Bonds	0.08
Cash, Cash Equivalents And Others	3.82

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

- Regular income for short term
 - Investment in Debt and Money Market securities.
- Investors should consult their financial advisers if in doubt about whether the product is suitable for them.