

# Presenting

## SBI Short Term Debt Fund

### KNOW YOUR FUND

If you are looking to invest in a fixed-income avenue for a period of more than 1 year which strives to provide attractive risk-adjusted returns vis-à-vis traditional options, then SBI Short Term Debt Fund is the fund for you. It endeavours to provide attractive risk-adjusted returns, through active management of debt and money market securities in the portfolio, while ensuring that the Macaulay Duration of the portfolio is between 1 year and 3 years.



#### INVESTMENT OBJECTIVE

To provide investors with 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 and 3 years.



#### 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.)



#### KEY HIGHLIGHTS

- Invests based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors
- Focuses on providing stable returns while benefiting from potential capital gains through moderate duration exposure
- Seeks to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio
- Aims to provide better risk-adjusted returns vis-à-vis other traditional short-term savings options with an investment horizon of 1-3 years

### FUND DETAILS



**Fund Manager:** Mr. Rajeev Radhakrishnan

• **Managing Since:** June-2008

• **Total Experience:** Over 17 years

**Benchmark:** CRISIL Short Term Bond Fund Index



#### Quantitative Data:

Modified Duration: 1.83 years

Average Maturity: 2.66 years

Macaulay Duration: 1.91 years

Yield to Maturity: 4.75%

**Data as on:** 31<sup>st</sup> May, 2021



- **Exit Load:** Nil
- **Entry Load:** N.A.

- **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 10<sup>th</sup>. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
- **Daily** - Minimum ₹500 & in multiples of ₹1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
- **Weekly** - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments (or) minimum ₹500 & in multiples of ₹1 thereafter for a minimum of 12 instalments.
- **Monthly** - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
- **Quarterly** - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
- **Semi Annual** - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- **Annual** - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- **Minimum Investment:** ₹5000 & in multiples of ₹1
- **Additional Investment:** ₹1000 & in multiples of ₹1
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW

IDCW: IDCW stands for 'Income Distribution cum Capital Withdrawal'

## Performance of SBI Short Term Debt Fund

### Fund managed by Rajeev Radhakrishnan

Scheme Name	1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION		Inception Date & Managing Since
	CAGR %	PTP returns on Standard Investment of ₹10,000/-	CAGR %	PTP returns on Standard Investment of ₹10,000/-	CAGR %	PTP returns on Standard Investment of ₹10,000/-	CAGR %	PTP returns on Standard Investment of ₹10,000/-	
SBI Short Term Debt Fund	5.64	10564	8.14	12648	7.56	14400	6.93	25292	Inception Date 27-07-2007
Scheme Benchmark: - CRISIL Short Term Bond Fund Index	7.11	10711	8.92	12926	8.09	14756	8.09	29387	Managing Since Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.60	10360	6.47	12071	6.39	13631	6.33	23394	

### Other funds jointly managed by Neeraj Kumar (Equity Portion) & Rajeev Radhakrishnan (Debt portion)

SBI Arbitrage Opportunities Fund	2.42	10242	4.86	11530	5.33	12965	6.88	26405	Inception Date 03-11-2006
Scheme Benchmark: - Nifty 50 Arbitrage Index	2.85	10285	4.63	11456	4.82	12657	N.A.	N.A.	Managing Since Oct-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.60	10360	6.47	12071	6.39	13631	6.35	24552	

### Other funds jointly managed by R. Srinivasan (Equity Portion) & Rajeev Radhakrishnan (Debt portion)

SBI Magnum Children's Benefit Fund - Savings Plan	25.72	12572	7.66	12482	11.17	16984	10.47	68175	Inception Date 21-02-2002
Scheme Benchmark: -NIFTY 50 Hybrid Composite Debt 15:85 Index	14.41	11441	11.21	13758	9.80	15962	9.33	55828	Managing Since Jun-08
Additional Benchmark: - S&P BSE Sensex TRI	61.66	16166	15.04	15230	15.68	20721	16.64	194611	

### Other funds jointly managed by Rajeev Radhakrishnan & Mohit Jain (investments in foreign securities portion)

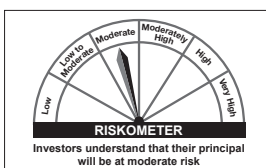
SBI Banking and PSU Fund	5.97	10597	8.54	12790	7.86	14600	8.11	24803	Inception Date 09-10-2009
Scheme Benchmark: - NIFTY Banking and PSU Debt Index	6.48	10648	8.74	12862	7.76	14533	8.14	24882	Managing Since Nov-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	3.78	10378	9.58	13162	7.37	14271	6.90	21746	
SBI Corporate Bond Fund	6.11	10611	N.A.	N.A.	N.A.	N.A.	9.00	12222	Inception Date 01-02-2019
Scheme Benchmark: - NIFTY Corporate Bond Index	8.89	10889	N.A.	N.A.	N.A.	N.A.	9.94	12468	Managing Since Jan-19
Additional Benchmark: - CRISIL 10 Year Gilt Index	3.78	10378	N.A.	N.A.	N.A.	N.A.	9.45	12340	

Scheme Name	7 DAYS		15 DAYS		1 MONTH		1 YEAR		3 YEARS		5 YEARS		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of ₹ 10,000/-	
SBI Magnum Ultra Short Duration Fund	2.47	10005	2.84	10013	2.79	10024	4.19	10419	6.70	12150	6.77	13880	7.26	46925	Inception Date 21-05-1999
Scheme Benchmark: - NIFTY Ultra Short Duration Debt Index	3.91	10007	3.87	10016	3.60	10031	4.20	10420	6.66	12138	6.88	13951	N.A.	N.A.	Managing Since May-10
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.75	10007	3.46	10014	3.45	10029	3.60	10360	6.47	12071	6.39	13631	6.52	40265	
SBI Magnum Low Duration Fund	2.52	10005	3.36	10016	3.23	10027	4.56	10456	6.98	12247	7.00	14029	7.62	27676	Inception Date 27-07-2007
Scheme Benchmark: - NIFTY Low Duration Debt Index	3.17	10006	3.81	10016	3.54	10030	5.05	10505	7.09	12283	7.06	14070	8.16	29649	Managing Since Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.75	10007	3.46	10014	3.45	10029	3.60	10360	6.47	12071	6.39	13631	6.33	23394	

#### Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan is also the Fund Manager of other close-ended schemes like SBI Debt Fund Series and manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. Mr. Radhakrishnan also jointly manages SBI Arbitrage Opportunities Fund with Mr. Neeraj Kumar. The total number of open-ended schemes managed by Mr. Rajeev Radhakrishnan is 8. Mr. Rajeev Radhakrishnan also manages SBI Floating Rate Debt Fund. Mr. Mohit Jain manages the investment in foreign securities portion of SBI Short Term Debt Fund, SBI Banking & PSU Fund, SBI Corporate Bond Fund, SBI Magnum Ultra Short Duration Fund and SBI Magnum Low Duration Fund.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement i.e. 31<sup>st</sup> May, 2021. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details of all the schemes provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close-ended Scheme.
- SBI Magnum Ultra Short Duration Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mohit Jain is the Fund Manager for the investment in foreign securities for SBI Short Term Debt Fund, SBI Magnum Children's Benefit Fund - Savings Plan, SBI Banking and PSU Fund, SBI Magnum Ultra Short Duration Fund, SBI Corporate Bond Fund and SBI Magnum Low Duration Fund.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.

IDCW: IDCW stands for 'Income Distribution cum Capital Withdrawal'



#### SBI Short Term Debt Fund 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.

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