

PRESENTING SBI BANKING & FINANCIAL SERVICES FUND

SBI Banking & Financial Services Fund invests in a sector, often considered to be the backbone of an economy. The banking & financial services industry helps individuals and companies save, invest and build assets for themselves and in turn the economy of a nation. In effect, this sector is the fundamental driver of economic growth and development in a country. Invest in this fund and aim to benefit from a sector which is central to the economic growth of the country.

Why invest in the Banking & Financial Services Sector?

- Capital Market Penetration is still in its infancy with under-penetration of credit to retail and private sector - India has one of the lowest credit penetration to retail (credit card as % of population) and companies (% credit to GDP ratio) compared to other comparable economies/countries
- Technology, a gamechanger for the industry and leading to more users - Digitisation and technology upgradation with aggressive promotion of UPI, NEFT 24x7, Mobile Banking and other facilities for banking and credit
- Evolving Regulations - Enactment of the Insolvency and Bankruptcy Code (IBC) has introduced a timebound resolution process for non-performing bank assets
- Shift in Household Savings from Physical to Financial - The financialisation of household savings from physical assets such as gold, real estate to equities for better tax and inflation-adjusted returns
- Opportunities for banks - There are opportunities for large banks given their stable long-term deposit profiles & diversified loans books, and their market share gains amidst in the recent sector challenges.
- Opportunities for insurance - Insurance (both life and general) as well as capital markets are structural long-term plays on the underpenetrated savings & protection themes in India.

KNOW YOUR FUND



Investment Objective

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



Type of Scheme

An open-ended equity scheme investing in Banking & Financial Services sector.



Key Highlights

- The fund will adopt an active management style to optimize returns
- The fund's core portfolio will comprise at least 80% of its holdings in equity of companies engaged in banking and financial services with the flexibility to invest the balance 20% on a tactical basis in other equity, debt and money market instruments
- The Scheme would invest in Banks as well as Non-Banking Financial Services Companies, Insurance Companies, Rating Agencies, Broking Companies, Microfinance Companies, Housing Finance, Wealth Management, Stock/Commodities Exchange etc.

FUND DETAILS



Fund Manager

- Mr. Milind Agrawal
- Managing since: Aug 2019
- Total Experience: 8 years



Quantitative Data

- **Standard Deviation[#]**: 31.10%
 - **Beta[#]**: 1.00
 - **Sharpe Ratio[#]**: 0.48
 - **Portfolio Turnover^{*}**:
Equity Turnover: 0.24
Total Turnover: 0.24
- Data as on: 31st May, 2021**



Additional Details

- **Exit Load:**
For exit on or before 30 days from the date of allotment - 0.50%;
For exit after 30 days from the date of allotment - Nil (w.e.f June 7, 2021)
- **Entry Load:** N.A.

Total Turnover = Equity + Debt + Derivatives

[#]Source: CRISIL Fund Analyser

^{*}Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Risk Free Rate: FBIL Overnight Mibor rate (3.39% as on 31st May, 2021). Basis for Ratio Calculation: 3 Years Monthly Data Points. Ratios are computed using Total Return Index (TRI) as per SEBI Circular dated Jan 4th, 2018

TOP 10 HOLDINGS:

Issuer	% of Total AUM	Issuer	% of Total AUM
HDFC Bank Ltd.	23.47	SBI Life Insurance Company Ltd.	4.79
ICICI Bank Ltd.	15.96	LIC Housing Finance Ltd.	3.43
State Bank of India	9.91	ICICI Lombard General Insurance Company Ltd.	3.36
Axis Bank Ltd.	8.30	Muthoot Finance Ltd.	2.94
Kotak Mahindra Bank Ltd.	7.95	ICICI Prudential Life Insurance Company Ltd.	2.04

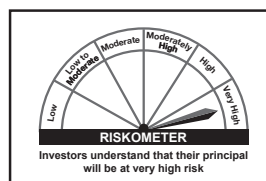
PERFORMANCE OF SBI BANKING & FINANCIAL SERVICES FUND

Scheme Name	1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION		Inception Date & Managing Since
	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/-	
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	75.74	17574	14.02	14827	18.35	23227	14.89	23854	Inception Date 26-02-2015
Scheme Benchmark: - Nifty Financial Services (TRI)	75.11	17511	14.91	15178	19.13	24007	13.94	22642	Managing Since Aug - 19
Additional Benchmark: - S&P BSE Sensex (TRI)	61.66	16166	15.04	15230	15.68	20721	11.33	19589	

Notes:

a. The details of the period since the Fund Manager is managing the scheme and inception date provided alongside of the table **b.** Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July, 2019 **c.** Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment **d.** Load is not considered for computation of returns **e.** Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement i.e. 31st 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 **f.** Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW Distribution Tax, if any **g.** Scheme count for the total schemes managed by the Fund Managers does not include close-ended Scheme **h.** The performance of the schemes is benchmarked to the Total Return variant of the Index

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



SBI Banking & Financial Services Fund is suitable for investors who are seeking[^]:

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

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

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