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Mutual Fund
Solutions
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step forward.



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Market Overview

CY24 was a year of two very different halves for Indian equities. While the first half was characterized by unbridled optimism, the second half saw some normalization in market sentiment. There was a marked change in market complexion in the latter part of the year. Sector wise, cyclical sectors such as Real Estate, Power, Autos, Industrials, Metals, PSUs and Capital Goods amongst others saw strong outperformance in the first half of the year while defensive sectors such as Information Technology, Healthcare and Consumers underperformed significantly. In the second half, however, there was a significant role reversal with defensive sectors topping the charts as cyclical sectors significantly underperformed.

A similar dynamic was at play from a style standpoint too. While Value stocks did very well in the first half, and Quality stocks underperformed, the second half saw a comeback for Quality as Value took a backseat. For the year, momentum stayed a consistent performer and the best performing style. A continued normalization in market excesses, however, could pose a risk to Momentum stocks in 2025.

Also, market breadth started to deteriorate as the year progressed as evinced in a declining proportion of BSE500 stocks outperforming the BSE500 index.

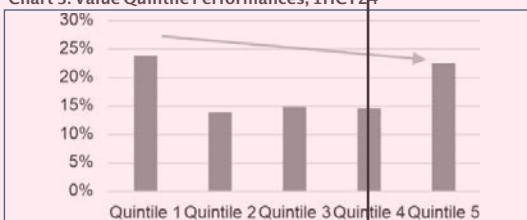
Chart1: Cyclical sectors outperformed significantly in 1HCY24



Source: Bloomberg, SBIFM Research

Value stocks outperformed in the first half only to falter in the second...

Chart 3: Value Quintile Performances, 1HCY24



...while Quality stocks outperformed in the second half after underperforming in the first

Chart 5: Quality Quintile Performances, 1HCY24

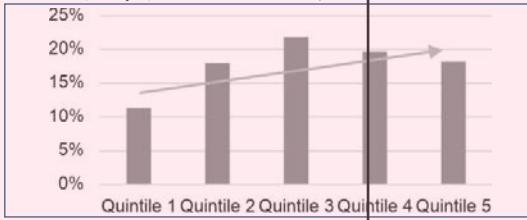
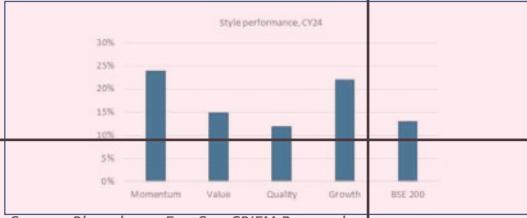


Chart 7: Momentum was the best performing style in Cy24



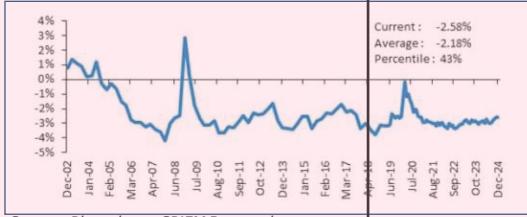
Source: Bloomberg, FactSet, SBIFM Research

We believe this shift in market complexion towards a more defensive positioning has been brought about by a combination of expensive starting valuations, stretched market sentiment earlier this year and slowdown in near term corporate earnings. The recent consolidation has been a welcome change with some moderation in headline index valuations as measured by earnings yield spread over bond yields as also some easing in equity market sentiment readings

on our proprietary measure. Yet on both counts we are not yet at levels denoting complete normalization of excesses. More importantly, broader market valuations stay significantly more elevated versus large cap indices, as measured through BSE500 market cap relative to Sensex market cap. We therefore expect the current consolidation to continue entering Cy2025.

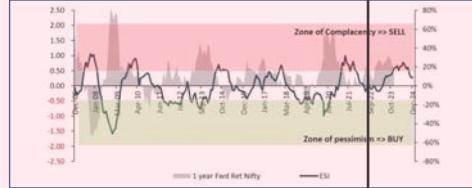
Large cap valuations have moderated on account of falling yields and market correction, not cheap yet

Chart 9: Sensex trailing earnings yield minus bond yield (%)



Source: Bloomberg, SBIFM Research

Chart 11: Equity Market Sentiment has eased some, not neutral yet



Source: Bloomberg, FactSet, SBIFM Research; Note: ESI stands for Equity Sentiment Index

Chart2: While defensive sectors did well in the second half



Source: Bloomberg, SBIFM Research

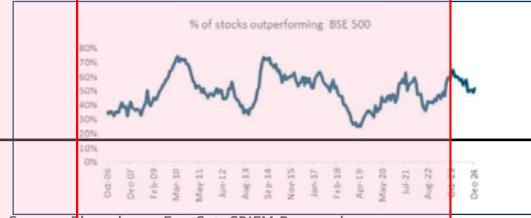
Chart 4: Value Quintile Performances, 2HCY24



Chart 6: Quality Quintile Performances, 2HCY24

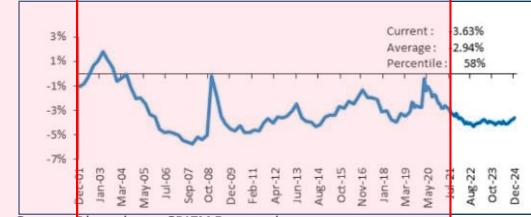


Chart 8: Breadth has started to narrow as proportion of stocks outperforming BSE500 decline



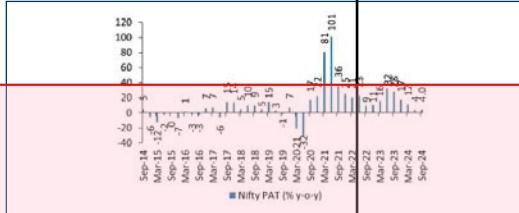
Source: Bloomberg, FactSet, SBIFM Research

Chart 10: Sensex cyclically adjusted earnings yield minus bond yield



Source: Bloomberg, SBIFM Research

Chart 12: Slowdown in earnings print...



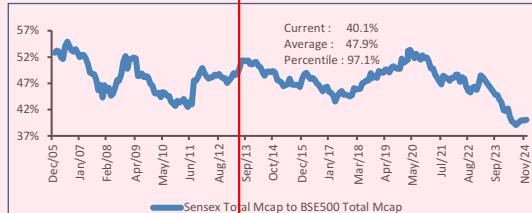
Source: FactSet, MOSL, Bloomberg, SBIFM Research. Earnings revisions index measures the breadth of earnings revisions in BSE100 Index.

Chart 13: ...as well as downgrades in earning expectations



Source: FactSet, MOSL, Bloomberg, SBIFM Research. Earnings revisions index measures the breadth of earnings revisions in BSE100 Index.

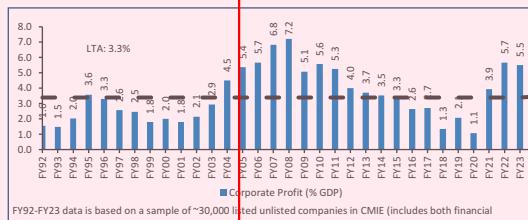
Chart 14: Valuations down the market cap spectrum stay significantly stretched relative to large cap indexes



Source: Bloomberg, SBIFM Research.

From a longer-term standpoint, however, the Indian equity story continues to be underpinned by earnings upcycle, short term slowdown notwithstanding. India's corporate profits as a proportion of GDP have reverted higher over the past 4 years after secularly declining for 12 years between 2008-2020. We believe a revival in manufacturing, rising per capita GDP and an eventual recovery in the global economy on the other side of the current slowdown should be tailwinds to continue supporting a constructive earnings growth outlook over the mid-long term.

Chart 15: Longer-term earnings trend stays encouraging with a reversion higher in profits to GDP ratio

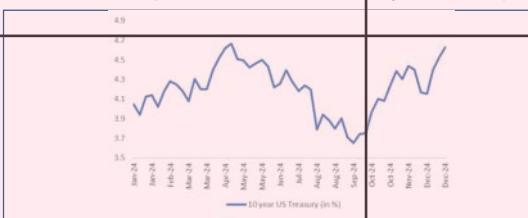


The current turbulence, however, should bring the focus back on fundamentals. We remain of the view that increasingly the market will become more discerning and move back towards companies which have strong business models, long-term earnings growth visibility and sustainable cashflows. We therefore expect 2025 to be a year of significant deviation from the trend as markets become very selective amidst narrowing market breadth, as against the undiscriminating and broad-based up move of the past few years.

Fixed Income

Cy24 witnessed recurring bouts of volatility in global markets driven by the gyrations in US treasury yields. The year started with a dovish tilt by the Fed chair in the Dec 23 FOMC that led markets to price in about 150bps of rate cuts in CY24. However stronger data over Q1 led to yields moving up to around 4.7% by April 24, which subsequently moved lower to 3.61% in September as the FED initiated the rate cuts with a 50bps move following signs of labour market weakness. Subsequent data and the change in the US administration have led markets to price out the possibility of significant large cuts moving into CY25. The benchmark US 10Y has moved up almost 100bps since the FED initiated the first cut and closed the year at 4.56%. The other significant factor that has emerged is the broader trend of steeper yield curves. This has been more pronounced since the prospect of Trump 2.0 as the markets start to factor in lower taxes, higher tariff, above trend inflation and higher fiscal deficits for longer.

Chart 16: Volatility in UST remained a recurring feature in Cy24



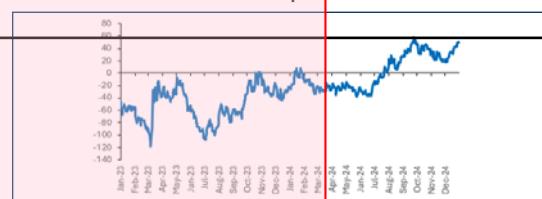
Source: CMIE, SBIFM Research

With respect to the domestic markets, the broader consensus at the beginning of the year was that the RBI would ease policy rates at least in H2CY24. However, over the year even as the policy rate stayed unchanged at 6.50%, the benchmark sovereign yields moved lower by around 40 bps even as liquidity dynamics tightened materially in the last quarter. The sovereign curve continued to be supported by tailwinds in terms of fiscal consolidation, well matched demand supply dynamics, potential higher LCR requirements and steady inflows in terms of bond index flows. This largely offset the headwinds posed by higher global yields, sticky inflation and no change in RBI policy actions and even a shift in currency dynamics towards the last quarter.

Chart 18: Market levels over CY24 – Duration outperforms, AAA curve inverts further

	31-Dec'23	31-Dec'24	Change
3-year G Sec	7.08%	6.72%	-0.36%
5-year G Sec	7.30%	7.05%	-0.45%
7-year G Sec	7.13%	6.76%	-0.37%
10-year G Sec	7.18%	6.76%	-0.42%
15-year G Sec	7.29%	6.87%	-0.42%
30-year G Sec	7.42%	7.00%	-0.42%
slope 30/3y	0.34%	0.28%	
SD			
10-year	7.84%	7.15%	-0.49%
AAAPFC			
1Y AAA	7.84%	7.78%	-0.06%
2Y AAA	7.72%	7.50%	-0.22%
3Y AAA	7.69%	7.52%	-0.17%
5Y AAA	7.68%	7.45%	-0.23%
10Y AAA	7.85%	7.25%	-0.40%
slope 1x10y	-0.19%	-0.53%	
INDUSL	83.30%	82.30%	-2.33%
IDXY	101.33%	108.48%	7.06%
UST	3.88%	4.56%	0.68%
Brent	77.04	74.64	-3.12%
OilsSwaps			
1Y	6.64%	6.51%	-0.13%
3Y	6.25%	6.22%	-0.03%
5Y	6.19%	6.20%	0.01%

Chart 17: ...Even as the curve steepens on fiscal fears



Source: CMIE, SBIFM Research

Even as the RBI has shifted to a neutral stance and signalled a possible directional shift through a CRR cut, the prospects for the market over the coming year would be hostage to multiple uncertain factors. This sets the stage for continued volatility even as directionally over the coming months at least over H1, one should see a downward shift in yields from current levels.

Changing Global landscape

Even as there is a clear possibility of divergence in policy action by various central banks, contingent on specific macroeconomic factors, the direction of policy rates by the FED clearly will have a bearing on capital flows into EM's. Incremental data clearly validates the view that the US economy faces no significant growth concerns at present even as inflation remains slightly above target. Recent rate cuts to the extent of 100bps and the projected cuts by the FED would possibly address the immediate issue of higher real rates that may negatively impact economic activity. A data dependent approach as assessed currently clearly has set up the market for ongoing volatility as market expectations would get repriced on every data set. Fiscal policy direction remains an "known unknown" risk that is difficult to quantify currently.

This would possibly continue to keep currency under pressure, thereby impeding the full transmission of policy changes into market rates. While the policy rate need not be hostage to currency dynamics, with various other tools available to address the same, the timing and sequencing of possible rate actions clearly could be hostage to the same. To the extent that growth slowdown is seen as temporary and inflation remains above target, the risk of rate cuts getting pushed back remains a key risk.

Higher global rates and wider spreads on overseas borrowings could keep recourse to domestic borrowings higher. To the extent that domestic liquidity remains tight, bond spreads are unlikely to tighten in such a scenario.

Fiscal and Demand supply dynamics:

Fiscal consolidation alongside a strong demand-supply equation for sovereign securities has been a tailwind for the bond markets and more specifically the sovereign curve over the last year. We do not foresee material changes in this basic thesis in the near future. However, there remains 2 broader challenges that could play out over the year. The direction of fiscal consolidation clearly remains while the pace could slow down over coming years. Apart from addressing the challenges to consumption and overall growth, fiscal consolidation trajectory beyond 4.5% FD is currently not known. At the same time, the stated policy intent is to incrementally reduce public debt /GDP with specifics being unknown. Recent improvements in tax buoyancy, if sustained, should enable reduction in debt metrics over time. Incremental data on government finances clearly exhibit higher reliance on Personal Income Taxes, with muted growth in other sub heads of revenue.

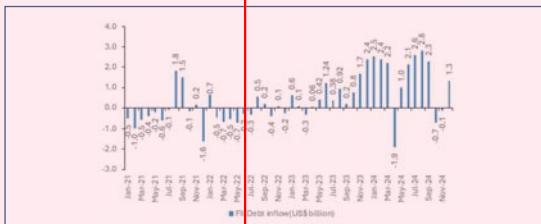
Overall while the broader, long-term fiscal metrics remain positive, relative to most other developed and EM jurisdictions, near term challenges cannot be overlooked. Hence incremental surprises on tax revenue Vs estimates as seen in recent years is unlikely.

Chart 19: Government tax collection trends

% growth	CAGR (FY22-FY24)	7M FY25
Gross Tax Revenue	20	11
Income Tax	28	20
Corporate Tax	26	1
Custom	20	6
Excise duties	-8	1
GST (for Centre)	21	12
Total Direct Tax	27	11
Total Indirect Tax	13	9

Incremental demand from offshore investors was another defining feature of the demand equation for sovereign bonds in CY24. In the near-term some inflows basis the index weighting is expected that should not materially move the needle with respect to market trends. In the background of higher US treasury yields and broader dollar strength, expectations on higher flows into EM local currency domestic bonds going into CY25 should be tempered.

Chart 20: Debt flows led by FAR (fully accessible route) G Sec flows



RBI actions:

The shift in the policy stance by RBI to Neutral in October, followed by the CRR cut in December clearly indicates the direction of Monetary policy based on current growth-inflation mix. To the extent that economic growth faces certain challenges even as headline CPI stays above target with muted core inflation, the stance allows adequate flexibility. Considering the current estimates on growth and inflation, broader consensus is for a shallow easing cycle, not likely to exceed 50 bps. There remains no immediate compulsion to ease, barring the lags in transmission and likely uncertainty. At the same time, the timing of policy action will be a subjective assessment, which can possibly be pushed back if overall currency market dynamics remain not conducive. We anticipate that in view of the longer lags in transmission as well as the challenging global landscape, there remains a high possibility of a front-loaded action rather than a staggered cut as the available space opens up. While the February review remains a close call with headline CPI staying higher, over the coming months as the forward projections converge around 4% on CPI, the space available is likely to be used.

RBI's operating framework with respect to liquidity has clearly been compromised by the "impossible Trinity" and the lack of market-based instruments to deal with sterilization of forex market interventions. With an open capital account (more so with FAR route for G sec flows), and independent monetary policy, managing a fixed or targeted exchange rate is a losing battle. With only 2 out of the 3 variables that can possibly be controlled, the central bank needs to let go of the third. The sensitivity towards currency levels has meant large-scale interventions on both sides leading to large swings in rupee liquidity. The recent CRR cut has clearly been triggered by FX interventions to prevent depreciation, leading to a large drawdown in core liquidity.

The constraints of an EM market with a recurring current account deficit imply reliance on capital flows imperative to fund the CAD. Volatility in capital flows will continue to impact on the exchange rate, domestic liquidity and eventually market rates. In this context, the recent RBI approach to tolerate a gradual currency weakness is possibly one way to address the overvaluation as indicated by Real effective exchange rate metric. Hopefully the Union budget would provide leeway to issue MSS bonds/Bills that would enable RBI to effectively absorb rupee liquidity created through forex intervention through a market-based instrument. This would also possibly avoid excessive variation in the overnight rates based on forex intervention on both sides.

Chart 21: Rupee remains overvalued on REER basis



More than policy cuts, the CRR cut clearly addresses the immediate and possibly ongoing issue that would need to be addressed. Tightening interbank and core liquidity on account of constraints on the Fx front clearly would have a larger and long-lasting impact on the economy. Apart from the availability and cost of funding, uncertainty with respect to liquidity would have a larger impact on growth. In this context the provision of durable liquidity through other routes including OMO purchases and possibly more longer-term fine-tuning operations through repos may be warranted.

Much has been debated around the changes in the RBI MPC and likely policy pivots. However, significant policy shifts on the monetary policy angle are unlikely. Operational shifts with respect to currency and liquidity management could be possible even as there could be little leeway with respect to provisioning requirements that sought to address systemic or financial stability risks.

Overall, the macro dynamics as present remains constructive on bonds, even as considerable uncertainties continue that may possibly lead to near term volatility. The case for fixed income investments remains compelling given the following. Even as there remains a possible duration play in the near term, given expectations on a policy easing cycle, overall considerations of portfolio accrual may dominate in the year ahead.

- Fixed income yields across tenors continue to provide visibility of higher prospective real returns based on estimated forward-looking inflation.
- Apart from portfolio diversification, absolute yields as available more so in the shorter end of the curve are extremely compelling with high carry and possible roll down.
- All possible metrics for valuation including real returns, short term bond spreads etc. remain compelling.
- Over the last quarter, changes in RBI stance and CRR cut clearly opens up the scope for a directional change in terms of a possible rate cut in CY25, even as the same could be a shallow one.
- Broader trend of fiscal consolidation has not changed even with near term challenges and unlike most global jurisdictions, the overall fiscal direction in India remains positive.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
Ideal Investment Horizon	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Mr. Saurabh Pant & *Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran & Mr. Saurabh Pant & Mr. Pradeep Kesavan	Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran & Mr. Pradeep Kesavan	Mr. Saurabh Pant & *Mr. Pradeep Kesavan	Mr. Bhavin Vithlani & *Mr. Pradeep Kesavan	Mr. R. Srinivasan, Mr. Tammaya Desai & Mr. Pradeep Kesavan
Managing Since	Mr. Saurabh Pant (w.e.f. Apr 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit Jan 2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Dinesh & Anup (w.e.f. Dec 01, 2024)	Mr. R. Srinivasan Mar 2023 & Mr. Pradeep (w.e.f. Apr 01, 2023)	Mr. Rohit March 2023 & Mr. Pradeep (w.e.f. Dec 23)	Mr. Dinesh May 2018 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Dinesh Sep 2016 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Bhavin (w.e.f. April 2014) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Jan 2022, Mr. Tammaya Desai (w.e.f. Apr 2024) & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	BSE 100 (TRI)	Nifty 100 ESG TRI	BSE 500 (TRI)	NIFTY 500 Multicap 50/25/25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Month End AUM (₹ in Crs)	₹49,682.24	₹5,619.00	₹22,089.52	₹19,162.98	₹9,265.32	₹42,206.43	₹29,281.85	₹21,818.92	₹6,640.50
Portfolio Turnover	0.46	0.29	0.77	0.32	0.07	1.67	0.56	0.49	0.28
Standard Deviation ^a	11.97%	12.92%	11.73%	-	-	12.66%	12.70%	12.81%	11.16%
Beta ^a	0.89	0.87	0.84	-	-	0.89	0.88	0.76	0.59
Sharpe Ratio ^a	0.48	0.32	0.43	-	-	1.13	0.75	0.84	0.11
Expense Ratio	Regular- 1.50% Direct- 0.81%	Regular- 1.94% Direct- 1.33%	Regular- 1.67% Direct- 0.84%	Regular- 1.69% Direct- 0.87%	Regular- 1.78% Direct- 0.76%	Regular- 1.51% Direct- 0.59%	Regular- 1.61% Direct- 0.73%	Regular- 1.66% Direct- 0.80%	Regular- 1.88% Direct- 1.20%
Large Cap (%)	82.64	76.66	48.23	29.51	65.34	45.23	41.58	8.56	13.23
Mid Cap (%)	12.23	14.12	21.00	27.97	17.85	19.17	39.06	67.09	30.61
Small Cap (%)	0.71	5.53	18.72	34.77	8.32	12.34	14.89	18.29	32.27
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	3.38	3.60	11.92	6.88	8.44	17.88	4.35	5.24	23.60
Portfolio Classification By Asset Allocation (%) as on 31 December 2024									
Portfolio Classification By Industry Allocation (%) as on 31 December 2024									
Financial Services	28.98	Financial Services	32.98	Financial Services	17.69	Financial Services	19.29	Financial Services	19.04
Automobile And Auto Components	13.30	Information Technology	20.33	Information Technology	9.27	Consumer Services	10.24	Oil, Gas & Chemicals	13.36
Information Technology	9.67	Auto Components	9.40	Consumer Durables	9.97	Technology	17.27	Consumable Fuels	9.68
Consumer Goods	9.54	Capital Goods	6.98	Automobile And Auto Components	8.18	Automobile And Auto Components	10.75	Information Technology	9.01
Healthcare	7.55	Construction	4.70	Chemicals	6.02	Fast Moving Consumer Goods	7.97	Derivatives	6.87
Construction	5.37	Healthcare	4.04	Textiles	6.01	Consumer Goods	7.32	Healthcare	6.72
Oil, Gas & Consumable Fuels	4.36	Construction Materials	3.56	Telecommunication	5.58	Oil, Gas & Consumer Goods	6.09	Consumer Services	6.42
Textiles	3.36	Fast Moving Consumer Durables	5.17	Healthcare	6.10	Consumer Equivalents	5.32	Information Technology	5.34
Telecommunication	2.69	Consumer Services	3.22	Consumer Goods	5.12	Metals & Mining	5.17	Capital Goods	5.38
		Consumer Services	2.76	Fast Moving Consumer Goods	5.14	Consumer Durables	5.74	Chemical Goods	4.14
		Consumer Durables	2.67	Construction Materials	4.70	Healthcare	5.07	Cash, Cash Equivalents	4.82
		Materials	4.49	Construction Components	4.70	Power	4.55	And Others	4.10
				Capital Goods	4.42	Automobile And Auto Components	4.40	Media, Entertainment	3.27
				Components	4.42	Consumable Fuels	3.54	Realty	4.18
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. ^aRisk Free rate: FBill Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Magnum COMMA Fund	
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical	
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005	
Fund Manager	Mr. R. Srinivasan & Mr.Pradeep kesavan	Mr. R. Srinivasan, Mr. Mohan Lal & Mr.Pradeep kesavan	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & Mr.Pradeep Kesavan	Mr. Milind Agrawal & Mr.Pradeep kesavan	Mr. Rohit Shimpri	Mr. Dinesh Balachandran & Mr.Pradeep Kesavan	
Managing Since	Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Nov-2013, Mr. Mohan Lal May-2024 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2016	Mr. Tanmaya Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Milind Aug-2019 & Mr. Pradeep (w.e.f. Dec 2023)	June-2024	Mr. Dinesh June-2024 & Mr. Pradeep (w.e.f. Dec 2023)	
First Tier Benchmark	BSE 500 (TRI)	BSE 250 Small Cap Index TRI	BSE 500 (TRI)	BSE HEALTH CARE (TRI)	Nifty Financial Services Index (TRI)	BSE PSU (TRI)	Nifty Commodities Index (TRI)	
Fund Details as on 31 December 2024								
Month End AUM (Rs. in Crs)	₹34,673.64	₹33,490.63	₹27,797.95	₹3,631.67	₹6,624.29	₹4,572.95	₹638.58	
Portfolio Turnover	0.32	0.70	0.22	0.34	2.47	0.38	0.70	
Standard Deviation [#]	11.79%	12.69%	14.00%	14.23%	13.41%	21.37%	16.25%	
Beta [#]	0.73	0.67	0.98	0.87	0.84	0.99	0.76	
Sharpe Ratio*	0.22	0.87	1.11	1.02	0.72	1.18	0.28	
Expense Ratio	Regular- 1.57% Direct- 0.75%	Regular- 1.57% Direct- 0.68%	Regular- 1.60% Direct- 0.95%	Regular- 1.94%, Direct- 0.89%	Regular- 1.81% Direct- 0.73%	Regular- 1.87%, Direct- 0.77%	Regular- 2.51%, Direct- 1.89%	
Portfolio Classification By Asset Allocation (%) as on 31 December 2024								
Large Cap (%)	43.26	-	56.14	31.88	52.89	70.06	48.75	
Mid Cap (%)	34.08	4.46	23.10	26.89	16.33	21.89	14.26	
Small Cap (%)	4.40	82.37	11.02	33.62	13.14	2.85	29.63	
Unclassified (%)	-	-	-	-	-	-	-	
Other Assets (%)	18.05	13.0	9.60	7.53	17.57	5.09	6.90	
Portfolio Classification By Industry Allocation (%) as on 31 December 2024								
Financial Services	30.59	Capital Goods	15.39	Financial Services	25.41	Healthcare	93.13	
Automobile And Auto Components	8.66	Financial Services	14.28	Information Technology	10.62	Chemicals	3.42	
Healthcare	8.52	Consumer Services	12.12	Oil, Gas & Consumable Fuels	Cash, Cash Equivalents	15.64	Derivatives	82.36
Information Technology	8.16	Consumer Durables	11.82	Gas & Mining	And Others	1.93	Oil, Gas & Consumable Fuels	36.22
Consumer Services	6.77	Cash, Cash Equivalents	9.70	Construction	Sovereign	0.08	Metals & Mining	28.56
Fast Moving Consumer Goods	6.65	And Others	8.04	Materials	Power	0.07	Consumer Goods	25.73
Telecommunication	5.77	Fast Moving Consumer Goods	9.60	Capital Goods	Automobile And Auto Components	1.93	Cash, Cash Equivalents	23.99
Cash, Cash Equivalents And Others	5.26	Chemicals	7.68	Metals & Mining	Fast Moving Consumer Goods	9.47	And Others	13.37
Chemicals	3.95	Construction Derivatives	7.08	Consumer Goods	Consumer Goods	6.34	Textiles	10.51
Construction Materials	3.26	Textiles	6.61	Cash, Cash Equivalents	Cash, Cash Equivalents	5.09	Chemicals	8.66
			5.79	And Others	And Others	5.9	Capital Goods	6.90
			4.97	Construction	Construction	1.27	Textiles	4.99
			2.29	Derivatives	Sovereign	0.11	Chemicals	2.79
			3.31	Consumer Services	Sovereign	0.11	Capital Goods	2.60
							Consumer Goods	0.46
							Cash, Cash Equivalents	0.46
Other Details								
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	Nil	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI International Access - US Equity FoF	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	Tactical	Tactical	Thematic	
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021	26/02/2024	07/06/2024	20/08/2024	25/12/2024	
Fund Manager	Mr. Bhavin Vithlani & *Pradeep Kesavan	Mr. Ashit Desai & Mr. Pradeep Kesavan	Mr. Vivek Gedda & Mr. Pradeep Kesavan	Mr. Raviprakash Sharmaji & *Mr. Pradeep Kesavan	Mr. Raj Gandhi & Mr. Pradeep Kesavan	Mr. Tamnaya Desai & Mr. Pradeep Kesavan	Mr. Prasad Padala & Mr. Pradeep Kesavan	Ms. Sukanya Ghosh & Mr. Pradeep Kesavan		
Managing Since	Mr. Bhavin Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Ashit (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Vivek (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Raviprakash Mar-2019 & Mr. Pradeep (w.e.f. Dec 2023)	(Dec - 2023)	Feb - 2024	June - 2024	August - 2024	December - 2024	
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI)	Nifty 50 Index (TRI)	S&P 500 Index, after converting it to Indian Rupee	Nifty Energy TRI	NIFTY Auto TRI	Nifty 500 TRI	BSE 200 TRI	
Fund Details as on 31 December 2024										
Month End AUM (₹ in Crs)	₹5,005.43	₹3,101.04	₹4,742.04	₹212.16	₹96.40	₹10,452.83	₹5,730.06	₹8,148.18	₹3,516.64	
Portfolio Turnover	0.30	0.30	0.24	0.40	-	0.66	0.48	0.57	0.01	
Standard Deviation [#]	13.53%	12.89%	17.32%	13.23%	-	-	-	-	-	
Beta [*]	0.80	0.74	0.92	0.97	-	-	-	-	-	
Sharpe Ratio [#]	1.23	1.06	0.28	0.50	-	-	-	-	-	
Expense Ratio	Regular- 1.89% Direct- 0.92%	Regular- 1.97% Direct- 0.90%	Regular- 1.89% Direct- 0.84%	Regular- 0.76% Direct- 0.43%	Regular- 1.61% Direct- 0.94%	Regular- 1.74% Direct- 0.60%	Regular- 1.84% Direct- 0.66%	Regular- 1.78% Direct- 0.59%	Regular- 1.92% Direct- 0.71%	
Portfolio Classification By Asset Allocation (%) as on 31 December 2024										
Large Cap (In %)	35.84	32.75	45.67	100.05	-	56.33	57.93	22.64	63.81	
Mid Cap (In %)	20.42	28.36	16.61	-	-	20.08	20.94	32.87	34.21	
Small Cap (In %)	36.60	37.19	22.05	-	Overseas Mutual Fund: 96.64	22.00	18.24	37.72	-	
Unclassified (%)	-	-	-	-	-	-	-	-	-	
Other Assets (In %)	7.04	1.61	15.61	-0.05	3.36	1.54	2.81	6.71	1.98	
Portfolio Classification By Industry Allocation (%) as on 31 December 2024										
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods Financial Services Construction Oil, Gas & Consumable Fuels Construction Materials Textiles Telecommunication Automobile And Auto Components Power Cash, Cash Equivalents And Others Consumer Durables Services	14.85 Fast Moving Consumer Goods 14.75 Consumer Services 13.65 Consumer Services 11.41 Consumer Durables 10.95 Textiles 10.32 Construction Materials 8.95 Telecommunication 8.18 Automobile And Auto Components 5.65 Power 5.33 Cash, Cash Equivalents 3.93 Consumer Durables 3.73 Services	30.71 Information Technology 12.35 Telecommunication 11.04 Consumer Services 21.87 Consumer Durables 9.24 Media, Entertainment & Publications 7.02 Financial Services 3.12 Metals & Mining 8.66 Financial Services 6.88 Cash, Cash Equivalents 5.37 Healthcare 5.33 Telecommunication 5.33 Cash, Cash Equivalents 3.93 Consumer Durables 3.73 Sovereign Services	52.54 Information Technology 22.43 Services 11.04 Consumer Services 10.83 Financial Services 11.21 Consumer Services 10.96 Information Technology 7.02 Automobile And Auto Components 3.12 Metals & Mining 8.66 Financial Services 6.88 Cash, Cash Equivalents 5.37 Healthcare 2.44 Telecommunication 0.60 Cash, Cash Equivalents 0.60 Consumer Durables 0.06 Construction Materials 0.06 Power 1.61 Sovereign Services 0.09 Sovereign Services	28.68 Mutual Fund 22.79 Cash, Cash Equivalents 22.43 And Others 11.04 Financial Services 11.21 Consumer Services 10.96 Information Technology 7.02 Automobile And Auto Components 3.12 Metals & Mining 8.66 Financial Services 6.88 Cash, Cash Equivalents 5.37 Healthcare 2.44 Telecommunication 0.60 Cash, Cash Equivalents 0.60 Consumer Durables 0.06 Construction Materials 0.06 Power 1.61 Sovereign Services 0.09 Sovereign Services	96.64 Oil, Gas & Consumable 56.37 Power 17.49 Capital Goods 16.57 Cash, Cash Equivalents 3.12 Construction 0.08 Financial Services 1.54 Cash, Cash Equivalents 0.16 Chemicals 0.05 Sovereign 1.41 Capital Goods 0.08 Financial Services 0.81 Cash, Cash Equivalents 1.54 Chemicals 0.16 Sovereign 0.05 Sovereign	Automobile And Auto Components 47.22 Capital Goods 16.57 Cash, Cash Equivalents 3.12 Construction 0.08 Financial Services 1.54 Cash, Cash Equivalents 0.16 Chemicals 0.05 Sovereign 1.41 Capital Goods 0.08 Financial Services 0.81 Cash, Cash Equivalents 1.54 Chemicals 0.16 Sovereign 0.05 Sovereign	92.39 Healthcare 47.22 Automobile And Auto Components 16.57 Cash, Cash Equivalents 3.12 Construction 0.08 Financial Services 1.54 Cash, Cash Equivalents 0.16 Chemicals 0.05 Sovereign 1.41 Capital Goods 0.08 Financial Services 0.81 Cash, Cash Equivalents 1.54 Chemicals 0.16 Sovereign 0.05 Sovereign	93.67 Consumer Services 7.71 Healthcare 12.21 Automobile And Auto Components 8.31 Capital Goods 8.24 Financial Services 8.34 Fuels & Consumable 5.41 Telecommunication 2.75 Textiles 2.57 Retail 1.98 And Others 2.77 Media, Entertainment & Publication	18.73 Information Technology 12.21 Healthcare 12.21 Automobile And Auto Components 8.31 Capital Goods 8.24 Financial Services 8.34 Fuels & Consumable 5.41 Telecommunication 2.75 Textiles 2.57 Retail 1.98 And Others 2.77 Media, Entertainment & Publication
Exit Load	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	For exit on or before 1 year from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. ^{*}Risk Free rate: FBL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, [#]Based on additional expenses as per regulation 52(6)(A)(b) and 52(6)(A)(c) of SEBI (MF) regulations for both Direct and Regular plan | *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.

1% of the applicable NAV if units purchased or switched in from another scheme of the Fund are switched out to another scheme of the Fund. If units purchased or switched in from another scheme of the Fund are switched out to another scheme of the Fund, then the date of purchase or switch in from the scheme of the Fund will be treated as the date of purchase or switch in from the scheme of the Fund. If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of purchase or switch in from the scheme of the Fund, then the date of purchase or switch in from the scheme of the Fund will be treated as the date of purchase or switch in from the scheme of the Fund. If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of purchase or switch in from the scheme of the Fund, then the date of purchase or switch in from the scheme of the Fund will be treated as the date of purchase or switch in from the scheme of the Fund.



An open-ended Equity Scheme predominantly investing in the large cap stocks

Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap equity stocks (as specified by SEBI/AMFI from time to time).

Fund Details

- Type of Scheme**
An open-ended Equity Scheme predominantly investing in large cap stocks.
- Date of Allotment:** 14/02/2006
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 50,771.17 Crores
- AUM as on December 31, 2024**
₹ 49,682.24 Crores
- Fund Manager:** Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Saurabh Pant (w.e.f. Apr 2024)
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Saurabh Pant Over 16 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** BSE 100 (TRI)
- 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, 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 installments. (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**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 11.97%
Beta[#] : 0.89
Sharpe Ratio[#] : 0.48

Portfolio Turnover*

Equity Turnover : 0.21

Total Turnover : 0.46

Total Turnover = Equity + Debt + Derivatives

*Source : CRISIL Fund Analyst for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)	
Reg-Plan-IDCW	49.9181	23-Sep-16 (Reg Plan)	1.00	18.5964	
Reg-Plan-Growth	87.7476	23-Sep-16 (Dir Plan)	1.20	21.8569	
Dir-Plan-IDCW	62.8491	17-Jul-15 (Reg Plan)	2.50	17.6880	
Dir-Plan-Growth	96.8406	17-Jul-15 (Dir Plan)	2.90	20.5395	
		21-Mar-14 (Reg Plan)	1.80	12.7618	

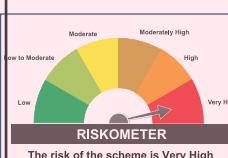
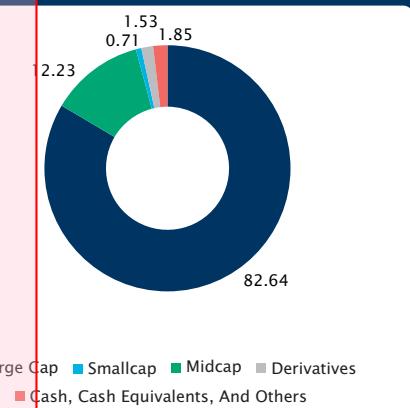
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO					
Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM
Equity Shares					
HDFC Bank Ltd.	9.87	-	9.87	Avenue Supermarts Ltd.	1.05
ICICI Bank Ltd.	7.48	-	7.48	Jindal Steel & Power Ltd.	0.93
Larsen & Toubro Ltd.	5.37	-	5.37	Schaeffler India Ltd.	0.90
Infosys Ltd.	5.18	-	5.18	Tube Investments Of India Ltd.	0.89
ITC Ltd.	4.90	-	4.90	PI Industries Ltd.	0.84
Reliance Industries Ltd.	3.82	-	3.82	Brainbees Solutions Ltd.	0.81
Tata Consultancy Services Ltd.	3.76	-	3.76	Max Healthcare Institute Ltd.	0.79
Divi's Laboratories Ltd.	3.35	-	3.35	ICICI Lombard General Insurance Company Ltd.	0.74
Kotak Mahindra Bank Ltd.	3.31	-	3.31	Tech Mahindra Ltd.	0.73
Page Industries Ltd.	3.03	-	3.03	SKF India Ltd.	0.71
Eicher Motors Ltd.	2.81	-	2.81	Motherson Sumi Wiring India Ltd.	0.52
State Bank Of India	2.77	-	2.77	Life Insurance Corporation Of India	0.34
Mahindra & Mahindra Ltd.	2.72	-	2.72	Indian Oil Corporation Ltd.	0.30
Bharti Airtel Ltd.	2.69	-	2.69	Bharat Petroleum Corporation Ltd.	0.24
Britannia Industries Ltd.	2.49	-	2.49	Nifty Index 30-01-2025	1.32
Cholamandalam Investment & Finance Co. Ltd.	2.22	-	2.22	Total	95.58
Hindustan Unilever Ltd.	2.15	-	2.15	Treasury Bills	-
Sun Pharmaceutical Industries Ltd.	1.78	-	1.78	91 Day T-Bill 20.03.25	0.50
Maruti Suzuki India Ltd.	1.75	-	1.75	182 Day T-Bill 17.01.25	0.40
Mankind Pharma Ltd.	1.63	-	1.63	182 Day T-Bill 05.06.25	0.14
DLF Ltd.	1.49	-	1.49	Total	1.04
Shree Cement Ltd.	1.42	-	1.42	Cash, Cash Equivalents And Others	1.85
Thermax Ltd.	1.41	-	1.41	Grand Total	100.00
Samvardhana Motherson International Ltd.	1.39	-	1.39		
Vedanta Ltd.	1.22	-	1.22		
Hindalco Industries Ltd.	1.21	-	1.21		
Sona Blw Precision Forgings Ltd.	1.20	-	1.20		
HDFC Life Insurance Company Ltd.	1.15	-	1.15		
TVS Motor Company Ltd.	1.12	-	1.12		
ICICI Prudential Life Insurance Company Ltd.	1.10	-	1.10		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.98
Automobile And Auto Components	13.30
Information Technology	9.67
Fast Moving Consumer Goods	9.54
Healthcare	7.55
Construction	5.37
Oil, Gas & Consumable Fuels	4.36
Metals & Mining	3.36
Textiles	3.03
Telecommunication	2.69
Capital Goods	2.12
Consumer Services	1.86
Realty	1.49
Construction Materials	1.42
Sovereign	1.04
Chemicals	0.84
Derivatives	1.53
Cash, Cash Equivalents And Others	1.85

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Blue Chip Fund
This product is suitable for investors who are seeking[^]:

- Long term capital appreciation.
- Investment in equity and equity-related instruments of large cap companies.

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



ESG EXCLUSIONARY STRATEGY FUND

An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.

(Previously known as SBI Magnum Equity ESG Fund)

Investment Objective

The objective of the scheme is to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria using exclusionary strategy.

Fund Details

- Type of Scheme**: An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.
- Date of Allotment**: 01/01/1991
- Report As On**: 31/12/2024
- AAUM for the Month of December 2024**: ₹ 5,808.74 Crores
- AUM as on December 31, 2024**: ₹ 5,619.00 Crores
- Fund Manager**: Mr. Rohit Shimpi & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Rohit Shimpi Jan-2022
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Rohit Shimpi Over 18 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark**: Nifty 100 ESG TRI
- 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, 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**: ₹ 1000 & in multiples of ₹ 1
- Additional Investment**: ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*: 12.92%

Beta*: 0.87

Sharpe Ratio*: 0.32

Portfolio Turnover*

Equity Turnover : 0.29

Total Turnover : 0.29

Total Turnover = Equity + Debt + Derivatives

* Source: CRISIL Fund Analyster
*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	71.7360	16-Mar-18 (Reg Plan)	3.40	29.0857
Reg-Plan-Growth	229.3757	16-Mar-18 (Dir Plan)	4.00	34.6356
Dir-Plan-IDCW	89.9335	30-May-17 (Reg Plan)	2.00	30.8936
Dir-Plan-Growth	250.5142	30-May-17 (Dir Plan)	2.50	36.5027
		29-Apr-16 (Reg Plan)	4.50	27.4893
		29-Apr-16 (Dir Plan)	5.00	32.3240
		24-Apr-15 (Reg Plan)	6.00	31.7479
		24-Apr-15 (Dir Plan)	7.00	36.7592

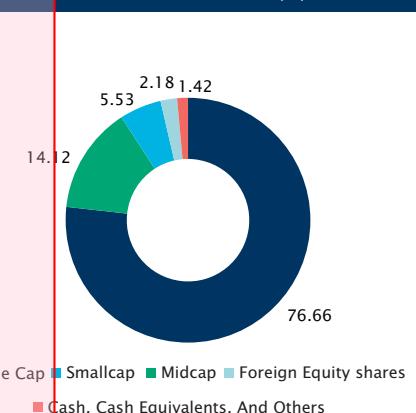
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Dr. Lal Path Labs Ltd.	1.33
HDFC Bank Ltd.	9.20	FSN E-Commerce Ventures Ltd.	1.31
Infosys Ltd.	9.04	Whirlpool Of India Ltd.	1.28
ICICI Bank Ltd.	7.95	ABB India Ltd.	1.25
Tata Consultancy Services Ltd.	4.74	Thermax Ltd.	1.19
Larsen & Toubro Ltd.	4.70	Schaeffler India Ltd.	1.12
Axis Bank Ltd.	4.34	Colgate Palmolive (India) Ltd.	0.98
Kotak Mahindra Bank Ltd.	3.92	Cummins India Ltd.	0.90
Ultratech Cement Ltd.	3.56	Ashok Leyland Ltd.	0.75
State Bank Of India	3.44	Total	96.31
Maruti Suzuki India Ltd.	3.15	Foreign Equity Shares	
Divi's Laboratories Ltd.	2.71	Microsoft Corporation	2.18
Lt mindtree Ltd.	2.68	Total	2.18
Reliance Industries Ltd.	2.51	Treasury Bills	
HDFC Life Insurance Company Ltd.	2.46	182 Day T-Bill 05.06.25	0.09
Eicher Motors Ltd.	2.26	Total	0.09
Hindustan Unilever Ltd.	2.24	Cash, Cash Equivalents And Others	1.42
Page Industries Ltd.	1.89	Grand Total	100.00
Hindalco Industries Ltd.	1.80		
L&T Technology Services Ltd.	1.69		
Cholamandalam Investment & Finance Co. Ltd.	1.67		
Power Grid Corporation Of India Ltd.	1.65		
Timken India Ltd.	1.53		
Sona Blv Precision Forgings Ltd.	1.48		
Jubilant Foodworks Ltd.	1.45		
TVS Motor Company Ltd.	1.39		
Kajaria Ceramics Ltd.	1.39		
Hitachi Energy India Ltd.	1.36		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.98
Information Technology	20.33
Automobile And Auto Components	9.40
Capital Goods	6.98
Construction	4.70
Healthcare	4.04
Construction Materials	3.56
Fast Moving Consumer Goods	3.22
Consumer Services	2.76
Consumer Durables	2.67
Oil, Gas & Consumable Fuels	2.51
Textiles	1.89
Metals & Mining	1.80
Power	1.65
Sovereign	0.09
Cash, Cash Equivalents And Others	1.42

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI ESG Exclusionary Strategy Fund
This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments in companies following the ESG theme with exclusionary strategy.

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


FLEXICAP FUND

An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

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. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Details

- Type of Scheme**
An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.

- Date of Allotment:** 29/09/2005

- Report As On:** 31/12/2024

- AAUM for the Month of December 2024**
₹ 22,514.01 Crores

- AUM as on December 31, 2024**
₹ 22,089.52 Crores

- Fund Manager:** Mr. R. Srinivasan, Mr. Dinesh Balachandran, Mr. Anup Upadhyay
Mr. Pradeep Kesavan (overseas investments) Managing Since:

- Mr. R. Srinivasan Jan-2022
Mr. Dinesh Balachandran (w.e.f. Dec 01, 2024)
Mr. Anup Upadhyay (w.e.f. Dec 01, 2024)
Mr. Pradeep Kesavan Dec-2023

Total Experience:

- Mr. R. Srinivasan Over 30 years

- Mr. Dinesh Balachandran Over 21 years

- Mr. Anup Upadhyay Over 14 years

- Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:** BSE 500 (TRI)

- Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%
For exit after 30 days from the date of allotment- 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**
₹ 1000 & in multiples of ₹ 1

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

Quantitative Data

Standard Deviation* : 11.73%

Beta* : 0.84

Sharpe Ratio* : 0.43

Portfolio Turnover* :

Equity Turnover : 0.73

Total Turnover : 0.77

Total Turnover = Equity + Debt + Derivatives

*Source : C R I S I L F u n d A n a l y s e r

*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

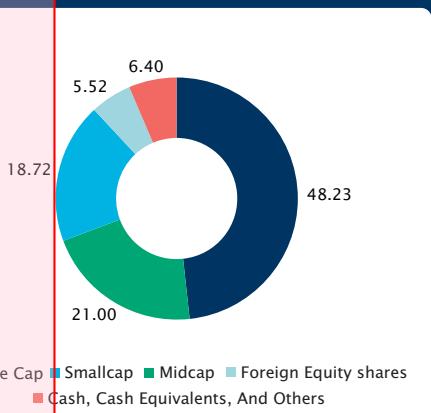
NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	47.9862	09-Mar-18 (Reg Plan)	1.90	20.5230
Reg-Plan-Growth	107.1656	09-Mar-18 (Dir Plan)	2.20	23.9106
Dir-Plan-IDCW	59.5625	29-Dec-17 (Reg Plan)	2.50	23.8257
Dir-Plan-Growth	119.1655	29-Dec-17 (Dir Plan)	2.90	27.6830
		30-Dec-16 (Reg Plan)	1.90	19.2173
		30-Dec-16 (Dir Plan)	2.20	22.0670

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

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares	7.05	Gokaldas Exports Ltd.	0.54
ICICI Bank Ltd.	4.30	Mankind Pharma Ltd.	0.52
Reliance Industries Ltd.	4.12	Cholamandalam Investment & Finance Co. Ltd.	0.48
Kotak Mahindra Bank Ltd.	4.07	Bharat Petroleum Corporation Ltd.	0.48
HDFC Bank Ltd.	3.17	Shree Cement Ltd.	0.47
Infosys Ltd.	2.95	HEG Ltd.	0.45
Mahindra & Mahindra Ltd.	2.81	Indian Oil Corporation Ltd.	0.44
Sun Pharmaceutical Industries Ltd.	2.70	Sheela Foam Ltd.	0.43
Bharti Airtel Ltd.	2.02	Kajaria Ceramics Ltd.	0.42
Nuvoco Vistas Corporation Ltd.	1.90	Berger Paints India Ltd.	0.40
Jubilant Foodworks Ltd.	1.84	Bharat Forge Ltd.	0.39
Max Healthcare Institute Ltd.	1.76	Relaxo Footwears Ltd.	0.38
Muthoot Finance Ltd.	1.59	Britannia Industries Ltd.	0.37
Petronet Lng Ltd.	1.50	Grindwell Norton Ltd.	0.35
Larsen & Toubro Ltd.	1.37	Bajaj Finserv Ltd.	0.33
State Bank Of India	1.28	Aether Industries Ltd.	0.33
Sona Blv Precision Forgings Ltd.	1.26	Vedanta Ltd.	0.32
Zomato Ltd.	1.24	Bank Of India	0.31
Colgate Palmolive (India) Ltd.	1.23	Timken India Ltd.	0.30
ITC Ltd.	1.22	ELH Ltd.	0.29
Voltaas Ltd.	1.22	Chalet Hotels Ltd.	0.28
JSW Steel Ltd.	1.19	Shivalik Bimetal Controls Ltd.	0.26
United Breweries Ltd.	1.16	Happy Forgings Ltd.	0.25
Hindalco Industries Ltd.	1.08	Thermax Ltd.	0.23
Nippon Life India Asset Management Ltd.	1.06	Sundram Fasteners Ltd.	0.23
Trent Ltd.	1.04	Bansal Wire Industries Ltd.	0.23
Carborundum Universal Ltd.	1.03	Graphite India Ltd.	0.22
Star Cement Ltd.	1.02	Gland Pharma Ltd.	0.20
Indus Towers Ltd.	1.01	Electronics Mart India Ltd.	0.20
Torrent Power Ltd.	0.99	Campus Activewear Ltd.	0.19
Delhivery Ltd.	0.97	Power Finance Corporation Ltd.	0.19
Grasim Industries Ltd.	0.93	Cholamandalam Financial Holdings Ltd.	0.19
Maruti Suzuki India Ltd.	0.91	Honeywell Automation India Ltd.	0.18
ICICI Lombard General Insurance Company Ltd.	0.84	GAIL (India) Ltd.	0.18
CESC Ltd.	0.84	Aditya Birla Real Estate Ltd.	0.17
AIIA Engineering Ltd.	0.81	VRL Logistics Ltd.	0.15
Vit Industries Ltd.	0.81	Sai Silks (Kalamandir) Ltd.	0.15
K.P.R. Mill Ltd.	0.81	ZF Commercial Vehicle Control Systems India Ltd.	0.10
Krishna Institute Of Medical Sciences Ltd.	0.80	Doms Industries Ltd.	0.05
Hero Motocorp Ltd.	0.80	Bank Of Baroda	0.04
Aavas Financiers Ltd.	0.77	Indegenie Ltd.	0.02
Page Industries Ltd.	0.69	Total	87.95
Paradeep Phosphates Ltd.	0.67	Foreign Equity Shares	
V-Guard Industries Ltd.	0.66	Cognizant Technology Solutions Corporation	2.68
Indian Energy Exchange Ltd.	0.65	Alphabet Inc.	1.80
City Union Bank Ltd.	0.64	EPAM Systems Inc	1.04
Whirlpool Of India Ltd.	0.63	Total	5.52
Tips Music Ltd.	0.60	Treasury Bills	
Hindustan Unilever Ltd.	0.58	182 Day T-Bill 05/06/25	0.13
Ltlimdtree Ltd.	0.56	Total	0.13
REC Ltd.	0.56	Cash, Cash Equivalents And Others	6.40
G R Infra Projects Ltd.	0.55	Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.10
Information Technology	9.27
Oil, Gas & Consumable Fuels	6.99
Automobile And Auto Components	6.68
Healthcare	6.19
Consumer Durables	5.17
Consumer Services	5.14
Fast Moving Consumer Goods	4.68
Construction Materials	4.49
Capital Goods	4.35
Telecommunication	3.72
Metals & Mining	2.70
Textiles	2.12
Construction	2.06
Power	1.85
Services	1.14
Chemicals	1.02
Media, Entertainment & Publication	0.63
Forest Materials	0.17
Sovereign	0.13
Cash, Cash Equivalents And Others	6.40

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

SBI Flexicap Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long-term growth opportunities and liquidity

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

SBI MULTICAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term growth in capital from a diversified portfolio of equity and equity related instruments across market capitalization.

However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

- Type of Scheme**

An open ended equity scheme investing across large cap, mid cap, small cap stocks

- Date of Allotment:** 08/03/2022

- Report As On:** 31/12/2024

- AUM for the Month of December 2024**

₹19,267.49 Crores

- AUM as on December 31, 2024**

₹19,162.98 Crores

- Fund Manager:** Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. R. Srinivasan March-2022

Mr. Saurabh Pant (w.e.f. April 2024)

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. R. Srinivasan Over 30 years

Mr. Saurabh Pant Over 16 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:**

NIFTY 500 Multicap 50:25:25 TRI

- Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.

1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment
NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Options:** Growth, IDCW

- SIP**

Daily – Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments
Weekly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.

Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months

Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

- Minimum Investment**

₹ 5000 & in multiples of ₹ 1

- Additional Investment**

₹ 1000 & in multiples of ₹ 1

Quantitative Data

Portfolio Turnover*

Equity Turnover : 0.20

Total Turnover : 0.32

*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st December 2024, based on month-end NAV. Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.4795
Reg-Plan-Growth	16.4768
Dir-Plan-IDCW	16.9263
Dir-Plan-Growth	16.9262

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

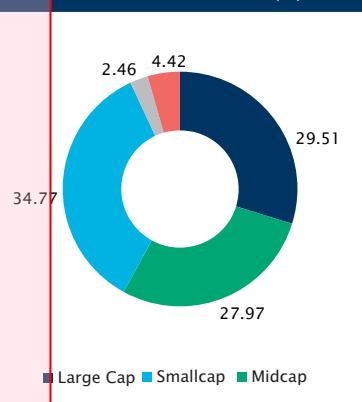
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
Equity Shares				Samhi Hotels Ltd.	0.79	-	0.79
ICICI Bank Ltd.	4.68	-	4.68	Vip Industries Ltd.	0.76	-	0.76
Kotak Mahindra Bank Ltd.	4.36	-	4.36	Sai Silks (Kalamandir) Ltd.	0.67	-	0.67
Jubilant Foodworks Ltd.	4.12	-	4.12	Brainbees Solutions Ltd.	0.65	-	0.65
K.P.R. Mill Ltd.	4.10	-	4.10	Stanley Lifestyles Ltd.	0.58	-	0.58
Blue Star Ltd.	3.91	-	3.91	Berger Paints India Ltd.	0.56	-	0.56
Muthoot Finance Ltd.	3.68	-	3.68	EIH Ltd.	0.54	-	0.54
Torrent Power Ltd.	3.36	-	3.36	Relaxo Footwears Ltd.	0.52	-	0.52
Krishna Institute Of Medical Sciences Ltd.	3.28	-	3.28	Bank Of India	0.46	-	0.46
Divi's Laboratories Ltd.	3.22	-	3.22	Electronics Mart India Ltd.	0.33	-	0.33
TVS Motor Company Ltd.	3.15	-	3.15	Sanofi Consumer Healthcare India Ltd.	0.30	-	0.30
Bharti Airtel Ltd.	3.15	-	3.15	Hindustan Unilever Ltd.-30-Jan-25	-	2.46	2.46
State Bank Of India	2.90	-	2.90	Total	92.25	2.46	94.71
United Breweries Ltd.	2.89	-	2.89	Government Securities			
Interglobe Aviation Ltd.	2.87	-	2.87	Government Of India	0.53	-	-
Hindalco Industries Ltd.	2.83	-	2.83	Total	0.53	-	-
Paradeep Phosphates Ltd.	2.74	-	2.74	Treasury Bills			
Indus Towers Ltd.	2.43	-	2.43	91 Day T-Bill 20.03.25	0.26	-	-
Tata Consultancy Services Ltd.	2.35	-	2.35	182 Day T-Bill 05.06.25	0.08	-	-
Carborundum Universal Ltd.	2.34	-	2.34	Total	0.34	-	-
Mrs. Bectors Food Specialities Ltd.	2.23	-	2.23	Cash, Cash Equivalents And Others			
Kalpataru Projects International Ltd.	2.15	-	2.15	Grand Total	100.00		
V-Mart Retail Ltd.	2.05	-	2.05				
Page Industries Ltd.	1.91	-	1.91				
TTK Prestige Ltd.	1.89	-	1.89				
Aether Industries Ltd.	1.85	-	1.85				
V-Guard Industries Ltd.	1.75	-	1.75				
Aptus Value Housing Finance India Ltd.	1.61	-	1.61				
Sona Blw Precision Forgings Ltd.	1.55	-	1.55				
Nazara Technologies Ltd.	1.48	-	1.48				
Archean Chemical Industries Ltd.	1.43	-	1.43				
Jupiter Life Line Hospitals Ltd.	1.38	-	1.38				
Petronet Lng Ltd.	1.36	-	1.36				
Vishal Mega Mart Ltd.	1.09	-	1.09				

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.69
Consumer Services	10.24
Consumer Durables	9.97
Healthcare	8.18
Chemicals	6.02
Textiles	6.01
Telecommunication	5.58
Fast Moving Consumer Goods	5.12
Automobile And Auto Components	4.70
Power	3.36
Services	2.87
Metals & Mining	2.83
Information Technology	2.35
Capital Goods	2.34
Construction	2.15
Media, Entertainment & Publication	1.48
Oil, Gas & Consumable Fuels	1.36
Sovereign	0.87
Derivatives	2.46
Cash, Cash Equivalents And Others	4.42

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

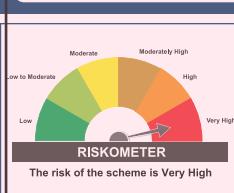


SBI MultiCap Fund

This product is suitable for investors who are seeking^:

- Long term wealth creation
- Investment predominantly in equity and equity related securities across market capitalisation

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





DIVIDEND YIELD FUND

An open ended equity scheme investing predominantly in dividend yielding stocks.

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies.

However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

• Type of Scheme

An open ended equity scheme investing predominantly in dividend yielding stocks.

• Date of Allotment: 14/03/2023

• Report As On: 31/12/2024

• AAUM for the Month of December 2024

₹9,546.50 Crores

• AUM as on December 31, 2024

₹9,265.32 Crores

• Fund Manager: Mr. Rohit Shimpi &

Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Rohit Shimpi March-2023

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. Rohit Shimpi: Over 18 years

Mr. Pradeep Kesavan: Over 18 years

• First Tier Benchmark:

NIFTY 500 TRI

• Exit Load: NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.

1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment.

NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

• Entry Load: N.A.

• Plans Available: Regular, Direct

• Options: Growth, IDCW

• SIP

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments

Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.

Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months

Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year

Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

• Minimum Investment

₹ 5000 & in multiples of ₹ 1

• Additional Investment

₹ 1000 & in multiples of ₹ 1

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.7375
Reg-Plan-Growth	14.7377
Dir-Plan-IDCW	15.0243
Dir-Plan-Growth	15.0230

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

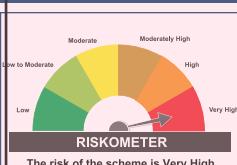
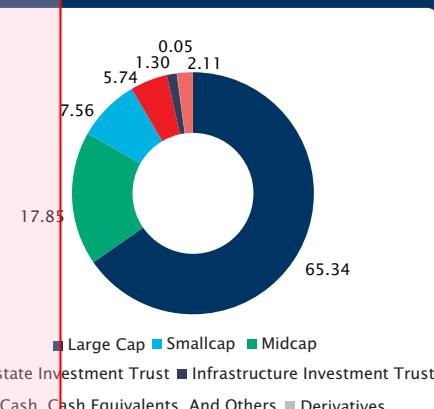
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares				Computer Age Management Services Ltd.	1.10	-	1.10
HDFC Bank Ltd.	8.79	-	8.79	NMDC Ltd.	1.09	-	1.09
Infosys Ltd.	7.47	-	7.47	Glaxosmithkline Pharmaceuticals Ltd.	1.09	-	1.09
Tata Consultancy Services Ltd.	6.15	-	6.15	Dr. Lal Path Labs Ltd.	1.07	-	1.07
Larsen & Toubro Ltd.	5.07	-	5.07	Sanofi Consumer Healthcare India Ltd.	1.01	-	1.01
Power Grid Corporation Of India Ltd.	4.55	-	4.55	Tata Steel Ltd.	1.00	-	1.00
State Bank Of India	3.73	-	3.73	Bank Of Baroda	0.99	-	0.99
ITC Ltd.	3.71	-	3.71	Oil India Ltd.	0.93	-	0.93
GAIL (India) Ltd.	3.59	-	3.59	Bank Of India	0.57	-	0.57
Maruti Suzuki India Ltd.	2.87	-	2.87	Total	90.75	0.05	90.80
Hindustan Unilever Ltd.	2.35	-	2.35	Treasury Bills			
Oil & Natural Gas Corporation Ltd.	2.17	-	2.17	182 Day T-Bill 05.06.25	0.05	-	-
Bajaj Auto Ltd.	2.15	-	2.15	Total	0.05		
Colgate Palmolive (India) Ltd.	2.08	-	2.08	Real Estate Investment Trust			
Tech Mahindra Ltd.	2.01	-	2.01	Nexus Select Trust	2.80	-	-
SKF India Ltd.	1.74	-	1.74	Embassy Office Parks Reit	1.41	-	-
Schaeffler India Ltd.	1.65	-	1.65	Mindspace Business Parks Reit	0.77	-	-
Divi's Laboratories Ltd.	1.65	-	1.65	Brookfield India Real Estate Trust	0.76	-	-
Nestle India Ltd.	1.64	-	1.64	Total	5.74		
L&T Technology Services Ltd.	1.64	-	1.64	Infrastructure Investment Trust			
Eicher Motors Ltd.	1.56	-	1.56	Cube Highways Trust	1.30	-	-
ICICI Lombard General Insurance Company Ltd.	1.43	-	1.43	Total	1.30		
Mahindra & Mahindra Financial Services Ltd.	1.41	0.05	1.46	Cash, Cash Equivalents And Others	2.11	-	-
Grindwell Norton Ltd.	1.39	-	1.39	Grand Total	100.00		
TVS Motor Company Ltd.	1.36	-	1.36				
Bharat Petroleum Corporation Ltd.	1.36	-	1.36				
HDFC Asset Management Co. Ltd.	1.27	-	1.27				
Cummins India Ltd.	1.27	-	1.27				
The Great Eastern Shipping Co. Ltd.	1.25	-	1.25				
Ultratech Cement Ltd.	1.17	-	1.17				
Bharat Forge Ltd.	1.16	-	1.16				
National Aluminium Company Ltd.	1.14	-	1.14				
Abbott India Ltd.	1.12	-	1.12				

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.29
Information Technology	17.27
Automobile And Auto Components	10.75
Fast Moving Consumer Goods	9.78
Oil, Gas & Consumable Fuels	8.05
Healthcare	5.94
Realty	5.74
Construction	5.07
Power	4.55
Capital Goods	4.40
Metals & Mining	3.23
Services	2.55
Construction Materials	1.17
Sovereign	0.05
Derivatives	0.05
Cash, Cash Equivalents And Others	2.11

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Dividend Yield Fund
This product is suitable for investors who are seeking^:

- Long term Capital appreciation
- Investment predominantly in equity and equity related instruments of dividend yielding companies

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

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

Fund Details

- Type of Scheme**
An open-ended Equity Scheme following contrarian investment strategy.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2024
- AUM for the Month of December 2024**
₹42,560.03 Crores
- AUM as on December 31, 2024**
₹ 42,206.43 Crores
- Fund Manager:** Mr. Dinesh Balachandran & Mr. Pradeep Kesavan (overseas investments) Managing Since:
Mr. Dinesh May-2018
Mr. Pradeep Kesavan Dec-2023 Total Experience:
Mr. Dinesh Over 21 Years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** BSE 500 TRI
- 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, 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**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 12.66%
Beta*	: 0.89
Sharpe Ratio*	: 1.13

Portfolio Turnover*

Equity Turnover : 0.14

Total Turnover : 1.67

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: FBIU Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	65.1793
Reg-Plan-Growth	375.8747
Dir-Plan-IDCW	86.2264
Dir-Plan-Growth	408.5712

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Dir Plan)	2.90	24.7907
09-Mar-18 (Reg Plan)	2.30	19.7427
23-Jun-17 (Dir Plan)	2.90	25.7138
23-Jun-17 (Reg Plan)	2.30	20.5531
26-Feb-16 (Dir Plan)	2.30	20.0765
26-Feb-16 (Reg Plan)	2.00	16.1649

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

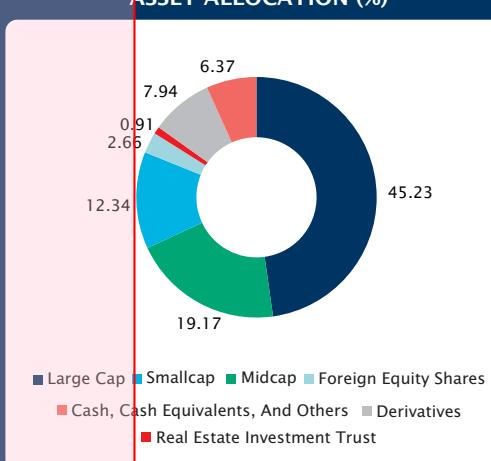
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
Equity Shares				NMDC Ltd.	0.45	-	0.45
HDFC Bank Ltd.	5.35	-	5.35	NHPC Ltd.	0.45	-	0.45
ICICI Securities Ltd.	3.55	-	3.55	DILGEMCO Ltd.	0.45	-	0.44
GAIL (India) Ltd.	2.35	-	2.35	Ola Electric Mobility Ltd.	0.44	-	0.44
Tech Mahindra Ltd.	2.34	-	2.34	K.P.R. Mill Ltd.	0.44	-	0.44
Torrent Power Ltd.	2.17	-	2.17	Hero Motocorp Ltd.	0.44	-	0.44
Kotak Mahindra Bank Ltd.	2.17	-	2.17	Neogen Chemicals Ltd.	0.43	-	0.43
State Bank Of India	1.93	-1.95	-0.02	Prism Johnson Ltd.	0.38	-	0.38
ITC Ltd.	1.92	-	1.92	Mahindra & Mahindra Financial Services Ltd.	0.37	-	0.32
Oil & Natural Gas Corporation Ltd.	1.81	-	1.81	Grindwell Norton Ltd.	0.36	-	0.36
Whirlpool Of India Ltd.	1.76	-	1.76	Gland Pharma Ltd.	0.34	-	0.34
Tata Steel Ltd.	1.73	-	1.73	Cummins India Ltd.	0.34	-	0.34
Punjab National Bank	1.69	-	1.69	Bharti Hexacom Ltd.	0.32	-	0.32
Indus Towers Ltd.	1.61	-0.61	1.00	Steel Authority Of India Ltd.	0.28	-	0.28
ICICI Bank Ltd.	1.60	-	1.60	V-Guard Industries Ltd.	0.27	-	0.27
Bharti Technologies Ltd.	1.60	-	1.60	Titan India Ltd.	0.27	-	0.27
Dabur India Ltd.	1.57	-	1.57	Carborundum Universal Ltd.	0.27	-	0.27
Biocon Ltd.	1.45	-	1.45	Sanofi India Ltd.	0.23	-	0.23
Petronet Lng Ltd.	1.43	-	1.43	Ingersoll Rand (India) Ltd.	0.23	-	0.23
Cipla Ltd.	1.39	-	1.39	Sula Vineyards Ltd.	0.20	-	0.20
ICICI Prudential Life Insurance Company Ltd.	1.37	-	1.37	Sanofi Consumer Healthcare India Ltd.	0.19	-	0.19
Infosys Ltd.	1.34	-	1.34	Gateway Disruptars Ltd.	0.19	-	0.19
Axis Bank Ltd.	1.24	-	1.24	Aurobindo Pharma Ltd.	0.16	-	0.16
Bharti Airtel Ltd.	1.19	-	1.19	E.I.D.-Parry (India) Ltd.	0.14	-	0.14
Voltas Ltd.	1.10	-	1.10	Motherson Sumi Wiring India Ltd.	0.10	-	0.10
Alkem Laboratories Ltd.	1.09	-	1.09	Greenvale Industries Ltd.	0.10	-	0.10
Aster DM Healthcare Ltd.	1.07	-	1.07	Praxis Softs Ltd.	0.08	-	0.08
Tata Motors Ltd.	1.00	-	1.00	Automotive Axles Ltd.	0.08	-	0.08
IndusInd Bank Ltd.	0.98	-	0.98	NMDC Steel Ltd.	0.03	-	0.03
CESC Ltd.	0.96	-	0.96	Bank Nifty Index 29-01-2025	4.18	4.18	
United Spirits Ltd.	0.94	-	0.94	Nifty Index 30-01-2025	5.08	5.08	
Mankind Pharma Ltd.	0.91	-	0.91	Tata Consultancy Services Ltd.-30-Jan-25	0.90	0.90	
Coronodel International Ltd.	0.90	-	0.90	Total	76.74	7.94	84.68
Larsen & Toubro Ltd.	0.86	-	0.86	Foreign Equity Shares			
FSN E-Commerce Ventures Ltd.	0.86	-	0.86	Cognizant Technology Solutions Corporation	1.68	-	-
Info Edge (India) Ltd.	0.85	-	0.85	EPAM Systems Inc	0.98	-	-
Mindtree & Mahindra Ltd.	0.81	-	0.81	Total	2.66	-	-
Mindtree Industries Ltd.	0.72	-	0.72	Treasury Bills			
Navic Vista Corporation Ltd.	0.70	-	0.70	91 Day T-Bill 30.01.25	1.65	-	-
ACC Ltd.	0.70	-	0.70	91 Day T-Bill 13.02.25	1.41	-	-
Life Insurance Corporation Of India	0.66	-	0.66	91 Day T-Bill 20.03.25	1.40	-	-
HDFC Asset Management Co. Ltd.	0.63	-	0.63	182 Day T-Bill 14.02.25	0.71	-	-
G R Infra Projects Ltd.	0.63	-	0.63	182 Day T-Bill 05.06.25	0.21	-	-
Grasim Industries Ltd.	0.62	-	0.62	Total	5.38	-	-
Delivery Ltd.	0.57	0.02	0.59	Real Estate Investment Trust			
Ashiana Housing Ltd.	0.57	-	0.57	Embassy Office Parks Reit	0.91	-	-
Lupin Ltd.	0.56	-	0.56	Total	0.91	-	-
Ashok Leyland Ltd.	0.55	-	0.55	Cash, Cash Equivalents And Others	6.37	-	-
Indian Oil Corporation Ltd.	0.54	-	0.54	Grand Total	100.00	-	-
Bajaj Auto Ltd.	0.53	-	0.53				
Maruti Suzuki India Ltd.	0.50	-	0.50				
Equitas Small Finance Bank Ltd.	0.50	-	0.50				
The Ramco Cements Ltd.	0.48	-	0.48				
Indian Energy Exchange Ltd.	0.48	-	0.48				
Wendt (India) Ltd.	0.46	-	0.46				
Rallis India Ltd.	0.46	-	0.46				

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.48
Oil, Gas & Consumable Fuels	9.68
Information Technology	9.01
Healthcare	7.32
Sovereign	5.38
Fast Moving Consumer Goods	4.71
Power	3.58
Automobile And Auto Components	3.35
Consumer Durables	3.23
Metals & Mining	3.21
Telecommunication	3.12
Capital Goods	2.93
Construction Materials	2.88
Chemicals	1.93
Consumer Services	1.71
Construction	1.49
Realty	1.48
Services	0.76
Textiles	0.44
Derivatives	7.94
Cash, Cash Equivalents And Others	6.37
	0.91
	2.65
	12.34

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

- Long term capital appreciation.
- Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

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



LARGE & MIDCAP FUND

An open-ended Equity Scheme investing in both large cap and mid cap stocks.

(Previously known as SBI Magnum Multiplier Fund)

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in diversified portfolio comprising predominantly large cap and mid cap companies.

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹29,608.31 Crores
- AUM as on December 31, 2024**
₹29,281.85 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)**
Managing Since:
Mr. Saurabh Pant Sep-2016
Mr. Pradeep Kesavan Dec-2023
- Total Experience**
Mr. Saurabh Pant Over 16 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
NIFTY LargeMidCap 250 Index (TRI)
- Exit Load:**
For exit on or before 30 days from the date of allotment - 0.10%
For exit after 30 days from the date of allotment- 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**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 12.70%

Beta[#] : 0.88

Sharpe Ratio[#] : 0.75

Portfolio Turnover*

Equity Turnover : 0.24

Total Turnover : 0.56

Total Turnover = Equity + Debt + Derivatives

*Source: CRISIL Fund Analyster
*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 (7.15% as on 31st December, 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	267.0249
Reg Plan Growth	591.0421
Dir-Plan-IDCW	332.6707
Dir-Plan-Growth	638.2533

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Reg-plan)	11.00	94.1106
09-Mar-18 (Dir-plan)	13.00	111.1062
27-Feb-17 (Reg-plan)	7.80	89.6546
27-Feb-17 (Dir-plan)	9.20	105.2064
12-Sep-14 (Reg-plan)	11.50	74.9641

Face value: ₹10

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

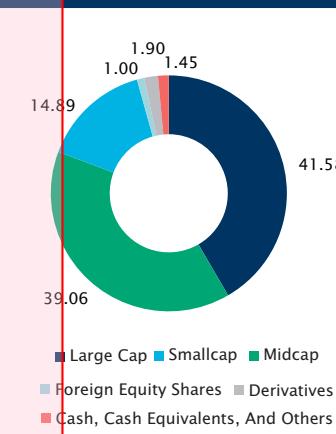
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
Equity Shares				ACC Ltd.	0.95	-	0.95
HDFC Bank Ltd.	7.97	-	7.97	FSN E-Commerce Ventures Ltd.	0.92	-	0.92
ICICI Bank Ltd.	3.24	-	3.24	Ltimitdine Ltd.	0.90	-	0.90
Reliance Industries Ltd.	3.16	-	3.16	Bharti Hexacom Ltd.	0.90	-	0.90
Coforge Ltd.	3.04	-	3.04	Ingersoll Rand (India) Ltd.	0.88	-	0.88
State Bank Of India	2.99	-	2.99	Delhivery Ltd.	0.88	-	0.88
Abbott India Ltd.	2.79	-	2.79	TEGA Industries Ltd.	0.87	-	0.87
HDFC Asset Management Co. Ltd.	2.74	-	2.74	Hindustan Unilever Ltd.	0.87	-	0.87
Infosys Ltd.	2.44	-	2.44	AMJ Organics Ltd.	0.85	-	0.85
Kotak Mahindra Bank Ltd.	2.26	-	2.26	Neogen Chemicals Ltd.	0.71	-	0.71
Alkem Laboratories Ltd.	2.12	-	2.12	Cholamandalam Financial Holdings Ltd.	0.71	-	0.71
Ashok Leyland Ltd.	2.03	-	2.03	Honeywell Automation India Ltd.	0.67	-	0.67
Torrent Power Ltd.	2.02	-	2.02	Dr. Lal Path Labs Ltd.	0.67	-	0.67
Muthoot Finance Ltd.	1.96	-	1.96	Ganesh Ecosphere Ltd.	0.64	-	0.64
Jubilant Foodworks Ltd.	1.87	-	1.87	Adani Energy Solutions Ltd.	0.64	-	0.64
National Aluminium Company Ltd.	1.81	-	1.81	Timken India Ltd.	0.60	-	0.60
Gland Pharma Ltd.	1.76	-	1.76	Tube Investments Of India Ltd.	0.58	-	0.58
Davi's Laboratories Ltd.	1.73	-	1.73	Bank Of India	0.58	-	0.58
Jindal Steel & Power Ltd.	1.61	-	1.61	Nuvoco Vistas Corporation Ltd.	0.56	-	0.56
Tata Consultancy Services Ltd.	1.60	-	1.60	Mankind Pharma Ltd.	0.53	-	0.53
Grasim Industries Ltd.	1.58	-	1.58	Tata Steel Ltd.	0.52	-	0.52
Shree Cement Ltd.	1.55	0.20	1.75	Hatsun Agro Product Ltd.	0.52	-	0.52
Emami Ltd.	1.33	-	1.33	Sheela Foam Ltd.	0.49	-	0.49
Page Industries Ltd.	1.29	-	1.29	Wipro Ltd.	0.41	-	0.41
Uno Minda Ltd.	1.26	-	1.26	Motherson Sumi Wiring India Ltd.	0.40	-	0.40
Indus Towers Ltd.	1.24	-	1.24	Gujarat State Petrojet Ltd.	0.38	-	0.38
ITC Ltd.	1.22	-	1.22	Priva Speciality Chemicals Ltd.	0.37	-	0.37
Berger Paints India Ltd.	1.21	-	1.21	Sona Blw Precision Forgings Ltd.	0.34	-	0.34
ZF Commercial Vehicle Control Systems India Ltd.	1.19	-	1.19	Lemon Tree Hotels Ltd.	0.34	-	0.34
Sundram Fasteners Ltd.	1.18	-	1.18	Relaxo Footwears Ltd.	0.33	-	0.33
Larsen & Toubro Ltd.	1.16	-	1.16	Jindal Stainless Ltd.	0.23	-	0.23
Laurus Labs Ltd.	1.15	-	1.15	Finolex Industries Ltd.	0.12	-	0.12
Hindalco Industries Ltd.	1.15	-	1.15	Nifty Index 30-01-2025	-	1.50	1.50
Blue Star Ltd.	1.15	-	1.15	Bharat Petroleum Corporation Ltd. -30-Jan-25	-	0.20	0.20
G R Infra Projects Ltd.	1.13	-	1.13	Total	95.53	1.90	97.43
United Breweries Ltd.	1.08	-	1.08	Foreign Equity Shares			
Persistent Systems Ltd.	1.08	-	1.08	EPAM Systems Inc	1.00	-	-
Bharti Airtel Ltd.	1.08	-	1.08	Total	1.00		
Godrej Consumer Products Ltd.	1.07	-	1.07	Treasury Bills			
Kajaria Ceramics Ltd.	1.06	-	1.06	182 Day T-Bill 05-06-25	0.12	-	-
Balkrishna Industries Ltd.	0.97	-	0.97	Total	0.12		
SBI Life Insurance Co. Ltd.	0.95	-	0.95	Cash, Cash Equivalents And Others	1.45		
Maruti Suzuki India Ltd.	0.95	-	0.95	Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	23.40
Healthcare	11.60
Information Technology	10.47
Automobile And Auto Components	6.87
Fast Moving Consumer Goods	6.09
Metals & Mining	5.32
Capital Goods	5.17
Construction Materials	4.64
Consumer Durables	4.24
Oil, Gas & Consumable Fuels	3.54
Telecommunication	3.22
Consumer Services	3.13
Power	2.66
Construction	2.29
Textiles	1.93
Chemicals	1.08
Services	0.88
Sovereign	0.12
Derivatives	1.90
Cash, Cash Equivalents And Others	1.45

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Large & Midcap Fund

This product is suitable for investors who are seeking[^]:

- Long term capital appreciation.
- Investments in a diversified portfolio of large and midcap companies.

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

EQUITY-FOCUSED FUND

SBI FOCUSED EQUITY FUND

An open-ended Equity Scheme investing in maximum 30 stocks across multicap space (Previously known as SBI Emerging Businesses Fund)

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.

Fund Details

- **Type of Scheme**
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- **Date of Allotment:** 17/09/2004
- **Report As On:** 31/12/2024
- **AAUM for the Month of December 2024**
₹ 35,182.21 Crores
- **AUM as on December 31, 2024**
₹ 34,673.64 Crores
- **Fund Manager:** Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. R. Srinivasan May-2009
Mr. Pradeep Kesavan Dec-2023
- **Total Experience:**
Mr. R. Srinivasan Over 30 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE 500 (TRI)
- **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, 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**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 11.79%

Beta[#] : 0.73

Sharpe Ratio[#] : 0.22

Portfolio Turnover*

Equity Turnover : 0.30

Total Turnover : 0.32

Total Turnover = Equity + Debt + Derivatives

* Source : CRISIL Analysts
*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	Face value: ₹10
Reg-Plan-IDCW	60.2431	09-Mar-18 (Reg Plan)	2.70	23.7583
Reg-Plan-Growth	329.3614	09-Mar-18 (Dir Plan)	3.70	33.0672
Dir-Plan-IDCW	89.7220	28-Apr-17 (Reg Plan)	2.20	22.1892
Dir-Plan-Growth	368.1798	28-Apr-17 (Dir Plan)	3.00	30.5905
		07-Apr-16 (Reg Plan)	2.00	20.1119
		07-Apr-16 (Dir Plan)	2.50	27.4503

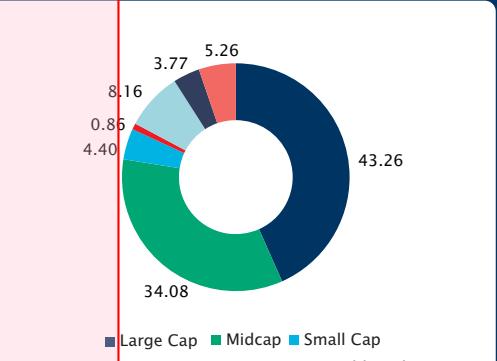
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
Bharti Airtel Ltd.	5.77	Brainbees Solutions Ltd.	2.07
Muthoot Finance Ltd.	5.54	Relaxo Footwears Ltd.	1.79
State Bank Of India	5.27	Sona Blw Precision Forgings Ltd.	1.46
Divi's Laboratories Ltd.	4.75	Samvardhana Motherson International Ltd.	0.71
Jubilant Foodworks Ltd.	4.70	Delhivery Ltd.	0.12
HDFC Bank Ltd.	4.60	Total	81.74
ICICI Bank Ltd.	4.40	Foreign Equity Shares	
Bajaj Finance Ltd.	4.13	Alphabet Inc.	8.16
Kotak Mahindra Bank Ltd.	4.07	Total	8.16
Procter & Gamble Hygiene And Health Care Ltd.	4.04	American Depository Receipt	
Solar Industries India Ltd.	3.95	Lonza Group	3.77
Shree Cement Ltd.	3.26	Total	3.77
Eicher Motors Ltd.	3.20	Convertible Debentures	
Adani Ports And Special Economic Zone Ltd.	3.10	Samvardhana Motherson International Ltd.	0.86
Hatsun Agro Product Ltd.	2.61	Total	0.86
Page Industries Ltd.	2.60	Treasury Bills	
ICICI Lombard General Insurance Company Ltd.	2.58	182 Day T-Bill 05.06.25	0.21
Thermax Ltd.	2.45	Total	0.21
ZF Commercial Vehicle Control Systems India Ltd.	2.43	Cash, Cash Equivalents And Others	
Torrent Power Ltd.	2.14	Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.59
Automobile And Auto Components	8.66
Healthcare	8.52
Information Technology	8.16
Consumer Services	6.77
Fast Moving Consumer Goods	6.65
Telecommunication	5.77
Chemicals	3.95
Construction Materials	3.26
Services	3.22
Textiles	2.60
Capital Goods	2.45
Power	2.14
Consumer Durables	1.79
Sovereign	0.21
Cash, Cash Equivalents And Others	5.26

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Focused Equity Fund

This product is suitable for investors who are seeking[^]:

- Long term capital appreciation.
- Investment in equity and equity related instruments with maximum 30 stocks across multicap space

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

SBI
MAGNUM MIDCAP
FUND

An open-ended Equity Scheme predominantly investing in mid cap stocks

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.

Fund Details

- Type of Scheme**
An open-ended Equity Scheme predominantly investing in mid cap stocks.
- Date of Allotment:** 29/03/2005
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 21,930.33 Crores
- AUM as on December 31, 2024**
₹ 21,818.92 Crores
- Fund Manager: Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)**
Managing Since:
Mr. Bhavin Vithlani (w.e.f. April 2024)
Mr. Pradeep Kesavan (w.e.f. Dec 2023)
Total Experience:
Mr. Bhavin Vithlani Over 19 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty Midcap 150 Index (TRI)
- 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, 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**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation* : 12.81%

Beta* : 0.76

Sharpe Ratio* : 0.84

Portfolio Turnover*

Equity Turnover : 0.33

Total Turnover : 0.49

Total Turnover = Equity + Debt + Derivatives

* Source : C R I S I L Fund Analyst

*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

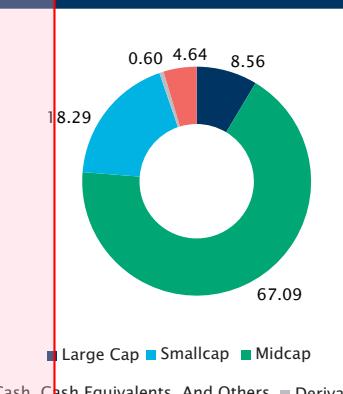
NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	96.0874	16-Mar-18 (Reg-Plan)	1.80	32.6595
Reg-Plan-Growth	235.1548	16-Mar-18 (Dir-Plan)	2.60	47.5513
Dir-Plan-IDCW	148.7551	30-Jun-16 (Reg-Plan)	2.50	28.2445
Dir-Plan-Growth	262.3831	30-Jun-16 (Dir-Plan)	3.50	40.3050
		20-Mar-15 (Reg-Plan)	4.80	26.6619
		20-Mar-15 (Dir-Plan)	6.80	37.4040

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

PORTFOLIO							
Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
Equity Shares				Stock Name			
Crisil Ltd.	4.88	-	4.88	Motherson Sumi Wiring India Ltd.	1.33	-	1.33
Torrent Power Ltd.	3.20	-	3.20	Uno Mindra Ltd.	1.22	-	1.22
Max Healthcare Institute Ltd.	2.84	-	2.84	Alkem Laboratories Ltd.	1.19	-	1.19
Sundaram Finance Ltd.	2.83	-	2.83	Biocon Ltd.	1.17	-	1.17
The Indian Hotels Company Ltd.	2.82	-	2.82	Whirlpool Of India Ltd.	1.13	-	1.13
K.P.R. Mill Ltd.	2.73	-	2.73	FSN E-Commerce Ventures Ltd.	1.13	-	1.13
Schaeffler India Ltd.	2.50	-	2.50	Sanofi India Ltd.	1.12	-	1.12
Bajaj Finance Ltd.	2.50	-	2.50	Glaxosmithkline Pharmaceuticals Ltd.	1.03	-	1.03
The Federal Bank Ltd.	2.48	-	2.48	Indian Energy Exchange Ltd.	1.00	-	1.00
Jubilant Foodworks Ltd.	2.47	-	2.47	Sona Blv Precision Forgings Ltd.	0.98	-	0.98
Carborundum Universal Ltd.	2.29	-	2.29	HDFC Asset Management Co. Ltd.	0.96	-	0.96
Thermax Ltd.	2.22	-	2.22	Bharat Forge Ltd.	0.89	-	0.89
L&T Technology Services Ltd.	2.17	-	2.17	Torrent Pharmaceuticals Ltd.	0.83	-	0.83
Page Industries Ltd.	2.09	-	2.09	Godrej Properties Ltd.	0.83	-	0.83
Mahindra & Mahindra Financial Services Ltd.	2.04	0.39	2.43	SKF India Ltd.	0.77	-	0.77
Honeywell Automation India Ltd.	1.96	-	1.96	Relaxo Footwears Ltd.	0.71	-	0.71
AIA Engineering Ltd.	1.91	-	1.91	Sanofi Consumer Healthcare India Ltd.	0.68	-	0.68
Shree Cement Ltd.	1.85	0.21	2.06	PI Industries Ltd.	0.68	-	0.68
Forgefit Ltd.	1.77	-	1.77	Laurus Labs Ltd.	0.68	-	0.68
Grindwell Norton Ltd.	1.76	-	1.76	Go Digit General Insurance Ltd.	0.64	-	0.64
Berger Paints India Ltd.	1.76	-	1.76	Sundram Fasteners Ltd.	0.63	-	0.63
HDFC Bank Ltd.	1.71	-	1.71	Pfizer Ltd.	0.50	-	0.50
Coromandel International Ltd.	1.68	-	1.68	Nuvoco Vistas Corporation Ltd.	0.43	-	0.43
Mankind Pharma Ltd.	1.67	-	1.67	Hatsun Agro Product Ltd.	0.41	-	0.41
Jupiter Life Line Hospitals Ltd.	1.65	-	1.65	Mahindra Lifespace Developers Ltd.	0.28	-	0.28
Voltas Ltd.	1.64	-	1.64	Tatva Chintan Pharma Chem Ltd.	0.03	-	0.03
Oberoi Realty Ltd.	1.57	-	1.57	Aether Industries Ltd.	0.01	-	0.01
Indus Towers Ltd.	1.57	-	1.57	Total	93.94	0.60	94.54
The Phoenix Mills Ltd.	1.50	-	1.50	Treasury Bills			
JK Cement Ltd.	1.50	-	1.50	91 Day T-Bill 23.01.25	0.23	-	-
Tube Investments Of India Ltd.	1.48	-	1.48	91 Day T-Bill 20.03.25	0.23	-	-
Sheela Foam Ltd.	1.48	-	1.48	364 Day T-Bill 16.01.25	0.23	-	-
Hindustan Petroleum Corporation Ltd.	1.41	-	1.41	182 Day T-Bill 05.06.25	0.13	-	-
Tata Elxsi Ltd.	1.40	-	1.40	Total	0.82	-	-
Procter & Gamble Hygiene And Health Care Ltd.	1.35	-	1.35	Cash, Cash Equivalents And Others	4.64	-	-
				Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.04
Healthcare	13.36
Capital Goods	10.91
Automobile And Auto Components	9.03
Consumer Durables	6.72
Consumer Services	6.42
Information Technology	5.34
Textiles	4.82
Realty	4.18
Construction Materials	3.78
Power	3.20
Chemicals	2.40
Fast Moving Consumer Goods	1.76
Telecommunication	1.57
Oil, Gas & Consumable Fuels	1.41
Sovereign Derivatives	0.82
Cash, Cash Equivalents And Others	0.60
	4.64

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


SBI Magnum Midcap Fund
This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments predominantly in a well diversified equity stocks of midcap companies.

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


**MAGNUM GLOBAL
FUND**

An open-ended Equity Scheme investing in companies following the MNC theme

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies.

Fund Details

• Type of Scheme
An open-ended Equity Scheme investing in companies following the MNC theme.
• Date of Allotment: 30/09/1994
• Report As On: 31/12/2024
• AAUM for the Month of December 2024 ₹ 6,707.28 Crores
• AUM as on December 31, 2024 ₹ 6,640.50 Crores
• Fund Manager: Mr. R. Srinivasan, Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. R. Srinivasan (Jan-2022) Mr. Tanmaya Desai (w.e.f. April 2024) Mr. Pradeep Kesavan (w.e.f. Dec 2023) Total Experience: Mr. R. Srinivasan Over 30 years Mr. Tanmaya Desai Over 15 years Mr. Pradeep Kesavan Over 18 years
• First Tier Benchmark: Nifty MNC Index (TRI)
• Exit Load: For exit within 12 months from the date of allotment - 1.00%; For exit after 12 months from the date of allotment - 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 installments. (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 ₹ 5000 & in multiples of ₹ 1
• Additional Investment ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 11.16%
Beta*	: 0.59
Sharpe Ratio*	: 0.11
Portfolio Turnover*	
Equity Turnover	: 0.28
Total Turnover	: 0.28
Total Turnover = Equity + Debt + Derivatives	
* Source : CRISIL Fund Analysis	
*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points	
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.	

NET ASSET VALUE	NAV (₹)	LAST IDCW		Face value: ₹10
		Record Date	IDCW (in ₹/Unit)	
Reg-Plan-IDCW	114.3125	29-Nov-17 (Reg Plan)	5.10	54.5060
Reg-Plan-Growth	374.1919	29-Nov-17 (Dir Plan)	6.20	66.3252
Dir-Plan-IDCW	146.6350	25-Nov-16 (Reg Plan)	5.00	45.0759
Dir-Plan-Growth	410.7826	25-Nov-16 (Dir Plan)	6.00	54.3465
		30-Oct-15 (Reg Plan)	5.10	49.9803
		30-Oct-15 (Dir Plan)	5.10	59.5549

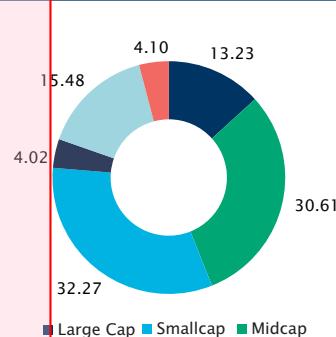
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
Divi's Laboratories Ltd.	5.42	Colgate Palmolive (India) Ltd.	1.78
Page Industries Ltd.	5.22	Samvardhana Motherson International Ltd.	1.73
Gokaldas Exports Ltd.	5.11	Go Digit General Insurance Ltd.	1.34
CCL Products (India) Ltd.	4.92	Bharat Forge Ltd.	1.04
Garware Technical Fibres Ltd.	4.75	Honeywell Automation India Ltd.	0.97
Procter & Gamble Hygiene And Health Care Ltd.	4.65	Nestle India Ltd.	0.95
Abbott India Ltd.	4.48	Maruti Suzuki India Ltd.	0.21
United Breweries Ltd.	4.29	Total	76.11
Aether Industries Ltd.	4.14	Foreign Equity Shares	
Grindwell Norton Ltd.	2.89	Alphabet Inc.	8.05
Hindustan Unilever Ltd.	2.70	EPAM Systems Inc	4.22
Sona Blw Precision Forgings Ltd.	2.69	Microsoft Corporation	3.21
Nazara Technologies Ltd.	2.56	Total	15.48
ZF Commercial Vehicle Control Systems India Ltd.	2.36	American Depository Receipt	
Hyundai Motor India Ltd.	2.22	Lonza Group	4.02
ESAB India Ltd.	2.22	Total	4.02
CSB Bank Ltd.	1.93	Treasury Bills	
Kennametal India Ltd.	1.91	182 Day T-Bill 05.06.25	0.29
Whirlpool Of India Ltd.	1.84	Total	0.29
AIA Engineering Ltd.	1.79	Cash, Cash Equivalents And Others	
		Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	19.29
Information Technology	15.48
Textiles	15.08
Healthcare	13.92
Automobile And Auto Components	10.25
Capital Goods	9.78
Chemicals	4.14
Financial Services	3.27
Media, Entertainment & Publication	2.56
Consumer Durables	1.84
Sovereign	0.29
Cash, Cash Equivalents And Others	4.10

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Magnum Global Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments in equity stocks of MNC companies.

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


SMALL CAP FUND

An open-ended Equity Scheme predominantly investing in small cap stocks
(Previously known as SBI Small & Midcap Fund)

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 small cap companies.

Fund Details

- Type of Scheme**
An open-ended Equity Scheme predominantly investing in small cap stocks.
- Date of Allotment:** 09/09/2009
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 33,960.22 Crores
- AUM as on December 31, 2024**
₹ 33,490.63 Crores
- Fund Manager:** Mr. R. Srinivasan, Mr. Mohan Lal & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. R. Srinivasan Nov - 2013
Mr. Mohan Lal May - 2024
Mr. Pradeep Kesavan Dec-2023
- Total Experience:**
Mr. R. Srinivasan Over 30 years
Mr. Mohan Lal Over 17 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
BSE 250 Small Cap Index TRI
- 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, IDCW
- SIP**
Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:
Daily SIP/STP-in: ₹1,250,
Weekly SIP/STP-in: ₹6,250,
Monthly SIP/STP-in: ₹25,000,
Quarterly SIP/STP-in: ₹75,000
All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.

- Minimum Investment and Additional Investment:**
Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

Quantitative Data

Standard Deviation*	: 12.69%
Beta*	: 0.67
Sharpe Ratio*	: 0.87

Portfolio Turnover*

Equity Turnover	: 0.14
Total Turnover	: 0.70

Total Turnover = Equity + Debt + Derivatives

*Source : CRISIL Fund Analysis for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

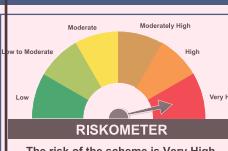
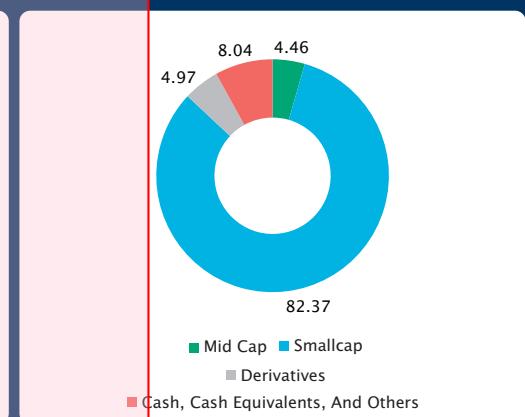
NET ASSET VALUE		LAST IDCW		Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)	
Reg-Plan-IDCW	104.7834	09-Mar-18 (Reg Plan)	9.10	33.3383	
Reg-Plan-Growth	177.3640	09-Mar-18 (Dir Plan)	11.10	40.7137	
Dir-Plan-IDCW	137.8906	28-Aug-15 (Reg Plan)	3.60	23.5236	
Dir-Plan-Growth	202.0250	28-Aug-15 (Dir Plan)	4.30	27.8630	
		30-Jan-15 (Reg Plan)	4.00	26.0785	

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

PORTFOLIO					
Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM
Equity Shares					
Karur Vysya Bank Ltd.	1.28	-	1.28	G R Infra Projects Ltd.	1.19
Kalpataru Projects International Ltd.	3.06	-	3.06	KNR Constructors Ltd.	1.17
Chalet Hotels Ltd.	2.83	-	2.83	Indian Energy Exchange Ltd.	1.17
Finolex Industries Ltd.	2.60	-	2.60	Indiamart Intermesh Ltd.	1.14
Doms Industries Ltd.	2.58	-	2.58	HEG Ltd.	1.06
E.I.D-Parry (India) Ltd.	2.49	-	2.49	CSB Bank Ltd.	1.03
SBFC Finance Ltd.	2.42	-	2.42	Hawkins Cookers Ltd.	1.00
Ge Vernova T&D India Ltd.	2.33	-	2.33	Go Fashion (India) Ltd.	0.99
K.P.R. Mill Ltd.	2.29	-	2.29	Electronics Mart India Ltd.	0.99
Lemon Tree Hotels Ltd.	2.28	-	2.28	ZF Commercial Vehicle Control Systems India Ltd.	0.93
City Union Bank Ltd.	2.21	-	2.21	Sheela Foam Ltd.	0.93
Krishna Institute Of Medical Sciences Ltd.	2.20	-	2.20	Fine Organic Industries Ltd.	0.92
CMS Info Systems Ltd.	2.20	-	2.20	V-Mart Retail Ltd.	0.88
Triveni Turbine Ltd.	2.18	-	2.18	Hatsun Agro Product Ltd.	0.88
V-Guard Industries Ltd.	2.14	-	2.14	Archean Chemical Industries Ltd.	0.88
Ratnamani Metals & Tubes Ltd.	2.02	-	2.02	Anandrathi Wealth Ltd.	0.88
Aavas Financiers Ltd.	1.96	-	1.96	Sansera Engineering Ltd.	0.79
Carborundum Universal Ltd.	1.89	-	1.89	VST Industries Ltd.	0.72
Whirlpool Of India Ltd.	1.81	-	1.81	Navin Fluorine International Ltd.	0.68
Balrampur Chini Mills Ltd.	1.74	-	1.74	Thangamayil Jewellery Ltd.	0.67
ELGI Equipments Ltd.	1.73	-	1.73	PVR Inox Ltd.	0.55
Aptus Value Housing Finance India Ltd.	1.69	-	1.69	Rajratan Global Wire Ltd.	0.54
Westlife Foodworld Ltd.	1.66	-	1.66	Star Cement Ltd.	0.51
Brigade Enterprises Ltd.	1.65	-	1.65	Rossari Biotech Ltd.	0.47
Cholamandalam Financial Holdings Ltd.	1.64	-	1.64	Zydus Wellness Ltd.	0.37
Chemplast Sanmar Ltd.	1.64	-	1.64	Relaxo Footwears Ltd.	0.33
ESAB India Ltd.	1.58	-	1.58	Nifty Index 30-01-2025	-
TTK Prestige Ltd.	1.41	-	1.41	Total	86.83
Dodla Dairy Ltd.	1.39	-	1.39	Treasury Bills	4.97
Ahluwalia Contracts (India) Ltd.	1.38	-	1.38	182 Day T-Bill 05-06-25	0.16
Vedant Fashions Ltd.	1.35	-	1.35	Total	91.80
				Cash, Cash Equivalents And Others	0.16
				Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	15.39
Financial Services	14.28
Consumer Services	12.12
Consumer Durables	11.82
Fast Moving Consumer Goods	7.68
Chemicals	7.08
Construction	6.80
Textiles	2.29
Automobile And Auto Components	2.26
Healthcare	2.20
Services	2.20
Realty	1.65
Media, Entertainment & Publication	0.55
Construction Materials	0.51
Sovereign	0.16
Derivatives	4.97
Cash, Cash Equivalents And Others	8.04

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

SBI Small Cap Fund
This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment in equity and equity-related securities predominantly of small cap companies.

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


**LONG TERM EQUITY
FUND**

An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit (Previously known as SBI Magnum Taxgain Scheme)

Investment Objective

To deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.

Fund Details

- Type of Scheme**
An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit
- Date of Allotment:** 31/03/1993
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹28,182.27 Crores
- AUM as on December 31, 2024**
₹ 27,797.95 Crores
- Fund Manager: Mr. Dinesh Balachandran**
Managing Since: Sep-2016
Total Experience: Over 21 years
- First Tier Benchmark:** BSE 500 (TRI)
- 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.

Minimum amount for SIP ₹500 & in multiples of ₹500

Minimum Installments: The Scheme offers Daily - 12 SIP; Weekly, Monthly, Quarterly, Semi-Annual and Annual - 6 SIP

- Minimum Investment**
₹ 500 & in multiples of ₹ 500
- Additional Investment**
₹ 500 & in multiples of ₹ 500
(subject to lock in period of 3 years from the date of allotment).

Quantitative Data

Standard Deviation[#]	: 14.00%
Beta[#]	: 0.98
Sharpe Ratio[#]	: 1.11
Portfolio Turnover*	
Equity Turnover	: 0.22
Total Turnover	: 0.22

[#] Total Turnover = Equity + Debt + Derivatives

^{*} Source : C R I S I L F u n d A n a l y s e r

*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	86.3651	06-Mar-20 (Reg Plan)	3.40	33.1968
Reg-Plan-Growth	425.9890	06-Mar-20 (Dir Plan)	4.30	42.3469
Dir-Plan-IDCW	113.6295	08-Mar-19 (Reg Plan)	3.40	38.0109
Dir-Plan-Growth	458.7602	08-Mar-19 (Dir Plan)	4.30	48.1586
		24-Mar-23 (Reg Plan)	5.25	46.5741
		24-Mar-23 (Dir Plan)	6.80	60.5306

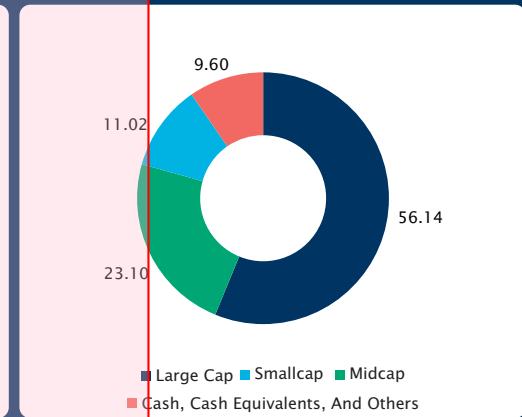
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Mahindra Lifespace Developers Ltd.	1.05
HDFC Bank Ltd.	7.49	TVS Holdings Ltd.	1.02
Reliance Industries Ltd.	3.53	Ge Vernova T&D India Ltd.	0.98
ICICI Bank Ltd.	3.42	United Breweries Ltd.	0.89
Bharti Airtel Ltd.	3.18	Grindwell Norton Ltd.	0.85
Torrent Power Ltd.	2.77	Punjab National Bank	0.84
Mahindra & Mahindra Ltd.	2.72	Jubilant Foodworks Ltd.	0.78
State Bank Of India	2.67	Godrej Consumer Products Ltd.	0.78
Tata Steel Ltd.	2.58	Life Insurance Corporation Of India	0.75
ITC Ltd.	2.51	Delhivery Ltd.	0.75
Tech Mahindra Ltd.	2.32	Swiggy Ltd.	0.71
Lupin Ltd.	2.28	Rallis India Ltd.	0.71
Infosys Ltd.	2.26	Prism Johnson Ltd.	0.70
Tata Consultancy Services Ltd.	2.21	Equitas Small Finance Bank Ltd.	0.70
Tata Motors Ltd.	2.13	Chemplast Sanmar Ltd.	0.67
Coforge Ltd.	2.03	Sun Pharmaceutical Industries Ltd.	0.65
Cummins India Ltd.	1.96	Kajaria Ceramics Ltd.	0.58
Kotak Mahindra Bank Ltd.	1.90	Medplus Health Services Ltd.	0.52
Cipla Ltd.	1.87	Shree Cement Ltd.	0.47
Fortis Healthcare Ltd.	1.83	HeidelbergCement India Ltd.	0.40
GAIL (India) Ltd.	1.82	ACC Ltd.	0.37
AIA Engineering Ltd.	1.82	Sanofi India Ltd.	0.33
Wipro Ltd.	1.77	Sheela Foam Ltd.	0.31
Sundaram Clayton Ltd.	1.76	Sanofi Consumer Healthcare India Ltd.	0.26
Mahindra & Mahindra Financial Services Ltd.	1.74	Timken India Ltd.	0.18
Axis Bank Ltd.	1.72	Lt mindtree Ltd.	0.03
ICICI Prudential Life Insurance Company Ltd.	1.63	Total	90.26
HDFC Asset Management Co. Ltd.	1.53	Treasury Bills	
Bharat Petroleum Corporation Ltd.	1.47	182 Day T-Bill 05.06.25	0.14
Oil & Natural Gas Corporation Ltd.	1.46	Total	0.14
Hindalco Industries Ltd.	1.45	Cash, Cash Equivalents And Others	9.60
Larsen & Toubro Ltd.	1.43	Grand Total	100.00
Petronet Lng Ltd.	1.42		
FSN E-Commerce Ventures Ltd.	1.30		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.41
Information Technology	10.62
Oil, Gas & Consumable Fuels	9.70
Healthcare	7.22
Automobile And Auto Components	6.61
Capital Goods	5.79
Fast Moving Consumer Goods	4.18
Metals & Mining	4.03
Consumer Services	3.31
Telecommunication	3.18
Power	2.77
Construction Materials	1.94
Construction	1.43
Chemicals	1.38
Realty	1.05
Consumer Durables	0.89
Services	0.75
Sovereign	0.14
Cash, Cash Equivalents And Others	9.60

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Long Term Equity Fund
This product is suitable for investors who are seeking:-

- Long term capital appreciation.
- Investment in a portfolio of equity shares, while offering deduction under Section 80 C of IT Act, 1961.

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



HEALTHCARE OPPORTUNITIES FUND

An open-ended Equity Scheme investing in healthcare sector
(Previously known as SBI Pharma Fund)

Investment Objective

To provide the investors with the opportunity of long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Healthcare space.

Fund Details

- **Type of Scheme**
An open-ended Equity Scheme investing in healthcare sector.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/12/2024
- **AAUM for the Month of December 2024**
₹ 3,542.13 Crores
- **AUM as on December 31, 2024**
₹ 3,631.67 Crores
- **Fund Manager:** Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Tanmaya Desai Jun-2011
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Tanmaya Desai Over 15 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE HEALTHCARE (TRI)
- **Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
Any Day SIP¹ 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 installments. (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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
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**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation² : 14.23%
Beta³ : 0.87

Sharpe Ratio⁴ : 1.02

Portfolio Turnover*

Equity Turnover : 0.34

Total Turnover : 0.34

Total Turnover = Equity + Debt + Derivatives

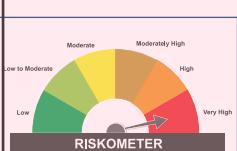
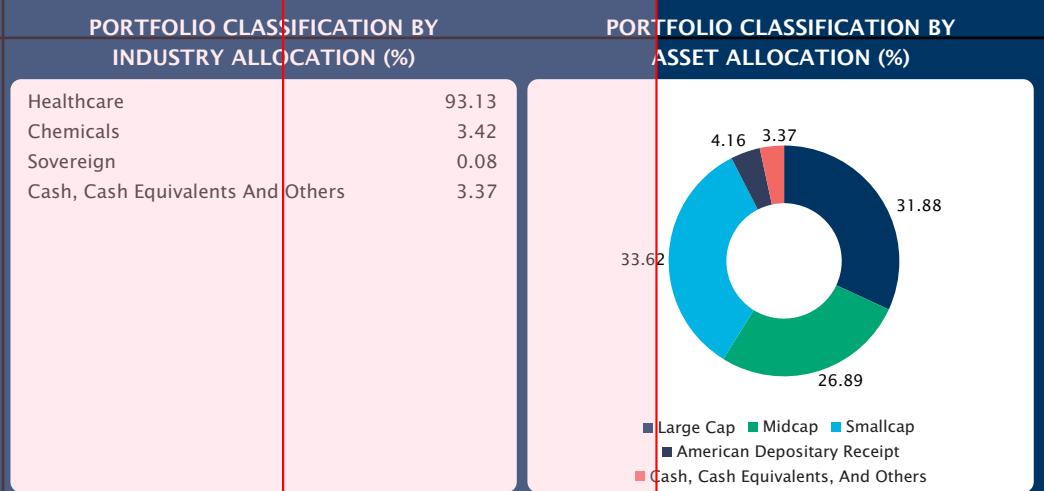
* Source : CRISIL Fund Analysts
*Portfolio Turnover = lower of total sales or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	Face value: ₹10
Reg-Plan-IDCW	275.1099	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	436.7181	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	345.4927	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	497.2759			Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO	
Stock Name	(%) Of Total AUM
Equity Shares	
Sun Pharmaceutical Industries Ltd.	13.00
Max Healthcare Institute Ltd.	6.22
Divi's Laboratories Ltd.	6.05
Cipla Ltd.	5.90
Lupin Ltd.	5.19
Mankind Pharma Ltd.	4.15
Polymedicure Ltd.	3.60
Krishna Institute Of Medical Sciences Ltd.	3.46
Jupiter Life Line Hospitals Ltd.	3.45
Aether Industries Ltd.	3.42
AMI Organics Ltd.	3.11
Fortis Healthcare Ltd.	2.98
Abbott India Ltd.	2.95
Aster Dm Healthcare Ltd.	2.83
Torrent Pharmaceuticals Ltd.	2.78
Aurobindo Pharma Ltd.	2.76
Rainbow Children'S Medicare Ltd.	2.65
Gland Pharma Ltd.	2.65
Alkem Laboratories Ltd.	2.33
Total	92.39
American Depository Receipt	
Lonza Group	4.16
Total	4.16
Treasury Bills	
182 Day T-Bill 05.06.25	0.08
Total	0.08
Cash, Cash Equivalents And Others	3.37
Grand Total	100.00



SBI Healthcare Opportunities Fund
This product is suitable for investors who are seeking⁵:

- Long term capital appreciation.
- Equity investments in stocks of companies in the healthcare sector.

⁵Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



BANKING & FINANCIAL SERVICES FUND

An open-ended Equity Scheme investing in Banking and Financial Services sector

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.

Fund Details

- **Type of Scheme**: An open-ended Equity Scheme investing in Banking and Financial Services sector.
- **Date of Allotment**: 26/02/2015
- **Report As On**: 31/12/2024
- **AAUM for the Month of December 2024**: ₹ 6,695.08 Crores
- **AAUM as on December 31, 2024**: ₹ 6,624.29 Crores
- **Fund Manager**: Mr. Milind Agrawal & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Milind Agrawal Aug-2019
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Milind Agrawal Over 10 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark**: Nifty Financial Services Index (TRI)
- **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
- **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 installments. (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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6months or Minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum 12months
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**: ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**: ₹ 1000 & in multiples of ₹ 1

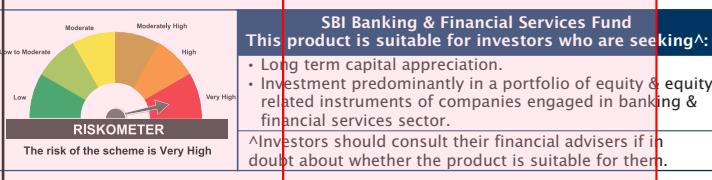
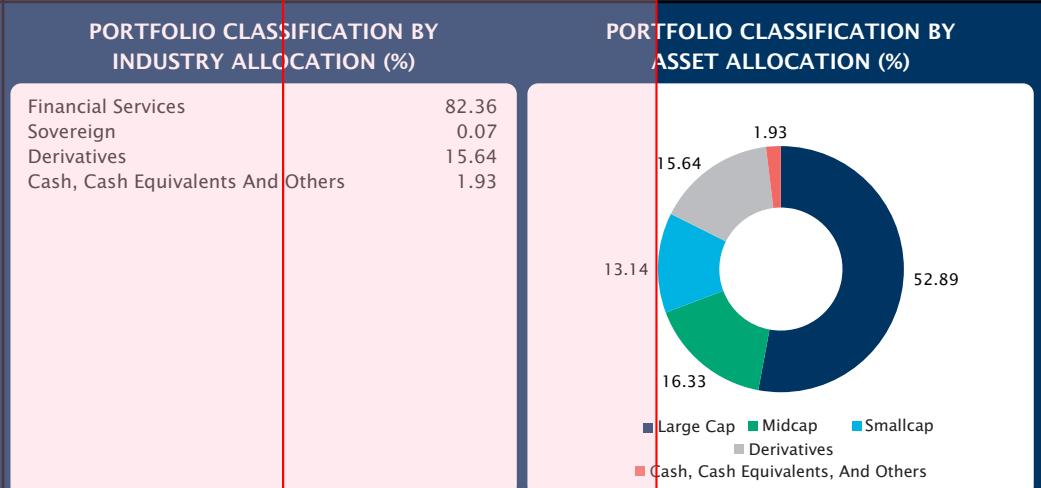
Quantitative Data

Standard Deviation*	: 13.41%
Beta*	: 0.84
Sharpe Ratio*	: 0.72
Portfolio Turnover*	
Equity Turnover	: 1.41
Total Turnover	: 2.47
Total Turnover = Equity + Debt + Derivatives	
*Source : CRISIL Fund Analyst	
*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: FBILO/Night Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points	
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.	

NET ASSET VALUE	NAV (₹)	LAST IDCW		Face value: ₹10
		Record Date	IDCW (in ₹/Unit)	
Option	NAV (₹)			
Reg-Plan-IDCW	34.1698	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	38.0489	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	37.7607			
Dir-Plan-Growth	42.2451			

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

PORTFOLIO					
Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM
Equity Shares					
ICICI Bank Ltd.	20.97	-	20.97	Crisil Ltd.	1.34
HDFC Bank Ltd.	13.43	-	13.43	Can Fin Homes Ltd.	1.26
Kotak Mahindra Bank Ltd.	9.85	-	9.85	ICRA Ltd.	1.10
State Bank Of India	4.51	4.17	8.68	BSE Ltd.	0.74
Muthoot Finance Ltd.	4.41	-	4.41	Care Ratings Ltd.	0.60
Nippon Life India Asset Management Ltd.	3.11	-	3.11	SBFC Finance Ltd.	0.42
Aavas Financiers Ltd.	2.33	-	2.33	Bank Nifty Index	29-01-2025
Punjab National Bank	2.20	-	2.20	REC Ltd.-30-Jan-25	-
Karur Vysya Bank Ltd.	2.18	-	2.18	Bank Of Baroda-30-Jan-25	-
Cholamandalam Financial Holdings Ltd.	2.02	-	2.02	Total	82.36
Power Finance Corporation Ltd.	1.93	1.59	3.52	Treasury Bills	0.07
Bank Of India	1.88	-	1.88	Total	0.07
Aptus Value Housing Finance India Ltd.	1.86	-	1.86	Cash, Cash Equivalents And Others	1.93
HDFC Asset Management Co. Ltd.	1.79	-	1.79	Grand Total	100.00
ICICI Prudential Life Insurance Company Ltd.	1.58	-	1.58		
General Insurance Corporation Of India	1.48	-	1.48		
City Union Bank Ltd.	1.37	-	1.37		



This product is suitable for investors who are seeking^:

- Long term 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.

**SBI
PSU FUND**

An open-ended Equity Scheme
Investing in PSU/PSU subsidiaries sector

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 of domestic Public Sector Undertakings (and their subsidiaries) and in debt and money market instruments issued by PSUs and others.

Fund Details

- **Type of Scheme**: An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment**: 07/07/2010
- **Report As On**: 31/12/2024
- **AUM for the Month of December 2024**: ₹ 4,733.98 Crores
- **AUM as on December 31, 2024**: ₹ 4,572.95 Crores
- **Fund Manager**: Mr. Rohit Shimpi
Managing Since: June 2024
Total Experience: Over 18 years
- **First Tier Benchmark**: BSE PSU (TRI)
- **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
- **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**: ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**: ₹ 1000 & in multiples of ₹ 1

Quantitative Data
Standard Deviation* : 21.37%

Beta* : 0.99

Sharpe Ratio* : 1.18

Portfolio Turnover*

Equity Turnover : 0.38

Total Turnover : 0.38

Total Turnover = Equity + Debt + Derivatives

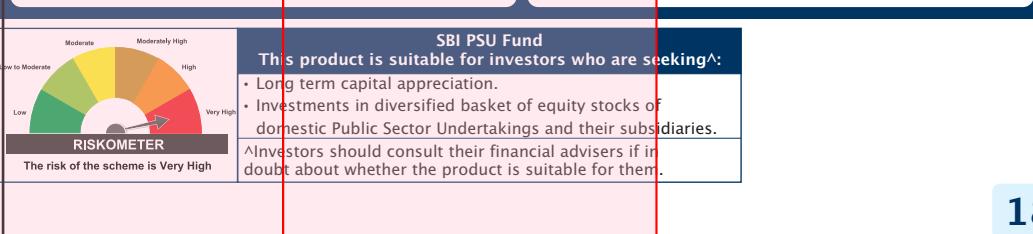
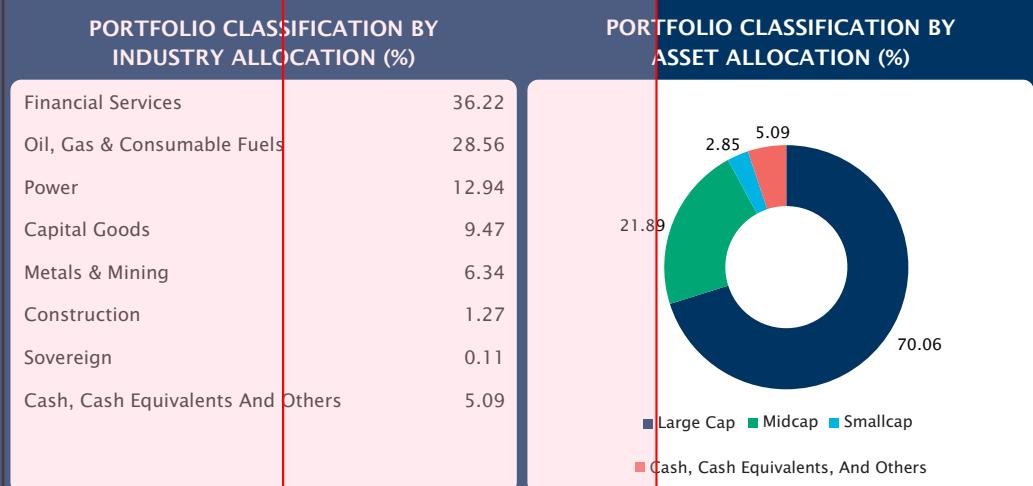
Source : CRISIL Fund Analyster
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (7.15% as on 31st December, 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	30.4612	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	30.4647	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	33.3040	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	33.3528	25-Jul-08	2.00	17.1400

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
State Bank Of India	14.91	SBI Life Insurance Co. Ltd.	1.79
GAIL (India) Ltd.	9.17	Hindustan Aeronautics Ltd.	1.79
Power Grid Corporation Of India Ltd.	8.97	Indian Bank	1.77
Bharat Electronics Ltd.	7.68	Bank Of India	1.67
Bharat Petroleum Corporation Ltd.	6.20	Gujarat State Petronet Ltd.	1.58
Bank Of Baroda	4.10	Indian Oil Corporation Ltd.	1.28
NMDC Ltd.	4.02	Engineers India Ltd.	1.27
NTPC Ltd.	3.97	Punjab National Bank	1.19
General Insurance Corporation Of India	3.50	Total	94.80
Oil India Ltd.	3.11	Treasury Bills	
Petronet Lng Ltd.	3.10	182 Day T-Bill	05.06.25 0.11
Life Insurance Corporation Of India	2.56	Total	0.11
SBI Cards & Payment Services Ltd.	2.40	Cash, Cash Equivalents And Others	5.09
REC Ltd.	2.33	Grand Total	100.00
National Aluminium Company Ltd.	2.32		
Coal India Ltd.	2.31		
Oil & Natural Gas Corporation Ltd.	1.81		





MAGNUM COMMA FUND

An open-ended Equity Scheme investing in commodity and commodity related sectors.

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 and commodity related businesses.

Fund Details

- **Type of Scheme**
An open-ended Equity Scheme investing in commodity and commodity related sectors.
- **Date of Allotment:** 08/08/2005
- **Report As On:** 31/12/2024
- **AAUM for the Month of December 2024**
₹ 659.35 Crores
- **AUM as on December 31, 2024**
₹ 638.58 Crores
- **Fund Manager:** Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Dinesh Balachandran June-2024
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Dinesh Balachandran Over 21 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
Nifty Commodities Index (TRI)
- **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
- **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 installments. (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**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 16.25%

Beta[#] : 0.76

Sharpe Ratio[#] : 0.28

Portfolio Turnover*

Equity Turnover : 0.70

Total Turnover : 0.70

Total Turnover = Equity + Debt + Derivatives

*Source : C R I S I L F u n d A n a l y s e r
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

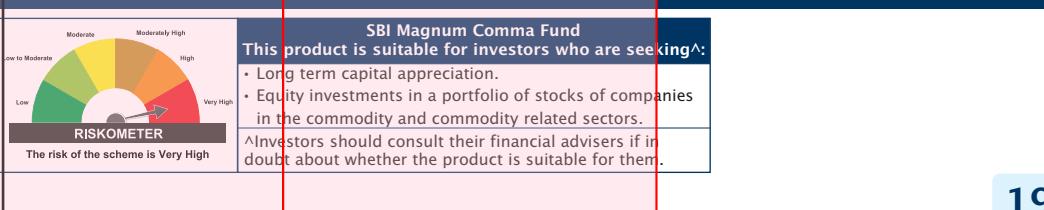
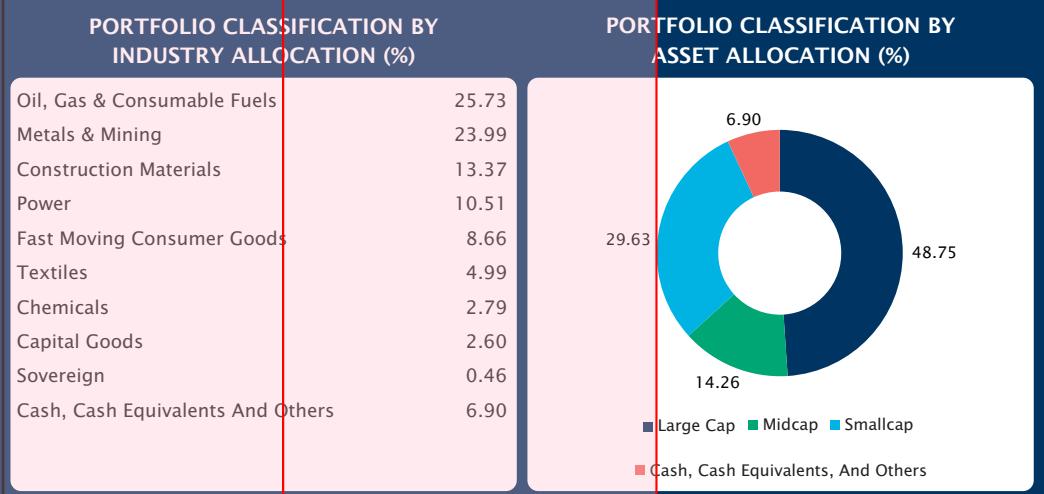
Risk Free rate: FBIIL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	55.7794	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	98.2707	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	60.2504	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	105.8795	25-Jul-08	2.00	17.1400

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

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
Tata Steel Ltd.	8.59	Indian Oil Corporation Ltd.	2.13
Reliance Industries Ltd.	8.08	Steel Authority Of India Ltd.	2.04
Ultratech Cement Ltd.	6.08	Hindustan Copper Ltd.	1.56
CESC Ltd.	6.02	NMDC Ltd.	1.53
Oil & Natural Gas Corporation Ltd.	5.24	Sagar Cements Ltd.	1.28
CCL Products (India) Ltd.	4.93	Mangalore Chemicals & Fertilizers Ltd.	0.18
Arvind Ltd.	4.88	Sanathan Textiles Ltd.	0.11
Vedanta Ltd.	4.69	Aether Industries Ltd.	0.09
Power Grid Corporation Of India Ltd.	4.49	Total	92.64
Coal India Ltd.	3.91	Treasury Bills	
Hindustan Petroleum Corporation Ltd.	3.84	182 Day T-Bill 05.06.25	0.46
Balrampur Chini Mills Ltd.	3.73	Total	0.46
Nuvoco Vistas Corporation Ltd.	3.29	Cash, Cash Equivalents And Others	6.90
JSW Steel Ltd.	2.82	Grand Total	100.00
Jindal Stainless Ltd.	2.76		
Ambuja Cements Ltd.	2.72		
Shyam Metalics And Energy Ltd.	2.60		
Oil India Ltd.	2.53		
Neogen Chemicals Ltd.	2.52		



SBI
INFRASTRUCTURE
FUND

An open-ended Equity Scheme investing in infrastructure and allied sectors

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.

Fund Details

- **Type of Scheme**
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- **Date of Allotment:** 06/07/2007
- **Report As On:** 31/12/2024
- **AAUM for the Month of December 2024**
₹ 5,078.59 Crores
- **AUM as on December 31, 2024**
₹ 5,005.43 Crores
- **Fund Manager:** Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Bhavin Vithlani Jan-2022
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Bhavin Vithlani Over 19 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
Nifty Infrastructure Index (TRI)
- **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
- **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 installments. (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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
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**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 13.53%

Beta[#] : 0.80

Sharpe Ratio[#] : 1.23

Portfolio Turnover*

Equity Turnover : 0.30

Total Turnover : 0.30

Total Turnover = Equity + Debt + Derivatives

* Source : CRISIL Fund Analysis
*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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	44.3122	16-Mar-18 (Reg Plan)	1.70	13.6863
Reg-Plan-Growth	49.8124	16-Mar-18 (Dir Plan)	1.80	14.0096
Dir-Plan-IDCW	47.3527			
Dir-Plan-Growth	53.5050			

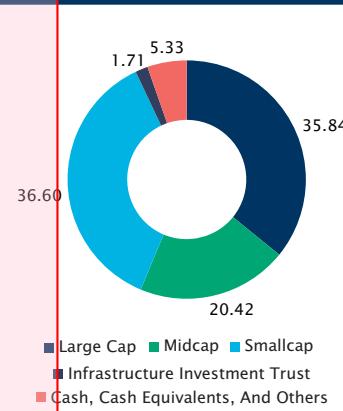
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
Reliance Industries Ltd.	8.27	CESC Ltd.	1.49
Larsen & Toubro Ltd.	7.94	Delhivery Ltd.	1.45
Shree Cement Ltd.	5.14	Volta's Ltd.	1.43
Indian Energy Exchange Ltd.	5.09	Whirlpool Of India Ltd.	1.40
Bharti Airtel Ltd.	4.76	Rossari Biotech Ltd.	1.40
Torrent Power Ltd.	4.16	GAIL (India) Ltd.	1.38
Grindwell Norton Ltd.	3.84	Kotak Mahindra Bank Ltd.	1.25
Indus Towers Ltd.	3.42	Elin Electronics Ltd.	1.10
HDFC Bank Ltd.	3.05	Bank Of India	1.10
Ashoka Buildcon Ltd.	2.80	G R Infra Projects Ltd.	1.06
Crisil Ltd.	2.66	Samhi Hotels Ltd.	1.00
Ultratech Cement Ltd.	2.29	Kennametal India Ltd.	0.77
Pitti Engineering Ltd.	2.07	TEGA Industries Ltd.	0.63
Honeywell Automation India Ltd.	2.04	Container Corporation Of India Ltd.	0.57
AIA Engineering Ltd.	1.89	Happy Forgings Ltd.	0.23
Brigade Enterprises Ltd.	1.85	Total	92.86
Ahluwalia Contracts (India) Ltd.	1.85	Treasury Bills	
Nuvoco Vistas Corporation Ltd.	1.82	182 Day T-Bill 05.06.25	0.10
Carborundum Universal Ltd.	1.79	Total	0.10
Bharat Petroleum Corporation Ltd.	1.76	Infrastructure Investment Trust	
Schaeffler India Ltd.	1.70	National Highways Infra Trust	1.71
Prism Johnson Ltd.	1.70	Total	1.71
ICRA Ltd.	1.60	Cash, Cash Equivalents And Others	5.33
ESAB India Ltd.	1.59	Grand Total	100.00
Sobha Ltd.	1.52		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	14.85
Financial Services	14.75
Construction	13.65
Oil, Gas & Consumable Fuels	11.41
Construction Materials	10.95
Telecommunication	8.18
Power	5.65
Consumer Durables	3.93
Services	3.73
Realty	3.37
Automobile And Auto Components	1.70
Chemicals	1.40
Consumer Services	1.00
Sovereign	0.10
Cash, Cash Equivalents And Others	5.33

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


SBI Infrastructure Fund
This product is suitable for investors who are seeking[^]:

- Long term capital appreciation.
- Equity investments in stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy.

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



CONSUMPTION OPPORTUNITIES FUND

An open-ended Equity Scheme following consumption theme
(Previously known as SBI FMCG Fund)

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Consumption space.

Fund Details

- Type of Scheme**
An open-ended Equity Scheme following consumption theme.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2024
- AUM for the Month of December 2024**
₹ 3,103.40 Crores
- AUM as on December 31, 2024**
₹ 3,101.04 Crores
- Fund Manager:** Mr. Ashit Desai & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Ashit Desai (w.e.f. April 2024)
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Ashit Desai Over 18 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
Nifty India Consumption Index (TRI)
- Exit Load:**
For exit on or before 30 days from the date of allotment - 0.10%
For exit after 30 days from the date of allotment - Nil
- Entry Load:** Nil
- 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**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 12.89%

Beta[#] : 0.74

Sharpe Ratio[#] : 1.06

Portfolio Turnover*

Equity Turnover : 0.30

Total Turnover : 0.30

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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	196.6584	16-Mar-18 (Reg Plan)	12.70	69.8210
Reg-Plan-Growth	326.6358	16-Mar-18 (Dir Plan)	15.60	85.9324
Dir-Plan-IDCW	260.8639	29-May-15 (Reg Plan)	10.00	51.3257
Dir-Plan-Growth	370.5512	29-May-15 (Dir Plan)	12.00	61.4862
		17-May-13 (Reg Plan)	8.00	46.0416

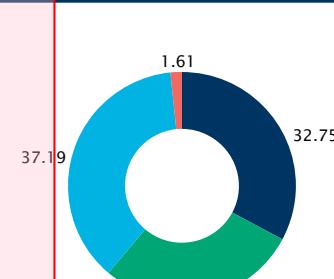
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Avenue Supermarts Ltd.	1.49
Ganesha Ecosphere Ltd.	6.58	TVS Motor Company Ltd.	1.46
Bharti Airtel Ltd.	4.71	Westlife Foodworld Ltd.	1.44
Jubilant Foodworks Ltd.	4.25	Hawkins Cookers Ltd.	1.42
Hindustan Unilever Ltd.	4.09	Flair Writing Industries Ltd.	1.42
ITC Ltd.	3.98	TTK Prestige Ltd.	1.39
United Breweries Ltd.	3.61	Vedant Fashions Ltd.	1.31
Berger Paints India Ltd.	3.11	Varun Beverages Ltd.	1.09
Whirlpool Of India Ltd.	2.91	Sula Vineyards Ltd.	1.09
Mahindra & Mahindra Ltd.	2.86	Titan Company Ltd.	1.05
Colgate Palmolive (India) Ltd.	2.81	Go Fashion (India) Ltd.	1.03
Blue Star Ltd.	2.74	Stanley Lifestyles Ltd.	1.01
EIH Ltd.	2.69	Hatsun Agro Product Ltd.	0.89
Page Industries Ltd.	2.66	Godrej Consumer Products Ltd.	0.86
Maruti Suzuki India Ltd.	2.63	V-Guard Industries Ltd.	0.83
Campus Activewear Ltd.	2.62	Doddla Dairy Ltd.	0.82
Britannia Industries Ltd.	2.52	Procter & Gamble Hygiene And Health Care Ltd.	0.70
Brainbees Solutions Ltd.	2.52	Bharti Hexacom Ltd.	0.66
Doms Industries Ltd.	2.45	Relaxo Footwears Ltd.	0.58
Voltas Ltd.	2.19	Avanti Feeds Ltd.	0.54
Trent Ltd.	2.18	Restaurant Brands Asia Ltd.	0.44
United Spirits Ltd.	2.10	Sai Silks (Kalamandir) Ltd.	0.07
Sheela Foam Ltd.	2.02	Total	98.30
Chalet Hotels Ltd.	1.90	Treasury Bills	
Mrs. Bectors Food Specialities Ltd.	1.74	182 Day T-Bill 05.06.25	0.09
Eicher Motors Ltd.	1.73	Total	0.09
Vishal Mega Mart Ltd.	1.58	Cash, Cash Equivalents And Others	1.61
FSN E-Commerce Ventures Ltd.	1.53	Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	30.71
Consumer Services	22.43
Consumer Durables	21.87
Textiles	9.24
Automobile And Auto Components	8.68
Telecommunication	5.37
Sovereign	0.09
Cash, Cash Equivalents And Others	1.61

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Smallcap
■ Cash, Cash Equivalents, And Others



SBI Consumption Opportunities Fund
This product is suitable for investors who are seeking[^]:

- Long term capital appreciation.
- Equity investments in stock of companies following consumption theme.

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



TECHNOLOGY OPPORTUNITIES FUND

An open-ended Equity Scheme investing in technology and technology related sectors.
(Previously known as SBI IT Fund)

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities in technology and technology related companies.

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in technology and technology related sectors.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 4,771.72 Crores
- AUM as on December 31, 2024**
₹ 4,742.04 Crores
- Fund Manager:** Mr. Vivek Gedda & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Vivek Gedda (w.e.f. April 2024)
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Vivek Gedda Over 13 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** BSE Teck (TRI)
- Exit Load:** For exit within 15 days from the date of allotment - 0.50%;
For exit after 15 days from the date of allotment - 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 installments. (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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
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**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#] : 17.32%

Beta[#] : 0.92

Sharpe Ratio[#] : 0.28

Portfolio Turnover^{*}

Equity Turnover : 0.24

Total Turnover : 0.24

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: FBL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Note: Fund Manager for Foreign Securities Mr. Pradeep Kesavan w.e.f. Dec 01, 2023. Exp. Over 18 years
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	135.6608	16-Mar-18 (Reg Plan)	5.90	33.8510
Reg-Plan-Growth	225.2806	16-Mar-18 (Dir Plan)	7.30	41.9142
Dir-Plan-IDCW	181.2409	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-Growth	255.1738	26-Jun-15 (Dir Plan)	7.00	38.6976
		08-Aug-13 (Reg Plan)	4.50	28.6220

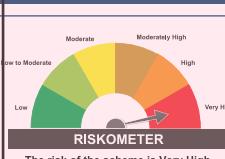
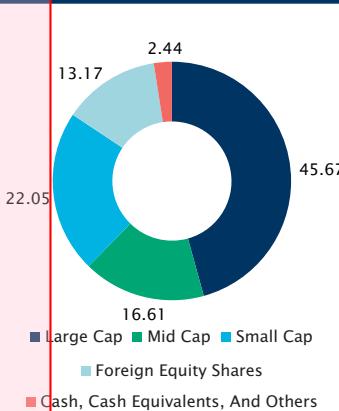
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	23.80
Bharti Airtel Ltd.	9.72
Coforge Ltd.	6.21
Firstsource Solutions Ltd.	6.07
Tata Consultancy Services Ltd.	4.32
Zomato Ltd.	3.86
PB Fintech Ltd.	3.12
Persistent Systems Ltd.	3.00
Zinka Logistics Solutions Ltd.	2.85
Nazara Technologies Ltd.	2.70
Route Mobile Ltd.	2.20
Indiamart Intermesh Ltd.	2.16
Delhivery Ltd.	2.12
Tech Mahindra Ltd.	1.80
Tbo Tek Ltd.	1.50
Emudhra Ltd.	1.35
Swiggy Ltd.	1.23
PVR Inox Ltd.	1.10
NIIT Learning Systems Ltd.	1.04
FSN E-Commerce Ventures Ltd.	1.04
Ltimindtree Ltd.	0.94
L&T Technology Services Ltd.	0.69
Indegene Ltd.	0.60
Unicommerce Esolutions Ltd.	0.48
Bharti Hexacom Ltd.	0.43
Total	84.33
Foreign Equity Shares	
Cognizant Technology Solutions Corporation	3.53
Netflix Inc.	3.22
Microsoft Corporation	2.89
Alphabet Inc.	1.92
EPAM Systems Inc	1.61
Total	13.17
Treasury Bills	
182 Day T-Bill 05.06.25	0.06
Total	0.06
Cash, Cash Equivalents And Others	2.44
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	52.54
Telecommunication	12.35
Services	11.04
Consumer Services	10.83
Media, Entertainment & Publication	7.02
Financial Services	3.12
Healthcare	0.60
Sovereign	0.06
Cash, Cash Equivalents And Others	2.44

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Technology Opportunities Fund
This product is suitable for investors who are seeking[▲]:

- Long term capital appreciation.
- Equity investments in stock of companies in the technology and technology related sectors.

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



EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Details

- **Type of Scheme**
An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 31/12/2024
- **AAUM for the Month of December 2024**
₹ 215.49 Crores
- **AUM as on December 31, 2024**
₹ 212.16 Crores
- **Fund Manager: Mr. Raviprakash Sharma & Mr. Pradeep Kesavan (overseas investments)**
Managing Since:
Mr. Raviprakash March-2019
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Raviprakash Over 24 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%
For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
Any Day SIP¹ 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 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
- **Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation² : 13.23%

Beta³ : 0.97

Sharpe Ratio⁴ : 0.50

Portfolio Turnover⁵

Equity Turnover : 0.40

Total Turnover : 0.40

Total Turnover = Equity + Debt + Derivatives

²Portfolio 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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	23.1219
Reg-Plan-Growth	23.1182
Dir-Plan-IDCW	23.6126
Dir-Plan-Growth	23.6141

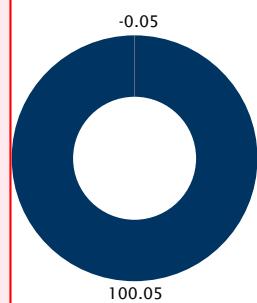
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Power Grid Corporation Of India Ltd.	1.01
Sun Pharmaceutical Industries Ltd.	7.53	Grasim Industries Ltd.	1.01
Nestle India Ltd.	7.30	Titan Company Ltd.	0.98
Hindustan Unilever Ltd.	7.25	HDFC Life Insurance Company Ltd.	0.98
Britannia Industries Ltd.	7.02	Adani Ports And Special Economic Zone Ltd.	0.98
Tata Consultancy Services Ltd.	6.09	Axis Bank Ltd.	0.97
Apollo Hospitals Enterprise Ltd.	6.02	Tata Steel Ltd.	0.96
Dr. Reddy's Laboratories Ltd.	5.54	Oil & Natural Gas Corporation Ltd.	0.93
Tata Consumer Products Ltd.	4.57	Maruti Suzuki India Ltd.	0.93
Cipla Ltd.	3.70	Hindalco Industries Ltd.	0.93
ITC Ltd.	2.54	Adani Enterprises Ltd.	0.93
Asian Paints Ltd.	2.42	Shriram Finance Ltd.	0.92
Bharti Airtel Ltd.	1.63	Reliance Industries Ltd.	0.92
Kotak Mahindra Bank Ltd.	1.37	Bharat Petroleum Corporation Ltd.	0.92
Wipro Ltd.	1.29	Bajaj Finserv Ltd.	0.90
Tech Mahindra Ltd.	1.22	NTPC Ltd.	0.88
HCL Technologies Ltd.	1.22	Tata Motors Ltd.	0.86
HDFC Bank Ltd.	1.17	Coal India Ltd.	0.86
Bharat Electronics Ltd.	1.15	SBI Life Insurance Co. Ltd.	0.85
State Bank Of India	1.14	Hero Motocorp Ltd.	0.81
Infosys Ltd.	1.14	Bajaj Auto Ltd.	0.80
ICICI Bank Ltd.	1.13	Indusind Bank Ltd.	0.76
Larsen & Toubro Ltd.	1.12	Total	100.05
Ultratech Cement Ltd.	1.10	Cash, Cash Equivalents And Others	-0.05
Eicher Motors Ltd.	1.10	Grand Total	100.00
Mahindra & Mahindra Ltd.	1.09		
Trent Ltd.	1.05		
JSW Steel Ltd.	1.04		
Bajaj Finance Ltd.	1.02		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	28.68
Healthcare	22.79
Financial Services	11.21
Information Technology	10.96
Automobile And Auto Components	5.59
Metals & Mining	3.86
Oil, Gas & Consumable Fuels	3.63
Consumer Durables	3.40
Construction Materials	2.11
Power	1.89
Telecommunication	1.63
Capital Goods	1.15
Construction	1.12
Consumer Services	1.05
Services	0.98
Cash, Cash Equivalents And Others	-0.05

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

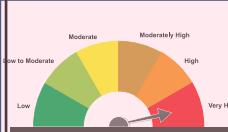


■ Large Cap ■ Cash, Cash Equivalents And Others

SBI Equity Minimum Variance Fund This product is suitable for investors who are seeking⁶:

- Long term Capital appreciation.
- To generate income by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.

⁶Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



RISKOMETER

Moderate
Low to Moderate
Moderately High
High
Very High

FUND OF FUND



INTERNATIONAL ACCESS - US EQUITY FoF

An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets

Investment Objective

The scheme seeks to provide long term capital appreciation by investing in units of one or more mutual fund schemes / ETF, which are domiciled overseas and predominantly invest in US markets. However, there can be no assurance that the investment objective of the scheme would be achieved.

Fund Details

- **Type of Scheme**
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- **Date of Allotment:** 22/03/2021
- **Report As On:** 31/12/2024
- **AAUM for the Month of December 2024**
₹ 977.67 Crores
- **AUM as on December 31, 2024**
₹ 960.40 Crores
- **Fund Manager:** Mr. Pradeep Kesavan
Managing Since: (w.e.f. Dec 2023)
Total Experience: Over 18 years
- **First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment - 1.00%
For exit after 1 year from the date of allotment - Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
₹1000/- and in multiples of ₹1 thereafter
Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW- ins etc. is accepted in SBI International Access - US Equity FoF (the Scheme) with effect from July 3, 2023.
Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

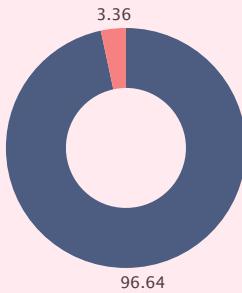
NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.5911
Reg-Plan-Growth	16.5916
Dir-Plan-IDCW	17.0738
Dir-Plan-Growth	17.0737

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Overseas Mutual Fund	96.64
Total	96.64
Cash, Cash Equivalents And Others	3.36
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Overseas Mutual Fund ■ Cash, Cash Equivalents, And Others

SBI International Access – US Equity FoF This product is suitable for investors who are seeking[▲]:

- Long term capital appreciation.
- Investments in units of a US focused equity fund

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



Note: The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which SBI International Access - US Equity FoF makes investments

SBI**ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to sectors such as oil & gas, utilities and power.

Fund Details

- **Type of Scheme**
An open-ended equity scheme following the energy theme.
- **Date of Allotment:** 26/02/2024
- **Report As On:** 31/12/2024
- **AAM for the Month of December 2024**
₹ 10,682.33 Crores
- **AUM as on December 31, 2024**
₹ 10,452.83 Crores
- **Fund Manager:** Mr. Raj Gandhi & Mr. Pradeep Kesavan (overseas investments)
Managing Since: (w.e.f. Feb 2024)
- **Total Experience:**
Mr. Raj Gandhi Over 16 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty Energy TRI
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
₹1000/- and in multiples of ₹1 thereafter

Quantitative Data**Portfolio Turnover***

Equity Turnover : 0.20

Total Turnover : 0.66

*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st December 2024, based on month-end NAV.

NET ASSET VALUE

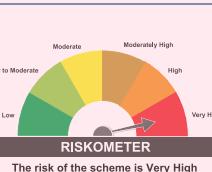
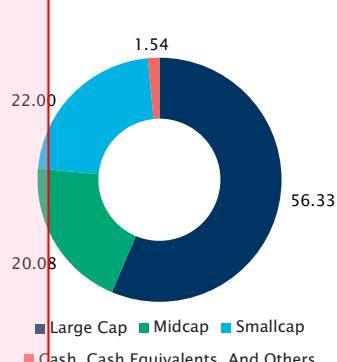
Option	NAV (₹)
Reg-Plan-IDCW	10.2947
Reg-Plan-Growth	10.2944
Dir-Plan-IDCW	10.4006
Dir-Plan-Growth	10.4008

PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	24.15
Bharat Petroleum Corporation Ltd.	9.50
NTPC Ltd.	6.86
Indian Oil Corporation Ltd.	5.78
Kalpataru Projects International Ltd.	4.70
Petronet Lng Ltd.	4.38
Gujarat State Petronet Ltd.	3.88
Hitachi Energy India Ltd.	3.83
Thermax Ltd.	3.71
CESC Ltd.	3.33
Torrent Power Ltd.	3.28
HEG Ltd.	2.72
Honeywell Automation India Ltd.	2.29
GAIL (India) Ltd.	1.97
Savita Oil Technologies Ltd.	1.79
NHPC Ltd.	1.73
Indraprastha Gas Ltd.	1.72
Ge Verna T&D India Ltd.	1.62
Oil & Natural Gas Corporation Ltd.	1.42
Indian Energy Exchange Ltd.	1.40
Power Grid Corporation Of India Ltd.	1.33
Graphite India Ltd.	1.32
Shivalik Bimetal Controls Ltd.	1.08
REC Ltd.	0.97
Adani Energy Solutions Ltd.	0.96
Coal India Ltd.	0.91
Oil India Ltd.	0.87
Power Finance Corporation Ltd.	0.75
Chemplast Sanmar Ltd.	0.16
Total	98.41
Treasury Bills	
182 Day T-Bill 05.06.25	0.05
Total	0.05
Cash, Cash Equivalents And Others	1.54
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	56.37
Power	17.49
Capital Goods	16.57
Construction	4.70
Financial Services	3.12
Chemicals	0.16
Sovereign	0.05
Cash, Cash Equivalents And Others	1.54

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**SBI Energy Opportunities Fund**
This product is suitable for investors who are seeking[^]:

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from the growth in traditional & new energy sectors & allied business activities.

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

**AUTOMOTIVE OPPORTUNITIES FUND**

An open-ended equity scheme following automotive & allied business activities theme

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested in equity and equity related instruments of companies engaged in automotive & allied business activities theme.

However, there can be no assurance that the investment objective of the Scheme will be realized

Fund Details

- **Type of Scheme**: An open-ended equity scheme following automotive & allied business activities theme.
- **Date of Allotment**: 07/06/2024
- **Report As On**: 31/12/2024
- **AAUM for the Month of December 2024**: ₹ 5,864.54 Crores
- **AUM as on December 31, 2024**: ₹ 5,730.06 Crores
- **Fund Manager**: Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since: June 2024
Total Experience:
Mr. Tanmaya Desai Over 15 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark**: NIFTY Auto TRI
- **Entry Load**: N.A
- **Exit Load**: For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil The AMC reserves the right to modify / change the load structure on a prospective basis.
- **Plans Available**: Regular, Direct
- **Options**: Growth, IDCW
- **SIP**: Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 instalments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**: ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**: ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data**Portfolio Turnover***

Equity Turnover : 0.25

Total Turnover : 0.48

*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st December 2024, based on month-end NAV.

NET ASSET VALUE

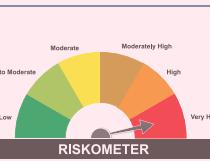
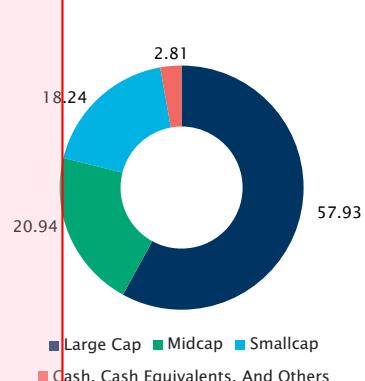
Option	NAV (₹)
Reg-Plan-IDCW	9.3835
Reg-Plan-Growth	9.3834
Dir-Plan-IDCW	9.4505
Dir-Plan-Growth	9.4507

PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Mahindra & Mahindra Ltd.	19.94
Maruti Suzuki India Ltd.	10.61
Tata Motors Ltd.	7.23
TVS Motor Company Ltd.	5.29
Samvardhana Motherson International Ltd.	4.77
Bajaj Auto Ltd.	4.15
Sona Blw Precision Forgings Ltd.	3.94
Balkrishna Industries Ltd.	3.55
Bharat Forge Ltd.	3.40
Craftsman Automation Ltd.	3.38
Eicher Motors Ltd.	3.37
Sansera Engineering Ltd.	3.33
ZF Commercial Vehicle Control Systems India Ltd.	3.15
Sundram Fasteners Ltd.	2.59
Uno Minda Ltd.	2.57
Hyundai Motor India Ltd.	2.57
Happy Forgings Ltd.	1.92
Timken India Ltd.	1.63
Schaeffler India Ltd.	1.60
Motherson Sumi Wiring India Ltd.	1.42
Endurance Technologies Ltd.	1.31
SKF India Ltd.	1.17
Gabriel India Ltd.	1.16
Sundaram Clayton Ltd.	0.91
Rolex Rings Ltd.	0.90
Alicon Castalloy Ltd.	0.76
Automotive Axles Ltd.	0.49
Total	97.11
Treasury Bills	
182 Day T-Bill 05.06.25	0.08
Total	0.08
Cash, Cash Equivalents And Others	2.81
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	92.39
Capital Goods	4.72
Sovereign	0.08
Cash, Cash Equivalents And Others	2.81

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**SBI Automotive Opportunities Fund**
This product is suitable for investors who are seeking[^]:

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from the growth in automotive & its allied business activities theme

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

SBI INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation theme.

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies that seeks to benefit from adoption of innovative strategies & theme.

However, there is no assurance that the investment objective of the scheme will be achieved.

Fund Details

- Type of Scheme**
An open-ended equity scheme following the innovation theme.
- Date of Allotment:** 20/08/2024
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 8,140.02 Crores
- AUM as on December 31, 2024**
₹ 8,148.18 Crores
- Fund Manager: Mr. Prasad Padala & Mr. Pradeep Kesavan (overseas investments)**
Managing Since: Aug 2024
- Total Experience:**
Mr. Prasad Padala Over 15 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty 500 TRI
- Entry Load:** N.A
- Exit Load:** 1% of the applicable NAV - If units purchased or switched from another scheme of the Fund are redeemed or switched out on or before 1 year from the date of allotment.
NIL - If units purchased or switched from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**
₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover : 0.26

Total Turnover : 0.57

*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st December 2024, based on month-end NAV.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.1266
Reg-Plan-Growth	10.1261
Dir-Plan-IDCW	10.1711
Dir-Plan-Growth	10.1710

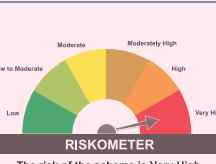
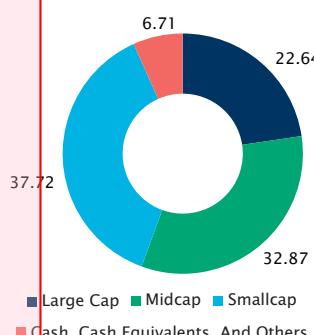
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
PB Fintech Ltd.	5.85
Route Mobile Ltd.	5.75
Info Edge (India) Ltd.	5.44
Zinka Logistics Solutions Ltd.	5.18
Sun Pharmaceutical Industries Ltd.	5.03
Tbo Tek Ltd.	4.91
Happiest Minds Technologies Ltd.	4.25
Zomato Ltd.	4.06
Lupin Ltd.	3.65
Mahindra & Mahindra Ltd.	3.51
Firstsource Solutions Ltd.	3.16
Abbott India Ltd.	3.14
Honeywell Automation India Ltd.	2.92
Nazara Technologies Ltd.	2.77
Pfizer Ltd.	2.62
Tata Motors Ltd.	2.61
Sona Blw Precision Forgings Ltd.	2.41
Thermax Ltd.	2.26
FSN E-Commerce Ventures Ltd.	2.19
Indiamart Intermesh Ltd.	2.12
Maruti Suzuki India Ltd.	1.97
AIA Engineering Ltd.	1.74
NIIT Learning Systems Ltd.	1.62
Brainbees Solutions Ltd.	1.61
Grindwell Norton Ltd.	1.45
Swiggy Ltd.	1.25
Bajaj Finserv Ltd.	1.11
Home First Finance Company India Ltd.	0.94
Ltmindtree Ltd.	0.93
Laurus Labs Ltd.	0.91
Cipla Ltd.	0.85
L&T Technology Services Ltd.	0.76
Bajaj Auto Ltd.	0.70
Indegene Ltd.	0.61
Rainbow Children'S Medicare Ltd.	0.38
Go Digit General Insurance Ltd.	0.19
Timken India Ltd.	0.12
Gland Pharma Ltd.	93.23
Total	
Treasury Bills	0.06
182 Day T-Bill 05.06.25	0.06
Total	6.71
Cash, Cash Equivalents And Others	6.71
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	23.67
Healthcare	17.71
Automobile And Auto Components	11.41
Capital Goods	8.95
Financial Services	8.59
Services	8.34
Information Technology	6.04
Telecommunication	5.75
Media, Entertainment & Publication	2.77
Sovereign	0.06
Cash, Cash Equivalents And Others	6.71

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Innovative Opportunities Fund

This product is suitable for investors who are seeking[▲]:

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from adoption of innovative strategies & theme.

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

SBI

QUANT FUND

An open ended equity scheme following Quant based investing theme

Investment Objective

The investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments selected based on quant model theme.

However, there is no assurance that the investment objective of the scheme will be achieved.

Fund Details

- Type of Scheme**: An open ended equity scheme following Quant based investing theme
- Date of Allotment**: 20/08/2024
- Report As On**: 31/12/2024
- AAUM for the Month of December 2024**: ₹ 680.77 Crores
- AUM as on December 31, 2024**: ₹ 3,516.64 Crores
- Fund Manager**: Ms. Sukanya Ghosh & Mr. Pradeep Kesavan (overseas investments) Managing Since: Dec 2024
Total Experience:
Ms. Sukanya Ghosh Over 10 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark**: BSE 200 TRI
- Entry Load**: N.A
- Exit Load**: 0.5% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment.
NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment.
- Plans Available**: Regular, Direct
- Options**: Growth, IDCW
- SIP**: Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**: ₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**: ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover : 0.01

Total Turnover : 0.01

*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st December 2024, based on month-end NAV.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.9843
Reg-Plan-Growth	9.9843
Dir-Plan-IDCW	9.9863
Dir-Plan-Growth	9.9863

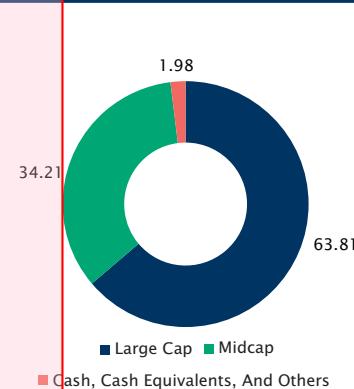
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	8.99
Sun Pharmaceutical Industries Ltd.	6.34
HCL Technologies Ltd.	6.18
Bharat Electronics Ltd.	5.51
Shriram Finance Ltd.	5.39
ICICI Bank Ltd.	5.38
Eicher Motors Ltd.	5.37
Lupin Ltd.	5.22
Power Finance Corporation Ltd.	5.20
REC Ltd.	5.16
HDFC Asset Management Co. Ltd.	4.94
The Federal Bank Ltd.	4.87
Tata Consultancy Services Ltd.	3.56
HDFC Bank Ltd.	3.53
Hero Motocorp Ltd.	2.94
Indus Towers Ltd.	2.75
CG Power And Industrial Solutions Ltd.	2.73
Hindustan Petroleum Corporation Ltd.	2.72
Muthoot Finance Ltd.	2.67
Oberoi Realty Ltd.	2.66
Page Industries Ltd.	2.57
Petronet LNG Ltd.	2.43
Abbott India Ltd.	0.65
Reliance Industries Ltd.	0.26
Total	98.02
Cash, Cash Equivalents And Others	1.98
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	37.14
Information Technology	18.73
Healthcare	12.21
Automobile And Auto Components	8.31
Capital Goods	8.24
Oil, Gas & Consumable Fuels	5.41
Telecommunication	2.75
Realty	2.66
Textiles	2.57
Cash, Cash Equivalents And Others	1.98

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Quant Fund

- This product is suitable for investors who are seeking[^]:
- Long term Capital appreciation
 - Investment in equity and equity related instruments selected based on Quant model

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

Snapshot of Hybrid Funds & Solution Oriented Funds

Source: CRISI Fund Analyzer, Risk Free rate: FBI overnight libor rate (7.15% as on 31st December 2023). In case of semiannual convention, the YTM is annualized by multiplying it by 2. The scheme is the dedicated unit manager for managing assets & investments of the Scheme as per its regulations.

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Hybrid Plan	SBI Retirement Benefit Fund - Aggressive	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
Ideal Investment Horizon	5 years +				
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan
Managing Since	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)
First Tier Benchmark	BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
Fund Details as on 31 December 2024					
Month End AUM (Rs. in Crores)	₹2,712.82	₹1,485.74	₹272.28	₹177.04	₹177.04
Modified Duration (years)	0.54	0.30	7.47	8.12	8.12
Average Maturity (years)	8.00	2.96	14.28	17.13	17.13
Macaulay Duration (years)	0.56	0.30	7.78	8.46	8.46
Yield to Maturity (%)^	6.63	1.27	7.07	7.12	7.12
Standard Deviation^	-	-	-	-	-
Beta^	-	-	-	-	-
Sharpe Ratio^	-	-	-	-	-
Expense Ratio	Regular- 1.95% Direct- 0.85%	Regular- 2.10% Direct- 1.06%	Regular- 1.68% Direct- 1.18%	Regular- 1.39% Direct- 0.93%	Regular- 1.39% Direct- 0.93%
Composition by Assets as on 31 December 2024					
Equity Shares	98.32	79.19	37.89	18.67	18.67
Corporate Debt	0.37	0.35	17.48	2.77	2.77
Gilts	0.04	8.97	41.16	4.93	4.93
Money Market Instruments	-	-	-	-	-
Other Assets	1.27	11.49	3.47	6.63	6.63
Composition by Ratings & Assets as on 31 December 2024					
Large Cap	62.66	48.93	23.70	11.69	11.69
Mid Cap	21.10	17.92	8.28	4.11	4.11
Small Cap	14.56	12.34	5.91	2.87	2.87
Unclassified	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	0.37	0.35	17.48	25.77	25.77
Below AA	-	-	-	-	-
Sovereign	0.04	9.30	41.16	51.80	51.80
Below A1+, A1+	-	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	1.27	Others 0.15, ETF 1.01	3.47	3.76	3.76
Exit Load	Nil	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyzer Risk Free rate: FBL Overnight Mibor rate (7.15%) as on 31st December 2024 Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (IMF) regulations for both Direct and Regular plan. ^Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. ^In case of semi-annual convention, the YTM is annualised.

**SBI
EQUITY HYBRID
FUND**

An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.

(Previously known as SBI Magnum Balanced Fund)

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. However, there can be no assurance that the investment objective of the scheme will be achieved.

Fund Details

- Type of Scheme:**
An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- Date of Allotment:** 09/10/1995
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 72,785.02 Crores
- AUM as on December 31, 2024**
₹ 71,627.11 Crores
- Fund Managers:**
Mr. R. Srinivasan -Equity
Mr. Rajeev Radhakrishnan -Debt
Ms. Mansi Sajeja -Co Fund Manager Debt & Mr. Pradeep Kesavan -overseas investments Managing Since:
Mr. R. Srinivasan Jan-2012
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
Ms. Mansi Sajeja (w.e.f. Dec-2023)
Mr. Pradeep Kesavan (w.e.f. Dec-2023)
Total Experience:
Mr. R. Srinivasan -Over 30 years
Mr. Rajeev Radhakrishnan -Over 20 years
Ms. Mansi Sajeja -Over 15 years
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index
- Exit Load:**
For exit within 12 months from the date of allotment:
For 10% of investment - Nil
For remaining investments - 1.00%;
For exit after 12 months from the date of allotment - 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:**
₹ 1000 & in multiples of ₹ 1
- Additional Investment:**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 9.12%
Beta*	: 0.96
Sharpe Ratio*	: 0.39
Modified Duration	: 5.30 years
Average Maturity	: 8.96 years
Macaulay Duration	: 5.56 years
Yield to Maturity*/A	: 7.64%
Portfolio Turnover*	
Equity Turnover	: 0.15
Total Turnover	: 0.56
Total Turnover = Equity + Debt + Derivatives	
*Based on CRISIL Fund Analyser Risk Free rate: FBIIB Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points	
In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	58.5534
Reg-Plan-Growth	276.3197
Dir-Plan-IDCW	88.9958
Dir-Plan-Growth	304.1346

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

LAST IDCW

Record Date	IDCW (in ₹/Unit)	Nav (₹)
10-Feb-20 (Reg Plan)	0.97	31.8472
10-Feb-20 (Dir Plan)	1.43	46.8129
10-Feb-20 (Reg Plan)	0.97	31.9435
10-Feb-20 (Dir Plan)	1.43	48.9531
07-Feb-19 (Reg Plan)	0.20	27.7551
07-Feb-19 (Dir Plan)	0.30	40.5383
28-Sep-18 (Reg Plan)	0.29	27.3468
28-Sep-18 (Dir Plan)	0.42	39.8354

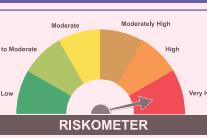
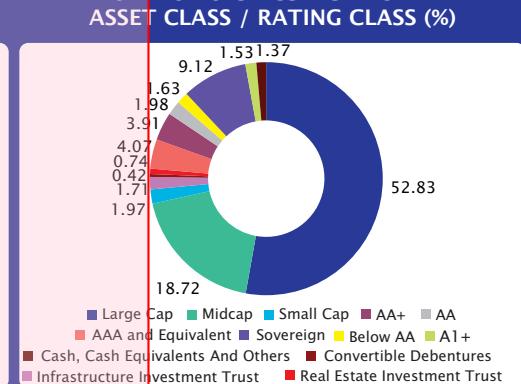
PORTFOLIO

Issuer Name	Rating (%) Of Total AUM	Issuer Name	Rating (%) Of Total AUM
Equity Shares			
ICICI Bank Ltd.	5.90	State Bank Of India (At 1 Bond Under Basel III)	CRISIL AA+
Bharti Airtel Ltd.	5.54	NABARD	CRISIL AAA
Divi's Laboratories Ltd.	4.26	TVS Holdings Ltd.	CRISIL AA
HDFC Bank Ltd.	4.21	Tata Communications Ltd.	CARE AAA
Infosys Ltd.	3.94	Aditya Birla Renewables Ltd.	CRISIL AA
State Bank Of India	3.66	LIC Housing Finance Ltd.	CRISIL AAA
Intergrlobe Aviation Ltd.	3.63	Torrent Power Ltd.	CRISIL AA+
Solar Industries India Ltd.	3.51	Bajaj Housing Finance Ltd.	CRISIL AAA
Reliance Industries Ltd.	3.39	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+
MRF Ltd.	3.10	Muthoot Finance Ltd.	CRISIL AA+
Muthoot Finance Ltd.	2.98	Cube Highways Trust	IND AAA
Bajaj Finance Ltd.	2.95	National Bank For Agriculture And Rural Development	[ICRA]AAA
Shree Cement Ltd.	2.83	Bajaj Finance Ltd.	CRISIL AAA
Larsen & Toubro Ltd.	2.52	Bank Of India(At 1 Bond Under Basel III)	CRISIL AA
Hindalco Industries Ltd.	2.10	Tata Projects Ltd.	IND AA
Tata Consultancy Services Ltd.	1.89	Aditya Birla Real Estate Ltd.	CRISIL AA
Kotak Mahindra Bank Ltd.	1.75	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA
Avenida Supermarts Ltd.	1.50	Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA
Adani Ports And Special Economic Zone Ltd.	1.46	Renserv Global Pvt Ltd.	CARE A+(CE)
AIA Engineering Ltd.	1.36	Avanse Financial Services Ltd.	CARE AA-
Max HealthCare Institute Ltd.	1.24	State Bank Of India	CRISIL AAA
ICICI Lombard General Insurance Company Ltd.	1.10	Muthoot Finance Ltd.	[ICRA]AA+
Vedant Fashions Ltd.	0.90	Tata Projects Ltd.	CRISIL AA
Procter & Gamble Hygiene And Health Care Ltd.	0.88	Canara Bank(At 1 Bond Under Basel III)	[ICRA]AA+
Westlife Foodworld Ltd.	0.85	Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA
United Breweries Ltd.	0.85	JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-
Page Industries Ltd.	0.85	Total	10.75
Delhivery Ltd.	0.82	Zero Coupon Bonds	
Indus Towers Ltd.	0.81	Tata Motors Finance Ltd.	CRISIL AA+
Brainbees Solutions Ltd.	0.67	Total	0.43
AU Small Finance Bank Ltd.	0.49	Securitised Debt	
Godrej Consumer Products Ltd.	0.45	India Universal Trust A12	CRISIL AAA(SO)
Swiggy Ltd.	0.32	Total	0.41
Varun Beverages Ltd.	0.30	Government Securities	
Power Grid Corporation Of India Ltd.	0.23	Government Of India	SOVEREIGN
Relaxo Footwears Ltd.	0.22	Total	9.12
Vishal Mega Mart Ltd.	0.03	Real Estate Investment Trust	
Astral Ltd.	0.03	Embassy Office Parks Reit	0.74
Total	73.52	Total	0.74
Convertible Debentures		Infrastructure Investment Trust	
Samvardhana Motherson International Ltd.	0.42	Cube Highways Trust	0.97
Total	0.42	National Highways Infra Trust	0.74
Certificate Of Deposits		Total	1.71
Bank Of Baroda	1.39	Cash, Cash Equivalents And Others	1.37
Punjab National Bank	0.14	Grand Total	100.00
Total	1.53		
Non Convertible Debentures			
Adani Airport Holdings Ltd.	CRISIL A+		
Bharti Telecom Ltd.	CRISIL AA+		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.71
Services	9.25
Sovereign	9.12
Telecommunication	7.05
Information Technology	5.83
Healthcare	5.50
Consumer Services	4.27
Automobile And Auto Components	3.52
Chemicals	3.51
Oil, Gas & Consumable Fuels	3.39
Construction	2.90
Construction Materials	2.83
Fast Moving Consumer Goods	2.48
Metals & Mining	2.10
Power	1.74
Capital Goods	1.39
Textiles	0.85
Realty	0.74
Forest Materials	0.23
Consumer Durables	0.22
Cash, Cash Equivalents And Others	1.37

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



SBI Equity Hybrid Fund
This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments primarily in equity and equity related instruments, with exposure in debt and money market instruments.

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

HYBRID – CONSERVATIVE HYBRID FUND

SBI CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

Investment Objective

To provide the investors an opportunity to invest primarily in Debt and Money market instruments and secondarily in equity and equity related instruments.

Fund Details

- Type of Scheme**
An open-ended Hybrid Scheme investing predominantly in debt instruments.
- Date of Allotment:** 09/04/2001
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 10,009.13 Crores
- AUM as on December 31, 2024**
₹ 9,911.27 Crores
- Fund Managers:**
Mr. Saurabh Pant - (Equity Portion)
Ms. Mansi Sajeja - (Debt Portion)
Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Saurabh Pant - January 2022
Ms. Mansi Sajeja - June 2021
Mr. Pradeep Kesavan - Dec 2023
- Total Experience**
Mr. Saurabh Pant - Over 16 years
Ms. Mansi Sajeja - Over 15 years
Mr. Pradeep Kesavan - Over 18 years

- First Tier Benchmark:**
NIFTY 50 Hybrid Composite Debt 15:85 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, 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	: 3.99 years
Average Maturity	: 6.61 years
Macaulay Duration	: 4.23 years
Yield to Maturity^	: 7.86%
^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	69.6643	Dir-Plan-Growth	75.9104
Reg-Plan-Monthly IDCW	21.3991	Dir-Plan-Monthly IDCW	27.7875
Reg-Plan-Quarterly IDCW	20.0921	Dir-Plan-Quarterly IDCW	23.1934
Reg-Plan-Annual IDCW	24.5732	Dir-Plan-Annual IDCW	30.2718

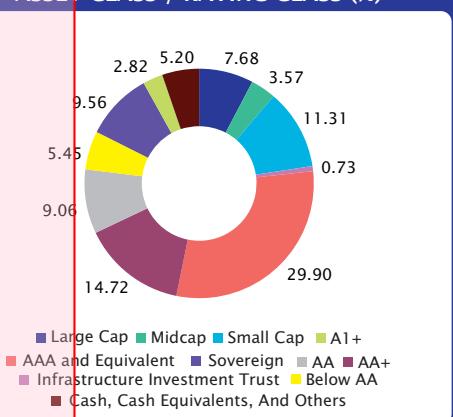
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.03
ICICI Bank Ltd.	1.55		Infopark Properties Ltd.	CARE AA-	3.03
State Bank Of India	1.40		Aditya Birla Renewables Ltd.	CRISIL AA	3.03
Infosys Ltd.	1.40		LIC Housing Finance Ltd.	CRISIL AAA	2.84
Tata Consultancy Services Ltd.	1.12		Muthoot Finance Ltd.	CRISIL AA+	2.77
Aavas Financiers Ltd.	1.10		ONGC Petro Additions Ltd.	CRISIL AA	2.69
Grindwell Norton Ltd.	0.93		Tata Projects Ltd.	IND AA	2.63
Aether Industries Ltd.	0.92		Bajaj Finance Ltd.	CRISIL AAA	2.54
Thangamayil Jewellery Ltd.	0.82		NABARD	CRISIL AAA	2.52
G R Infra Projects Ltd.	0.82		Avance Financial Services Ltd.	CARE AA-	2.42
HDFC Asset Management Co. Ltd.	0.77		Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.12
Graphite India Ltd.	0.66		Torrent Power Ltd.	CRISIL AA+	2.10
Finolex Industries Ltd.	0.63		Tata Communications Ltd.	CARE AAA	2.02
Carborundum Universal Ltd.	0.61		NABARD	[ICRA]AAA	1.77
Page Industries Ltd.	0.60		India Grid Trust	CRISIL AAA	1.53
Jubilant Foodworks Ltd.	0.60		Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.51
Balrampur Chini Mills Ltd.	0.59		SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.36
Gland Pharma Ltd.	0.57		Godrej Properties Ltd.	[ICRA]AAA+	1.36
ZF Commercial Vehicle Control Systems India Ltd.	0.46		Cube Highways Trust	IND AAA	1.13
HDFC Bank Ltd.	0.46		Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.02
TEGA Industries Ltd.	0.45		Bajaj Housing Finance Ltd.	CRISIL AAA	1.02
Sona Blw Precision Forgings Ltd.	0.45		Small Industries Development		
Reliance Industries Ltd.	0.45		Bank Of India	CRISIL AAA	1.01
Godrej Consumer Products Ltd.	0.43		Bank Of Baroda	CRISIL AAA	1.01
Hatsun Agro Product Ltd.	0.40		(Tier II Bond Under Basel III)		
Aptus Value Housing Finance India Ltd.	0.40		HDB Financial Services Ltd.	CRISIL AAA	1.00
ITC Ltd.	0.36		State Bank Of India	(Tier II Bond Under Basel III)	
Avanti Feeds Ltd.	0.35		(Atl Bond Under Basel III)	CRISIL AAA	0.96
Sheela Foam Ltd.	0.32		State Bank Of India	(Atl Bond Under Basel III)	
Ge Vernova T&D India Ltd.	0.32		CRISIL AA+	0.88	
Akums Drugs & Pharmaceuticals Ltd.	0.31		India Grid Trust	[ICRA]AAA	0.75
VRL Logistics Ltd.	0.29		Aadhari Housing Finance Ltd.	[ICRA]AAA	0.71
Nuvoco Vistas Corporation Ltd.	0.27		Punjab National Bank		
Grasim Industries Ltd.	0.27		(Atl Bond Under Basel III)	IND AA+	0.69
SBI Life Insurance Co. Ltd.	0.24		Pipeline Infrastructure Pvt. Ltd.	CRISIL AAA	0.51
Chemplast Sammar Ltd.	0.24		Union Bank Of India		
Indian Energy Exchange Ltd.	0.23		(Atl Bond Under Basel III)	CRISIL AA+	0.50
ESAB India Ltd.	0.23		SMFG India Credit Company Ltd.	[ICRA]AAA	0.25
Sundram Fasteners Ltd.	0.21		Total		59.13
Garware Technical Fibres Ltd.	0.21		Government Securities		
ICICI Lombard General Insurance Company Ltd.	0.12		Government Of India	SOVEREIGN	8.29
Total		22.56	Total		8.29
Certificate Of Deposits			State Development Loans		
HDFC Bank Ltd.	CRISIL A1+	1.88	State Government Of Bihar	SOVEREIGN	1.24
Canara Bank	CRISIL A1+	0.94	State Government Of Rajasthan	SOVEREIGN	0.03
Total		2.82	Total		1.27
Non Convertible Debentures			Infrastructure Investment Trust		
Bharti Telecom Ltd.	ERISIL AA+	3.38	Cube Highways Trust		0.73
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	3.04	Total		0.73
			Cash, Cash Equivalents And Others		5.20
			Grand Total		100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.75
Power	11.47
Sovereign	9.56
Telecommunication	5.65
Realty	4.39
Chemicals	3.85
Capital Goods	3.83
Construction	3.45
Information Technology	2.52
Services	2.15
Fast Moving Consumer Goods	2.13
Consumer Durables	1.14
Automobile And Auto Components	1.12
Oil, Gas & Consumable Fuels	0.96
Healthcare	0.88
Textiles	0.81
Consumer Services	0.60
Construction Materials	0.54
Cash, Cash Equivalents And Others	5.20

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



SBI Conservative Hybrid Fund
This product is suitable for investors who are seeking^:

- Regular income and capital growth.
- Investment primarily in Debt and Money market instruments and secondarily in equity and equity related instruments.

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



MULTI ASSET ALLOCATION FUND

An open ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time

(Previously known as SBI Magnum Monthly Income Plan - Floater)

Investment Objective

To provide the investors an opportunity to invest in an actively managed portfolio of multiple asset classes.

Fund Details

- Type of Scheme

An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.

- Date of Allotment: 16/05/2018

- Report As On: 31/12/2024

- AAUM for the Month of December 2024

₹ 6,958.56 Crores

- AUM as on December 31, 2024

₹ 5,903.15 Crores

- Fund Manager: Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion) & Mr. Pradeep Kesavan (overseas investments)

- Managing Since:

- Mr. Dinesh Balachandran - Dec 2023

- Ms. Mansi Sajeja - Dec 2023

- Ms. Vandna Soni - Jan 2024

- Mr. Pradeep Kesavan - Dec 2023

- Total Experience:

- Mr. Dinesh Balachandran - Over 21 years

- Ms. Mansi Sajeja - Over 15 years

- Ms. Vandna Soni - Over 14 years

- Mr. Pradeep Kesavan - Over 18 Years

- First Tier Benchmark:

45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)

- Exit Load: For exit within 12 months from the date of allotment

For 10% of investments : Nil

For remaining investment: 1.00%

For exit after 12 months from the date of allotment - 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

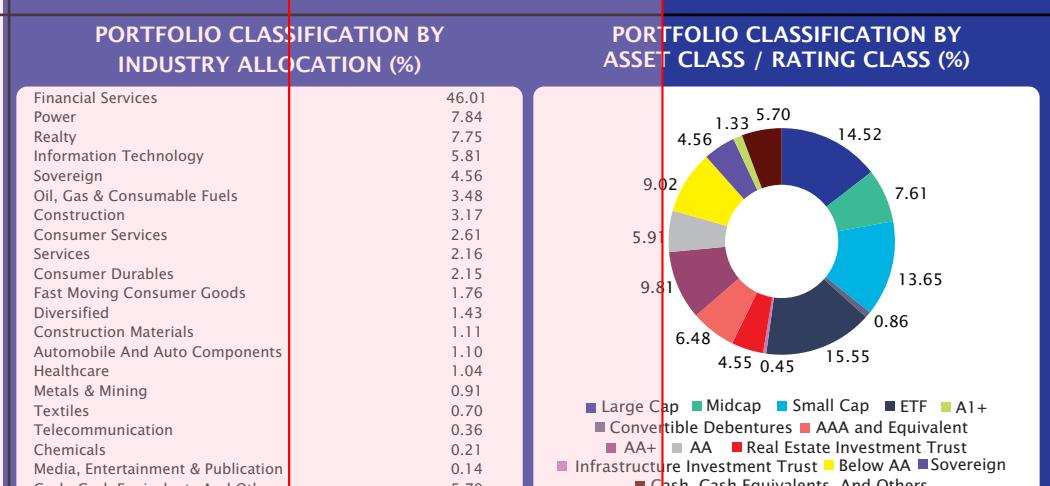
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.37 years
Average Maturity	: 3.86 years
Macaulay Duration	: 2.52 years
Yield to Maturity^	: 5.96%
^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Growth	55.2629
Reg-Plan-Monthly IDCW	24.7114
Reg-Plan-Quarterly IDCW	24.6872
Reg-Plan-Annual IDCW	31.2500
Dir-Plan-Growth	60.9937
Dir-Plan-Monthly IDCW	27.3885
Dir-Plan-Quarterly IDCW	28.9717
Dir-Plan-Annual IDCW	34.7522

PORTFOLIO			
Issuer Name	Rating (%) Of Total AUM	Issuer Name	Rating (%) Of Total AUM
Equity Shares		Cholamandalam Investment & Finance Co. Ltd.	0.86
HDFC Bank Ltd.	1.83	Total	0.86
Reliance Industries Ltd.	1.43	Certificate Of Deposits	
VRL Logistics Ltd.	1.35	Canara Bank	CRISIL A1+ 1.33
Wipro Ltd.	1.30	Total	1.33
GAIL (India) Ltd.	1.19	Non Convertible Debentures	
ZF Commercial Vehicle Control Systems India Ltd.	1.10	Bharti Telecom Ltd.	CRISIL AA+ 3.13
HCL Technologies Ltd.	1.08	Tata Power Renewable Energy Ltd.	[Guaranteed By Tata Power Ltd.] 2.88
State Bank Of India	1.08	Aditya Birla Renewables Ltd.	CRISIL AA 2.87
Ltmindtree Ltd.	1.05	Avanse Financial Services Ltd.	CARE AA- 2.50
Ashoka Buildcon Ltd.	1.04	Infopark Properties Ltd.	CARE AA- 2.30
Kalpataru Projects International Ltd.	1.02	SBFC Finance Ltd.	IND AA- 1.78
Infosys Ltd.	1.01	Godrej Industries Ltd.	CRISIL AA+ 1.43
Whirlpool Of India Ltd.	0.95	Bank Of Baroda (Tier II Bond Under Basel III)	CRISIL AAA 1.43
ICICI Prudential Life Insurance Company Ltd.	0.94	Bajaj Housing Finance Ltd.	CRISIL AAA 1.31
Vip Industries Ltd.	0.91	Renserv Global Pvt Ltd.	CARE A+(CE) 1.29
Tata Technologies Ltd.	0.91	Muthoot Finance Ltd.	CRISIL AA+ 1.29
Steel Authority Of India Ltd.	0.91	Canara Bank(Tier II Bond Under Basel III)	IND AAA 1.21
Indian Energy Exchange Ltd.	0.86	Tata Projects Ltd.	IND AA 1.08
Oil & Natural Gas Corporation Ltd.	0.86	Mahindra Rural Housing Finance Ltd.	CRISIL AAA 1.08
Emami Ltd.	0.86	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+ 1.08
CESC Ltd.	0.80	SMFG India Home Finance Co. Ltd.	CRISIL AAA 0.72
Bandhan Bank Ltd.	0.80	JM Financial Credit Solutions Ltd.	[ICRA]AA 0.72
FSN E-Commerce Ventures Ltd.	0.77	JM Financial Asset Reconstruction Company Ltd.	CRISIL AA- 0.72
Restaurant Brands Asia Ltd.	0.73	JM Financial Services Ltd.	CRISIL AA- 0.57
Sagar Cements Ltd.	0.71	Indosat Capital Finance Ltd.	CRISIL AA- 0.43
Gokaldas Exports Ltd.	0.70	Sundaram Finance Ltd.	CRISIL AAA 0.37
Jubilant Foodworks Ltd.	0.66	L&T Metro Rail (Hyderabad) Ltd.	CRISIL AAA(CE) 0.36
Life Insurance Corporation Of India	0.64	[Guaranteed By Larsen & Toubo Ltd.]	[ICRA]AA 0.34
Punjab National Bank	0.59	JM Financial Services Ltd.	IND AA 0.33
ICICI Bank Ltd.	0.59	Aadhari Housing Finance Ltd.	31.22
Indian Bank	0.58	SBI Gold ETF	9.95
Mahindra Lifespace Developers Ltd.	0.49	Nippon India Silver ETF	3.21
City Union Bank Ltd.	0.48	SBI Silver ETF	2.39
Britannia Industries Ltd.	0.45	Total	15.55
B-T Mart Retail Ltd.	0.45	Real Estate Investment Trust	
Laurus Labs Ltd.	0.42	Brookfield India Real Estate Trust	3.02
United Spirits Ltd.	0.41	Embassy Office Parks Reit	1.53
Ashiana Housing Ltd.	0.40	Total	4.55
Tech Mahindra Ltd.	0.39	Infrastructure Investment Trust	
Heidelbergcement India Ltd.	0.37	Cube Highways Trust	0.45
Glanz Pharma Ltd.	0.36	Total	0.45
Bharti Airtel Ltd.	0.34	Cash, Cash Equivalents And Others	5.70
HDFC Asset Management Co. Ltd.	0.32	Grand Total	100.00
Biocon Ltd.	0.22		
Rallis India Ltd.	0.21		
Elin Electronics Ltd.	0.20		
Axis Bank Ltd.	0.15		
PVR Inox Ltd.	0.14		
Nuvoco Vistas Corporation Ltd.	0.01		
Total	35.78		
Convertible Debentures			





MAGNUM CHILDREN'S BENEFIT FUND - SAVINGS PLAN

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

(Previously known as SBI Magnum Children's Benefit Fund)

Investment Objective

To provide the investors an opportunity to earn regular income predominantly through investment in debt and money market instruments and capital appreciation through an actively managed equity portfolio.

Fund Details

- Type of Scheme

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Date of Allotment: 21/02/2002

Report As On: 31/12/2024

AUAM for the Month of December 2024

₹ 123.25 Crores

AUAM as on December 31, 2024

₹ 123.02 Crores

- Fund Manager:

Mr. R Srinivasan -Equity

Mr. Rajeev Radhakrishnan -Debt

Mr. Pradeep Kesavan -overseas investments Managing since:

Mr. R Srinivasan January 13, 2021

Mr. Rajeev Radhakrishnan Jun-2008

Mr. Pradeep Kesavan Dec 2023

Total Experience:

Mr. R Srinivasan -Over 30 years

Mr. Rajeev Radhakrishnan -Over 20 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:

NIFTY 50 Hybrid Composite Debt 15:85 Index

- Exit Load:

With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment

Entry Load: N.A

Plans Available: Regular, Direct

Options: Growth,

- SIP

Any Day SIP¹ 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 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

- Minimum Investment

₹ 5,000 & in multiples of ₹ 1

- Additional Investment

₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 5.39 years
Average Maturity	: 9.53 years
Macaulay Duration	: 5.60 years
Yield to Maturity ²	: 7.34%
¹ In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	107.4698
Dir-Plan-Growth	116.9087

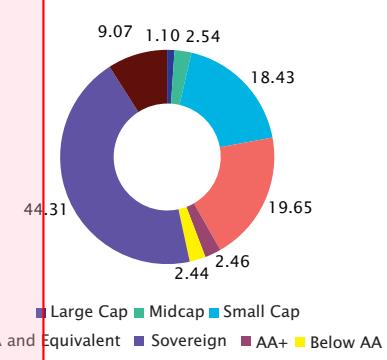
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Nexus Select Trust	CRISIL AAA	4.07
Garware Technical Fibres Ltd.		1.70	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.06
Hawkins Cookers Ltd.		1.55	Muthoot Finance Ltd.	CRISIL AA+	2.46
Ganesha Ecosphere Ltd.		1.48	Anvane Financial Services Ltd.	CARE AA-	2.44
Tips Music Ltd.		1.42	Cube Highways Trust	IND AAA	2.43
Pitti Engineering Ltd.		1.39	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.40
E.I.D-Parry (India) Ltd.		1.38	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.62
Brainbees Solutions Ltd.		1.32	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.89
Muthoot Finance Ltd.		1.22	Total		24.55
Doms Industries Ltd.		1.17	Government Securities		
Hatsun Agro Product Ltd.		1.14	Government Of India	SOVEREIGN	25.05
K.P.R. Mill Ltd.		1.13	Total		25.05
Thangamaiyil Jewellery Ltd.		1.12	State Development Loans		
Adani Ports And Special Economic Zone Ltd.		1.10	State Government Of Uttar Pradesh	SOVEREIGN	12.38
Elin Electronics Ltd.		1.01	State Government Of Rajasthan	SOVEREIGN	4.20
Aether Industries Ltd.		0.94	Total		16.58
Sanathan Textiles Ltd.		0.93	Strips		
Wonderla Holidays Ltd.		0.77	Government Of India	SOVEREIGN	2.68
Sheela Foam Ltd.		0.75	Total		2.68
Relaxo Footwears Ltd.		0.55	Cash, Cash Equivalents And Others		9.07
Total		22.07	Grand Total		100.00
Non Convertible Debentures					
Sundaram Finance Ltd.	CRISIL AAA	4.18			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	44.31
Financial Services	16.76
Textiles	5.24
Consumer Durables	4.98
Realty	4.07
Services	3.53
Chemicals	2.32
Fast Moving Consumer Goods	2.31
Consumer Services	2.09
Telecommunication	1.62
Media, Entertainment & Publication	1.42
Capital Goods	1.39
Power	0.89
Cash, Cash Equivalents And Others	9.07

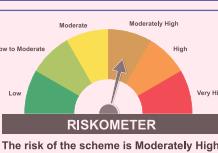
PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



SBI Magnum Children's Benefit Fund – Savings Plan This product is suitable for investors who are seeking³:

- Regular income and capital appreciation.
- Investment primarily in debt and money market instruments and secondarily in actively managed equity and equity related instruments.

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



HYBRID – EQUITY SAVINGS FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI EQUITY SAVINGS FUND

An open-ended Scheme investing in equity, arbitrage and debt

Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market and fixed income instruments. The Scheme also aims to generate long-term capital appreciation by investing a part of the Scheme's assets in equity and equity related instruments.

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Details

Type of Scheme
An open-ended Scheme investing in equity, arbitrage and debt.

Date of Allotment: 27/05/2015

Report As On: 31/12/2024

AAUM for the Month of December 2024

₹ 5,925.93 Crores

AUM as on December 31, 2024

₹ 5,852.05 Crores

Fund Manager:

Ms. Nidhi Chawla (Equity Portion)

Ms. Mansi Sajeja (Debt Portion)

Mr. Neeraj Kumar (Arbitrage Portion)

Mr. Pradeep Kesavan (overseas investments)

Ms. Vandna Soni (Commodities Portion)

Managing Since:

Ms. Nidhi Chawla - Jan 2022

Ms. Mansi Sajeja - June 2021

Mr. Neeraj Kumar - May 2015

Mr. Pradeep Kesavan Dec-2023

Ms. Vandna Soni - Jan 2024

Total Experience:

Ms. Nidhi Chawla - Over 17 years

Ms. Mansi Sajeja - Over 15 years

Mr. Neeraj Kumar - Over 25 years

Mr. Pradeep Kesavan - Over 18 years

Ms. Vandna Soni - Over 14 years

First Tier Benchmark: NIFTY Equity Savings Index

Exit Load:

For exit on or before 15 days from the date of allotment - 0.10% For exit after 15 days from the date of allotment - Nil

Entry Load: N.A.

Plans Available: Regular, Direct

Options: Growth, IDCW

SIP:

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Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 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

₹ 1000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 2.47 years

Average Maturity : 3.26 years

Macaulay Duration : 2.61 years

Yield to Maturity^a : 7.69%

^aIn case of semi-annual convention , the YTM is annualised

Ratios including debt instruments and cash

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	23.2334	Dir-Plan-Growth	25.5445
Reg-Plan-Monthly IDCW	21.5398	Dir-Plan-Monthly IDCW	23.3821
Reg-Plan-Quarterly IDCW	21.9700	Dir-Plan-Quarterly IDCW	24.1900

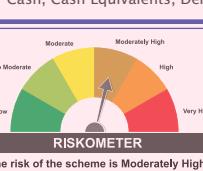
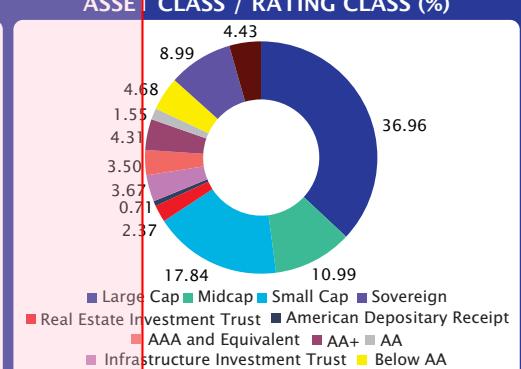
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM Derivatives	Net % of AUM
Equity Shares					Infosys Ltd.		0.20	-0.20	
Whirlpool Of India Ltd.	1.22	1.22			IndusInd Bank Ltd.		0.20	-0.21	-0.01
Ganesh Ecosphere Ltd.	1.12	1.12			Jindal Steel & Power Ltd.		0.17	0.17	
EIH Ltd.	1.00	1.00			Coal India Ltd.		0.17	-0.17	
Indian Energy Exchange Ltd.	0.96	0.96			United Spirits Ltd.		0.16	-0.16	
Wonderla Holidays Ltd.	0.95	0.95			Dixon Technologies (India) Ltd.		0.16	-0.16	
Petronet Lng Ltd.	0.94	0.94			JSW Steel Ltd.		0.15	0.15	
Jubilant Foodworks Ltd.	0.93	0.93			Apollo Hospitals Enterprise Ltd.		0.14	-0.14	
Brainbees Solutions Ltd.	0.90	0.90			Sun Pharmaceutical Industries Ltd.		0.13	0.13	
Paradeep Phosphates Ltd.	0.86	0.86			Intergrale Aviation Ltd.		0.13	-0.13	
Swiggy Ltd.	0.84	0.84			Adani Enterprises Ltd.		0.13	0.13	
Sansera Engineering Ltd.	0.82	0.82			Indian Oil Corporation Ltd.		0.12	0.12	
Rainbow Children'S Medicare Ltd.	0.82	0.82			NMDC Ltd.		0.11	-0.11	
Doms Industries Ltd.	0.81	0.81			Dabur India Ltd.		0.11	-0.12	-0.01
Shreyas Chemicals Ltd.	0.80	0.80			The Indian Hotels Company Ltd.		0.09	-0.09	
ZF Commercial Vehicle Control Systems India Ltd.	0.77	0.77			Oil & Natural Gas Corporation Ltd.		0.09	0.09	
Finolex Industries Ltd.	0.75	0.75			Trent Ltd.		0.08	0.08	
Aavas Finicers Ltd.	0.73	0.73			The Federal Bank Ltd.		0.08	-0.08	
Gokulam Exports Ltd.	0.71	0.71			SBI Life Insurance Co. Ltd.		0.08	-0.08	
Torrent Power Ltd.	0.70	0.70			Piramal Enterprises Ltd.		0.08	-0.08	
Aster Dam Healthcare Ltd.	0.66	0.66			Nestle India Ltd.		0.08	-0.08	
Aether Industries Ltd.	0.64	0.64			Container Corporation of India Ltd.		0.08	-0.08	
Kalpataru Projects International Ltd.	0.63	0.63			HCL Technologies Ltd.		0.06	-0.06	
ESAB India Ltd.	0.63	0.63			PolyLab India Ltd.		0.05	0.05	
Vip Industries Ltd.	0.60	0.60			HDFC Life Insurance Company Ltd.		0.05	0.05	
Gland Pharma Ltd.	0.59	0.59			Vedanta Ltd.		0.04	0.04	
Aptus Value Housing Finance India Ltd.	0.58	0.58			LIC Housing Finance Ltd.		0.04	0.04	
TEGA Industries Ltd.	0.47	0.47			Indian Railway Catering & Tourism Corporation Ltd.		0.04	0.04	
KNR Constructors Ltd.	0.43	0.43			GAIL (India) Ltd.		0.04	-0.04	
VRL Logistics Ltd.	0.40	0.40			Bengal Paints India Ltd.		0.04	-0.04	
Reliance Ceramics Ltd.	0.34	0.34			Cipla Ltd.		0.03	0.03	
Bharat Forge Ltd.	0.30	0.30			Wipro Ltd.		0.02	0.02	
AMI Organics Ltd.	0.29	0.29			Siemens Ltd.		0.02	-0.02	
Total	23.38	23.38			Shriram Finance Ltd.		0.01	-0.01	
Equity Shares & Derivatives					Lupin Ltd.		0.01	-0.01	
HDPC Bank Ltd.	5.07	-4.17	0.90		Bank Of Baroda		CRISIL AA+	CRISIL AA+	CRISIL AA+
Reliance Industries Ltd.	3.65	-3.67	-0.02		Bharti Telecom Ltd.		CRISIL AAA	CRISIL AAA	CRISIL AAA
Kotak Mahindra Bank Ltd.	2.92	-2.94	-0.02		Maruti Suzuki India Ltd.		CRISIL AA+	CRISIL AA+	CRISIL AA+
ICICI Bank Ltd.	2.77	-0.29	2.48		Infopark Properties Ltd.		CARE AA-	CARE AA-	CARE AA-
State Bank Of India	2.66	-0.88	1.78		ONGC India Home Finance Co. Ltd.		CRISIL AAA	CRISIL AAA	CRISIL AAA
Tata Motors Ltd.	1.41	-1.42	-0.01		SBFC Finance Ltd.		IND AA-	IND AA-	IND AA-
National Aluminium Company Ltd.	1.30	-1.30	-0.01		JM Financial Services Ltd.		CARE AA-	CARE AA-	CARE AA-
Mahindra & Mahindra Ltd.	1.29	-1.30	-0.01		Bank Of Baroda		[ICRA]AA	[ICRA]AA	[ICRA]AA
Indus Towers Ltd.	1.26	-1.26			(Tier II Bond Under Basel III)		CRISIL AAA	CRISIL AAA	CRISIL AAA
Bajaj Auto Ltd.	1.15	-0.13	1.02		Mahindra Rural Housing Finance Ltd.		CRISIL AAA	CRISIL AAA	CRISIL AAA
Force & Toubro Ltd.	1.09	-1.10	-0.01		Cube Highways Trust		IND AAA	IND AAA	IND AAA
DLF Ltd.	0.97	-0.98	-0.01		ONGC Petro Additions Ltd.		CRISIL AA	CRISIL AA	CRISIL AA
Punjab National Bank	0.88	-0.88			Gruh Finance Ltd.		CARE AA-	CARE AA-	CARE AA-
Hindalco Industries Ltd.	0.86	-0.85	0.01		Aadar Housing Finance Ltd.		[ICRA]AA	[ICRA]AA	[ICRA]AA
REC Ltd.	0.68	-0.68			Total	42.41	-35.36	7.05	
NTPC Ltd.	0.64	-0.64			Government Securities				
Ambuja Cement Ltd.	0.56	-0.56			Government of India		SOVEREIGN	SOVEREIGN	SOVEREIGN
L&T Finance Ltd.	0.55	-0.54	0.01		Treasury Bills				
ACC Ltd.	0.55	-0.55			364 Day T-Bill 30.01.25		SOVEREIGN	SOVEREIGN	SOVEREIGN
Adani Ports And Special Economic Zone Ltd.	0.53	-0.53			182 Day T-Bill 05.06.25		SOVEREIGN	SOVEREIGN	SOVEREIGN
Bank Of Baroda	0.50	-0.50			Total	1.02			
Axis Bank Ltd.	0.50	-0.51	-0.01		Real Estate Investment Trust				
CMR Airports Ltd.	0.46	-0.47	-0.01		Embassy Office Parks Reit		1.35		
Tata Consultancy Services Ltd.	0.45	-0.45			Brookfield India Real Estate Trust		1.02		
Delhiberry Ltd.	0.42	-0.42			Total	2.37			
Bajaj Finance Ltd.	0.41	-0.41			Infrastructure Investment Trust				
Hindustan Aerodynamics Ltd.	0.40	-0.41	-0.01		Cube Highways Trust		1.85		
Manappuram Finance Ltd.	0.39	-0.39			National Highways Infra Trust		1.82		
Bharat Heavy Electricals Ltd.	0.39	-0.40	-0.01		Total	3.67			
Canara Bank	0.38	-0.39	-0.01		Cash, Cash Equivalents, Derivative Margin And Others		4.43		
Aditya Birla Capital Ltd.	0.35	-0.35			Grand Total	100.00			
Tata Steel Ltd.	0.33	-0.33							
Zydus Lifesciences Ltd.	0.29	-0.30	-0.01						
Bharti Airtel Ltd.	0.29	-0.25	0.04						
Tech Mahindra Ltd.	0.28	-0.29	-0.01						
ITC Ltd.	0.27	-0.27							
Bharti Power Ltd.	0.24	-0.24							
Tata Company Ltd.	0.22	-0.22							
Bharat Petroleum Corporation Ltd.	0.22	-0.22							
Vodafone Idea Ltd.	0.21	-0.21							
Bharat Electronics Ltd.	0.21	-0.21							

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.45
Sovereign	8.99
Automobile And Auto Components	6.54
Services	6.27
Oil, Gas & Consumable Fuels	5.23
Realty	5.05
Consumer Services	4.83
Healthcare	3.73
Metals & Mining	3.09
Capital Goods	2.94
Chemicals	2.76
Consumer Durables	2.58
Construction	2.16
Textiles	1.85
Power	1.81
Telecommunication	1.76
Fast Moving Consumer Goods	1.44
Construction Materials	1.11
Information Technology	0.98
Cash, Cash Equivalents, Derivative Margin And Others	4.43

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



SBI Equity Savings Fund
This product is suitable for investors who are seeking^:

- Regular income & Capital appreciation.
- To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, fixed income securities and capital appreciation through an exposure to equity and equity related instruments.

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



ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

Investment Objective

The investment objective of the Scheme is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.

Fund Details

Type of Scheme

An open-ended Scheme investing in arbitrage opportunities.

Date of Allotment: 03/11/2006

Report As On: 31/12/2024

AAUM for the Month of December 2024

₹ 31,235.57 Crores

AUM as on December 31, 2024

₹ 26,930.91 Crores

Fund Manager:

Mr. Neeraj Kumar –Equity Portion

Mr. Ardhendu Bhattacharya –Debt Portion

Managing Since:

Mr. Neeraj Kumar –Oct 2012

Mr. Ardhendu Bhattacharya – Dec - 2021

Total Experience:

Mr. Neeraj Kumar –Over 25 years

Mr. Ardhendu Bhattacharya –Over 13 years

First Tier Benchmark: Nifty 50 Arbitrage Index

Exit Load: For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil

Entry Load: N.A.

Plans Available: Regular, Direct

Option: 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 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

Quantitative Data

Standard Deviation^a : 0.61%

Beta^a : 0.72

Sharpe Ratio^a : 1.35

Modified Duration : 0.52 years

Average Maturity : 0.28 years

Macaulay Duration : 0.56 years

Yield to Maturity^a : 7.61%

Portfolio Turnover^b : 2.49

Equity Turnover : 13.74

Total Turnover : Total Turnover = Equity + Debt + Derivatives

^a Source : CRISIL Fund Analyster

^b 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 (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

^c In case of semi-annual convention, the YTM is annualised

Ratios including debt instruments and cash

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.1773
Reg-Plan-Growth	32.6634
Dir-Plan-IDCW	18.7165
Dir-Plan-Growth	34.6402

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
27-Mar-20 (Reg Plan)	0.07	13.3989
27-Mar-20 (Dir Plan)	0.07	14.2690
28-Feb-20 (Reg Plan)	0.07	13.4634
28-Feb-20 (Dir Plan)	0.07	14.3281
31-Jan-20 (Reg Plan)	0.07	13.4238
31-Jan-20 (Dir Plan)	0.07	14.2766

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

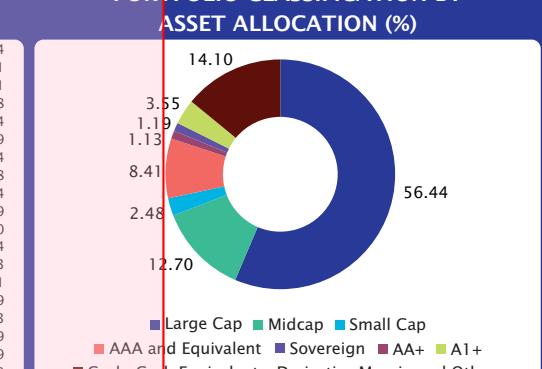
PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM Derivatives	Net % of AUM
Lupin Ltd.	0.12	-0.12	-0.12
Hindustan Copper Ltd.	0.11	-0.11	-0.11
Zydus Lifesciences Ltd.	0.11	-0.11	-0.11
The Ramco Cements Ltd.	0.11	-0.11	-0.11
Adani Transmission Levy Ltd.	0.10	-0.10	-0.10
Oberoi Realty Ltd.	0.10	-0.10	-0.10
Cummins India Ltd.	0.09	-0.09	-0.09
Syntex International Ltd.	0.09	-0.09	-0.09
Prestige Estates Projects Ltd.	0.09	-0.09	-0.09
Muthoot Financial Exchange Of India Ltd.	0.09	-0.09	-0.09
IDFC First Bank Ltd.	0.09	-0.09	-0.09
Dabur India Ltd.	0.09	-0.09	-0.09
Abbot India Ltd.	0.09	-0.09	-0.09
Tata Chemicals Ltd.	0.08	-0.08	-0.08
Petronet LNG Ltd.	0.08	-0.08	-0.08
Indiamart Interests Ltd.	0.08	-0.08	-0.08
Eurocell Fibres Ltd.	0.07	-0.07	-0.07
Nestle India Ltd.	0.07	-0.07	-0.07
National Aluminia Company Ltd.	0.07	-0.07	-0.07
Meterplus Infrastructure Share.	0.06	-0.06	-0.06
Granules India Ltd.	0.06	-0.06	-0.06
Birlasoft Ltd.	0.06	-0.06	-0.06
Astech Leyland Ltd.	0.06	-0.06	-0.06
API Apollo Tubes Ltd.	0.06	-0.06	-0.06
Akorn Pharmaceuticals Ltd.	0.06	-0.06	-0.06
DoT Ltd.	0.05	-0.05	-0.05
CG Power And Industrial Solutions Ltd.	0.05	-0.05	-0.05
Exocell Ltd.	0.04	-0.04	-0.04
Polybach India Ltd.	0.04	-0.04	-0.04
Primacon Industries Ltd.	0.04	-0.04	-0.04
ICICI Lombard General Insurance Company Ltd.	0.04	-0.04	-0.04
CESC Ltd.	0.04	-0.04	-0.04
Vision Strategies Ltd.	0.03	-0.03	-0.03
Union Bank Of India	0.03	-0.03	-0.03
The Tata Consultancy Services Ltd.	0.03	-0.03	-0.03
One 97 Communications Ltd.	0.03	-0.03	-0.03
NCC Ltd.	0.03	-0.03	-0.03
JDN Infra Ltd.	0.03	-0.03	-0.03
JK Cement Ltd.	0.03	-0.03	-0.03
Gujarat Chemicals Valley Fertilizers & Chemicals Ltd.	0.03	-0.03	-0.03
Do Lal Path Labs Ltd.	0.03	-0.03	-0.03
Computer Age Management Services Ltd.	0.03	-0.03	-0.03
City Union Bank Ltd.	0.03	-0.03	-0.03
Bharat Forge Ltd.	0.03	-0.03	-0.03
Bank Of India	0.03	-0.03	-0.03
Asian Paints Ltd.	0.03	-0.03	-0.03
Supreme Industries Ltd.	0.02	-0.02	-0.02
Persico Industries Ltd.	0.02	-0.02	-0.02
Max HealthCare Institute Ltd.	0.02	-0.02	-0.02
Laurus Labs Ltd.	0.02	-0.02	-0.02
L&T Finance Ltd.	0.02	-0.02	-0.02
KPT Technologies Ltd.	0.02	-0.02	-0.02
Primo Stainless Steel Pvt. Ltd.	0.02	-0.02	-0.02
PCX Logistics Pvt. Ltd.	0.02	-0.02	-0.02
Indian Energy Exchange Ltd.	0.02	-0.02	-0.02
Housing Development Fund Corporation Ltd.	0.02	-0.02	-0.02
Glenmark Pharmaceuticals Ltd.	0.02	-0.02	-0.02
Chumbal Fertilisers And Chemicals Ltd.	0.02	-0.02	-0.02
Bosch Rexroth India Ltd.	0.02	-0.02	-0.02
Berger Paints India Ltd.	0.02	-0.02	-0.02
Bajaj Finance Ltd.	0.02	-0.02	-0.02
Astral Indi Ltd.	0.02	-0.02	-0.02
Apollo Tyres Ltd.	0.02	-0.02	-0.02
United Breweries Ltd.	0.01	-0.01	-0.01
Tata Investments Of India Ltd.	0.01	-0.01	-0.01
Tata Elxsi Ltd.	0.01	-0.01	-0.01
Sona Blw Precision Forgings Ltd.	0.01	-0.01	-0.01
SBG Capital Management Services Ltd.	0.01	-0.01	-0.01
Max Financial Services Ltd.	0.01	-0.01	-0.01
Mahindra & Mahindra Financial Services Ltd.	0.01	-0.01	-0.01
KEI Industries Ltd.	0.01	-0.01	-0.01
Kaleidoscope India Ltd.	0.01	-0.01	-0.01
IRB Infrastructure Developers Ltd.	0.01	-0.01	-0.01
HFC Ltd.	0.01	-0.01	-0.01
Gujarat State Electricity Board Ltd.	0.01	-0.01	-0.01
DeliveryNet Ltd.	0.01	-0.01	-0.01
BSL Infra Ltd.	0.01	-0.01	-0.01
Avon Supermarts Ltd.	0.01	-0.01	-0.01
Adani Energy Solutions Ltd.	0.01	-0.01	-0.01
Total		2.49	-72.05
Commercial Papers			-0.43
CRISIL A1+		0.50	
ICRA AAA+		0.40	
CRISIL A1+		0.47	
CRISIL A1+		0.42	
CRISIL A1+		0.24	
CRISIL A1+		0.08	
Total		2.49	
Corporate Deposit Of			
Punjab National Bank		0.75	
The Federal Bank Ltd.		0.31	
India Post		0.16	
Non Convertible Debentures			
National Bank For Agriculture And Rural Development		3.18	
CRISIL AAA		3.18	
CRISIL AA+		1.13	
CRISIL AAA		0.56	
CRISIL AA		0.46	
CRISIL AAA		0.32	
CRISIL AA+		0.24	
CRISIL AAA		0.64	
CRISIL AA		0.41	
CRISIL AAA		0.11	
Total		9.54	
Treasury Bills			
91 Day T-Bill @ 0.01.25			
91 Day T-Bill @ 0.01.31			
182 Day T-Bill @ 0.01.25			
182 Day T-Bill @ 0.05.26			
Total		0.07	
Cash, Cash Equivalents, Derivative Margin And Others#			
Grand Total		11.19	14.10
		100.00	

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.54
Oil, Gas & Consumable Fuels	9.11
Automobile And Auto Components	6.31
Metals & Mining	5.48
Information Technology	4.44
Capital Goods	4.19
Telecommunication	3.74
Healthcare	3.18
Fast Moving Consumer Goods	2.64
Consumer Durables	2.39
Power	2.10
Realty	1.84
Consumer Services	1.53
Services	1.51
Construction Materials	1.49
Chemicals	1.43
Sovereign	1.19
Construction	0.79
Cash, Cash Equivalents, Derivative Margin And Others	14.10

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Arbitrage Opportunities Fund	
This product is suitable for investors who are seeking ^a :	
Short term investment.	
Investments to exploit profitable arbitrage opportunities in the segments of the equity markets to provide capital appreciation and regular income.	
Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

HYBRID - BALANCED ADVANTAGE FUND

SBI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Investment Objective

To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

- Type of Scheme**
An open-ended dynamic asset allocation fund.
- Date of Allotment:** 31/08/2021
- Report As On:** 31/12/2024
- AUM for the Month of December 2024**
₹33,347.05 Crores
- AUM as on December 31, 2024**
₹33,210.73 Crores
- Fund Manager:**
Mr. Dinesh Balachandran -(Equity Portion)
Mr. Rajeev Radhakrishnan -(Co-Fund Manager Debt Portion) Ms. Mansi Sajeja -(Debt Portion)
Mr. Anup Upadhyay (Co-Fund Manager)
Mr. Pradeep Kesavan -(overseas investment)
- Managing Since:**
Mr. Dinesh Balachandran August 2021
Mr. Rajeev Radhakrishnan Nov 2023
Ms. Mansi Sajeja Dec 2023
Mr. Anup Upadhyay (w.e.f. Dec 01, 2024)
Mr. Pradeep Kesavan Dec 2023
- Total Experience:**
Mr. Dinesh Balachandran -Over 21 years
Mr. Rajeev Radhakrishnan - Over 20 years
Ms. Mansi Sajeja - Over 15 years
Mr. Anup Upadhyay - Over 14 years
Mr. Pradeep Kesavan -Over 18 years
- First Tier Benchmark:**
Nifty 50 Hybrid Composite Debt 50:50 Index
- Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. 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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

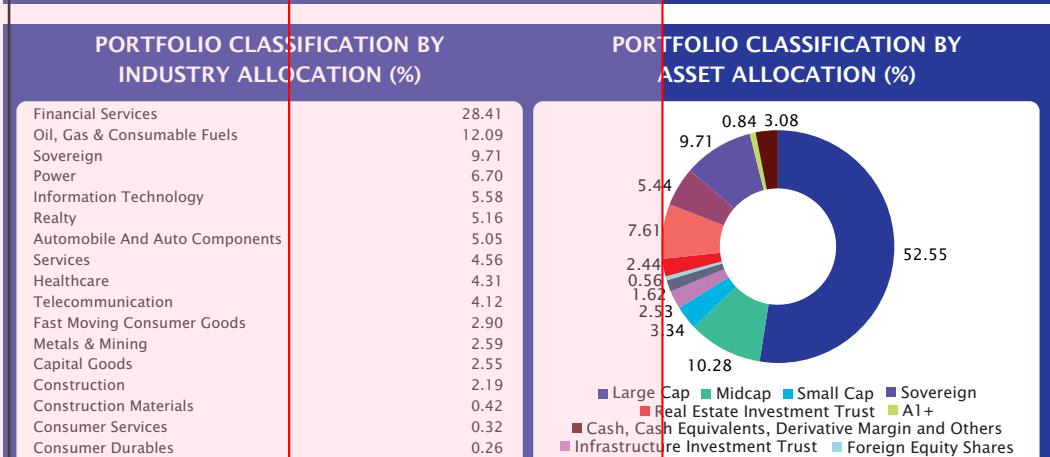
- Minimum Investment**
₹5000 & in multiples of ₹1
- Additional Investment**
₹1000 & in multiples of ₹1

Quantitative Data

Standard Deviation*	:6.10%
Beta*	:0.82
Sharpe Ratio*	:0.84
Modified Duration	:4.46 years
Average Maturity	:6.95 years
Macaulay Duration	:4.69 years
Yield to Maturity^	:7.61%
Portfolio Turnover*	
Equity Turnover	:0.15
Total Turnover	:5.03
Total Turnover = Equity + Debt + Derivatives *Source: CRISIL Fund Analyzer *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: FBL Overnight Mibor rate (7.15% as on 31st December 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points	
*In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash	

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.6655	Dir-Plan-IDCW	15.1664
Reg-Plan-Growth	14.6653	Dir-Plan-Growth	15.1661

PORTFOLIO					
Issuer Name	Rating (%)	Of Total %	% of AUM	Derivatives Net %	% of AUM
Equity Shares					
CESC Ltd.	1.90	1.90			
Torrent Power Ltd.	1.83	1.83			
Ashok Leyland Ltd.	1.21	1.21			
Biocon Ltd.	1.10	1.10			
ICICI Prudential Life Insurance Company Ltd.	0.85	0.85			
Sona Blw Precision Forgings Ltd.	0.70	0.70			
Lifel Insurance Corporation Of India	0.65	0.65			
Carborundum Universal Ltd.	0.61	0.61			
Goway Distrivarks Ltd.	0.51	0.51			
Delivery Ltd.	0.42	0.42			
Go Forward (India) Ltd.	0.26	0.26			
Total	10.04	10.04			
Equity Shares & Derivatives					
HDLC Bank Ltd.	5.17	-2.57	2.60		
Reliance Industries Ltd.	4.42	-2.44	1.98		
Bharti Airtel Ltd.	3.25	-2.33	0.92		
GAIL (India) Ltd.	3.01	-1.59	1.42		
Larsen & Toubro Ltd.	2.19	-2.20	-0.01		
Tech Mahindra Ltd.	2.16	-0.02	2.14		
Mahindra & Mahindra Ltd.	2.16	-2.18	-0.02		
Axis Bank Ltd.	2.00	-1.42	0.58		
Tata Steel Ltd.	1.98	-0.22	1.76		
Indian Oil Corporation Ltd.	1.81	-1.44	0.37		
Sun Pharmaceutical Industries Ltd.	1.73	-1.74	-0.01		
State Bank Of India	1.63	-1.65	-0.02		
Kotak Mahindra Bank Ltd.	1.55	-1.56	-0.01		
DLF Ltd.	1.47	-1.48	-0.01		
ICICI Bank Ltd.	1.17	-1.17			
Tata Motors Ltd.	1.14	-1.14			
United Spirits Ltd.	1.00		1.10		
Oil Consultancy Services Ltd.	1.05	-1.05			
Petronet Lng Ltd.	1.05	-0.54	0.51		
Cipla Ltd.	0.98	-0.04	0.94		
ITC Ltd.	0.85	-0.25	0.60		
Power Grid Corporation Of India Ltd.	0.84	-0.84			
Intergrlobe Aviation Ltd.	0.82	-0.82			
HCL Technologies Ltd.	0.82	-0.35	0.47		
Oil & Natural Gas Corporation Ltd.	0.76	-0.39	0.37		
Hindustan Unilever Ltd.	0.76	-0.77	-0.01		
Punjab National Bank	0.75	-0.13	0.62		
Bharat Petroleum Corporation Ltd.	0.70	-0.05	0.65		
Tata Power Company Ltd.	0.68	-0.69	-0.01		
Wipro Ltd.	0.66	-0.15	0.51		
Maruti Suzuki India Ltd.	0.66	-0.67	-0.01		
Cummins India Ltd.	0.64	-0.65	-0.01		
Lupin Ltd.	0.47	-0.47			
ICICI Lombard General Insurance Company Ltd.	0.40	-0.40			
Hindalco Industries Ltd.	0.34	-0.34			
Infosys Ltd.	0.33	-0.09	0.24		
Reliance Corporation Of India Ltd.	0.28	-0.01	0.27		
Bajaj Finserv Ltd.	0.24	-0.24			
Bajaj Auto Ltd.	0.23	-0.23			
Titan Company Ltd.	0.21	-0.21			
Canara Bank	0.21	-0.21			
Aditya Birla Capital Ltd.	0.21	-0.21			
Hindustan Petroleum Corporation Ltd.	0.20	-0.21	-0.01		
ACC Ltd.	0.20		0.20		
Ultratech Cement Ltd.	0.19	-0.19			
Indus Towers Ltd.	0.19	-0.19			
SBI Life Insurance Co. Ltd.	0.18	-0.19	-0.01		
Bajaj Finance Ltd.	0.18	-0.18			
HDFC Asset Management Co. Ltd.	0.16	-0.15	0.01		
Bank Of Baroda	0.16	-0.16			
Hero Motocorp Ltd.	0.15	-0.15			
NTPC Ltd.	0.14	-0.14			
Coal India Ltd.	0.14	-0.14			
Indusino Bank Ltd.	0.13	-0.13			
The Federal Bank Ltd.	0.11	-0.12	-0.01		
Shriram Finance Ltd.	0.11	-0.11			
JSW Steel Ltd.	0.10	-0.10			
Jindal Steel & Power Ltd.	0.10	-0.10			
Dabur India Ltd.	0.09	-0.09			



SBI Balanced Advantage Fund
This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Dynamic asset allocation between equity and equity related instruments including derivatives and fixed income instruments.

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

SBI
**MAGNUM CHILDREN'S BENEFIT
FUND - INVESTMENT PLAN**

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across sectors and market capitalizations. The scheme will also invest in debt and money market instruments with an endeavour to generate income. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Details
Type of Scheme

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

Date of Allotment: 29/09/2020

Report As On: 31/12/2024

AAUM for the Month of December 2024

₹3,152.44 Crores

AUM as on December 31, 2024

₹3,247.51 Crores

Fund Manager:

Mr. R Srinivasan -(Equity Portion)

Mr. Rajeev Radhakrishnan -(Debt Portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Pradeep Kesavan (w.e.f. Dec 2023)

Mr. R Srinivasan –September 29, 2020

Mr. Rajeev Radhakrishnan -(w.e.f. Nov 2023)

Total Experience:

Mr. R. Srinivasan –Over 30 years

Mr. Rajeev Radhakrishnan –Over 20 years

Mr. Pradeep Kesavan –Over 18 years

First Tier Benchmark:

CRISIL Hybrid 35+65 -Aggressive Index

Exit Load:

For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:
 3% for redemption/switch out on or before 1 year from the date of allotment
 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment
 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment

NIL for redemption or switch-out after 3 years from the date of allotment.

Entry Load: NA

Plans Available: Regular, Direct

Option: Growth

SIP

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments
 Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.
 Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
 Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
 Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
 Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.

Minimum Investment

₹5000 & in multiples of ₹1

Additional Investment

₹1000 & in multiples of ₹1

Quantitative Data

Modified Duration	: 0.01 year
Average Maturity	: 0.01 year
Macaulay Duration	: 0.01 year
Yield to Maturity^	: 6.64%

^In case of semi-annual convention , the YTM is annualised

Ratios including debt instruments and cash

NET ASSET VALUE

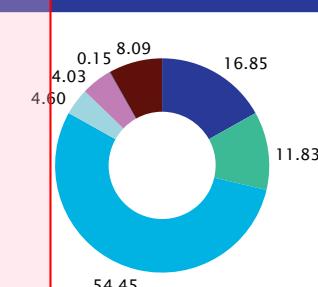
Option	NAV (₹)
Reg-Plan-Growth	42.9056
Dir-Plan-Growth	45.4183

PORTFOLIO

Issuer Name	Rating (%)	(%) Of Total AUM	Issuer Name	Rating (%)	(%) Of Total AUM			
Equity Shares								
Muthoot Finance Ltd.	5.07		Aptus Value Housing Finance India Ltd.		1.34			
Shakti Pumps (India) Ltd.	4.94		Hyundai Motor India Ltd.		1.32			
Brainbees Solutions Ltd.	4.49		Hawkins Cookers Ltd.		0.98			
Hatsun Agro Product Ltd.	4.43		Elin Electronics Ltd.		0.76			
K.P.R. Mill Ltd.	3.98		Total		83.13			
Le Travenues Technology Pvt. Ltd.	3.62		Foreign Equity shares					
Aether Industries Ltd.	3.55		Renew Energy Global		4.60			
Dodla Dairy Ltd.	3.53		Total		4.60			
Relaxo Footwears Ltd.	3.46		Treasury Bills					
Adani Ports And Special Economic Zone Ltd.	3.41		182 Day T-Bill	05.06.25	SOVEREIGN	0.15		
Sanathan Textiles Ltd.	3.22		Total		0.15			
Gokaldas Exports Ltd.	3.14		Infrastructure Investment Trust					
Pakka Ltd.	3.10		Cube Highways Trust		3.05			
One Mobiwik Systems Pvt. Ltd.	2.83		National Highways Infra Trust		0.98			
Kalpataru Projects International Ltd.	2.80		Total		4.03			
ICICI Bank Ltd.	2.76		Cash, Cash Equivalents And Others					
Kotak Mahindra Bank Ltd.	2.75		8.09		8.09			
E.I.D-Parry (India) Ltd.	2.48		Grand Total		100.00			
Campus Activewear Ltd.	2.29							
Indus Towers Ltd.	2.27							
Wonderla Holidays Ltd.	2.25							
Bharti Airtel Ltd.	2.15							
Thangamayil Jewellery Ltd.	1.75							
Interglobe Aviation Ltd.	1.54							
Bajaj Finance Ltd.	1.47							
State Bank Of India	1.45							

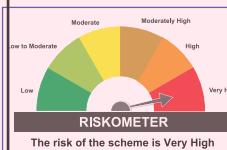
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.67
Consumer Services	10.36
Textiles	10.34
Consumer Durables	9.24
Services	8.98
Fast Moving Consumer Goods	7.96
Chemicals	6.03
Capital Goods	4.94
Power	4.60
Telecommunication	4.42
Forest Materials	3.10
Construction	2.80
Automobile And Auto Components	1.32
Sovereign	0.15
Cash, Cash Equivalents And Others	8.09

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

SBI Magnum Children's Benefit Fund - Investment Plan
 This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities.

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




**RETIREMENT BENEFIT FUND-
AGGRESSIVE PLAN**

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Investment Objective

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

- Type of Scheme**
An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- Date of Allotment:** 10/02/2021
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 2,784.37 Crores
- AUM as on December 31, 2024**
₹ 2,712.82 Crores

- Fund Manager:**
 - Mr. Rohit Shimpi (Equity Portion)
 - Mr. Ardhendu Bhattacharya (Debt portion)
 - Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021
Mr. Ardhendu Bhattacharya: June - 2021
Mr. Pradeep Kesavan: (w.e.f. Dec 2023)

Total Experience:

Mr. Rohit Shimpi –Over 18 years
Mr. Ardhendu Bhattacharya –Over 13 years
Mr. Pradeep Kesavan –Over 18 years

- First Tier Benchmark:** BSE 500 TRI
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct

Option: Growth, IDCW

SIP

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

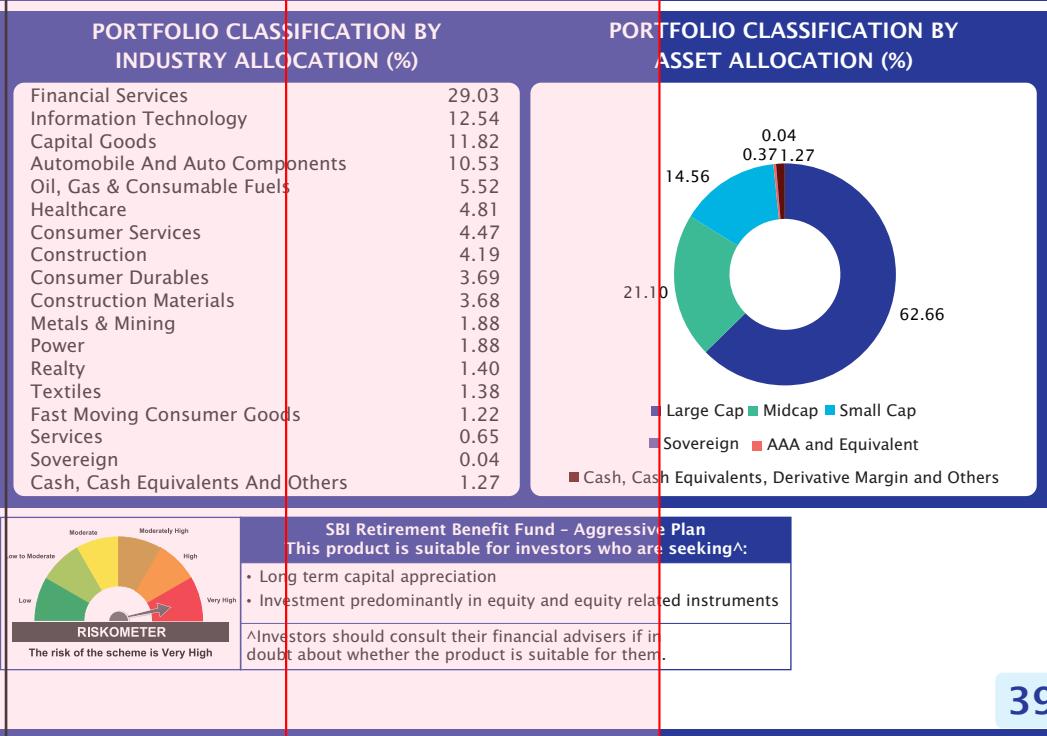
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.54 years
Average Maturity	: 8.00 years
Macaulay Duration	: 0.56 years
Yield to Maturity^	: 6.63%
^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	19.4534	Direct Plan-IDCW	20.4704
Reg-Plan-Growth	19.4528	Dir-Plan-Growth	20.4813

PORTFOLIO					
Issuer Name	Rating (%)	(%) Of Total AUM	Issuer Name	Rating (%)	(%) Of Total AUM
Equity Shares					
ESAB India Ltd.	8.67		Cholamandalam Investment & Finance Co. Ltd.	1.32	
ICICI Bank Ltd.	6.17		ABB India Ltd.	1.32	
Reliance Industries Ltd.	5.52		Thermax Ltd.	1.22	
Infosys Ltd.	5.39		Pitti Engineering Ltd.	1.22	
Larsen & Toubro Ltd.	4.19		Balrampur Chini Mills Ltd.	1.22	
Tata Consultancy Services Ltd.	3.71		Honeywell Automation India Ltd.	1.16	
Maruti Suzuki India Ltd.	3.62		ICICI Lombard General Insurance Company Ltd.	1.15	
State Bank Of India	3.38		Chalet Hotels Ltd.	1.03	
Ultratech Cement Ltd.	3.05		Carborundum Universal Ltd.	0.99	
Divi's Laboratories Ltd.	2.65		HDFC Asset Management Co. Ltd.	0.96	
Axis Bank Ltd.	2.61		FSN E-Commerce Ventures Ltd.	0.92	
Kotak Mahindra Bank Ltd.	2.58		AIA Engineering Ltd.	0.78	
Jubilant Foodworks Ltd.	2.52		V-Guard Industries Ltd.	0.70	
Kajaria Ceramics Ltd.	2.35		Teamlease Services Ltd.	0.65	
Timken India Ltd.	2.20		Hawkins Cookers Ltd.	0.64	
Abbott India Ltd.	2.16		Nuvoco Vistas Corporation Ltd.	0.63	
Endurance Technologies Ltd.	1.99		Total		98.32
L&T Technology Services Ltd.	1.94		Non Convertible Debentures		
Power Grid Corporation Of India Ltd.	1.88		Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.19
Hindalco Industries Ltd.	1.88		Bajaj Housing Finance Ltd.	CRISIL AAA	0.18
Schaeffler India Ltd.	1.86		Total		0.37
HDFC Life Insurance Company Ltd.	1.82		Floating Rate Bonds		
ZF Commercial Vehicle Control Systems India Ltd.	1.64		Government Of India	SOVEREIGN	0.04
Grindwell Norton Ltd.	1.61		Total		0.04
Ltmindtree Ltd.	1.50		Cash, Cash Equivalents And Others		
Sona Blw Precision Forgings Ltd.	1.42		Grand Total		1.27
DLF Ltd.	1.40				100.00
Page Industries Ltd.	1.38				



SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND



RETIREMENT BENEFIT FUND-AGGRESSIVE HYBRID PLAN

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Investment Objective

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

Type of Scheme

An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Date of Allotment:

10/02/2021

Report As On:

31/12/2024

AAUM for the Month of December 2024

₹1,533.78 Crores

AUM as on December 31, 2024

₹1,485.74 Crores

Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: Dec 2023

Total Experience:

Mr. Rohit Shimpi -Over 18 years

Mr. Ardhendu Bhattacharya -Over 13 years

Mr. Pradeep Kesavan -Over 18 years

First Tier Benchmark:

CRISIL Hybrid 35+65 -Aggressive Index

Exit Load:

Nil

Entry Load:

N.A.

Plans Available:

Regular, Direct

Option:

Growth, IDCW

SIP

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Minimum Investment

₹ 5000 & in multiples of ₹1

Additional Investment

₹ 1000 & in multiples of ₹1

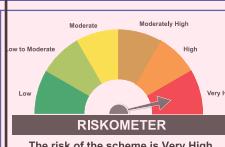
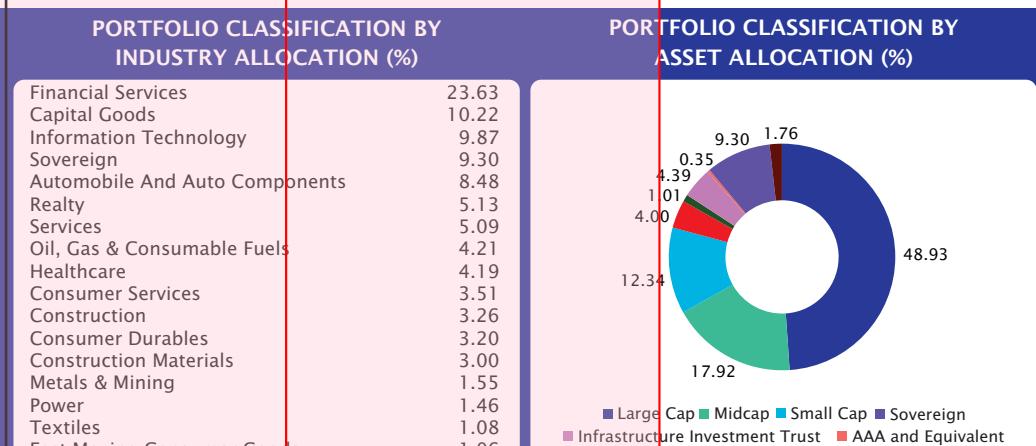
Quantitative Data

Modified Duration	: 0.30 years
Average Maturity	: 2.96 years
Macaulay Duration	: 0.30 years
Yield to Maturity^	: 1.27%

[^]In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	18.1470	Direct Plan-IDCW	19.0151
Reg-Plan-Growth	18.1474	Dir-Plan-Growth	19.0129

PORTFOLIO				
Issuer Name	Rating (%)	(%) Of Total AUM	Issuer Name	Rating (%)
Equity Shares			Carborundum Universal Ltd.	0.94
HDFC Bank Ltd.	7.07		ICICI Lombard General Insurance Company Ltd.	0.93
ICICI Bank Ltd.	4.74		ABB India Ltd.	0.92
Infosys Ltd.	4.35		Hawkins Cookers Ltd.	0.86
Reliance Industries Ltd.	4.21		Thermax Ltd.	0.83
Larsen & Toubro Ltd.	3.26		Chalet Hotels Ltd.	0.82
Tata Consultancy Services Ltd.	2.84		HDFC Asset Management Co. Ltd.	0.76
Maruti Suzuki India Ltd.	2.82		Teamlease Services Ltd.	0.70
Ultratech Cement Ltd.	2.54		FSN E-Commerce Ventures Ltd.	0.70
State Bank Of India	2.53		V-Guard Industries Ltd.	0.54
Divi's Laboratories Ltd.	2.23		Nuvoco Vistas Corporation Ltd.	0.46
Axis Bank Ltd.	2.07		Total	79.19
Kotak Mahindra Bank Ltd.	1.99		Non Convertible Debentures	
Jubilant Foodworks Ltd.	1.99		Housing And Urban Development Corporation Ltd.	[ICRA]AAA 0.35
Abbott India Ltd.	1.96		Total	0.35
Kajaria Ceramics Ltd.	1.80		Floating Rate Bonds	
Timken India Ltd.	1.75		Government Of India	SOVEREIGN 8.97
L&T Technology Services Ltd.	1.64		Total	8.97
Endurance Technologies Ltd.	1.59		State Development Loans	
Schaeffler India Ltd.	1.57		State Government Of Gujarat	SOVEREIGN 0.33
Hindalco Industries Ltd.	1.55		Total	0.33
Power Grid Corporation Of India Ltd.	1.46		Exchange Traded Funds	
Grindwell Norton Ltd.	1.34		SBI Gold ETF	1.01
ZF Commercial Vehicle Control Systems India Ltd.	1.31		Total	1.01
Honeywell Automation India Ltd.	1.29		Real Estate Investment Trust	
HDFC Life Insurance Company Ltd.	1.23		Embassy Office Parks Reit	2.03
Sona Blw Precision Forgings Ltd.	1.19		Nexus Select Trust	1.97
DLF Ltd.	1.13		Total	4.00
Page Industries Ltd.	1.08		Infrastructure Investment Trust	
AIA Engineering Ltd.	1.08		National Highways Infra Trust	2.30
ESAB India Ltd.	1.06		Cube Highways Trust	2.09
Balrampur Chini Mills Ltd.	1.06		Total	4.39
Ltmindtree Ltd.	1.04		Cash, Cash Equivalents And Others	1.76
Pitti Engineering Ltd.	1.01		Grand Total	100.00
Cholamandalam Investment & Finance Co. Ltd.	0.95			



SBI Retirement Benefit Fund – Aggressive Hybrid Plan
This product is suitable for investors who are seeking[^]:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments & balance in debt and money market instruments

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

SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND



RETIREMENT BENEFIT FUND-CONSERVATIVE HYBRID PLAN

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Investment Objective

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

- Type of Scheme**: An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment**: 10/02/2021
- Report As On**: 31/12/2024
- AAUM for the Month of December 2024**: ₹ 276.01 Crores
- AUM as on December 31, 2024**: ₹ 272.28 Crores
- Fund Manager**:
 - Mr. Rohit Shimpi (Equity Portion)
 - Mr. Ardhendu Bhattacharya (Debt portion)
 - Mr. Pradeep Kesavan (overseas investments)
- Managing since**:
 - Mr. Rohit Shimpi: Oct - 2021
 - Mr. Ardhendu Bhattacharya: June - 2021
 - Mr. Pradeep Kesavan: Dec 2023
- Total Experience**:
 - Mr. Rohit Shimpi - Over 18 years
 - Mr. Ardhendu Bhattacharya - Over 13 years
 - Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark**: CRISIL Hybrid 65+35 - Conservative Index
- Exit Load**: Nil
- Entry Load**: N.A.
- Plans Available**: Regular, Direct
- Option**: Growth, IDCW
- SIP**:

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**: ₹ 5000 & in multiples of ₹1
- Additional Investment**: ₹ 1000 & in multiples of ₹1

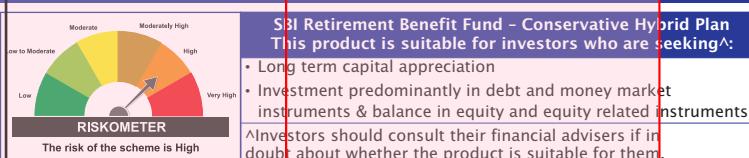
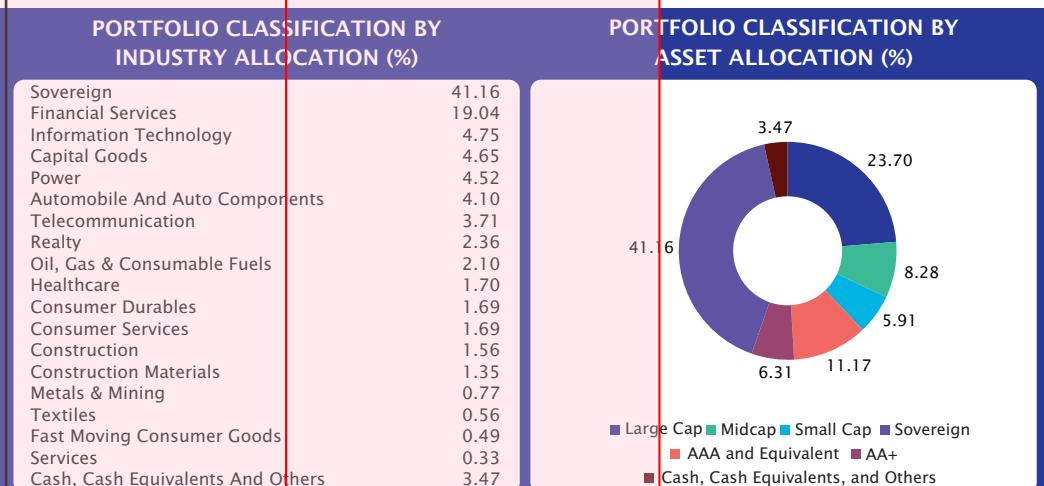
Quantitative Data

Modified Duration	: 7.47 years
Average Maturity	: 14.28 years
Macaulay Duration	: 7.78 years
Yield to Maturity [^]	: 7.07%

[^]In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.9846	Direct Plan-IDCW	15.3548
Reg-Plan-Growth	14.9830	Dir-Plan-Growth	15.3569

PORTFOLIO				
Issuer Name	Rating (%) Of Total AUM	Issuer Name	Rating (%) Of Total AUM	
Equity Shares				
HDFC Bank Ltd.	3.42	ICICI Lombard General Insurance Company Ltd.	0.42	
ICICI Bank Ltd.	2.43	ESAB India Ltd.	0.42	
Infosys Ltd.	2.16	AIA Engineering Ltd.	0.42	
Reliance Industries Ltd.	2.10	Thermax Ltd.	0.40	
Larsen & Toubro Ltd.	1.56	Pitti Engineering Ltd.	0.40	
Tata Consultancy Services Ltd.	1.38	Chalet Hotels Ltd.	0.39	
Maruti Suzuki India Ltd.	1.35	HDFC Asset Management Co. Ltd.	0.35	
State Bank Of India	1.28	Cholamandalam Investment & Finance Co. Ltd.	0.34	
Ultratech Cement Ltd.	1.11	Teamlease Services Ltd.	0.33	
Axis Bank Ltd.	1.07	FSN E-Commerce Ventures Ltd.	0.33	
Jubilant Foodworks Ltd.	0.97	V-Guard Industries Ltd.	0.25	
Kajaria Ceramics Ltd.	0.94	Nuvoco Vistas Corporation Ltd.	0.24	
Divi's Laboratories Ltd.	0.94	Total	37.89	
Kotak Mahindra Bank Ltd.	0.92	Non Convertible Debentures		
Timken India Ltd.	0.85	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.71
Endurance Technologies Ltd.	0.80	Torrent Power Ltd.	CRISIL AA+	1.90
Schaeffler India Ltd.	0.79	Sundaram Finance Ltd.	CRISIL AAA	1.89
Power Grid Corporation Of India Ltd.	0.78	REC Ltd.	CRISIL AAA	1.88
Hindalco Industries Ltd.	0.77	Power Finance Corporation Ltd.	CRISIL AAA	1.85
Abbott India Ltd.	0.76	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.84
L&T Technology Services Ltd.	0.70	Bajaj Housing Finance Ltd.	CRISIL AAA	1.84
Grindwell Norton Ltd.	0.66	Godrej Properties Ltd.	[ICRA]AA+	1.83
Honeywell Automation India Ltd.	0.62	Union Bank Of India (At 1 Bond Under Basel III)	CRISIL AA+	0.74
HDLC Life Insurance Company Ltd.	0.61	Total	17.48	
ZF Commercial Vehicle Control Systems India Ltd.	0.60	Floating Rate Bonds		
Sona Blw Precision Forgings Ltd.	0.56	Government Of India	SOVEREIGN	0.94
Page Industries Ltd.	0.56	Total	0.94	
DLF Ltd.	0.53	Government Securities		
Ltimindtree Ltd.	0.51	Government Of India	SOVEREIGN	40.22
Hawkins Cookers Ltd.	0.50	Total	40.22	
Balrampur Chini Mills Ltd.	0.49	Cash, Cash Equivalents And Others		3.47
Carborundum Universal Ltd.	0.44	Grand Total	100.00	
ABB India Ltd.	0.44			



SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND



RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Investment Objective

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Details

Type of Scheme

An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Date of Allotment:

10/02/2021

Report As On:

31/12/2024

AAUM for the Month of December 2024

₹178.02 Crores

AUM as on December 31, 2024

₹177.04 Crores

Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: Dec 2023

Total Experience:

Mr. Rohit Shimpi - Over 18 years

Mr. Ardhendu Bhattacharya - Over 13 years

Mr. Pradeep Kesavan - Over 18 years

First Tier Benchmark:

CRISIL Hybrid 85+15 - Conservative Index

Exit Load:

Nil

Entry Load:

N.A.

Plans Available:

Regular, Direct

Option:

Growth, IDCW

SIP

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

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 amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Minimum Investment

₹5000 & in multiples of ₹1

Additional Investment

₹1000 & in multiples of ₹1

Quantitative Data

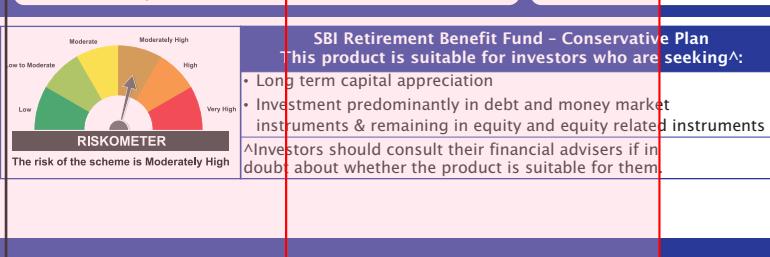
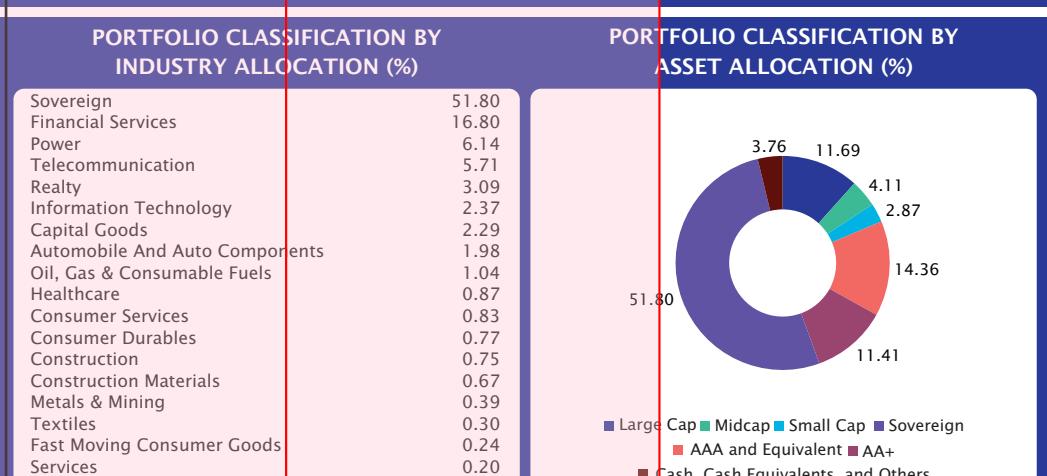
Modified Duration	: 8.12 years
Average Maturity	: 17.13 years
Macaulay Duration	: 8.46 years
Yield to Maturity^	: 7.12%

^In case of semi-annual convention , the YTM is annualised

Ratios including debt instruments and cash

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	13.7232	Direct Plan-IDCW	13.9939
Reg-Plan-Growth	13.7234	Dir-Plan-Growth	13.9960

PORTFOLIO					
Issuer Name	Rating (%) Of Total AUM	Issuer Name	Rating (%) Of Total AUM		
Equity Shares					
HDFC Bank Ltd.	1.68	Teamlease Services Ltd.	0.20		
ICICI Bank Ltd.	1.19	Pitti Engineering Ltd.	0.20		
Infosys Ltd.	1.07	Cholamandalam Investment & Finance Co. Ltd.	0.20		
Reliance Industries Ltd.	1.04	AIA Engineering Ltd.	0.20		
Larsen & Toubro Ltd.	0.75	Hawkins Cookers Ltd.	0.19		
Tata Consultancy Services Ltd.	0.69	FSN E-Commerce Ventures Ltd.	0.19		
Maruti Suzuki India Ltd.	0.64	Chalet Hotels Ltd.	0.19		
State Bank Of India	0.61	ICICI Lombard General Insurance Company Ltd.	0.18		
Ultratech Cement Ltd.	0.56	HDFC Asset Management Co. Ltd.	0.18		
Axis Bank Ltd.	0.52	V-Guard Industries Ltd.	0.12		
Divi's Laboratories Ltd.	0.47	Nuvoco Vistas Corporation Ltd.	0.11		
Kajaria Ceramics Ltd.	0.46	Total	18.67		
Kotak Mahindra Bank Ltd.	0.45	Non Convertible Debentures			
Jubilant Foodworks Ltd.	0.45	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE) 5.71		
Timken India Ltd.	0.41	Torrent Power Ltd.	CRISIL AA+ 2.92		
Endurance Technologies Ltd.	0.40	Sundaram Finance Ltd.	CRISIL AAA 2.90		
Abbott India Ltd.	0.40	REC Ltd.	CRISIL AAA 2.90		
Hindalco Industries Ltd.	0.39	Power Finance Corporation Ltd.	CRISIL AAA 2.85		
Power Grid Corporation Of India Ltd.	0.38	Tata Power Renewable Energy Ltd.	(Guaranteed By Tata Power Ltd.) [ICRA]AA+ 2.84		
Schaeffler India Ltd.	0.37	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+ 2.83		
L&T Technology Services Ltd.	0.36	Godrej Properties Ltd.	[ICRA]AA+ 2.82		
HDFC Life Insurance Company Ltd.	0.31	Total	25.77		
Grindwell Norton Ltd.	0.31	Floating Rate Bonds			
Page Industries Ltd.	0.30	Government Of India	SOVEREIGN 1.45		
Honeywell Automation India Ltd.	0.30	Total	1.45		
Sona Blw Precision Forgings Ltd.	0.29	Government Securities			
ZF Commercial Vehicle Control Systems India Ltd.	0.28	Government Of India	SOVEREIGN 47.48		
DLF Ltd.	0.27	Total	47.48		
Ltimindtree Ltd.	0.25	State Development Loans			
Balrampur Chini Mills Ltd.	0.24	State Government Of Maharashtra SOVEREIGN 2.87			
ESAB India Ltd.	0.22	Total	2.87		
Carborundum Universal Ltd.	0.22	Cash, Cash Equivalents And Others			
ABB India Ltd.	0.22	Grand Total	3.76		
Thermax Ltd.	0.21		100.00		



Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/ 01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager)	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Mallya Mr. Mohit Jain *Mr. Mansi Sajela Co Fund Manager & Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajela Co Fund Manager & Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajela Co Fund Manager & Mr. Pradeep Kesavan	Mr. Tejas Soman (w.e.f. Dec 2023)
Managing Since	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec 2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev Jan-2019 Aradhendhu & Pradeep (w.e.f. Dec 2023)	Lokesh Feb-2017 Adesh & Pradeep (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008 Mansi & Pradeep (w.e.f. Dec 2023)	(w.e.f. Dec-2023)
FIRST Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index All	NIFTY Credit Risk Bond Index B-II	NIFTY Medium DurationDebtIndex A-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
Fund Details as on 31 December 2024								
Month End AUM (Rs. in Crores)	₹11,273.91	₹1,855.09	₹3,324.77	₹20,414.40	₹2,277.57	₹6,564.59	₹13,381.95	₹1,772.96
Modified Duration (years)	9.86	4.80	8.62	3.70	2.18	3.43	2.85	6.86
Average Maturity (years)	24.54	1.72	20.42	5.13	3.03	5.02	3.92	9.95
Macaulay Duration (years)	10.20	0.97	8.94	3.88	2.29	3.60	2.98	7.09
Yield to Maturity (%) ^a	7.04	7.57	7.17	7.54	8.61	7.98	7.58	6.92
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.77%	Regular- 1.45% Direct- 0.62%	Regular- 0.76% Direct- 0.34%	Regular- 1.55% Direct- 0.89%	Regular- 1.22% Direct- 0.71%	Regular- 0.85% Direct- 0.39%	Regular- 0.64% Direct- 0.31%
Composition by Assets as on 31 December 2024								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	36.49	18.90	75.82	75.15	52.89	64.32	-
Gilts	95.11	41.04	76.69	19.92	14.19	30.48	25.36	95.77
Money Market Instruments	-	7.53	-	0.68	-	13.19	-	-
Other Assets	4.89	14.94	4.41	3.58	10.66	3.44	10.32	4.23
Composition by Ratings as on 31 December 2024								
AA, AA+, AAA and EQUIVALENT	-	26.90	18.90	75.82	41.11	32.54	64.32	-
Below AA	-	9.59	-	-	34.04	20.35	-	-
Sovereign	95.11	41.04	76.69	19.94	14.19	30.48	32.38	95.77
Below A1+, A1+	-	7.53	-	-	-	13.19	-	-
Cash, Cash Equivalents, Derivatives and Others	4.89	14.94	4.41	3.56	10.66	3.44	3.30	4.23
Other Details								
Exit Load	Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	Nil	For 10% of the investments within 1 month - Nil; For the remaining investments - 0.25%	For 8% of the investments within 1 Year - Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years - Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years - Nil; For the remaining investments - 0.75%	For exit within 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 5(2)(a)(b) and 5(2)(a)(c) of SEBI (MF) regulations for both Direct and Regular plan. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. ^In case of semi-annual convention, the YTM is annualised

Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund	SBI Savings Fund	SBI Equity Fund	SBI Short Duration Fund	SBI Magnum Ultra Short Duration Fund	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund
Initial Investment Horizon	+ 3 months	+ 3 months	+ 3 months	+ 3 months	+ 3 months	+ 3 months	+ 3 months	+ 1 day
Investment Date	10/12/2004	10/12/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004	10/10/2004
Fund Manager	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy	Mr. Balaji Krishnamoorthy
Mutual Fund Rating	CRISIL Low Duration Debt All Index	CRISIL Low Duration Debt All Index	CRISIL Medium Market All Index	CRISIL Medium Market All Index	CRISIL Ultra Short Duration Debt All Index	CRISIL Ultra Short Duration Debt All Index	CRISIL Long Duration Debt All Index	CRISIL Liquid Overnight Index
Fund Details as on 31 December 2024								
Assets (₹ in Cr)	32,82,11	8,03,82	8,03,82	3,31,80	2,53,25	2,53,25	2,53,25	8,03,82
Modified Duration (years)	11.66	0.44	3.71	0.16	0.44	1.47	11.66	0.003 day
Average Maturity (years)	29.05	0.48	5.31	0.17	0.84	5.18	29.05	0.003 day
Macaulay Duration (years)	12.07	0.48	3.93	0.17	0.47	1.52	12.07	-
Yield to Maturity (%)	7.75	7.53	7.43	7.22	7.54	7.50	7.11	6.53
Expenses Ratio	0.43%	0.28%	0.38%	0.21%	0.33%	0.26%	0.24%	0.12%
Composition by Assets as on 31 December 2024								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	72.85	-	74.64	0.82	36.44	22.97	-	-
Gilts	15.47	0.41	16.19	-	9.28	60.13	94.11	-
Money Market Instruments	10.54	87.40	4.45	107.43	44.61	14.64	-	8.98
Other Assets	1.14	12.19	4.72	-8.25	9.67	2.26	5.89	91.02
AA, AA+, AAA And Equivalent	72.85	-	74.64	0.82	36.44	22.97	-	-
Below AA	-	-	-	-	-	-	-	-
Sovereign	18.15	16.05	16.19	23.19	17.52	60.13	94.11	1.34
Below A1+, A1+	10.54	86.78	4.45	84.24	43.46	14.64	-	7.64
Cash, Cash Equivalents, Derivatives and Others	-1.54	-2.83	4.72	-8.25	2.58	2.26	5.89	91.02
Other Details								
Exit Load	Nil	Nil	Nil	Nil	Nil	For exit within 3 days from the date of allotment: 0.10% For exit on or after 3 days from the date of allotment: Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6)(b) and 52(6)(c) of SEBI (MF) regulations for both Direct and Regular plan. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. | In case of semi-annual convention, the YTM is annualised

SBI
MAGNUM GILT FUND
Investment Objective

To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).

Fund Details

- Type of Scheme**
An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk
- Date of Allotment:** 30/12/2000
- Report As On:** 31/12/2024
- AUM for the Month of December 2024**
₹ 11,161.47 Crores
- AUM as on December 31, 2024**
₹ 11,273.91 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan & Mr. Tejas Soman (Co Fund Manager) (w.e.f. Nov-2023)
Managing Since:
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
Mr. Tejas Soman (w.e.f. Dec-2023)
- Total Experience:**
Mr. Rajeev Radhakrishnan Over 20 years
Mr. Tejas Soman Over 8 years
- First Tier Benchmark:**
Nifty All Duration G-Sec 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

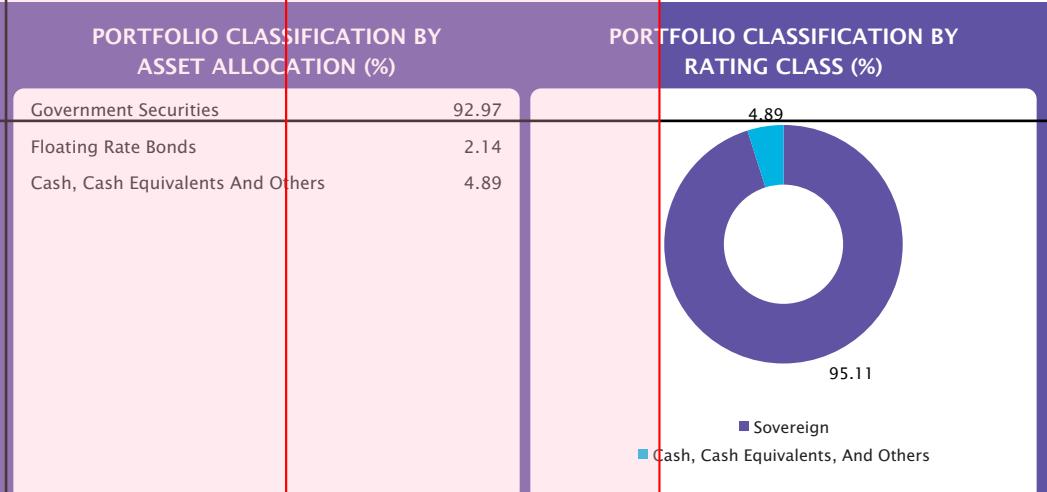
Quantitative Data

Modified Duration	: 9.86 years
Average Maturity	: 24.54 years
Macaulay Duration	: 10.20 years
Yield to Maturity ^a	: 6.88%

^aIn case of semi-annual convention , the YTM is annualised

NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	19.6223	Regular IDCW	19.5298
PF-Fixed Period-2 Year-IDCW	19.8566	Reg-Plan-Growth	63.5118
PF-Fixed Period-3 Year-IDCW	19.2526	Dir-Plan-IDCW	21.4166
PF 3 Year - Growth	38.0954	Dir-Plan-Growth	67.1041
PF Regular - Growth	40.7731		

PORTFOLIO		
Issuer Name	Rating	(%) Of Total AUM
Floating Rate Bonds Government Of India	SOVEREIGN	2.14
Total		2.14
Government Securities Government Of India	SOVEREIGN	92.97
Total		92.97
Cash, Cash Equivalents And Others		4.89
Grand Total		100.00



RISKOMETER		SBI Magnum Gilt Fund	
The risk of the scheme is Moderate		This product is suitable for investors who are seeking ^b :	
<ul style="list-style-type: none"> Regular income and capital growth for medium to long-term Investment in government securities. 		Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

DEBT-MEDIUM TO LONG DURATION FUND

SBI MAGNUM INCOME FUND

Investment Objective

To provide investors an opportunity to generate regular income through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Fund Details

- Type of Scheme**: An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration).
- A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 25/11/1998
- Report As On:** 31/12/2024
- AUM for the Month of December 2024**: ₹ 1,851.58 Crores
- AUM as on December 31, 2024**: ₹ 1,855.09 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments)
- Managing Since:**
Mr. Lokesh Mallya (w.e.f. Dec-2023)
Mr. Adesh Sharma (w.e.f. Dec-2023)
Mr. Pradeep Kesavan (w.e.f. Dec-2023)
- Total Experience:**
Mr. Lokesh Mallya Over 17 years
Mr. Adesh Sharma Over 15 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** CRISIL Medium to Long Duration Debt A-III 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, 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.
- 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.

Quantitative Data

Modified Duration	: 4.80 years
Average Maturity	: 8.54 years
Macaulay Duration	: 5.01 years
Yield to Maturity [^]	: 7.57%

[^]In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	41.0704	Dir-Plan-Bonus	44.2197
Reg-Plan-Growth	67.7830	Dir-Plan-Growth	72.8764
Reg-Plan-Half Yearly IDCW	17.7286	Dir-Plan-Half Yearly IDCW	20.6768
Reg-Plan-Quarterly IDCW	19.0886	Dir-Plan-Quarterly IDCW	21.1681

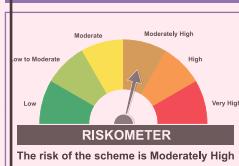
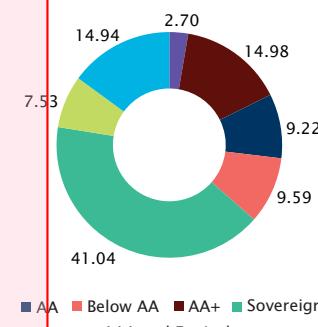
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
Canara Bank	CRISIL A1+	5.02
HDFC Bank Ltd.	CRISIL A1+	2.51
Total		7.53
Non Convertible Debentures		
Torrent Power Ltd.	CRISIL AA+	4.15
Bharti Telecom Ltd.	CRISIL AA+	4.08
Godrej Properties Ltd.	[ICRA] AA+	4.04
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.94
Indostar Capital Finance Ltd.	CRISIL AA-	3.18
Avanse Financial Services Ltd.	CARE AA-	2.97
JM Financial Credit Solutions Ltd.	[ICRA] AA	2.72
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA] AA+	2.71
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	2.70
JM Financial Asset Reconstruction Company Ltd.	[ICRA] AA-	1.82
Grihun Housing Finance Ltd.	CARE AA-	1.62
Aadhar Housing Finance Ltd.	[ICRA] AA	1.35
Jindal Stainless Ltd.	CRISIL AA	1.21
Total		36.49
Government Securities		
Government Of India	SOVEREIGN	41.04
Total		41.04
Cash, Cash Equivalents And Others		14.94
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	41.04
Non Convertible Debentures	36.49
Certificate Of Deposits	7.53
Cash, Cash Equivalents And Others	14.94

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Magnum Income Fund
This product is suitable for investors who are seeking[^]:

- Regular income for medium to long-term
- Investment in Debt and Money Market Instruments.

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

SBI

DYNAMIC BOND FUND

Investment Objective

To provide investors attractive returns through investment in an actively managed portfolio of high quality debt securities of varying maturities.

Fund Details

- Type of Scheme**: An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk
- Date of Allotment**: 09/02/2004
- Report As On**: 31/12/2024
- AAUM for the Month of December 2024**: ₹ 3,314.32 Crores
- AUM as on December 31, 2024**: ₹ 3,324.77 Crores
- Fund Manager**: Mr. Rajeev Radhakrishnan
Mr. Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
Mr. Tejas Soman (w.e.f. Dec 2023)
Mr. Pradeep Kesavan (w.e.f. Dec 2023)
- Total Experience**:
Mr. Rajeev Radhakrishnan Over 20 years
Mr. Tejas Soman Over 8 years
Mr. Pradeep Kesavan Over 18 Years
- First Tier Benchmark**: CRISIL Dynamic Bond A-III Index
- Exit Load**: For exit within 1 month from the date of allotment For 10% of investment : Nil
For remaining investment: 0.25%
For exit after one month from the date of allotment - 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 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**: ₹ 5,000 & in multiples of ₹ 1
- Additional Investment**: ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 8.62 years
Average Maturity	: 20.42 years
Macaulay Duration	: 8.94 years
Yield to Maturity^	: 7.17%

[^]In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.9817
Reg-Plan-Growth	34.2997
Dir-Plan-IDCW	20.8781
Dir-Plan-Growth	37.3784

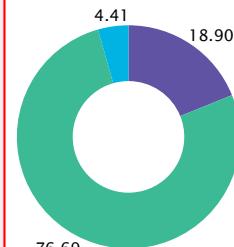
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Highways Infrastructure Trust	CRISIL AAA	4.94
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	3.13
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	3.01
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.21
Power Finance Corporation Ltd.	CRISIL AAA	0.76
National Bank For Financing Infrastructure And Development	CRISIL AAA	0.76
Tata Capital Ltd.	CRISIL AAA	0.75
Total		14.56
Securitised Debt		
India Universal Trust Al2	CRISIL AAA(SO)	4.34
Total		4.34
Government Securities		
Government Of India	SOVEREIGN	76.69
Total		76.69
Cash, Cash Equivalents And Others		
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	76.69
Non Convertible Debentures	14.56
Securitised Debt	4.34
Cash, Cash Equivalents And Others	4.41

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Sovereign ■ AAA and Equivalent
■ Cash, Cash Equivalents, And Others



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

- Regular income for medium to long-term
- Investment in high quality debt securities of varying maturities.

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



CORPORATE BOND FUND

Investment Objective

The investment objective will be to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities.

Fund Details

- Type of Scheme**: An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- Date of Allotment**: 16/01/2019
- Report As On**: 31/12/2024
- AAUM for the Month of December 2024**: ₹ 20,609.19 Crores
- AUM as on December 31, 2024**: ₹ 20,414.40 Crores
- Fund Manager**: Mr. Rajeev Radhakrishnan
Mr. Ardhendu Bhattacharya (Co-Fund Manager)
Mr. Pradeep Kesavan (overseas investments)
- Managing Since**:
Mr. Rajeev Radhakrishnan Jan-2019
Mr. Ardhendu Bhattacharya Dec 2023
Mr. Pradeep Kesavan Dec 2023
- Total Experience**:
Mr. Rajeev Radhakrishnan Over 20 years
Mr. Ardhendu Bhattacharya Over 13 years
Mr. Pradeep Kesavan Over 18 Years
- First Tier Benchmark**: NIFTY Corporate Bond Index A-II
- 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	: 3.70 years
Average Maturity	: 5.13 years
Macaulay Duration	: 3.88 years
Yield to Maturity [^]	: 7.54%

[^]In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.9792	Dir-Plan-Monthly IDCW	14.3746
Reg-Plan-Growth	14.8124	Dir-Plan-Growth	15.2289
Reg-Plan-Quarterly IDCW	14.3919	Dir-Plan-Quarterly IDCW	14.8046

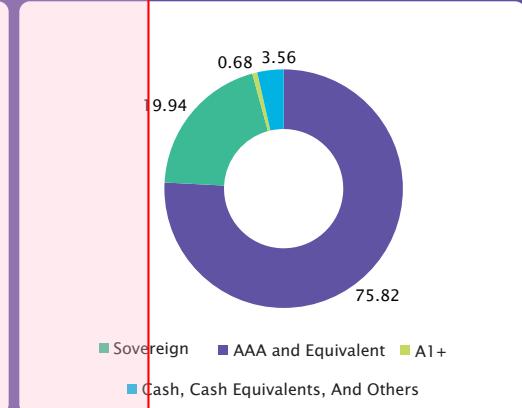
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits			Kotak Mahindra Prime Ltd.	CRISIL AAA	0.74
HDFC Bank Ltd.	CRISIL A1+	0.68	India Grid Trust	[ICRA]AAA	0.68
Total		0.68	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.63
Non Convertible Debentures			Toyota Financial Services India Ltd.	[ICRA]AAA	0.61
Small Industries Development Bank Of India	CRISIL AAA	6.70	National Bank For Agriculture And Rural Development	CRISIL AAA	0.49
National Bank For Agriculture And Rural Development	[ICRA]AAA	5.67	Canara Bank(Tier II Bond Under Basel III)	IND AAA	0.49
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.93	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.38
Power Finance Corporation Ltd.	CRISIL AAA	3.87	John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.12
India Grid Trust	CRISIL AAA	3.76	Total		72.76
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	3.37	Securitised Debt		
Tata Communications Ltd.	CARE AAA	3.19	India Universal Trust Al2	CRISIL AAA(SO)	3.06
Bajaj Housing Finance Ltd.	CRISIL AAA	3.14	Total		3.06
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.82	Government Securities		
Sundaram Finance Ltd.	[ICRA]AAA	2.80	Government Of India	SOVEREIGN	19.92
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.63	Total		19.92
L&T Metro Rail (Hyderabad) Ltd.	[Guaranteed By Larsen & Toubro Ltd.]		State Development Loans		
Larsen & Toubro Ltd.	CRISIL AAA(CE)	2.55	State Government Of Jharkhand	SOVEREIGN	0.02
Jammnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.35	Total		0.02
Bajaj Finance Ltd.	CRISIL AAA	2.12	Cash, Cash Equivalents And Others		3.56
LIC Housing Finance Ltd.	CRISIL AAA	2.08	Grand Total		100.00
Highways Infrastructure Trust	CRISIL AAA	1.95			
REC Ltd.	CRISIL AAA	1.69			
Sundaram Home Finance Ltd.	CRISIL AAA	1.51			
SMFG India Credit Company Ltd.	[ICRA]AAA	1.47			
Mindspace Business Parks Reit	[ICRA]AAA	1.46			
Tata Capital Ltd.	CRISIL AAA	1.40			
Mindspace Business Parks Reit	CRISIL AAA	1.30			
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.15			
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.10			
HDB Financial Services Ltd.	CRISIL AAA	0.84			
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.75			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	72.76
Government Securities	19.92
Securitised Debt	3.06
Certificate Of Deposits	0.68
State Development Loans	0.02
Cash, Cash Equivalents And Others	3.56

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Corporate Bond Fund
This product is suitable for investors who are seeking[^]:

- Regular income for medium term
- Investment predominantly in corporate bond securities rated AA+ and above

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

SBI CREDIT RISK FUND

Investment Objective

To provide the investors an opportunity to predominantly invest in corporate bonds rated AA and below(excluding AA+ rated corporate bonds) so as to generate attractive returns while maintaining moderate liquidity in the portfolio through investment in money market securities.

Fund Details

- Type of Scheme**: An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 17/07/2014
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**: ₹ 2,282.64 Crores
- AUM as on December 31, 2024**: ₹ 2,277.57 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Lokesh Mallya Feb-2017
Mr. Adesh Sharma (w.e.f. Dec-2023)
Mr. Pradeep Kesavan (w.e.f. Dec-2023)
- Total Experience:**
Mr. Lokesh Mallya Over 17 years
Mr. Adesh Sharma Over 15 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** NIFTY Credit Risk Bond Index B-II
- Exit Load**: For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - 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 Jun 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\$**: ₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- Additional Investment**: ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.18 years
Average Maturity	: 3.03 years
Macaulay Duration	: 2.29 years
Yield to Maturity	: 8.61%
<i>Sper investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in-and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.</i>	
<i>In case of semi-annual convention , the YTM is annualised</i>	

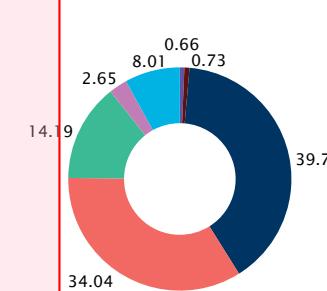
NET ASSET VALUE					
Option	NAV (₹)	Option	NAV (₹)		
Reg-Plan-IDCW	19.7354	Dir-Plan-IDCW	21.8661		
Reg-Plan-Daily IDCW	14.4485	Dir-Plan-Daily IDCW	14.9098		
Reg-Plan-Growth	43.6543	Dir-Plan-Growth	46.9876		

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures			Total		75.15
Aadhar Housing Finance Ltd.	IND AA	4.93	Government Securities		
Nirma Ltd.	CRISIL AA	4.87	Government Of India	SOVEREIGN	14.19
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.70	Total		14.19
Infopark Properties Ltd.	CARE AA-	4.62	Infrastructure Investment Trust		
Eris Lifesciences Ltd.	IND AA-	3.75	Cube Highways Trust		2.65
Aditya Birla Real Estate Ltd.	CRISIL AA	3.73	Total		2.65
Sandur Manganese & Iron Ores Ltd.	[ICRA]A+	3.65	Cash, Cash Equivalents And Others		8.01
Renserv Global Pvt Ltd.	CARE A+(CE)	3.51	Grand Total		100.00
Avanse Financial Services Ltd.	CARE AA-	3.51			
Ashoka Buildcon Ltd.	CARE AA-	3.49			
Aditya Birla Renewables Ltd.	CRISIL AA	3.30			
JSW Steel Ltd.	[ICRA]AA	3.29			
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	3.28			
Sheela Foam Ltd.	IND AA	3.28			
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.28			
Indostar Capital Finance Ltd.	CRISIL AA-	3.08			
Yes Bank Ltd.(Tier II Bond Under Basel III)	[ICRA]A	2.75			
Phoenix Arc Pvt. Ltd.	CRISIL AA	2.63			
Tata Projects Ltd.	IND AA	2.20			
Jindal Stainless Ltd.	CRISIL AA	1.97			
JM Financial Services Ltd.	CRISIL AA	1.54			
Grihun Housing Finance Ltd.	CARE AA-	1.54			
Yes Bank Ltd.	[ICRA]A	0.86			
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	0.73			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.66			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	75.15
Government Securities	14.19
Infrastructure Investment Trust	2.65
Cash, Cash Equivalents And Others	8.01

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Below AA ■ AA+ ■ AA ■ AAA and Equivalent
■ Infrastructure Investment Trust
■ Cash, Cash Equivalents, And Others ■ Sovereign



SBI Credit Risk Fund
This product is suitable for investors who are seeking^:

- Regular income for medium term
- Predominantly investment in corporate debt securities rated AA and below.

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

SBI
MAGNUM MEDIUM DURATION FUND

Investment Objective

To provide investors an opportunity to generate attractive returns with moderate degree of liquidity through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 years - 4 years. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Fund Details

Type of Scheme

An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk

Date of Allotment: 12/11/2003

Report As On: 31/12/2024

AAUM for the Month of December 2024

₹ 6,579.41 Crores

AUM as on December 31, 2024

₹ 6,564.59 Crores

Fund Managers: Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)
Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Lokesh Mallya (w.e.f. Dec 2023)

Mr. Mohit Jain (w.e.f. Dec 2023)

Mr. Pradeep Kesavan (w.e.f. Dec 2023)

Total Experience:

Mr. Lokesh Mallya Over 17 years

Mr. Mohit Jain Over 10 years

Mr. Pradeep Kesavan Over 18 years

First Tier Benchmark:

NIFTY Medium Duration Debt Index A-III

Exit Load:

For exit within 3 months from the date of allotment: - 1%

For exit after 3 months from the date of allotment: 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	: 3.43 years
Average Maturity	: 5.02 years
Macaulay Duration	: 3.60 years
Yield to Maturity^	: 7.98%

[^]In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.9876
Reg-Plan-Growth	48.9840
Dir-Plan-IDCW	20.5282
Dir-Plan-Growth	52.8101

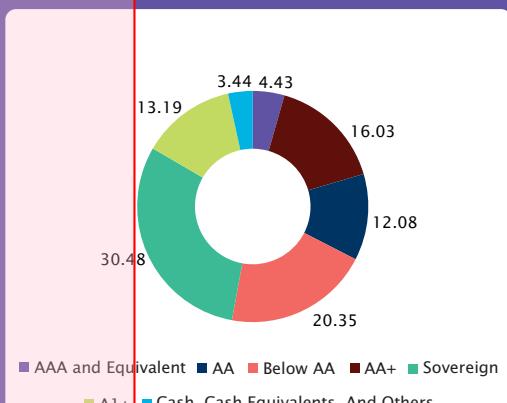
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers					
Larsen & Toubro Ltd.	CRISIL A1+	3.02	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.14
Reliance Retail Ventures Ltd.	CRISIL A1+	1.51	Jindal Stainless Ltd.	CRISIL AA	1.82
Total					
		4.53	Grihun Housing Finance Ltd.	CARE AA-	1.68
Certificate Of Deposits					
Punjab National Bank	CRISIL A1+	2.99	Tata Projects Ltd.	IND AA	1.45
Canara Bank	CRISIL A1+	2.83	Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.24
HDFC Bank Ltd.	CRISIL A1+	1.42	Aadhar Housing Finance Ltd.	[ICRA]AA	1.22
Bank Of India	CRISIL A1+	1.42	LIC Housing Finance Ltd.	CRISIL AAA	1.15
Total					
		8.66	JM Financial Services Ltd.	CRISIL AA	0.53
Non Convertible Debentures					
Torrent Power Ltd.	CRISIL AA+	5.37	Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.38
Godrej Properties Ltd.	[ICRA]AA+	4.57	ERIS Lifesciences Ltd.	IND AA-	0.38
Avanse Financial Services Ltd.	CARE AA-	3.81	Punjab National Bank(Tier II Bond Under Basel III)	CRISIL AAA	0.15
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.56	Nirma Ltd.	CRISIL AA	0.15
Yes Bank Ltd.	[ICRA]A	3.50	National Bank For Agriculture And Rural Development	CRISIL AAA	0.08
Aditya Birla Real Estate Ltd.	CRISIL AA	3.35	Total		52.89
Renserv Global Pvt Ltd.	CARE A+(CE)	3.19	Floating Rate Bonds		0.70
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	3.05	Government Of India	SOVEREIGN	0.70
Bharti Telecom Ltd.	CRISIL AA+	2.71	Government Securities		29.78
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.69	Government Of India	SOVEREIGN	29.78
Indostar Capital Finance Ltd.	CRISIL AA-	2.53	Cash, Cash Equivalents And Others		3.44
Ashoka Buildcon Ltd.	CARE AA-	2.19	Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	52.89
Government Securities	29.78
Certificate Of Deposits	8.66
Commercial Papers	4.53
Floating Rate Bonds	0.70
Cash, Cash Equivalents And Others	3.44

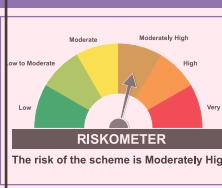
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Magnum Medium Duration Fund
This product is suitable for investors who are seeking^:

- Regular income for medium 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.



**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. 13 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk

Date of Allotment: 27/7/2007

Report As On 31/12/2024

AAUM for the Month of December 2024

₹ 13,367.37 Crores

AUM as on December 31, 2024

₹ 13,381.95 Crores

- Fund Manager:**

Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja
Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Rajeev Jun-2008

Ms. Mansi Dec-2023

Mr. Pradeep Dec-2023

Total Experience:

Mr. Rajeev Over 20 years

Ms. Mansi Over 15 years

Mr. Pradeep Over 18 years

- First Tier Benchmark:**

CRISIL Short Duration Debt A-II 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	: 2.85 years
Average Maturity	: 3.92 years
Macaulay Duration	: 2.98 years
Yield to Maturity [▲]	: 7.58%

[▲]In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	14.4333	Reg-Plan-Monthly IDCW	16.9767
Retail-Plan-Growth	34.7422	Reg-Plan-Weekly IDCW	13.9227
Retail-Plan-Monthly IDCW	15.9127	Dir-Plan-Fortnightly IDCW	21.9215
Retail-Plan-Weekly IDCW	14.4116	Dir-Plan-Growth	32.5460
Reg-Plan-Fortnightly IDCW	13.9089	Dir-Plan-Monthly IDCW	18.1403
Reg-Plan-Growth	30.7068	Dir-Plan-Weekly IDCW	14.2561

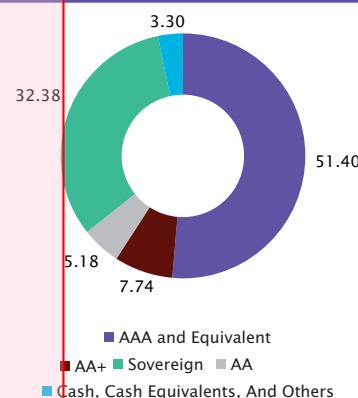
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures					
Power Finance Corporation Ltd.	CRISIL AAA	4.62	Larsen & Toubro Ltd.	CRISIL AAA	0.53
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.08	Godrej Properties Ltd.	[ICRA]AA+	0.45
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.76	REC Ltd.	CRISIL AAA	0.44
Bharti Telecom Ltd.	CRISIL AA+	3.66	Nexus Select Trust	CRISIL AAA	0.38
Toyota Financial Services India Ltd.	[ICRA]AAA	3.64	Bajaj Housing Finance Ltd.	CRISIL AAA	0.37
SMFG India Credit Company Ltd.	[ICRA]AAA	3.60	National Bank For Agriculture And Rural Development	CRISIL AAA	0.30
Mindspace Business Parks Reit	CRISIL AAA	3.37	Total		61.27
Tata Communications Ltd.	CARE AAA	3.00	Zero Coupon Bonds		
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.95	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04
ONGC Petre Additions Ltd.	CRISIL AA	2.86	Total		0.04
LIC Housing Finance Ltd.	CRISIL AAA	2.60	Securitised Debt		
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	2.55	India Universal Trust AI1	IND AAA(SO)	1.54
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	2.23	India Universal Trust AI2	CRISIL AAA(SO)	1.47
Torrent Power Ltd.	CRISIL AA+	1.76	Total		3.01
Tata Projects Ltd.	CRISIL AA	1.50	Government Securities		
Mindspace Business Parks Reit	[ICRA]AAA	1.49	Government Of India	SOVEREIGN	25.36
Small Industries Development Bank Of India	CRISIL AAA	1.36	Total		25.36
Sundaram Home Finance Ltd.	[ICRA]AAA	1.31	State Development Loans		
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.31	State Government Of Karnataka	SOVEREIGN	5.13
Can Fin Homes Ltd.	IND AA+	1.12	State Government Of Maharashtra	SOVEREIGN	1.86
Tata Capital Ltd.	[ICRA]AAA	0.90	State Government Of Tamil Nadu	SOVEREIGN	0.02
TVS Credit Services Ltd.	CRISIL AA	0.82	Total		7.01
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.75	Strips		
REC Ltd.	[ICRA]AAA	0.75	Government Of India	SOVEREIGN	0.01
National Housing Bank	CRISIL AAA	0.75	Total		0.01
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.75	Cash, Cash Equivalents And Others		3.30
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AAA+	0.75	Grand Total		100.00
HDB Financial Services Ltd.	CRISIL AAA	0.56			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	61.27
Government Securities	25.36
State Development Loans	7.01
Securitised Debt	3.01
Zero Coupon Bonds	0.04
Strips	0.01
Cash, Cash Equivalents And Others	3.30

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.



MAGNUM CONSTANT MATURITY FUND

Investment Objective

To provide returns to the investors generated through investments predominantly in Government securities issued by the Central Government and/or State Government such that the Average Maturity of the portfolio is around 10 years.

Fund Details

- Type of Scheme**: An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk
- Date of Allotment:** 30/12/2000
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**: ₹ 1,893.09 Crores
- AUM as on December 31, 2024**: ₹ 1,772.96 Crores
- Fund Manager:** Mr. Tejas Soman
Managing Since: (w.e.f. Dec-2023)
Total Experience: Over 8 years
- First Tier Benchmark:** Nifty 10 yr Benchmark G-Sec
- 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	: 6.86 years
Average Maturity	: 9.95 years
Macaulay Duration	: 7.09 years
Yield to Maturity [^]	: 6.92%

[^]In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	19.7603
Reg-Plan-Growth	60.7570
Dir-Plan-IDCW	20.5167
Dir-Plan-Growth	63.0734

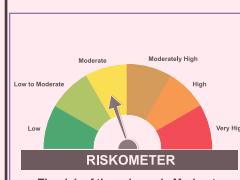
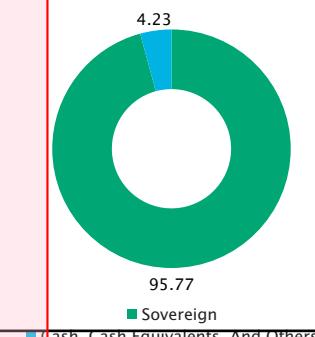
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities	SOVEREIGN	95.77
Government Of India		95.77
Total		4.23
Cash, Cash Equivalents And Others		
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	95.77
Cash, Cash Equivalents And Others	4.23

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Magnum Constant Maturity Fund
This product is suitable for investors who are seeking[^]:

- Regular income and capital growth for medium to long-term
- Investment in government securities having a constant maturity of around 10 years.

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


MAGNUM LOW DURATION FUND
Investment Objective

To provide investors an opportunity to generate regular income with reasonable degree of liquidity through investments in debt and money market instruments in such a manner that the Macaulay duration of the portfolio is between 6 months and 12 months.

Fund Details**Type of Scheme**

An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 14 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk

Date of Allotment: 27/7/2007**Report As On:** 31/12/2024**AAUM for the Month of December 2024**

₹ 12,376.19 Crores

AUM as on December 31, 2024

₹ 11,579.63 Crores

Fund Manager: Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan (overseas investments)**Managing Since:**

Mr. Rajeev Jun-2008

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. Rajeev Over 20 years

Mr. Pradeep Kesavan Over 18 years

First Tier Benchmark:

CRISIL Low Duration Debt A-I 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. (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	: 0.91 years
Average Maturity	: 1.72 years
Macaulay Duration	: 0.97 years
Yield to Maturity [^]	: 7.75%

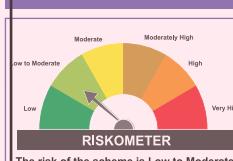
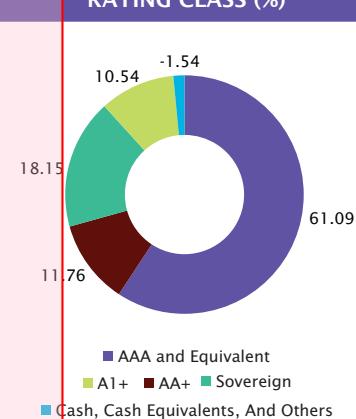
[^]In case of semi-annual convention , the YTM is annualised

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,309.4251	Reg-Plan-Weekly IDCW	1,309.1056
Institutional-Growth	3,420.1682	Dir-Plan-Daily IDCW	1,344.3451
Institutional-Weekly IDCW	1,306.1747	Dir-Plan-Fortnightly IDCW	1,367.8514
Reg-Plan-Daily IDCW	1,309.1158	Dir-Plan-Growth	3,487.3754
Reg-Plan-Fortnightly IDCW	1,332.0295	Dir-Plan-Monthly IDCW	1,549.6892
Reg-Plan-Growth	3,360.9166	Dir-Plan-Weekly IDCW	1,346.3123
Reg-Plan-Monthly IDCW	1,474.1119		

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Interise Trust	[ICRA]AAA	0.83
CESC Ltd.	[ICRA]A1+	2.54	Titan Company Ltd.	CRISIL AAA	0.82
Bharti Telecom Ltd.	CRISIL A1+	1.61	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.65
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.85	Bajaj Finance Ltd.	CRISIL AAA	0.64
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	0.85	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.51
Total	5.85		Kotak Mahindra Prime Ltd.	CRISIL AAA	0.44
Certificate Of Deposits			Tata Capital Ltd.	CRISIL AAA	0.43
Axis Bank Ltd.	CRISIL A1+	4.69	National Housing Bank	CRISIL AAA	0.43
Total	4.69		India Grid Trust	IND AAA	0.30
Non Convertible Debentures			John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.21
Power Finance Corporation Ltd.	CRISIL AAA	6.83	Total	67.51	
Small Industries Development Bank Of India	[ICRA]AAA	5.59	Floating Rate Bonds		
National Bank For Agriculture And Rural Development REC Ltd.	CRISIL AAA	4.60	Government Of India	SOVEREIGN	15.16
Trent Ltd.	[ICRA]AAA	4.43	Total	15.16	
LIC Housing Finance Ltd.	[ICRA]AA+	4.18	Securitised Debt		
REC Ltd.	CRISIL AAA	3.64	India Universal Trust Al2	CRISIL AAA(SO)	2.67
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.78	India Universal Trust Al1	IND AAA(SO)	2.24
Sundaram Finance Ltd.	[ICRA]AAA	2.71	First Business Receivabletrust	CRISIL AAA(SO)	0.43
India Grid Trust	CRISIL AAA	2.58	Total	5.34	
Small Industries Development Bank Of India	CRISIL AAA	2.37	Government Securities		
HDB Financial Services Ltd.	CRISIL AAA	2.20	Government Of India	SOVEREIGN	0.31
Bajaj Housing Finance Ltd.	CRISIL AAA	2.16	Total	0.31	
Mankind Pharma Ltd.	CRISIL AA+	2.11	State Development Loans		
Cube Highways Trust	IND AAA	2.07	State Government Of Karnataka	SOVEREIGN	2.44
National Bank For Agriculture And Rural Development PNB Housing Finance Ltd.	[ICRA]AAA	1.81	State Government Of Maharashtra	SOVEREIGN	0.22
Bharti Telecom Ltd.	[ICRA]AA+	1.76	Total	2.66	
State Bank Of India(Tier II Bond Under Basel III)	CRISIL AA+	1.73	Strips		
Sikka Ports & Terminals Ltd.	[ICRA]AAA	1.25	Government Of India	SOVEREIGN	0.02
Cholamandalam Investment & Finance Co. Ltd.	CRISIL AAA	1.23	Total	0.02	
SMFG India Credit Company Ltd.	[ICRA]AA+	1.12	Cash, Cash Equivalents And Others		
Can Fin Homes Ltd.	[ICRA]AAA	0.86	Grand Total	-1.54	-1.54
	IND AA+	0.86			100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	67.51
Floating Rate Bonds	15.16
Commercial Papers	5.85
Securitised Debt	5.34
Certificate Of Deposits	4.69
State Development Loans	2.66
Government Securities	0.31
Strips	0.02
Cash, Cash Equivalents And Others	-1.54

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)

SBI Magnum Low Duration Fund

This product is suitable for investors who are seeking[^]:

- Regular income for short term
- Investment in Debt and Money Market instruments

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


Investment Objective

To provide the investors an opportunity to invest in money market instruments.

Fund Details

- Type of Scheme**
An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 19/07/2004
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 27,031.69 Crores
- AUM as on December 31, 2024**
₹ 26,039.89 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Rajeev Radhakrishnan Dec-2023
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Rajeev Radhakrishnan Over 20 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
CRISIL Money Market A-I 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**
₹ 500 & in multiples of ₹ 1
- Additional Investment**
₹ 500 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.44 years
Average Maturity	: 0.48 years
Macaulay Duration	: 0.48 years
Yield to Maturity ^A	: 7.53%

^AIn case of semi-annual convention , the YTM is annualised

NET ASSET VALUE

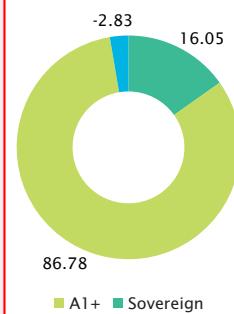
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	13.0102	Dir-Plan-Daily IDCW	13.3436
Reg-Plan-Growth	39.9124	Dir-Plan-Growth	42.7332
Reg-Plan-Monthly IDCW	15.7375	Dir-Plan-Monthly IDCW	16.9382
Reg-Plan-Weekly IDCW	14.8522	Dir-Plan-Weekly IDCW	15.1329

PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Punjab & Sind Bank	[ICRA]A1+	1.92
Bharti Telecom Ltd.	CRISIL A1+	5.59	Indian Bank	CRISIL A1+	1.88
JSW Infrastructure Ltd.	CARE A1+	3.83	Punjab National Bank	CRISIL A1+	1.66
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	2.50	Union Bank Of India	[ICRA]A1+	1.24
LIC Housing Finance Ltd.	CRISIL A1+	2.23	CSB Bank Ltd.	CRISIL A1+	1.15
Muthoot Finance Ltd.	CRISIL A1+	2.20	Total		54.67
ICICI Securities Ltd.	CRISIL A1+	1.92	Government Securities		
Sundaram Finance Ltd.	CRISIL A1+	1.83	Government Of India	SOVEREIGN	0.41
Bajaj Finance Ltd.	CRISIL A1+	1.68	Total		0.41
Tata Capital Housing Finance Ltd.	CRISIL A1+	1.53	State Development Loans		
Small Industries Development Bank Of India	CRISIL A1+	1.52	State Government Of Madhya Pradesh	SOVEREIGN	3.32
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.34	State Government Of Tamil Nadu	SOVEREIGN	2.96
Panatone Finvest Ltd.	CRISIL A1+	1.26	State Government Of Rajasthan	SOVEREIGN	2.09
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	1.12	State Government Of Maharashtra	SOVEREIGN	1.82
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.96	State Government Of Assam	SOVEREIGN	1.56
Tata Capital Ltd.	CRISIL A1+	0.73	State Government Of Gujarat	SOVEREIGN	0.98
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.38	State Government Of Karnataka	SOVEREIGN	0.91
Nexus Select Trust	IND A1+	0.38	State Government Of Haryana	SOVEREIGN	0.50
Godrej Properties Ltd.	CRISIL A1+	0.38	State Government Of Bihar	SOVEREIGN	0.38
IGH Holdings Pvt Ltd.	CRISIL A1+	0.37	State Government Of Andhra Pradesh	SOVEREIGN	0.20
Sundaram Home Finance Ltd.	CRISIL A1+	0.36	State Government Of Uttar Pradesh	SOVEREIGN	0.16
Total		32.11	State Government Of West Bengal	SOVEREIGN	0.14
Treasury Bills			Total		15.02
364 Day T-Bill 06.02.25			Treasury Bills		0.62
Total			Cash, Cash Equivalents And Others		-2.83
Grand Total			Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	54.67
Commercial Papers	32.11
State Development Loans	15.02
Treasury Bills	0.62
Government Securities	0.41
Cash, Cash Equivalents And Others	-2.83

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**SBI Savings Fund**

This product is suitable for investors who are seeking^:

- Regular income for short-term
- Investment in money market instruments.

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

SBI
BANKING & PSU FUND

Investment Objective

The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.

Fund Details

- Type of Scheme:** An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 09/10/2009
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 3,756.35 Crores
- AUM as on December 31, 2024**
₹ 3,718.04 Crores
- Fund Manager:**
Mr. Rajeev Radhakrishnan
Mr. Ardhendhu Bhattacharya (Co Fund Manager)
Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Rajeev Nov 2013
Mr. Ardhendhu (w.e.f.Dec 2023)
Mr. Pradeep (w.e.f.Dec 2023)
- Total Experience:**
Mr. Rajeev Radhakrishnan - Over 20 years
Mr. Ardhendhu Bhattacharya - Over 13 years
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:** Nifty Banking & PSU Debt Index A-II
- 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 installments. (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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. 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	: 3.71 years
Average Maturity	: 5.31 years
Macaulay Duration	: 3.93 years
Yield to Maturity [^]	: 7.43%

[^]In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,359.7514	Dir-Plan-Daily IDCW	1,392.3276
Reg-Plan-Growth	2,980.4210	Dir-Plan-Growth	3,160.9840
Reg-Plan-Monthly IDCW	1,197.3852	Dir-Plan-Monthly IDCW	1,272.3242
Reg-Plan-Weekly IDCW	1,359.4612	Dir-Plan-Weekly IDCW	1,389.2313

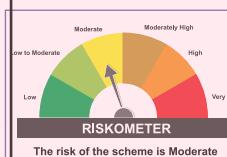
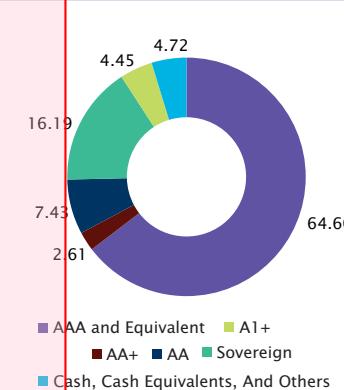
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits					
Punjab National Bank	CRISIL A1+	2.58	Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.34
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.87	Punjab National Bank	CRISIL AAA	0.81
Total		4.45	NTPC Ltd.	CRISIL AAA	0.68
Non Convertible Debentures					
Small Industries Development Bank Of India	CRISIL AAA	7.82	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.31
ONGC Petro Additions Ltd.	CRISIL AA	7.43			
Power Grid Corporation Of India Ltd.	CRISIL AAA	7.37			
REC Ltd.	CRISIL AAA	7.16			
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	5.55			
HDFC Bank Ltd.	CRISIL AAA	5.29			
National Bank For Financing Infrastructure And Development	CRISIL AAA	4.90			
National Bank For Agriculture And Rural Development	CRISIL AAA	4.43			
Power Finance Corporation Ltd.	CRISIL AAA	4.14			
National Bank For Agriculture And Rural Development	[ICRA]AAA	4.05			
GAIL (India) Ltd.	IND AAA	4.04			
State Bank Of India (At 1 Bond Under Basel III)	CRISIL AA+	2.61			
Export-Import Bank Of India	CRISIL AAA	1.75			
Punjab National Bank(Tier II Bond Under Basel III)	CRISIL AAA	1.73			
NHPC Ltd.	[ICRA]AAA	1.62			
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	1.61			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	74.64
Government Securities	16.19
Certificate Of Deposits	4.45
Cash, Cash Equivalents And Others	4.72

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Banking & PSU Fund
This product is suitable for investors who are seeking[^]:

- Regular income over medium term
- Investment in Debt instruments predominantly issued by Banks PSUs, PFI and Municipal bodies.

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

SBI LIQUID FUND

Investment Objective

To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only.

Fund Details

- Type of Scheme**: An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 24/11/2003
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**: ₹ 68,897.95 Crores
- AUM as on December 31, 2024**: ₹ 57,490.41 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan
Managing Since:
Mr. Rajeev Radhakrishnan Dec-2023
Total Experience:
Mr. Rajeev Radhakrishnan Over 20 years
- First Tier Benchmark:** NIFTY Liquid Index A-I
- Exit Load:**

Investor exit upon subscription / switch-In	Exit Load as a % of redemption Proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**
For Growth option only: Weekly/Monthly frequency - ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)
Quarterly - ₹6,000 and 2 installments; Semi-Annual and Annual - ₹12,000 and 2 installments
- Minimum Investment**: Growth Option: ₹500 & in multiples of ₹1
Other options except Growth option: ₹5000 & in multiples of ₹1/-
- Additional Investment**: Growth Option: ₹500 & in multiples of ₹1
Other options except Growth option: ₹5000 & in multiples of ₹1/-

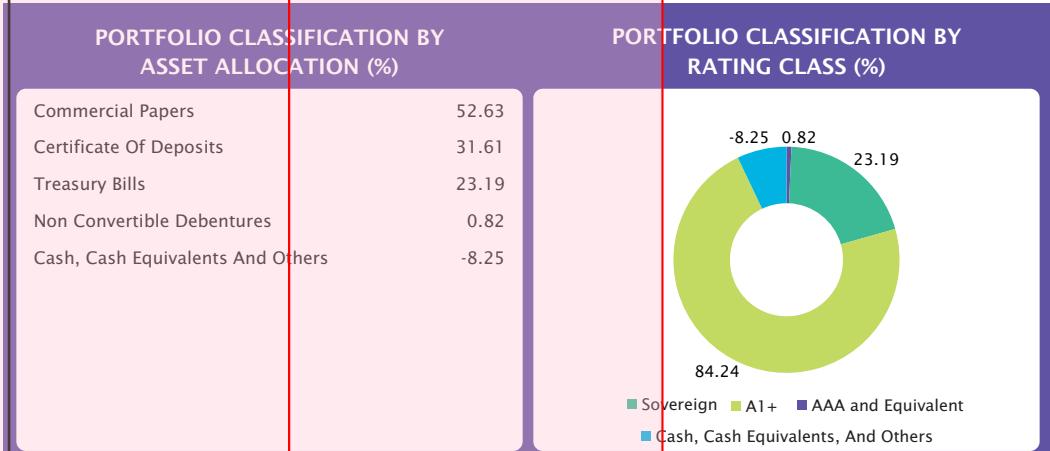
Quantitative Data

Modified Duration	: 0.16 years
Average Maturity	: 0.17 years
Macaulay Duration	: 0.17 years
Yield to Maturity^	: 7.22%

[^]In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
Institutional-Daily IDCW	1,279.3986
Institutional-Growth	3,982.4228
Reg-Plan-Daily IDCW	1,140.7391
Reg-Plan-Fortnightly IDCW	1,294.7100
Reg-Plan-Growth	3,945.1158
Reg-Plan-Weekly IDCW	1,354.1176
Dir-Plan-Daily IDCW	1,144.0484
Dir-Plan-Fortnightly IDCW	1,300.8976
Dir-Plan-Growth	3,983.7605
Dir-Plan-Weekly IDCW	1,360.5859

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Non Convertible Debentures		
Reliance Jio Infocomm Ltd.	CRISIL A1+	6.48	National Bank For Agriculture And Rural Development	CRISIL AAA	0.82
NTPC Ltd.	CRISIL A1+	6.41	Total		0.82
National Bank For Agriculture And Rural Development	CRISIL A1+	6.28	Treasury Bills		
ICICI Securities Ltd.	CRISIL A1+	5.99	91 Day T-Bill 06.02.25	SOVEREIGN	10.09
Reliance Retail Ventures Ltd.	CRISIL A1+	5.28	91 Day T-Bill 16.01.25	SOVEREIGN	5.74
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	4.46	91 Day T-Bill 23.01.25	SOVEREIGN	1.64
Tata Capital Ltd.	CRISIL A1+	2.83	182 Day T-Bill 30.01.25	SOVEREIGN	1.64
Tata Motors Finance Ltd.	CRISIL A1+	2.13	91 Day T-Bill 09.01.25	SOVEREIGN	1.48
Indian Railway Finance Corporation Ltd.	CARE A1+	1.82	182 Day T-Bill 17.01.25	SOVEREIGN	1.34
L&T Finance Ltd.	CRISIL A1+	1.62	91 Day T-Bill 06.03.25	SOVEREIGN	0.61
Poonawalla Fincorp Ltd.	CRISIL A1+	1.38	364 Day T-Bill 02.01.25	SOVEREIGN	0.49
Kotak Securities Ltd.	CRISIL A1+	1.38	91 Day T-Bill 30.01.25	SOVEREIGN	0.16
Tata Steel Ltd.	[ICRA]A1+	1.22	Total		23.19
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.13	Cash, Cash Equivalents And Others		-8.25
HDFC Securities Ltd.	CRISIL A1+	0.82	Grand Total		100.00
Small Industries	CRISIL A1+	0.81			
Development Bank Of India	CRISIL A1+	0.81			
Larsen & Toubro Ltd.	CRISIL A1+	0.81			
Aditya Birla Housing Finance Ltd.	CRISIL A1+	0.81			
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.65			
Axis Securities Ltd.	CRISIL A1+	0.32			
Total		52.63			
Certificate Of Deposits					
Punjab National Bank	CRISIL A1+	10.54			
Axis Bank Ltd.	CRISIL A1+	5.67			
Union Bank Of India	[ICRA]A1+	3.44			
HDFC Bank Ltd.	CRISIL A1+	3.40			
Indian Bank	CRISIL A1+	3.33			
Bank Of Baroda	IND A1+	2.84			
UCO Bank	CRISIL A1+	1.06			
Bank Of Maharashtra	CRISIL A1+	0.97			
Canara Bank	CRISIL A1+	0.32			
ICICI Bank Ltd.	[ICRA]A1+	0.04			
Total		31.61			



SBI Liquid Fund	
This product is suitable for investors who are seeking^:	
• Regular income for short term	
• Investment in Debt and Money Market securities with residual maturity upto 91 days only.	
Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	



MAGNUM ULTRA SHORT DURATION FUND

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 debt and money market instruments.

Fund Details

- Type of Scheme:**

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 15 of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk

- Date of Allotment:** 21/05/1999

- Report As On:** 31/12/2024

- AAUM for the Month of December 2024**
₹ 12,636.30 Crores

- AUM as on December 31, 2024**
₹ 12,206.98 Crores

- Fund Manager:** Mr. Ardhendhu Bhattacharya & Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Ardhendhu Bhattacharya Dec-2023

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. Ardhendhu Bhattacharya Over 13 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:**

CRISIL Ultra Short Duration Debt A-I Index

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Options:** Growth, IDCW

- SIP:**

(w.e.f. June 04, 2020)

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 installments. (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 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.

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 : 0.44 years

Average Maturity : 0.84 years

Macaulay Duration : 0.47 years

Yield to Maturity[▲] : 7.54%

[▲]In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,756.9741	Dir-Plan-Cash	5,852.6304
Reg-Plan-Daily IDCW	2,168.3941	Dir-Plan-Daily IDCW	2,188.4512
Reg-Plan-Weekly IDCW	1,265.9704	Dir-Plan-Weekly IDCW	1,273.9636

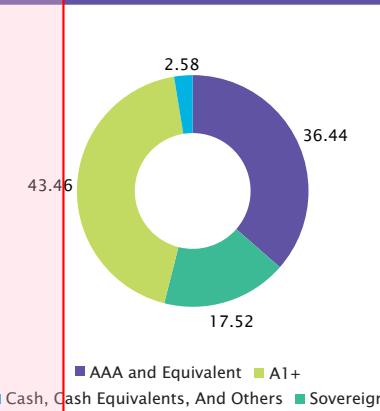
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
Commercial Papers								
Bharti Telecom Ltd.	CRISIL A1+	3.88	Sundaram Finance Ltd.	[ICRA]AAA	0.62			
NTPC Ltd.	CRISIL A1+	2.03	Punjab National Bank	CRISIL AAA	0.62			
Muthoot Finance Ltd.	CRISIL A1+	2.03	Sundaram Home Finance Ltd.	CRISIL AAA	0.41			
Grasim Industries Ltd.	CRISIL A1+	1.62	HDFC Bank Ltd.	CRISIL AAA	0.21			
IGH Holdings Pvt Ltd.	CRISIL A1+	1.58	National Bank For Agriculture And Rural Development	[ICRA]AAA	0.20			
Tata Teleservices Ltd.	CRISIL A1+	0.88	Tata Capital Ltd.	CRISIL AAA	0.04			
Small Industries Development Bank Of India	CRISIL A1+	0.79	Total		31.95			
Total		12.81	Zero Coupon Bonds					
Certificate Of Deposits								
Bank of Baroda	IND A1+	7.65	Kotak Mahindra Investments Ltd.	CRISIL AAA	0.21			
Axis Bank Ltd.	CRISIL A1+	4.82	Total		0.21			
IndusInd Bank Ltd.	CRISIL A1+	3.92	Floating Rate Bonds					
ICICI Bank Ltd.	[ICRA]A1+	3.37	Government Of India	SOVEREIGN	9.28			
Bank Of India	CRISIL A1+	3.24	Total		9.28			
Union Bank Of India	[ICRA]A1+	2.75	Securitised Debt					
Canara Bank	CRISIL A1+	2.30	India Universal Trust Al2	CRISIL AAA(SO)	3.12			
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.39	India Universal Trust Al1	IND AAA(SO)	1.16			
Punjab National Bank	CRISIL A1+	1.21	Total		4.28			
Total		30.65	State Development Loans					
Non Convertible Debentures								
LIC Housing Finance Ltd.	CRISIL AAA	6.71	State Government Of Haryana	SOVEREIGN	1.73			
National Bank For Agriculture And Rural Development	CRISIL AAA	5.91	State Government Of Telangana	SOVEREIGN	1.64			
Power Finance Corporation Ltd.	CRISIL AAA	4.05	State Government Of Tamil Nadu	SOVEREIGN	1.47			
HDB Financial Services Ltd.	CRISIL AAA	2.84	State Government Of Rajasthan	SOVEREIGN	1.10			
REC Ltd.	CRISIL AAA	2.80	State Government Of Kerala	SOVEREIGN	0.82			
SMFG India Credit Company Ltd.	[ICRA]AAA	2.46	State Government Of Andhra Pradesh	SOVEREIGN	0.29			
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.81	State Government Of Madhya Pradesh	SOVEREIGN	0.04			
L&T Metro Rail (Hyderabad) Ltd.	[Guaranteed By Larsen & Toubo Ltd.]		Total		7.09			
Small Industries Development Bank Of India	CRISIL AAA(CE)	1.43	364 Day T-Bill 02.01.25	SOVEREIGN	0.78			
Bajaj Finance Ltd.	[ICRA]AAA	1.02	182 Day T-Bill 02.01.25	SOVEREIGN	0.37			
	CRISIL AAA	0.82	Total		1.15			
			Treasury Bills					
			364 Day T-Bill 02.01.25	SOVEREIGN	0.78			
			182 Day T-Bill 02.01.25	SOVEREIGN	0.37			
			Total		2.58			
			Cash, Cash Equivalents And Others					
			Grand Total		100.00			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	31.95
Certificate Of Deposits	30.65
Commercial Papers	12.81
Floating Rate Bonds	9.28
State Development Loans	7.09
Securitised Debt	4.28
Treasury Bills	1.15
Zero Coupon Bonds	0.21
Cash, Cash Equivalents And Others	2.58

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



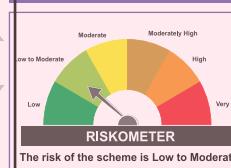
SBI Magnum Ultra Short Duration Fund

This product is suitable for investors who are seeking[▲]:

- Regular income for short term

- Investment in Debt and Money Market instruments.

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





FLOATING RATE DEBT FUND

Investment Objective

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Fund Details

- Type of Scheme:** An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/10/2020
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**
₹ 1,197.86 Crores
- AUM as on December 31, 2024**
₹ 1,293.52 Crores
- Fund Manager:**
 - Mr. Ardhendu Bhattacharya
 - Mr. Rajeev Radhakrishnan (Co-Fund Manager)
 - Mr. Pradeep Kesavan (overseas investments)
- Managing Since:**
 - Ardhendu Bhattacharya - June 2021
 - Rajeev Radhakrishnan - Oct 2020
 - Mr. Pradeep Kesavan - Dec 2023
- Total Experience:**
 - Mr. Rajeev Radhakrishnan: -Over 20 years
 - Mr. Ardhendu Bhattacharya: -Over 13 years
 - Mr. Pradeep Kesavan: -Over 18 years
- First Tier Benchmark:** Nifty Short Duration Debt Index A-II
- Exit Load:** For exit within 3 days from the date of allotment: 0.10%,
For exit on or after 3 days from the date of allotment: 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	: 1.47 years
Average Maturity	: 5.18 years
Macaulay Duration	: 1.52 years
Yield to Maturity^	: 7.50%

[^]In case of semi-annual convention, the YTM is annualised

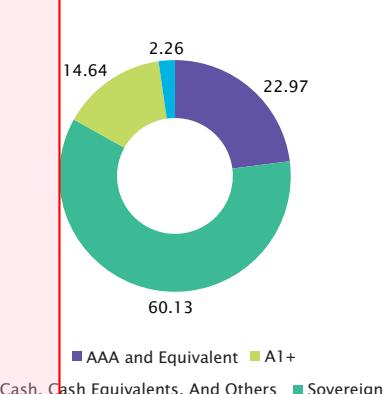
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.7623	Dir-Plan-Monthly IDCW	12.8686
Reg-Plan-Growth	12.7616	Dir-Plan-Growth	12.8694
Reg-Plan-Quarterly IDCW	12.7625	Dir-Plan-Quarterly IDCW	12.8696

PORTFOLIO		
Issuer Name	Rating	(%) Of Total AUM
Punjab National Bank	CRISIL A1+	3.81
Union Bank Of India	[ICRA]A1+	3.62
Canara Bank	CRISIL A1+	3.61
HDFC Bank Ltd.	CRISIL A1+	3.60
Total		14.64
Non Convertible Debentures		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.08
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.88
John Deere Financial India Pvt. Ltd.	CRISIL AAA	3.83
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.10
HDB Financial Services Ltd.	CRISIL AAA	1.95
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.94
Small Industries Development Bank Of India	[ICRA]AAA	1.92
Nagpur Seoni Expressway Ltd.	IND AAA	0.27
Total		22.97
Floating Rate Bonds		
Government Of India	SOVEREIGN	49.28
Total		49.28
Government Securities		
Government Of India	SOVEREIGN	10.85
Total		10.85
Cash, Cash Equivalents And Others		2.26
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	49.28
Non Convertible Debentures	22.97
Certificate Of Deposits	14.64
Government Securities	10.85
Cash, Cash Equivalents And Others	2.26

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Floating Rate Debt Fund	
This product is suitable for investors who are seeking [^] :	
<ul style="list-style-type: none"> To generate reasonable returns To invest in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives) 	
[^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

**LONG DURATION FUND****Investment Objective**

To generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Details

- Type of Scheme**
An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. (Please refer to the page no. 15 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk.
- Date of Allotment:** 21/12/2022
- Report As On:** 31/12/2024
- AAMU for the Month of December 2024**
₹ 2,767.60 Crores
- AUM as on December 31, 2024**
₹ 2,839.92 Crores
- Fund Manager:** Mr. Tejas Soman & Mr. Pradeep Kesavan (overseas investments)
Managing Since:
Mr. Tejas Soman (w.e.f. Dec 2023)
Mr. Pradeep Kesavan (w.e.f. Dec 2023)
- Total Experience:**
Mr. Tejas Soman Over 8 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
CRISIL Long Duration Debt A-III Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Direct, Regular Plan
- Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- SIP**
Any Day SIP¹ Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & 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 installments.
- Weekly-**
Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- Monthly, Quarterly , Semi-Annual and Annual** - Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 11.66 years
Average Maturity	: 29.05 years
Macaulay Duration	: 12.07 years
Yield to Maturity ¹	: 7.11%

¹In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

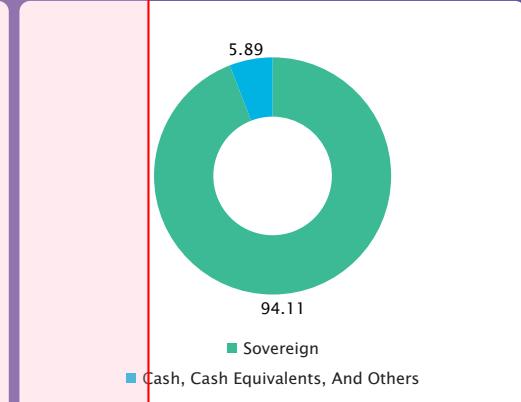
Option	NAV (₹)
Reg-Plan-IDCW	11.9729
Reg-Plan-Growth	11.9727
Dir-Plan-IDCW	12.0825
Dir-Plan-Growth	12.0821

PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	94.11
Total		94.11
Cash, Cash Equivalents And Others		5.89
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	94.11
Cash, Cash Equivalents And Others	5.89

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**SBI Long Duration Fund**
This product is suitable for investors who are seeking¹:

- Regular income generation for long term
- Investment predominantly in debt and money market instruments.

¹Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

DEBT- OVERNIGHT FUND

OVERNIGHT FUND
Investment Objective

To provide the investors an opportunity to invest in overnight securities maturing on the next business day.

Fund Details

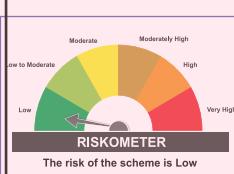
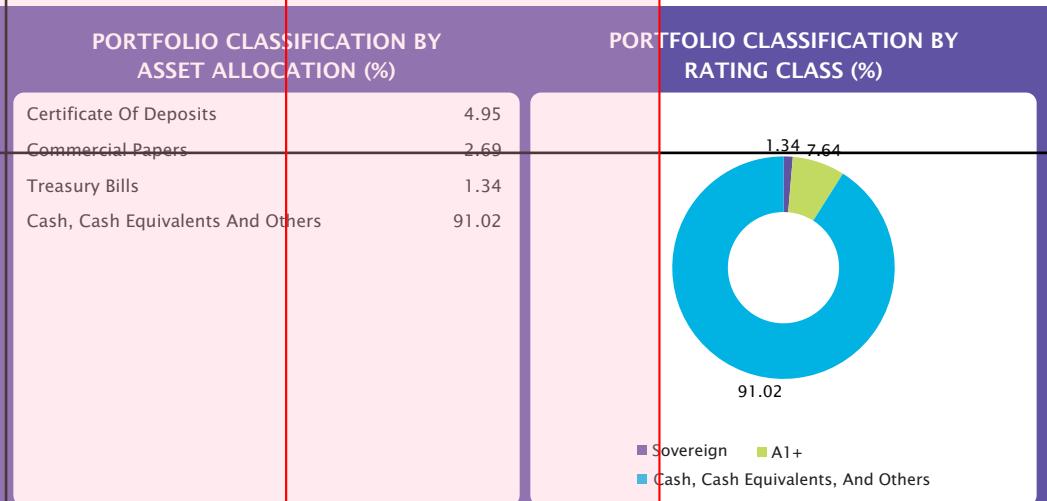
- Type of Scheme**: An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk
- Date of Allotment:** 01/10/2002
- Report As On:** 31/12/2024
- AAUM for the Month of December 2024**: ₹ 20,442.45 Crores
- AUM as on December 31, 2024**: ₹ 11,707.08 Crores
- Fund Manager:** Ms. Ranjhana Gupta & Mr. Tejas Soman
Managing Since: (w.e.f. Dec -2024)
Total Experience:
Ms. Ranjhana Gupta Over 21 years
Mr. Tejas Soman Over 8 years
- First Tier Benchmark:** CRISIL Liquid Overnight Index
- Exit Load:** NIL
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**
For Growth option only:
Weekly/Monthly frequency - ₹2,000 and 6 installments;
Quarterly - ₹6,000 and 2 installments;
Semi-Annual and Annual - ₹12,000 and 2 installments
- Minimum Investment**: ₹ 5,000 & in multiples of ₹ 1
- Additional Investment**: ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.003day
Average Maturity	: 0.003day
Macaulay Duration	: -
Yield to Maturity[^]	: 6.53%
[^] In case of semi-annual convention , the YTM is annualised	

NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,264.4615	Dir-Plan-Daily IDCW	1,269.1141
Reg-Plan-Growth	4,037.2648	Dir-Plan-Growth	4,088.8073
Reg-Plan-Weekly IDCW	1,291.1028	Dir-Plan-Weekly IDCW	1,295.9488

PORTFOLIO		
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
National Bank For Agriculture And Rural Development	CRISIL A1+	2.69
Total		2.69
Certificate Of Deposits		
Indian Bank	CRISIL A1+	2.69
Punjab National Bank	CRISIL A1+	2.26
Total		4.95
Treasury Bills		
91 Day T-Bill 09.01.25	SOVEREIGN	1.34
Total		1.34
Cash, Cash Equivalents And Others		
Grand Total		91.02
		100.00


SBI Overnight Fund
This product is suitable for investors who are seeking[^]:

- Regular income for short term
- Investment in overnight securities.

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

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	8.56	10,863	6.62	12,124	6.40	13,642	6.07	34,304	Inception Date 09-02-2004
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.93	10,896	6.00	11,913	6.88	13,953	7.42	44,649	Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	5.75	32,158	
Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) & Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	8.06	10,813	6.10	11,946	6.67	13,813	7.58	67,386	Inception Date 25-11-1998
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.68	10,871	5.94	11,893	6.87	13,943	9.37	1,03,709	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	N.A.	N.A.	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	8.04	10,811	6.23	11,990	6.92	13,979	7.79	48,879	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.26	10,828	5.58	11,770	6.75	13,869	7.30	44,413	Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23 Mr. Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	5.70	32,280	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	8.85	10,892	6.90	12,218	7.04	14,056	8.00	63,507	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	10.03	11,006	6.78	12,177	6.93	13,984	N.A.	N.A.	Managing Since Rajeev Nov-23 Tejas Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	N.A.	N.A.	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Hybrid Fund	14.08	11,421	10.78	13,597	13.65	18,974	15.24	6,33,081	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	12.77	11,281	11.85	13,996	14.59	19,773	N.A.	N.A.	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.79	3,38,174	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Conservative Hybrid Fund	10.92	11,101	9.19	13,020	11.00	16,862	8.51	69,506	Inception Date 09-04-2001
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.96	10,899	7.22	12,329	8.53	15,064	N.A.	N.A.	Managing Since Mansi - June 2021 Saurabh - Jan-22 Pradeep - Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	N.A.	N.A.	
Fund Managed by Rohit Shimpi & Pradeep Kesavan fund manager for overseas securities									
SBI ESG Exclusionary Strategy Fund	12.03	11,214	10.92	13,652	15.08	20,198	14.46	9,89,304	Inception Date 01-01-1991
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	12.66	11,277	10.52	13,502	17.01	21,957	N.A.	N.A.	Managing Since Rohit Jan-22 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	15.15	12,12,539	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund- Investment Plan	38.19	13,856	23.53	18,863	N.A.	N.A.	40.79	42,906	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	12.77	11,281	11.85	13,996	N.A.	N.A.	17.01	19,523	Managing Since R. Srinivasan Sep-20 Rajeev - Nov 23
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	19.88	21,643	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Credit Risk Fund	8.01	10,808	6.86	12,204	7.05	14,061	7.68	21,693	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.82	10,784	7.58	12,453	8.01	14,708	8.44	23,347	Managing Since Lokesh Feb-17 Adesh & Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	7.14	20,586	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) & Mr. Anup Upadhyay (Co Fund Manager) Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Balanced Advantage Fund	13.35	11,346	12.79	14,352	N.A.	N.A.	12.16	14,665	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	9.54	10,957	9.37	13,086	N.A.	N.A.	8.86	13,273	Managing Since Dinesh Aug-2021 Mansi & Pradeep Dec-2023 Rajeev Nov-2023 Anup (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	10.93	14,136	
Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Multicap Fund	25.75	12,598	N.A.	N.A.	N.A.	N.A.	19.38	16,477	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	19.17	11,934	N.A.	N.A.	N.A.	N.A.	23.47	18,118	Managing Since R. Srinivasan & Pradeep March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	N.A.	N.A.	N.A.	N.A.	15.94	15,173	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Mr. Pradeep Kesavan - Investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja & Mr. Pradeep Kesavan).
- b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all ICWDV declared prior to the splitting of the scheme into ICWDV & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-ICWDV NAV).
- 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. Loss 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. 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. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- h. SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 18-Aug-96.
- i. SBI Magnum Gilt Fund: SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.
- j. The performance of the schemes is benchmarked to the Total Return variant of the index.
- k. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022.
- l. SBI Balanced Advantage Fund: Scheme is jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023), Ms. Mansi Sajeja and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).
- m. "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- n. Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. 1st Nov 2023) & Mr. Tejas Soman (Co Fund Manager) w.e.f. 01st December 2023.
- o. SBI Multicap Fund: Schemes are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.
- p. SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- q. SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

Comparative Performance for all Schemes – Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	

Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities

SBI Focused Equity Fund	17.00	11,715	9.42	13,104	16.48	21,461	18.78	3,29,361	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	15.67	11,581	15.35	15,354	19.04	23,931	15.89	1,99,560	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	15.44	1,84,586	Pradeep Dec-23

Funds Managed by R. Srinivasan, Mohan Lal & Pradeep Kesavan fund manager for overseas securities

SBI Small Cap Fund	23.92	12,414	18.91	16,822	27.07	33,167	20.65	1,77,364	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	24.89	12,511	22.15	18,237	29.95	37,111	13.12	66,108	Managing Since R. Srinivasan Nov-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.32	59,294	Mohan Lal May-24 Pradeep Dec-23

Funds Managed by R. Srinivasan, Dinesh Balachandran, Anup Upadhyay (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities

SBI Flexicap Fund	14.10	11,422	12.19	14,124	15.96	20,982	13.10	1,07,166	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	15.67	11,581	15.35	15,354	19.04	23,931	14.10	1,27,067	Managing Since R. Srinivasan Jan-22
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.60	1,16,660	Pradeep (w.e.f. Dec 2024) Dinesh & Anup (w.e.f. Dec 2024)

Funds Managed by R. Srinivasan, Tanmaya Desai & Pradeep Kesavan fund manager for overseas securities

SBI Magnum Global Fund	8.11	10,818	8.00	12,600	16.08	21,092	14.38	5,84,768	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	16.48	11,663	14.53	15,028	16.65	21,613	N.A.	N.A.	Managing Since R. Srinivasan Jan-22
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	11.68	2,83,028	Tanmaya (w.e.f. April 2024) Pradeep Dec-23

Fund Jointly Managed by Neeraj Kumar (Equity portion) & Ardhendu Bhattacharya (Debt portion)

SBI Arbitrage Opportunities Fund	7.47	10,754	6.51	12,085	5.39	13,005	6.73	32,663	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.46	10,752	6.54	12,094	5.21	12,895	N.A.	N.A.	Managing Since Neeraj Oct-12
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.43	10,745	6.16	11,967	5.57	13,115	6.22	29,954	Ardhendu Dec-24

Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)

SBI Equity Savings Fund	11.89	11,199	10.25	13,406	11.16	16,986	9.17	23,233	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	8.83	10,886	8.66	12,832	9.79	15,957	8.96	22,809	Managing Since Neeraj -May-15 Mansi -June-21 Nidhi -Jan-22
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.57	18,430	Pradeep Dec-23 Vandna - Jan 24

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no. of schemes managed by Mr. R. Srinivasan is 4. The total no. of schemes jointly managed by Mr. Lokesh Malhotra is 1. The total no. of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla).
- b. Different plans shall have a different expense structure. Performance for all scheme(s) are based on regular growth option. In case of SBI Magnum Global Fund regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- 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. 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. Scheme manager is liable to be replaced by the Fund Managers does not include close ended Scheme.
- g. SBI Equity Savings Fund: As scheme benchmark TRD data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
- h. SBI Magnum Global Fund: As scheme additional benchmark TRD data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
- i. SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI Magnum Global 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.
- j. The performance of the scheme is benchmarked to the Total Return variant of the Index.
- k. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajesh Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021 onwards.
- m. Mr. Arun R. is managing SBI Equity Savings Fund w.e.f. June 30, 2021 onwards.
- n. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- o. The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 30th June 2023.
- p. SBI Focused Equity Fund: As scheme benchmark TRD data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
- q. SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- r. SBI Magnum Global Fund will be managed by Mr. Tammya Desai with effect from April 01, 2024.

Fund managed by Mr. Tejas Soman & Mr. Pradeep Kesavan fund manager for overseas securities

SBI Long Duration Fund	11.11	11,121	N.A.	N.A.	N.A.	N.A.	9.27	11,973	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	9.65	10,968	N.A.	N.A.	N.A.	N.A.	8.28	11,752	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.55	10,957	N.A.	N.A.	N.A.	N.A.	8.51	11,803	

Funds Managed by Bhavin Vithlani & Pradeep Kesavan fund manager for overseas securities

SBI Infrastructure Fund	20.65	12,084	25.47	19,765	25.94	31,725	9.61	49,812	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	16.65	11,679	20.68	17,585	22.58	27,702	5.84	26,995	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	11.37	65,886	Pradeep Dec-23

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. Different plans shall have a different expense structure. The performance details shall be of Growth Option - Regular Plan.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The data of the last working day has been considered for the calculation of performance.
- h. The performance of the schemes is benchmarked to the Total Return variant of the index.
- j. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- k. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
	Funds Managed by Bhavin Vithlani & Pradeep Kesavan (Investments in foreign securities portion)								
SBI Magnum MidCap Fund	20.16	12,034	18.56	16,673	27.03	33,114	17.32	2,35,155	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	24.24	12,446	23.18	18,703	28.29	34,794	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	15.08	1,60,785	
Funds Managed by Saurabh Pant & Pradeep Kesavan (Investments in foreign securities portion)									
SBI Blue Chip Fund	12.34	11,245	12.89	14,390	16.10	21,108	12.18	87,748	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	13.20	11,331	13.96	14,806	16.94	21,889	13.19	1,03,896	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.95	99,844	
Fund Managed by Milind Agrawal & Pradeep Kesavan (Investments in foreign securities portion)									
SBI Banking & Financial Services Fund	19.39	11,957	17.18	16,097	13.58	18,914	14.53	38,049	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	10.43	11,052	11.74	13,956	10.85	16,745	12.87	32,972	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.10	30,816	Pradeep Dec-23
Notes:									
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Blue Chip Fund and Mr. Bhavin Vithlani SBI Magnum Midcap Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant.									
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.									
c. Load is not considered for computation of returns.									
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.									
e. 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.									
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.									
g. SBI Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.									
h. SBI Magnum Midcap 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.									
i. The performance of the schemes is benchmarked to the Total Return variant of the Index.									
j. SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) SBI Magnum Midcap Fund will be managed by Mr. Saurabh Pant.									
k. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
	Funds Managed by Ashit Desai & Pradeep Kesavan fund manager for overseas securities								
SBI Consumption Opportunities Fund	22.61	12,282	22.00	18,169	22.88	28,044	16.05	4,46,017	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	19.59	11,977	18.46	16,633	19.33	24,217	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.74	2,66,992	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Large & Midcap Fund	17.88	11,804	17.08	16,055	20.94	25,897	15.10	8,83,465	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	18.51	11,868	18.03	16,450	22.17	27,248	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.74	4,56,810	Pradeep Dec-23
Funds Managed by Vivek Gedda & Pradeep Kesavan fund manager for overseas securities									
SBI Technology Opportunities Fund	29.77	13,005	11.12	13,724	27.43	33,650	15.86	4,27,130	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Tech (TRI)	24.04	12,426	7.30	12,378	22.41	27,516	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.74	2,66,992	
Funds Managed by Tanmaya Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Healthcare Opportunities Fund	41.81	14,222	22.69	18,477	29.74	36,814	17.14	5,65,688	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	43.87	14,430	20.76	17,621	28.31	34,825	15.56	3,99,831	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.74	2,66,992	Pradeep Dec-23
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
	Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities								
SBI Dividend Yield Fund	14.41	11,454	N.A.	N.A.	N.A.	N.A.	24.00	14,738	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	16.10	11,624	N.A.	N.A.	N.A.	N.A.	29.14	15,857	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	9.41	10,949	N.A.	N.A.	N.A.	N.A.	19.66	13,820	
Notes:									
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 3. The total no of schemes managed by Mr. Tanmaya Desai is 1.									
b. Different plans shall have a different expense structure. Performance for as scheme(s) of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2018, SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).									
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. 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. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.									
g. SBI Consumption Opportunities Fund & SBI Large & Midcap 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.									
h. SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 28-Feb-93 to 18-Aug-96 and TRI values since 19-Aug-96.									
i. SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.									
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.									
k. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.									
l. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.									
m. SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities)									
n. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.									

Comparative Performance for all Schemes – Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since	
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-		
Funds Managed by Mr. Raj Gandhi										
SBI Gold Fund	19.46	11,963	15.42	15,381	13.05	18,476	6.33	22,628	Inception Date 12-09-2011 Managing Since Sep-11	
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	20.43	12,061	16.35	15,756	14.00	19,271	7.67	26,761		
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.89	56,458		
Funds Managed by Raviprakash Sharma										
SBI Nifty Index Fund	9.40	10,948	11.54	13,883	14.66	19,832	14.12	2,07,592	Inception Date 17-01-2002 Managing Since Raviprakash Feb-11 Pradeep Dec-23	
First Tier Scheme Benchmark: - Nifty 50 (TRI)	10.00	11,009	12.16	14,114	15.52	20,587	15.82	2,91,793		
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	16.32	3,22,068		
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities										
SBI Equity Minimum Variance Fund	7.98	10,805	13.66	14,687	17.69	22,596	15.57	23,118	Inception Date 19-03-2019 Managing Since RaviPrakash Mar-19 Pradeep Dec-23	
First Tier Scheme Benchmark: - Nifty 50 TRI	10.00	11,009	12.16	14,114	15.52	20,587	14.54	21,953		
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	14.99	20,123	14.45	21,847		
Funds Managed by Raviprakash Sharma										
SBI Nifty Next 50 Index Fund	26.96	12,721	17.10	16,063	N.A.	N.A.	18.25	18,351	Inception Date 19-05-2021 Managing Since May - 2021	
First Tier Scheme Benchmark: - Nifty Next 50 TRI	28.11	12,837	18.13	16,491	N.A.	N.A.	19.30	18,948		
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	14.65	16,405		
Notes:										
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Raviprakash Sharma has been managing SBI GOLD Fund since September 2011, SBI Nifty Index Fund since February 2011 and SBI Equity Minimum Variance Fund since March 2019. The total number of schemes managed by Mr. Raviprakash Sharma is 4.										
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.										
c. Load is not considered for computation of returns.										
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.										
e. Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Regular Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.										
f. Scheme count for the total schemes managed by the Fund Managers does not include ETFs managed by Mr. Raviprakash Sharma.										
g. The date of the last working day has been considered for the calculation of performance.										
h. The performance of the schemes is benchmarked to the Total Return variant of the Index.										
Fund managed by Mr. Pradeep Kesavan										
SBI International Access - US Equity FoF	22.75	12,296	11.14	13,732	N.A.	N.A.	14.33	16,592	Inception Date 22-03-2021 Managing Since Dec - 2023	
First Tier Scheme Benchmark: - S&P 500	26.78	12,703	12.44	14,221	N.A.	N.A.	16.23	17,657		
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	14.07	16,451		
Funds Managed by Dinesh Balachandran										
SBI Long Term Equity Fund	27.49	12,774	24.10	19,124	24.37	29,787	16.62	13,22,775	Inception Date 31-03-1993 Managing Since Sep-16	
First Tier Scheme Benchmark: - BSE 500 (TRI)	15.67	11,581	15.35	15,354	19.04	23,931	N.A.	N.A.		
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.32	5,31,301		
Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities										
SBI Contra Fund	18.63	11,880	22.77	18,515	29.34	36,253	19.55	9,51,124	Inception Date 05-07-1999 Managing Since Dinesh May-18 Pradeep Dec-23	
First Tier Scheme Benchmark: - BSE 500 TRI	15.67	11,581	15.35	15,354	19.04	23,931	15.74	4,16,584		
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.74	2,66,992		
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities										
SBI Multi Asset Allocation Fund	12.68	11,279	14.12	14,867	13.91	19,192	12.00	21,208	Inception Date 16-05-2018 Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi &Pradeep Dec-23	
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	13.93	11,405	11.35	13,809	12.05	17,674	11.99	21,189		
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	14.99	20,123	14.09	21,208		
Notes:										
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan).										
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme will be treated as past history and the same may not necessarily provide the basis for comparison with other investment.										
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.										
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. 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. Scheme count for the total schemes managed by the Fund Managers does not include closed end Schemes.										
g. SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception of the required period are not available.										
h. SBI Contra Fund: As the scheme was launched after the launch of the benchmark index, benchmark index figures since inception of the required period are not available.										
i. SBI Multi Asset Allocation Fund: Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2023.										
j. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the new index value effective from 31st October 2023 onwards.										
k. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f. October 1, 2021.										
l. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using NRI equivalent closing price. (source: Bloomberg)										
m. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using NRI equivalent closing price. (source: Bloomberg)										
n. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Schemes. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.										
o. The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.										

Comparative Performance for all Schemes – Regular Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since	
Funds Managed by Rajeev Radhakrishnan															
#SBI Liquid Fund	8.48	10,016	6.77	10,028	6.70	10,057	7.24	10,726	6.31	12,018	5.27	12,930	6.91	32,817	Inception Date 22-03-2007
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	7.92	10,015	6.75	10,028	6.79	10,058	7.37	10,739	6.49	12,078	5.37	12,994	7.21	34,501	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.27	29,516	
Funds Managed Rajeev Radhakrishnan & Pradeep Kesavan fund manager for overseas securities															
SBI Savings Fund	8.65	10,017	6.56	10,027	6.47	10,055	7.20	10,726	6.14	11,959	5.47	13,058	6.99	39,887	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	8.48	10,016	6.83	10,028	6.53	10,055	7.42	10,744	6.61	12,118	5.73	13,216	6.98	39,784	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.04	33,193	Pradeep Dec-23
Funds Managed by Ranjhana Gupta & Tejas Soman															
SBI Overnight Fund	6.50	10,012	6.49	10,027	6.45	10,055	6.58	10,660	5.91	11,883	4.82	12,657	6.46	40,320	Inception Date 01-10-2002
First Tier Scheme Benchmark:-CRISIL Liquid Overnight Index	6.63	10,013	6.64	10,027	6.60	10,056	6.73	10,674	6.08	11,941	4.98	12,753	N.A.	N.A.	Managing Since Dec-24
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	5.97	36,386	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. 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.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. SBI Overnight 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.
- h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (Investments in foreign securities portion) (w.e.f. December, 01 2023)

The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institutional Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran & *Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Comma Fund	10.39	11,048	10.95	13,660	20.77	25,719	12.49	98,271	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	6.06	10,611	14.62	15,065	20.49	25,421	12.08	91,494	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	14.26	1,32,944	Pradeep Dec-23
Funds Managed by Rohit Shimpi									
SBI PSU Fund	23.24	12,345	34.83	24,533	23.91	29,243	7.99	30,465	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	24.11	12,434	37.04	25,760	27.12	33,235	8.06	30,771	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.38	54,289	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. 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.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The data of the last working day has been considered for the calculation of performance.
- h. SBI Magnum Comma Fund: As TRI data is not available since inception of SBI Magnum Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities TRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
- i. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- j. This scheme is managed by Mr. Dinesh Balachandran w.e.f. June 01, 2024. | *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.
- k. This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	9.07	10,914	5.93	11,888	6.32	13,589	7.79	60,515	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.50	10,953	5.93	11,887	5.54	13,099	7.39	55,265	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	N.A.	N.A.	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr.Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. SBI Retirement Benefit Fund is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt Portion).
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. 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.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- i. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- j. Mr. Tejas Soman scheme managed by SBI Magnum Constant Maturity Fund (w.e.f. 01st December 2023).

Comparative Performance for all Schemes –Regular Plan

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	

Fund managed by Mr. Raj Gandhi Mr. Pradeep Kesavan (Investments in foreign securities portion)

SBI Energy Opportunities Fund	-8.16	9,184	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.94	10,294	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-15.14	8,486	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-10.81	8,919	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	-0.68	9,932	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.50	10,850	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	

Fund managed by Mr. Tanmaya Desai Mr. Pradeep Kesavan (Investments in foreign securities portion)

SBI Automotive Opportunities Fund	N.A.	-6.17	9,383	Inception Date 05-06-2024							
First Tier Scheme Benchmark: -NiftyAuto TRI	N.A.	-5.31	9,469	Managing Since June - 2024							
Additional Benchmark: - BSE Sensex TRI	N.A.	5.68	10,568								

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	

Fund managed by Mr. Prasad Padala Mr. Pradeep Kesavan (Investments in foreign securities portion)

SBI Innovative Opportunities Fund	N.A.	1.26	10,126	Inception Date 20-08-2024							
First Tier Scheme Benchmark: -Nifty 500 TRI	N.A.	-3.73	9,627	Managing Since August - 2024							
Additional Benchmark: - BSE Sensex TRI	N.A.	-3.13	9,687								

Notes:

- a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- c. 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.
- d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- e. Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.
- f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
- g. Load is not considered for computation of returns.
- h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Comparative Performance for all Schemes – Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
	Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities										
SBI Short Term Debt Fund	7.66	10,772	5.97	11,903	6.08	13,438	6.64	30,707	Inception Date 27-07-2007		
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.82	10,785	6.11	11,949	6.35	13,610	7.57	35,686	Managing Since Rajeev Jun-08		
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.43	10,745	6.16	11,967	5.57	13,115	6.20	28,542	Mansi & Pradeep Dec-23		
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) & Pradeep Kesavan fund manager for overseas securities											
SBI Magnum Children's Benefit Fund - Savings Plan	17.27	11,743	11.86	14,000	13.70	19,015	10.92	1,07,042	Inception Date 21-02-2002		
First Tier Scheme Benchmark: NIFTY 50 Hybrid Composite Debt 15:85 Index	8.96	10,899	7.22	12,329	8.53	15,064	8.99	71,644	Managing Since Srinivasan Jan-21		
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	14.99	20,123	16.13	3,06,149	Rajeev Jun-08 Pradeep Dec-23		
Fund Managed Rajeev Radhakrishnan Mr. Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities											
SBI Banking and PSU Fund	7.62	10,769	5.68	11,804	5.98	13,376	7.43	29,804	Inception Date 09-10-2009		
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.62	10,765	5.71	11,814	6.19	13,510	7.47	29,984	Managing Since Rajeev Nov-13		
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.42	25,818	Ardhendhu Dec-23 Pradeep Dec-23		
SBI Corporate Bond Fund	7.85	10,792	5.93	11,887	6.20	13,516	6.86	14,812	Inception Date 01-02-2019		
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.53	10,756	5.95	11,894	6.37	13,625	6.92	14,862	Managing Since Rajeev Feb-19		
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.67	14,651	Ardhendhu Dec-23 Pradeep Dec-23		
Fund Managed by Ardhendhu Bhattacharya Rajeev Radhakrishnan (Cc-Fund Manager) & Pradeep Kesavan fund manager for overseas securities											
SBI Floating Rate Debt Fund	8.12	10,818	6.66	12,137	N.A.	N.A.	6.01	12,762	Inception Date 27-10-2020		
First Tier Scheme Benchmark: -Nifty Short Duration Debt Index A-II	7.63	10,765	6.06	11,934	N.A.	N.A.	5.48	12,497	Managing Since Ardhendhu June-2021		
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.43	10,745	6.16	11,967	N.A.	N.A.	5.41	12,462	Rajeev Oct-2020 Pradeep Dec-2023		
7 Days		15 Days		1 Month		1 Year		3 Year			
Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-		
Fund managed by Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities											
SBI Magnum Ultra Short Duration Fund	8.32	10,016	6.71	10,028	6.37	10,054	7.36	10,742	6.26		
First Tier Scheme Benchmark: -CRISIL Ultra Short Duration Debt A-I Index	8.52	10,016	6.78	10,028	6.73	10,057	7.60	10,762	6.66		
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16		
Fund Jointly Managed Rajeev Radhakrishnan & Pradeep Kesavan fund manager for overseas securities											
SBI Magnum Low Duration Fund	8.33	10,016	5.99	10,025	6.06	10,052	7.22	10,728	6.00		
First Tier Scheme Benchmark: -CRISIL Low Duration Debt A-I Index	9.16	10,018	6.89	10,028	6.70	10,057	7.61	10,763	6.50		
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16		
Fund Jointly Managed Rajeev Radhakrishnan & Pradeep Kesavan fund manager for overseas securities											
SBI Magnum Low Duration Fund	8.33	10,016	5.99	10,025	6.06	10,052	7.22	10,728	6.00		
First Tier Scheme Benchmark: -CRISIL Low Duration Debt A-I Index	9.16	10,018	6.89	10,028	6.70	10,057	7.61	10,763	6.50		
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16		
1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since			
CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-				
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendhu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan – Overseas Investments											
SBI Retirement Benefit Fund - Aggressive Plan	10.36	11,045	14.66	15,081	N.A.	N.A.	18.65	19,453	Inception Date 21-05-1999 Managing Since Rajeev Dec-24 Ardhendhu June-2021 Pradeep Dec-23		
First Tier Scheme Benchmark: - BSE 500 TRI	15.67	11,581	15.35	15,354	N.A.	N.A.	17.40	18,666			
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980			
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	10.34	11,043	13.10	14,472	N.A.	N.A.	16.55	18,147			
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	12.77	11,281	11.85	13,996	N.A.	N.A.	12.79	15,974			
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980			
SBI Retirement Benefit Fund - Conservative Hybrid Plan	9.26	10,934	9.75	13,223	N.A.	N.A.	10.95	14,983			
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	11.04	11,108	9.30	13,061	N.A.	N.A.	9.70	14,335			
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980			
SBI Retirement Benefit Fund - Conservative Plan	8.95	10,903	8.37	12,730	N.A.	N.A.	8.48	13,723			
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	9.85	10,988	7.55	12,443	N.A.	N.A.	7.61	13,300			
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980			
Notes:											
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund. The total no. of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. Ardhendhu Bhattacharya (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rohit Shimpi (w.e.f. 1st Nov 2023) is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran) b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. c. Load is not considered for computation of returns. d. Period for which scheme's performance has been provided is computed based last day of the month preceding the date of advertisement. 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. e. Data shown may have changed due to structure. Performance for all scheme(s) amid Regular Plan - Growth Option. f. Scheme count for the total schemes managed by the Fund Managers does not include closed ended Scheme. g. The performance of the schemes is benchmarked to the Total Return variant of the Index. h. Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. 01st December 2023. i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021. j. Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021); Mr. Ardhendhu Bhattacharya (debt portion) (managing since June 30, 2021); and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021 k. Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021); Mr. Ardhendhu Bhattacharya (debt portion) (managing since June 30, 2021); and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021 l. "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40. Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. Series. The total number of schemes managed by Mr. R. Srinivasan is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rohit Shimpi (w.e.f. 1st Dec 2023) is 2. The Scheme count of Mr. Ardhendhu Bhattacharya (w.e.f. 1st Nov 2023) is 5. The Scheme count of Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023) is 40. The Scheme count of Mr. Dinesh Balachandran (w.e.f. 1st Dec 2023) is 1. The Scheme count of Mr. Rohit Shimpi (w.e.f. 1st Dec 2023) is 40. The Scheme count of Mr. Ardhendhu Bhattacharya (w.e.f. 1st Dec 2023) is 5. The Scheme count of Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023) is 40. The Scheme count of Mr. Dinesh Balachandran (w.e.f. 1st Dec 2023) is 1. 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Comparative Performance of Permitted Category FPI Portfolio



Performance of Permitted Category FPI Portfolio (advised by Mr. R. Shimpi #)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category FPI Portfolio 1	8.87	10,887	9.52	10,952	13.43	11,343	13.20	11,320	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	17.57	11,757	18.04	11,804	21.44	12,144	19.30	11,930	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,941	11.69	11,169	14.99	11,499	14.82	11,482	

From 16th April, 2019, Rohit Shimpi is added as Deputy Adviser.

Performance of Permitted Category FPI Portfolio (advised by Mr. Rohit Shimpi)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 2	13.09	11,309	16.82	11,682	18.38	11,838	18.71	11,871	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	15.56	11,556	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	13.88	11,388	16.89	11,689	16.63	11,663	16.38	11,638	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	15.21	11,521	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	16.53	11,653	18.35	11,835	16.63	11,663	16.37	11,637	Inception Date 22-Apr-2019
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	14.55	11,455	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	5.17	10,517	5.09	10,509	13.14	11,314	11.02	11,102	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	13.20	11,320	13.96	11,396	16.94	11,694	16.35	11,635	Advising Since Nov-2018
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	15.56	11,556	Inception Date 21-Dec-2018
Permitted Category - FPI Portfolio 7	13.13	11,313	13.67	11,367	15.56	11,556	15.22	11,522	Advising Since Jul-2019
First Tier Benchmark: - MSCI INDIA	14.20	11,420	11.76	11,176	15.72	11,572	14.24	11,424	Inception Date 3-Dec-2018
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	14.82	11,482	Advising Since Dec-2018
Permitted Category - FPI Portfolio 8	5.72	10,572	-0.05	9,995	4.04	10,404	5.57	10,557	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	10.93	11,093	3.10	10,310	5.87	10,587	7.14	10,714	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	14.45	11,445	Inception Date 1-Jul-2019
Permitted Category - FPI Portfolio 9	5.51	10,551	0.50	10,050	3.72	10,372	5.33	10,533	Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	10.93	11,093	3.10	10,310	5.87	10,587	7.14	10,714	Inception Date 1-Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	14.45	11,445	Advising Since Jul-2019
Permitted Category - FPI Portfolio 10	15.43	11,543	1.30	10,130	5.46	10,546	6.90	10,690	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	15.53	11,553	3.43	10,343	6.75	10,675	7.91	10,791	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.41	10,941	11.69	11,169	14.99	11,499	14.45	11,445	Inception Date 1-Jul-2019

Past performance may or may not be sustained in the future. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

Notes:

- a. The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
 - b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
 - c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
 - d. The performance of the scheme is benchmarked to the Total Return variant of the index.
 - e. Benchmark return is based on INR value. (Source: Bloomberg)
 - f. For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Advisor.
 - g. For Permitted Category - FPI Portfolio 6, and 8 to 10, though SBI FM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
 - h. For Permitted Category - FPI Portfolios Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken.
- Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Performance of Permitted Category FPI Portfolio (advised by Mr. R. Srinivasan)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13.14	11,314	Inception Date 9-April-2024
Scheme Benchmark: - BSE 250 Small Cap Index TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	15.37	11,537	
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.75	10,575	Advising Since April-2024

Past performance may or may not be sustained in the future. Inception date is April 09, 2024. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

Notes:

- a. The above Performance returns are calculated and compared from the date of inception of category II - FPI Portfolio i.e. April 09, 2024.
- b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. JPYINR rate. (Source: Bloomberg Closing Price)
- d. The performance of the scheme is benchmarked to the Total Return variant of the index.

Comparative Performance for all Schemes - Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	9.46	10,955	7.48	12,417	7.22	14,177	8.29	26,020	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.93	10,896	6.00	11,913	6.88	13,953	7.92	24,966	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.56	21,453	Tejas & Pradeep Dec-2023
Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	8.79	10,886	6.80	12,186	7.36	14,270	8.17	25,665	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.68	10,871	5.94	11,893	6.87	13,943	7.91	24,938	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.56	21,453	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	8.61	10,869	6.79	12,182	7.48	14,346	8.98	27,888	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.26	10,828	5.58	11,770	6.75	13,869	7.74	24,330	Managing Since Lokesh Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.48	21,149	Mohit & Pradeep Dec-23
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	9.37	10,945	7.41	12,395	7.55	14,395	9.28	29,021	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	10.03	11,006	6.78	12,177	6.93	13,984	7.47	23,730	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.56	21,447	Tejas Dec-23
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Hybrid Fund	14.85	11,498	11.53	13,879	14.43	19,635	15.01	53,620	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	12.77	11,281	11.85	13,996	14.59	19,773	12.70	42,027	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	Mansi & Pradeep Dec-23
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Conservative Hybrid Fund	11.47	11,157	9.75	13,221	11.61	17,329	10.14	31,826	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.96	10,899	7.22	12,329	8.53	15,064	8.79	27,466	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.51	21,295	
Fund Managed by Rohit Shimpi & Pradeep Kesavan fund manager for overseas securities									
SBI ESG Exclusionary Strategy Fund	12.73	11,284	11.64	13,917	15.89	20,919	14.71	51,942	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	12.66	11,277	10.52	13,502	17.01	21,957	14.88	52,882	Managing Since May-18
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund- Investment Plan	39.80	14,018	25.08	19,580	N.A.	N.A.	42.68	45,418	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	12.77	11,281	11.85	13,996	N.A.	N.A.	17.01	19,523	Managing Since Sep-20
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	19.88	21,643	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Focused Equity Fund	17.99	11,815	10.43	13,471	17.62	22,536	16.08	59,906	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	15.67	11,581	15.35	15,354	19.04	23,931	15.04	53,766	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Funds Managed by R. Srinivasan, Mohan Lal & Pradeep Kesavan fund manager for overseas securities									
SBI Small Cap Fund	25.07	12,530	20.12	17,339	28.40	34,947	25.79	1,56,974	Inception Date 02-01-2013
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	24.89	12,511	22.15	18,237	29.95	37,111	15.91	58,849	Managing Since Mohan May-2024
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.63	46,357	R. Srinivasan & Pradeep Nov-13
Funds Managed by R. Srinivasan, Dinesh Balachandran, Anup Upadhyay (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Flexicap Fund	15.06	11,519	13.17	14,499	17.01	21,957	16.53	62,653	Inception Date 04-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	15.67	11,581	15.35	15,354	19.04	23,931	14.94	53,129	Managing Since Jan-2022
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.60	46,193	Anup & Dinesh (w.e.f. Dec 2024)
Funds Managed by R. Srinivasan, Tanmaya Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Global Fund	8.86	10,894	8.76	12,867	16.93	21,873	16.09	59,951	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	16.48	11,663	14.53	15,028	16.65	21,613	15.44	56,051	Managing Since R. Srinivasan & Pradeep Jan-2022
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	Tanmaya (w.e.f. April 2024)

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Pradeep Kesavan (investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Saurabh Pant is 3 (2 schemes are jointly managed by Mr. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar). The total no. of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla).
- b. Different plans shall have a different expense structure. Performance for all schemes are of Direct Plan - Growth Option.
- 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. 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. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021.
- i. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- j. SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- k. SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

Comparative Performance for all Schemes - Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion), Ardhendu Bhattacharya (Debt portion) & Pradeep Kesavan (overseas securities)									
SBI Arbitrage Opportunities Fund	8.04	10,811	7.05	12,268	5.90	13,322	6.83	22,053	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.46	10,752	6.54	12,094	5.21	12,895	6.03	20,154	Managing Since Pradeep Jan-13
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.43	10,745	6.16	11,967	5.57	13,115	6.47	21,191	Ardhendu Dec-24
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	12.48	11,259	10.83	13,619	11.81	17,482	10.26	25,545	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	8.83	10,886	8.66	12,832	9.79	15,957	8.96	22,809	Managing Since Neeraj-May-15
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.57	18,430	Mansi-June-21 Nidhi-Jan-22 Vandna-Jan-24
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Credit Risk Fund	8.72	10,880	7.54	12,440	7.73	14,514	8.38	23,214	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.82	10,784	7.58	12,453	8.01	14,708	8.44	23,347	Managing Since Lokesh-Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	7.14	20,586	Adesh Dec-23 Pradeep Dec-23
Notes: a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar) b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option. 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. 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. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme. g. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021 h. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021. i. *Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023. j. The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 15th Dec 2023.									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & Pradeep Kesavan fund manager for overseas securities									
SBI Infrastructure Fund	21.58	12,177	26.17	20,098	26.66	32,643	16.41	61,927	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	16.65	11,679	20.68	17,585	22.58	27,702	11.75	37,952	Managing Since Nov-18
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.63	46,357	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Anup Upadhyay (Co Fund Manager) Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Balanced Advantage Fund	14.37	11,450	13.88	14,773	N.A.	N.A.	13.29	15,166	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	9.54	10,957	9.37	13,086	N.A.	N.A.	8.86	13,273	Managing Since Dinesh-Aug-2021
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	10.93	14,136	Mansi & Pradeep Dec-2023 Rajeev Nov-2023 Anup (w.e.f. Dec-2024)
Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Multicap Fund	26.77	12,702	N.A.	N.A.	N.A.	N.A.	20.52	16,926	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	19.17	11,934	N.A.	N.A.	N.A.	N.A.	23.47	18,118	Managing Since R. Srinivasan & Pradeep March - 2022
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	N.A.	N.A.	N.A.	N.A.	15.94	15,173	Saurabh (w.e.f. April 2024)
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Dividend Yield Fund	15.61	11,575	N.A.	N.A.	N.A.	N.A.	25.33	15,023	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	16.10	11,624	N.A.	N.A.	N.A.	N.A.	29.14	15,857	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	9.41	10,949	N.A.	N.A.	N.A.	N.A.	19.66	13,820	
Notes: a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1. b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. c. Load is not considered for computation of returns. d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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. e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option. f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme. g. The performance of the schemes is benchmarked to the Total Return variant of the Index. h. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Pradeep Kesavan (w.e.f. 01st December 2023). i. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40. j. SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. k. SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities). l. SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. m. Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.									

Comparative Performance for all Schemes - Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & *Pradeep Kesavan (Investments in foreign securities portion)									
SBI Magnum MidCap Fund	21.22	12,141	19.61	17,122	28.16	34,620	20.55	94,281	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	24.24	12,446	23.18	18,703	28.29	34,794	19.90	88,358	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Funds Managed by Saurabh Pant & *Pradeep Kesavan (Investments in foreign securities portion)									
SBI Blue Chip Fund	13.12	11,324	13.69	14,700	16.95	21,894	15.75	57,919	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	13.20	11,331	13.96	14,806	16.94	21,889	14.14	48,922	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Fund Managed by Milind Agrawal & *Pradeep Kesavan (Investments in foreign securities portion)									
SBI Banking & Financial Services Fund	20.71	12,090	18.53	16,659	14.90	20,045	15.75	42,245	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	10.43	11,052	11.74	13,956	10.85	16,745	12.87	32,972	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	12.10	30,816	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Saurabh Pant. 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 Mr. Saurabh Pant.
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the index.
- h. SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- i. SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani (Foreign Securities).
- j. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Ashit Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Consumption Opportunities Fund	23.95	12,417	23.32	18,764	24.20	29,588	18.07	73,464	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	19.59	11,977	18.46	16,633	19.33	24,217	15.24	54,910	Managing Since Ashit (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Large & Midcap Fund	18.95	11,912	18.09	16,475	21.92	26,966	17.88	72,021	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	18.51	11,868	18.03	16,450	22.17	27,248	17.05	66,178	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Funds Managed by Vivek Gedda & Pradeep Kesavan fund manager for overseas securities									
SBI Technology Opportunities Fund	31.17	13,147	12.38	14,198	28.87	35,587	22.22	1,10,704	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE Teck (TRI)	24.04	12,426	7.36	12,378	22.41	27,518	17.45	68,693	Managing Since Vivek (w.e.f. April 2024) Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.68	46,469	
Funds Managed by Tanmaya Desai & *Pradeep Kesavan fund manager for overseas securities									
SBI Healthcare Opportunities Fund	43.32	14,375	24.00	19,078	31.16	38,866	19.23	82,618	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	43.87	14,430	20.76	17,621	28.31	34,825	16.06	59,777	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Long Duration Fund	11.61	11,171	N.A.	N.A.	N.A.	N.A.	9.76	12,082	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	9.65	10,968	N.A.	N.A.	N.A.	N.A.	8.28	11,752	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.55	10,957	N.A.	N.A.	N.A.	N.A.	8.51	11,803	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 2. The total no of schemes managed by Mr. Tanmaya Desai is 1.
- b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- 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. 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. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the index.
- h. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- i. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- j. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan
- k. SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- l. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

Comparative Performance for all Schemes - Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Mr. Raj Gandhi									
SBI Gold Fund	19.70	11,988	15.72	15,502	13.40	18,769	6.78	21,991	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	20.43	12,061	16.35	15,756	14.00	19,271	7.79	24,623	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	9.72	10,980	11.89	14,012	15.05	20,171	12.85	42,681	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	10.00	11,009	12.16	14,114	15.52	20,587	13.54	45,950	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Minimum Variance Fund	8.33	10,840	14.03	14,831	18.11	23,007	15.99	23,614	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	10.00	11,009	12.16	14,114	15.52	20,587	14.54	21,953	Managing Since Mar-19
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	14.99	20,123	14.45	21,847	
	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	27.56	12,781	17.67	16,300	N.A.	N.A.	18.83	18,680	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	28.11	12,837	18.13	16,491	N.A.	N.A.	19.30	18,948	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	14.65	16,405	
Notes:	<ul style="list-style-type: none"> a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Raviprakash Sharma is 4. b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment. c. Load is not considered for computation of returns. d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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. e. Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Direct Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Equity Minimum Variance Fund are of Growth Option - Direct Plan. f. Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma. g. The performance of the schemes is benchmarked to the Total Return variant of the Index. 								
	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Pradeep Kesavan									
SBI International Access - US Equity FoF	23.61	12,383	11.94	14,030	N.A.	N.A.	15.20	17,074	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	26.78	12,703	12.44	14,221	N.A.	N.A.	16.23	17,657	Managing Since Mar - 2021
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	14.07	16,451	
	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	28.35	12,861	24.93	19,509	25.17	30,769	17.30	67,904	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	15.67	11,581	15.35	15,354	19.04	23,931	15.04	53,766	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	
Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities									
SBI Contra Fund	19.76	11,994	23.87	19,016	30.37	37,717	17.48	69,144	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 TRI	15.67	11,581	15.35	15,354	19.04	23,931	15.04	53,766	Managing Since Dinesh May-18
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	Pradeep Dec-23
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Multi Asset Allocation Fund	13.74	11,387	15.17	15,282	14.87	20,019	12.96	22,447	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	13.93	11,405	11.35	13,809	12.05	17,674	11.99	21,189	Managing Since Dinesh Dec-23
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	14.99	20,123	14.09	21,208	Mansi &Pradeep Dec-23
Notes:	<ul style="list-style-type: none"> a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srivinas till May 04, 2018. The total no. of schemes managed by Mr. Pradeep Kesavan is 43 (He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities). b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option. 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. 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. Scheme count for the total schemes managed by the Fund Managers does not include closed ended Schemes. g. SBI Multi Asset Allocation Fund - Ms. Vandna Soni is appointed fund manager for managing investments in Commodities w.e.f. December 15, 2023. h. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents as on 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards. i. The performance of the schemes is benchmarked to the Total Return variant of the Index. j. SBI Multi Asset Allocation Fund - Mr. Dinesh Balachandran is appointed fund manager w.e.f. October 1, 2021. k. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg) l. "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40. 								
Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.									

Comparative Performance for all Schemes -Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Inception Date & Managing Since	
Funds Managed by Rajeev Radhakrishnan															
#SBI Liquid Fund	8.59	10,016	6.87	10,028	6.80	10,058	7.36	10,738	6.43	12,057	5.37	12,995	6.81	22,059	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	7.92	10,015	6.75	10,028	6.79	10,058	7.37	10,739	6.49	12,078	5.37	12,994	6.78	21,973	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.49	21,282	Inception Date 01-01-2013
Funds Managed by Rajeev Radhakrishnan Pradeep kesavan fund manager for overseas securities															
SBI Savings Fund	9.12	10,017	7.05	10,029	6.97	10,059	7.74	10,781	6.69	12,147	6.03	13,406	7.53	23,920	Managing Since Rajeev Dec-23 Pradeep Dec-23
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	8.48	10,016	6.83	10,028	6.53	10,055	7.42	10,744	6.61	12,118	5.73	13,216	7.04	22,620	Inception Date 01-01-2013
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.49	21,282	Inception Date 01-01-2013
Funds Managed by Ranjhana Gupta & Tejas Soman															
SBI Overnight Fund	6.58	10,013	6.57	10,027	6.53	10,055	6.67	10,668	6.00	11,911	4.90	12,705	6.25	20,711	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Liquid Overnight Index	6.63	10,013	6.64	10,027	6.60	10,056	6.73	10,674	6.08	11,941	4.98	12,753	6.12	20,411	Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.49	21,282	Inception Date 01-01-2013

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Balachandran & *Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Comma Fund	11.03	11,112	11.55	13,884	21.45	26,450	14.11	48,747	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	6.06	10,611	14.62	15,065	20.49	25,421	12.12	39,434	Managing Since Dinesh June-24 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.60	46,193	Inception Date 01-01-2013
Funds Managed by Rohit Shimpi									
SBI PSU Fund	24.64	12,487	36.33	25,360	25.14	30,732	12.19	39,800	Managing Since June-24
First Tier Scheme Benchmark: - BSE PSU (TRI)	24.11	12,434	37.04	25,760	27.12	33,235	11.67	37,617	Inception Date 01-01-2013
Additional Benchmark: - BSE Sensex (TRI)	9.41	10,949	11.69	13,939	14.99	20,123	13.69	46,673	Inception Date 01-01-2013

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. This scheme is managed by Mr. Dinesh Balachandran.w.e.f. June 01, 2024. | *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.
- i. This scheme is managed by Mr. Rohit Shimpi.w.e.f. June 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	9.43	10,951	6.27	12,003	6.65	13,804	8.87	27,734	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.50	10,953	5.93	11,887	5.54	13,099	6.51	21,315	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.55	10,957	5.87	11,868	5.61	13,143	6.56	21,447	Inception Date 02-01-2013

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him.
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

Comparative Performance for all Schemes -Direct Plan

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	

Fund managed by Mr. Raj Gandhi Mr. Pradeep Kesavan (Investments in foreign securities portion)

SBI Energy Opportunities Fund	-7.63	9,237	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.01	10,401	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-15.14	8,486	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-10.81	8,919	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	-0.68	9,932	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.50	10,850	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	

Fund managed by Mr. Tanmaya Desai Mr. Pradeep Kesavan (Investments in foreign securities portion)

SBI Automotive Opportunities Fund	N.A.	-5.49	9,451	Inception Date 05-06-2024							
First Tier Scheme Benchmark: -NiftyAuto TRI	N.A.	-5.31	9,469	Managing Since June - 2024							
Additional Benchmark: - BSE Sensex TRI	N.A.	5.68	10,568								

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	

Fund managed by Mr. Prasad Padala Mr. Pradeep Kesavan (Investments in foreign securities portion)

SBI Innovative Opportunities Fund	N.A.	1.71	10,171	Inception Date 20-08-2024							
First Tier Scheme Benchmark: -Nifty 500 TRI	N.A.	-3.73	9,627	Managing Since August - 2024							
Additional Benchmark: - BSE Sensex TRI	N.A.	-3.13	9,687								

Notes:

- a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- c. 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.
- d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- e. Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.
- f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
- g. Load is not considered for computation of returns.
- h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Comparative Performance for all Schemes - Direct Plan



		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since													
		CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-														
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities																							
SBI Short Term Debt Fund		8.20	10,827	6.50	12,082	6.61	13,779	7.80	24,633	Inception Date 01-01-2013													
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index		7.82	10,785	6.11	11,949	6.35	13,610	7.61	24,127	Managing Since Rajeev Jan-13													
Additional Benchmark: - CRISIL 1 Year T-Bill Index		7.43	10,745	6.16	11,967	5.57	13,115	6.49	21,282	Mansi & Pradeep Dec-23													
Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) & Pradeep Kesavan fund manager for overseas securities																							
SBI Magnum Children's Benefit Fund - Savings Plan		38.19	13,856	23.53	18,863	N.A.	N.A.	40.79	42,906	Inception Date 21-02-2002													
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index		12.77	11,281	11.85	13,996	N.A.	N.A.	17.01	19,523	Managing Since Jun-08													
Additional Benchmark: - BSE Sensex TRI		9.41	10,949	11.69	13,939	N.A.	N.A.	19.88	21,643														
Fund Managed Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities																							
SBI Banking and PSU Fund		8.13	10,820	6.17	11,971	6.48	13,695	7.91	24,914	Inception Date 07-01-2013													
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II		7.62	10,765	5.71	11,814	6.19	13,510	7.39	23,502	Managing Since Rajeev Nov-13													
Additional Benchmark: - Crisil 10 Yr Gilt Index		9.55	10,957	5.87	11,868	5.61	13,143	6.51	21,295	Ardhendhu Dec-23 Pradeep Dec-23													
SBI Corporate Bond Fund		8.34	10,841	6.40	12,047	6.69	13,831	7.37	15,229	Inception Date 01-02-2019													
First Tier Scheme Benchmark: - NIFTY Corporate Bond Index A-II		7.53	10,756	5.95	11,894	6.37	13,625	6.92	14,862	Managing Since Rajeev Feb-19													
Additional Benchmark: - Crisil 10 Yr Gilt Index		9.55	10,957	5.87	11,868	5.61	13,143	6.67	14,651	Ardhendhu Dec-23 Pradeep Dec-23													
Fund Managed by Ardhendhu Bhattacharya Rajeev Radhakrishnan (Cc-Fund Manager) & Pradeep Kesavan fund manager for overseas securities																							
SBI Floating Rate Debt Fund		8.33	10,840	6.88	12,210	N.A.	N.A.	6.22	12,869	Inception Date 27-10-2020													
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II		7.63	10,765	6.06	11,934	N.A.	N.A.	5.48	12,497	Managing Since Ardhendhu June-2021													
Additional Benchmark: - Crisil 1 Yr T-Bill Index		7.43	10,745	6.16	11,967	N.A.	N.A.	5.41	12,462	Rajeev Oct-2020 Pradeep Dec-2023													
	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception										
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since								
Fund managed by Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities																							
SBI Magnum Ultra Short Duration Fund	8.53	10,016	6.93	10,028	6.60	10,056	7.36	10,742	6.26	12,001	5.60	13,135	7.06	57,438	Inception Date 01-01-2013								
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	8.52	10,016	6.78	10,028	6.73	10,057	7.60	10,762	6.66	12,137	5.91	13,329	7.50	63,770	Managing Since Rajeev Dec-23 Ardhendhu June-2021								
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.41	49,125	Dec-23 Pradeep Dec-23								
Fund Managed Rajeev Radhakrishnan & Pradeep Kesavan fund manager for overseas securities																							
SBI Magnum Low Duration Fund	8.52	10,016	6.18	10,025	6.29	10,053	7.8	10,787	6.59	12,112	6.16	13,490	7.43	23,639	Inception Date 01-01-2013								
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	9.16	10,018	6.89	10,028	6.70	10,057	7.61	10,763	6.5	12,080	6.06	13,425	7.49	23,795	Managing Since Rajeev Jun-2008 Pradeep Dec-23								
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.27	10,012	4.00	10,016	5.77	10,049	7.43	10,745	6.16	11,967	5.57	13,115	6.49	21,282									
	1 Year		3 Years		5 Years		Since Inception				Inception Date & Managing Since												
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-													
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendhu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan - Overseas Investments																							
SBI Retirement Benefit Fund - Aggressive Plan	11.62	11,172	16.10	15,655	N.A.	N.A.	20.24	20,481	Inception Date 10-02-2021														
First Tier Scheme Benchmark: - BSE 500 TRI	15.67	11,581	15.35	15,354	N.A.	N.A.	17.40	18,666															
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980															
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	11.51	11,161	14.38	14,969	N.A.	N.A.	17.96	19,013															
First Tier Scheme Benchmark: - CRISIL 35+65 - Aggressive Index	12.77	11,281	11.85	13,996	N.A.	N.A.	12.79	15,974															
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980															
SBI Retirement Benefit Fund - Conservative Hybrid Plan	9.82	10,991	10.38	13,452	N.A.	N.A.	11.66	15,357															
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	11.04	11,108	9.30	13,061	N.A.	N.A.	9.70	14,335															
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980															
SBI Retirement Benefit Fund - Conservative Plan	9.45	10,954	8.89	12,914	N.A.	N.A.	9.03	13,996															
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	9.85	10,988	7.55	12,443	N.A.	N.A.	7.61	13,300															
Additional Benchmark: - BSE Sensex TRI	9.41	10,949	11.69	13,939	N.A.	N.A.	12.80	15,980															
Notes:	<p>a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan managed the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund schemes from 01-Nov-2023 till 31-Dec-2023. The equity portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund schemes are jointly managed by Mr. Rajeev Radhakrishnan and Mr. Ardhendhu Bhattacharya. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 & the Scheme count of Mr. Ardhendhu Bhattacharya (w.e.f. 1st Nov 2023) is 5. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 21 & the scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & 1 scheme is jointly held with Mr. Dinesh Balachandran (w.e.f. 1st Nov 2023))</p> <p>b. Past performance may or may not be sustained in future and the same is not necessarily indicative of future performance.</p> <p>c. Load is not considered for computation of returns.</p> <p>d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.</p> <p>e. Different plan may have a different experience for all scheme(s) and direct plan - Growth Option.</p> <p>f. Schemes for the total schemes managed by the Fund Manager are included in the table.</p> <p>g. The performance of the schemes is benchmarked to the Total Return variant of the Index.</p> <p>h. Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. December 01, 2023.</p> <p>i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund since January 13, 2021.</p> <p>j. Mr. Ardhendhu Bhattacharya has been jointly managing SBI Floating Rate Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan / Conservative Plan as Co-Fund manager since June 2021.</p> <p>k. Mr. Rajeev Radhakrishnan has been managing SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan / Conservative Plan as Co-Fund manager since October 01, 2021 and Mr. Rohit Shimpi (equity portion) (managing since June 2021) and Mr. Pradeep Kesavan (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-Fund manager since June 2021.</p> <p>l. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.</p>																						
Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.																							

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Blue Chip Fund FUND MANAGER – SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	96,69,959	58,77,947	25,09,685	9,29,472	4,54,525	1,23,871
Returns (Annualised) (%)	13.65	14.44	14.12	17.53	15.73	6.03
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.50	14.19	15.31	18.51	16.65	4.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.97	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 100, ## BSE SENSEX, Inception Date: February 14, 2006

Returns are calculated for Regular Plan Growth Option

SBI ESG Exclusionary Strategy Fund FUND MANAGER – ROHIT SHIMPI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	40,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	8,68,87,027	55,09,192	25,01,209	9,14,814	4,53,333	1,23,102
Returns (Annualised) (%)	14.45	13.70	14.05	16.88	15.54	4.82
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	15.45	17.28	15.63	3.48
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.66	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## BSE SENSEX, Inception Date: January 01, 1991

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

For calculation of Scheme returns , where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

SBI Contra Fund FUND MANAGER – DINESH BALACHANDRAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	7,17,75,076	75,45,693	35,55,631	12,58,562	5,20,845	1,24,432
Returns (Annualised) (%)	20.25	17.31	20.58	30.13	25.50	6.91
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.79	15.11	16.44	20.71	19.18	5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.83	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Large & Midcap Fund FUND MANAGER – SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	38,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	10,31,87,511	71,39,769	29,80,128	10,53,579	4,86,354	1,26,373
Returns (Annualised) (%)	16.53	16.68	17.31	22.69	20.53	9.99
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.61	17.06	18.36	23.95	22.80	8.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.72	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## BSE SENSEX, Inception Date: February 28, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Magnum MidCap Fund FUND MANAGER – BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	1,70,48,171	88,40,630	32,31,458	11,58,422	5,02,690	1,28,031
Returns (Annualised) (%)	17.23	19.11	18.81	26.64	22.91	12.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	18.26	20.00	21.75	30.35	29.90	14.03
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.23	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## BSE SENSEX, Inception Date: March 29, 2005

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online
Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Magnum Global Fund FUND MANAGER – R. SRINIVASAN, TANMAYA DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	36,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	9,77,53,835	59,71,660	23,66,377	8,70,842	4,33,858	1,25,293
Returns (Annualised) (%)	17.45	14.63	13.02	14.88	12.49	8.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.77	15.13	14.56	17.84	17.44	0.57
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.11	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty MNC, ## BSE SENSEX, Inception Date: September 30, 1994

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Focused Equity Fund FUND MANAGER – R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	1,66,44,562	68,57,782	27,06,891	9,30,869	4,62,239	1,26,987
Returns (Annualised) (%)	16.39	16.22	15.53	17.59	16.91	10.96
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.42	15.11	16.44	20.71	19.18	5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.42	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: September 17, 2004

Returns are calculated for Regular Growth

SBI Small Cap Fund FUND MANAGER – R. SRINIVASAN, MOHAN LAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	1,31,19,948	1,24,07,201	37,64,145	11,54,652	5,03,293	1,28,248
Returns (Annualised) (%)	22.76	22.94	21.64	26.51	22.99	12.98
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.62	16.86	20.48	32.12	30.68	14.54
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.49	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 250 Small Cap Index TRI, ## BSE SENSEX, Inception Date: September 09, 2009

Returns are calculated for Regular Plan Growth Option

SBI Long Term Equity Fund FUND MANAGER – DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	38,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	15,04,75,603	72,15,065	32,27,903	11,98,404	5,53,010	1,27,183
Returns (Annualised) (%)	18.30	16.80	18.79	28.07	29.94	11.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	15.11	16.44	20.71	19.18	5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.76	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: March 31, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Flexicap Fund Fund Manager – R. Srinivasan, Dinesh Balachandran, Anup Upadhyay & Pradeep Kesavan (overseas Investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)	1,01,59,209	60,78,305	25,41,374	9,28,396	4,56,320	1,24,376
Returns (Annualised) (%)	13.57	14.83	14.35	17.48	16.00	6.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.21	15.11	16.44	20.71	19.18	5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.03	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: September 29, 2005

Returns are calculated for Regular Plan Growth Option

Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Technology Opportunities Fund		FUND MANAGER -VIVEK GEDDA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		30,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		4,15,59,673	91,99,637	37,80,750	11,24,779	5,15,791	1,40,784
Returns (Annualised) (%)		17.01	19.56	21.72	25.41	24.78	33.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #		NA	16.28	17.99	20.20	20.04	23.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.83	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE Teck, ## BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Consumption Opportunities Fund		FUND MANAGER -ASHIT DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		30,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		6,08,58,754	84,81,859	32,73,776	11,53,230	5,11,011	1,30,606
Returns (Annualised) (%)		19.28	18.64	19.06	26.45	24.10	16.77
First Tier Benchmark Returns (Annualised) (TRI) (%) #		NA	16.08	16.23	21.07	21.56	10.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.83	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty India Consumption, ## BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Banking & Financial Services Fund		FUND MANAGER -MILIND AGRAWAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		11,90,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		27,28,572	NA	NA	9,59,119	4,82,942	1,27,771
Returns (Annualised) (%)		15.98	NA	NA	18.82	20.02	12.21
First Tier Benchmark Returns (Annualised) (TRI) (%) #		14.26	NA	NA	14.86	13.55	9.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.54	NA	NA	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## BSE SENSEX, Inception Date: February 26, 2015

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Infrastructure Fund		FUND MANAGER -BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		21,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		87,52,711	70,36,916	35,06,244	12,59,564	5,49,738	1,22,305
Returns (Annualised) (%)		14.62	16.51	20.33	30.17	29.49	3.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #		11.06	12.93	17.10	24.77	23.59	-3.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.20	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## BSE SENSEX, Inception Date: July 06, 2007

Returns are calculated for Regular Plan Growth Option

SBI Magnum COMMA Fund		FUND MANAGER -DINESH BALACHANDRAN & *PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		23,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		90,27,446	56,55,075	28,98,627	9,77,276	4,59,525	1,18,945
Returns (Annualised) (%)		12.47	14.00	16.80	19.59	16.50	-1.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #		11.85	13.02	16.15	20.84	14.81	-13.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.05	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## BSE SENSEX, Inception Date: August 08, 2005

Returns are calculated for Regular Plan Growth Option

Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.
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Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Healthcare Opportunities Fund		FUND MANAGER -TANMAYA DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		30,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		5,20,74,391	81,82,673	32,53,497	12,05,569	5,98,464	1,43,818
Returns (Annualised) (%)		18.35	18.23	18.94	28.32	35.93	38.70
First Tier Benchmark Returns (Annualised) (TRI) (%) #		16.73	16.96	18.07	27.50	35.88	39.51
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.83	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE Health Care, ## BSE SENSEX, Inception Date: July 07, 1999

Returns are calculated for Regular Plan Growth Option

SBI PSU Fund		FUND MANAGER -ROHIT SHIMPI					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		17,40,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		50,83,658	NA	31,47,084	13,47,843	5,97,875	1,17,531
Returns (Annualised) (%)		13.64	NA	18.32	33.04	35.85	-3.79
First Tier Benchmark Returns (Annualised) (TRI) (%) #		14.68	NA	20.23	37.64	38.03	-6.18
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.71	NA	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # BSE PSU, ## BSE SENSEX, Inception Date: July 07, 2010

Returns are calculated for Regular Plan IDCW Option.

SBI Multicap Fund		FUND MANAGER -R. SRINIVASAN, SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		3,40,000	NA	NA	NA	NA	1,20,000
Mkt Value as on December 31, 2024 (₹)		4,67,710	NA	NA	NA	NA	1,31,955
Returns (Annualised) (%)		23.22	NA	NA	NA	NA	18.96
First Tier Benchmark Returns (Annualised) (TRI) (%) #		24.30	NA	NA	NA	NA	9.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.06	NA	NA	NA	NA	3.29

Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## BSE Sensex TRI, Inception Date: March 08, 2022

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Dividend Yield Fund		FUND MANAGER -MR. ROHIT SHIMPI & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		2,20,000	NA	NA	NA	NA	1,20,000
Mkt Value as on December 31, 2024 (₹)		2,56,120	NA	NA	NA	NA	1,21,563
Returns (Annualised) (%)		16.82	NA	NA	NA	NA	2.42
First Tier Benchmark Returns (Annualised) (TRI) (%) #		20.42	NA	NA	NA	NA	6.16
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.01	NA	NA	NA	NA	3.29

Past performance may or may not be sustained in the future. # NIFTY 500 TRI, ## BSE Sensex TRI, Inception Date: March 14, 2023

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40. #This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

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1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Equity Hybrid Fund		FUND MANAGER – R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT)) MANSI SAJEJA (CO FUND MANAGER FOR DEBT), PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		35,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		5,57,13,987	54,29,159	23,50,345	8,67,268	4,44,833	1,25,257
Returns (Annualised) (%)		15.48	13.53	12.89	14.71	14.22	8.22
First Tier Benchmark Returns (Annualised) (%) #		NA	12.69	13.27	15.02	14.42	5.92
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.33	13.57	14.48	16.08	13.66	3.29

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE SENSEX, Inception Date: October 09, 1995

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Magnum Childrens Benefit Fund –Savings Plan		FUND MANAGER – R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		27,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		1,19,51,649	48,70,450	22,67,785	8,67,037	4,54,209	1,30,186
Returns (Annualised) (%)		11.28	12.26	12.22	14.70	15.68	16.10
First Tier Benchmark Returns (Annualised) (TRI) (%) #		8.79	8.77	8.53	8.19	8.69	7.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.91	13.57	14.49	16.12	13.61	3.32

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## BSE Sensex TRI, Inception Date: February 21, 2002

Returns are calculated for Regular Plan Growth Option

SBI Magnum Childrens Benefit Fund –Investment Plan		FUND MANAGER – R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		5,20,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		10,35,508	NA	NA	NA	5,60,956	1,42,412
Returns (Annualised) (%)		32.85	NA	NA	NA	31.01	36.32
First Tier Benchmark Returns (Annualised) (TRI) (%) #		14.02	NA	NA	NA	14.42	5.92
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.31	NA	NA	NA	13.66	3.29

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: September 29, 2020

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Equity Savings Fund		FUND MANAGER – Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (overseas investments), Ms. Vandna Soni (Commodities Portion)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		11,60,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		19,32,377	NA	NA	8,16,016	4,35,652	1,26,124
Returns (Annualised) (%)		10.20	NA	NA	12.25	12.78	9.59
First Tier Benchmark Returns (Annualised) (TRI) (%) #		9.54	NA	NA	10.07	9.90	5.95
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.22	NA	NA	6.12	8.15	9.02

Past performance may or may not be sustained in the future. # Nifty Equity Savings Index, ## Crisil 10 Yr Gilt Index, Inception Date: May 27, 2015

Returns are calculated for Regular Plan Growth Option

SBI Conservative Hybrid Fund		FUND MANAGER – Saurabh Pant (Equity) & Mansi Sajeja (Debt) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		28,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		90,31,013	38,69,187	19,75,547	7,90,866	4,22,814	1,24,974
Returns (Annualised) (%)		8.70	9.55	9.63	10.99	10.72	7.77
First Tier Benchmark Returns (Annualised) (TRI) (%) #		NA	8.77	8.53	8.19	8.69	7.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##		NA	6.56	6.25	6.14	8.17	9.08

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## CRISIL 10 Year Gilt Index, Inception Date: September 04, 2001

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Investors are advised to refer to the performance summary table on page 60–74. Returns are calculated for the Regular Plan & Direct Plan.
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 The performance of the schemes is benchmarked to the Total Return variant of the Index.
 The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
 "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. Intervening periods where plan does not have corpus are excluded.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Multi Asset Allocation Fund		FUND MANAGER – Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Vandna Soni (for Commodities Portion) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		8,00,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		12,91,770	NA	NA	8,75,960	4,58,915	1,24,866
Returns (Annualised) (%)		14.16	NA	NA	15.12	16.41	7.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #		12.46	NA	NA	12.70	13.71	8.39
Additional Benchmark Returns (Annualised) (TRI) (%) ##		15.39	NA	NA	16.12	13.61	3.32

Past performance may or may not be sustained in the future. # 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## BSE Sensex TRI, Inception Date: May 16, 2018

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Balanced Advantage Fund		FUND MANAGER – Mr. Dinesh Balachandran (Equity), Ms. Mansi Sajeja (Debt), Mr. Anup Upadhyay (Co Fund Manager) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt) & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,00,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		5,06,141	NA	NA	NA	4,48,216	1,24,230
Returns (Annualised) (%)		14.22	NA	NA	NA	14.75	6.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #		10.62	NA	NA	NA	11.08	5.41
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.06	NA	NA	NA	13.66	3.29

Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## BSE Sensex TRI, Inception Date: August 31, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Retirement Benefit Fund -Aggressive Plan		FUND MANAGER – Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,70,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		6,45,780	NA	NA	NA	4,55,864	1,21,180
Returns (Annualised) (%)		16.37	NA	NA	NA	15.93	1.83
First Tier Benchmark Returns (Annualised) (TRI) (%) #		17.94	NA	NA	NA	19.18	5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.28	NA	NA	NA	13.66	3.29

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Retirement Benefit Fund -Aggressive Hybrid Plan		FUND MANAGER – Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,70,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		6,26,367	NA	NA	NA	4,46,458	1,22,057
Returns (Annualised) (%)		14.75	NA	NA	NA	14.48	3.19
First Tier Benchmark Returns (Annualised) (TRI) (%) #		13.50	NA	NA	NA	14.42	5.92
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.28	NA	NA	NA	13.66	3.29

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Retirement Benefit Fund -Conservative Hybrid Plan		FUND MANAGER – Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,70,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		5,79,056	NA	NA	NA	4,24,019	1,23,429
Returns (Annualised) (%)		10.64	NA	NA	NA	10.92	5.34
First Tier Benchmark Returns (Annualised) (TRI) (%) #		10.53	NA	NA	NA	11.35	7.07
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.28	NA	NA	NA	13.61	3.32

Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.
 Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guaranteed protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.
 The performance of the schemes is benchmarked to the Total Return variant of the Index.
 The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Retirement Benefit Fund -Conservative Plan		FUND MANAGER –Mr. Rohit Shimpi, Equity Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,70,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on December 31, 2024 (₹)	5,59,319	NA	NA	NA	4,14,092	1,24,264	
Returns (Annualised) (%)	8.84	NA	NA	NA	9.30	6.65	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.53	NA	NA	NA	9.31	7.80	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.28	NA	NA	NA	13.61	3.32	

Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Magnum Gilt Fund		FUND MANAGER –^RAJEEV RADHAKRISHNAN & TEJAS SOMAN (Co Fund Manager)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2024 (₹)	80,41,305	35,18,302	17,73,615	7,14,109	4,06,044	1,25,004	
Returns (Annualised) (%)	7.68	8.42	7.58	6.90	7.97	7.82	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.55	7.36	7.05	8.62	9.08	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.56	6.25	6.14	8.17	9.08	

Past performance may or may not be sustained in the future. # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Magnum Constant Maturity Fund		FUND MANAGER –TEJAS SOMAN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2024 (₹)	82,99,314	34,44,611	17,59,081	7,04,735	4,05,568	1,25,532	
Returns (Annualised) (%)	7.90	8.16	7.42	6.37	7.89	8.65	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.38	6.52	6.15	6.15	8.23	9.06	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.56	6.25	6.14	8.17	9.08	

Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Magnum Income Fund		FUND MANAGER –LOKESH MALLYA, ADESH SHARMA (Co Fund Manager) & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	31,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2024 (₹)	89,16,157	32,83,461	17,31,345	7,05,304	4,02,067	1,24,862	
Returns (Annualised) (%)	7.18	7.58	7.12	6.40	7.30	7.59	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.16	7.79	7.27	6.51	7.65	8.39	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.56	6.25	6.14	8.17	9.08	

Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Corporate Bond Fund		FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	7,10,000	NA	NA	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2024 (₹)	8,55,160	NA	NA	6,99,589	4,00,103	1,24,992	
Returns (Annualised) (%)	6.21	NA	NA	6.08	6.98	7.80	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.31	NA	NA	6.17	6.92	7.38	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.09	NA	NA	6.14	8.17	9.08	

Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019

Returns are calculated for Regular Plan Growth Option

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 60–74. Returns are calculated for the Regular Plan & Direct Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.

The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of Silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index + 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Credit Risk Fund		FUND MANAGER -LOKESH MALLYA ADESH SHARMA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		12,60,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		18,53,044	NA	17,25,250	7,16,982	4,04,362	1,25,139
Returns (Annualised) (%)		7.12	NA	7.05	7.06	7.69	8.03
First Tier Benchmark Returns (Annualised) (TRI) (%) #		8.10	NA	8.06	7.76	7.93	7.48
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.34	NA	6.25	6.14	8.17	9.08

Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Dynamic Bond Fund		FUND MANAGER -^RAJEEV RADHAKRISHNAN, TEJAS SOMAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		25,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		56,18,056	32,90,886	17,26,738	7,06,583	4,04,032	1,24,875
Returns (Annualised) (%)		7.11	7.61	7.07	6.47	7.63	7.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.91	7.81	7.24	6.55	7.70	8.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.43	6.56	6.25	6.14	8.17	9.08

Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Magnum Medium Duration Fund		FUND MANAGER -^LOKESH MALLYA, MOHIT JAIN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		25,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		63,78,725	34,20,007	17,60,585	7,08,361	4,02,237	1,25,087
Returns (Annualised) (%)		7.95	8.07	7.44	6.57	7.33	7.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.68	7.54	6.99	6.22	7.08	7.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.41	6.56	6.25	6.14	8.17	9.08

Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Savings Fund		FUND MANAGER -RAJEEV RADHAKRISHNAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		24,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		53,27,643	30,57,802	16,39,337	6,97,341	3,99,015	1,24,525
Returns (Annualised) (%)		6.98	6.72	6.08	5.95	6.79	7.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.00	6.84	6.30	6.33	7.16	7.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.26	6.36	6.05	6.02	6.95	7.32

Past performance may or may not be sustained in the future. # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Short Term Debt Fund		FUND MANAGER -Rajeev Radhakrishnan, Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		19,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		35,47,733	31,56,062	16,77,743	6,99,082	3,99,846	1,24,880
Returns (Annualised) (%)		7.12	7.10	6.52	6.05	6.93	7.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.38	7.36	6.82	6.32	7.17	7.71
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.33	6.36	6.05	6.02	6.95	7.32

Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 60-74. Returns are calculated for the Regular Plan & Direct Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Magnum Ultra Short Duration Fund		FUND MANAGER -MR. RAJEEV RADHA KRISHNAN MR. ARDHENDHU BHATTACHARYA & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		30,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		82,77,361	30,86,130	16,54,514	6,99,502	3,99,827	1,24,637
Returns (Annualised) (%)		6.96	6.83	6.25	6.07	6.93	7.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.28	7.05	6.49	6.44	7.27	7.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.20	6.36	6.05	6.02	6.95	7.32

Past performance may or may not be sustained in the future. CRISIL Ultra Short Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: May 21, 1999

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Magnum Low Duration Fund		FUND MANAGER -MR. RAJEEV RADHAKRISHNAN MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		21,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		40,22,760	30,93,770	16,52,114	6,96,437	3,98,688	1,24,546
Returns (Annualised) (%)		6.97	6.86	6.23	5.90	6.74	7.10
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.22	7.23	6.65	6.39	7.21	7.49
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.32	6.36	6.05	6.02	6.95	7.32

Past performance may or may not be sustained in the future. CRISIL Low Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: July 07, 2007

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Long Duration Fund		FUND MANAGER -MR. TEJAS SOMAN & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		2,50,000	NA	NA	NA	NA	1,20,000
Mkt Value as on December 31, 2024 (₹)		2,75,737	NA	NA	NA	NA	1,25,460
Returns (Annualised) (%)		9.35	NA	NA	NA	NA	8.54
First Tier Benchmark Returns (Annualised) (TRI) (%) #		8.54	NA	NA	NA	NA	8.39
Additional Benchmark Returns (Annualised) (TRI) (%) ##		8.81	NA	NA	NA	NA	9.08

Past performance may or may not be sustained in the future. CRISIL Long Duration Debt A-II Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 21, 2022

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

SBI Banking and PSU Fund		FUND MANAGER -Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		18,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2024 (₹)		32,54,915	31,65,808	16,80,161	6,95,582	3,98,879	1,24,796
Returns (Annualised) (%)		7.15	7.14	6.55	5.85	6.77	7.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.22	7.21	6.64	6.01	6.86	7.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.55	6.56	6.25	6.14	8.17	9.08

Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan		Dir-Plan		Debt Schemes		Reg -Plan		Dir-Plan	
	Reg -Plan	Dir-Plan	Reg -Plan	Dir-Plan	Reg -Plan	Dir-Plan	Reg -Plan	Dir-Plan	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.50	0.81			SBI Retirement Benefit Fund – Aggressive Plan		1.95	0.85		
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.40	0.73			SBI Retirement Benefit Fund – Aggressive Hybrid Plan		2.10	1.06		
SBI Magnum Global Fund	1.88	1.20			SBI Retirement Benefit Fund – Conservative Hybrid Plan		1.68	1.18		
SBI Magnum Mid Cap Fund	1.66	0.80			SBI Retirement Benefit Fund – Conservative Plan		1.39	0.93		
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.94	1.33			SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)		1.02	0.43		
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.57	0.75			SBI Short Term Debt Fund		0.85	0.39		
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	1.97	0.90			SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)		1.54	1.05		
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.94	0.89			SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)		0.31	0.21		
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.89	0.84			SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)		1.20	0.84		
SBI Contra Fund	1.51	0.59			SBI Magnum Income Fund		1.46	0.77		
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.67	0.84			SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)		0.64	0.31		
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.61	0.73			SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)		0.94	0.46		
SBI Magnum Comma Fund	2.51	1.89			SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)		1.45	0.54		
SBI PSU Fund	1.87	0.77			SBI Savings Fund		0.69	0.25		
SBI Infrastructure Fund	1.89	0.92			SBI Dynamic Bond Fund		1.45	0.62		
SBI Arbitrage Opportunities Fund	0.95	0.42			SBI Corporate Bond Fund		0.76	0.34		
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.57	0.68			SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)		1.55	0.89		
SBI Equity Savings Fund	1.42	0.88			SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)		1.22	0.71		
SBI Banking And Financial Services Fund	1.81	0.73			SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)		0.54	0.33		
SBI International Access- US Equity FoF	1.61	0.94			SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)		0.15	0.07		
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.60	0.95			SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)		0.81	0.39		
SBI Equity Minimum Variance Fund	0.76	0.43			SBI Magnum Children's Benefit Fund - Investment Plan		1.90	0.80		
SBI MultiCap Fund	1.69	0.87			SBI Floating Rate Debt Fund		0.42	0.26		
SBI Dividend Yield Fund	1.78	0.78			SBI Balanced Advantage Fund		1.58	0.70		
SBI Energy Opportunities Fund	1.74	0.60			SBI Long Duration Fund		0.66	0.28		
SBI Automotive Opportunities Fund	1.84	0.66								
SBI Quant Fund	1.92	0.71								

Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan

Statutory Details & Risk Factors

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

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IDCW History Of Debt & Hybrid Funds

SBI Conservative Hybrid Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	11.8695
Direct Plan - Qtr IDCW	28-Jun-19	0.2200	13.2913
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	11.8903
Direct Plan - Qtr IDCW	27-Sep-19	0.2200	13.3387
Regular Plan - Qtr IDCW	27-Dec-19	0.1800	11.9186
Direct Plan - Qtr IDCW	27-Dec-19	0.2050	13.3878

Face value: ₹10

SBI Conservative Hybrid Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	14.2182
Direct Plan - Annual IDCW	24-Mar-17	0.8000	16.3740
Regular Plan - Annual IDCW	23-Mar-18	0.8000	14.0798
Direct Plan - Annual IDCW	23-Mar-18	0.8000	16.4921
Regular Plan - Annual IDCW	29-Mar-19	0.8000	13.9783
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.6829

Face value: ₹10

SBI Conservative Hybrid Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Mthly IDCW	27-Dec-19	0.0500	16.1384
Regular Plan - Mthly IDCW	27-Dec-19	0.0500	12.7925
Direct Plan - Mthly IDCW	31-Jan-20	0.0500	16.2508
Regular Plan - Mthly IDCW	31-Jan-20	0.0500	12.8634
Direct Plan - Mthly IDCW	28-Feb-20	0.0500	16.1993
Regular Plan - Mthly IDCW	28-Feb-20	0.0500	12.8064

Face value: ₹10

SBI Multi Asset Allocation Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Reg. Plan - Monthly IDCW	27-Dec-19	0.0500	12.9939
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.8000
Reg. Plan - Monthly IDCW	31-Jan-20	0.0500	13.0258
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.8459
Reg. Plan - Monthly IDCW	28-Feb-20	0.0500	12.7450
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.5572

Face value: ₹10

SBI Multi Asset Allocation Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	12.5479
Direct Plan - Qtr IDCW	28-Jun-19	0.2000	14.0457
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	12.8404
Direct Plan - Qtr IDCW	27-Sep-19	0.2000	14.4187
Regular Plan - Qtr IDCW	27-Dec-19	0.1950	12.8814
Direct Plan - Qtr IDCW	27-Dec-19	0.2150	14.4924

Face value: ₹10

SBI Multi Asset Allocation Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	15.0660
Direct Plan - Annual IDCW	24-Mar-17	0.8000	15.5711
Regular Plan - Annual IDCW	23-Mar-18	0.8000	15.2971
Direct Plan - Annual IDCW	23-Mar-18	0.8000	15.9910
Regular Plan - Annual IDCW	29-Mar-19	0.8000	15.0775
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.0175

Face value: ₹10

SBI Magnum Gilt Fund PF Regular - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Regular	28-Jun-19	0.2000	14.3123
IDCW - PF Regular	27-Sep-19	0.2100	14.4904
IDCW - PF Regular	27-Dec-19	0.2200	14.6101

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 1 Year	28-Jun-19	0.2000	13.6834
IDCW - PF Fixed 1 Year	27-Sep-19	0.2000	13.8546
IDCW - PF Fixed 1 Year	27-Dec-19	0.2100	13.9694

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 2 Years	28-Jun-19	0.2000	13.8489
IDCW - PF Fixed 2 Years	27-Sep-19	0.2000	14.0244
IDCW - PF Fixed 2 Years	27-Dec-19	0.2150	14.1381

Face value: ₹10

SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 3 Years	28-Jun-19	0.2000	13.4302
IDCW - PF Fixed 3 Years	27-Sep-19	0.2000	13.5943
IDCW - PF Fixed 3 Years	27-Dec-19	0.2050	13.7079

Face value: ₹10

SBI Magnum Gilt Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Sep-19	0.2100	14.2970
Direct Plan - IDCW	27-Sep-19	0.2250	15.2465
Regular Plan - IDCW	27-Dec-19	0.2200	14.4121
Direct Plan - IDCW	27-Dec-19	0.2300	15.3912
Regular Plan - IDCW	31-Jan-22	0.5800	16.5691
Direct Plan - IDCW	31-Jan-22	0.5800	17.8701

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

IDCW History Of Debt & Hybrid Funds

SBI Magnum Income Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.3640
Direct Plan - IDCW	28-Jun-19	0.2000	14.2971
Regular Plan - IDCW	27-Sep-19	0.2000	13.5154
Direct Plan - IDCW	27-Sep-19	0.2100	14.4849
Regular Plan - IDCW	27-Dec-19	0.2100	13.8150
Direct Plan - IDCW	27-Dec-19	0.2250	14.8286

Face value: ₹10

SBI Magnum Income Fund - Half Yearly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	12-Oct-18	0.4000	11.9114
Direct Plan - IDCW	12-Oct-18	0.4500	13.2953
Regular Plan - IDCW	29-Mar-19	0.4000	12.1369
Direct Plan - IDCW	29-Mar-19	0.4000	13.6399
Regular Plan - IDCW	27-Sep-19	0.4000	12.3642
Direct Plan - IDCW	27-Sep-19	0.4500	13.9366

Face value: ₹10

SBI Dynamic Bond Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	12.8770
Direct Plan - IDCW	28-Jun-19	0.2000	14.3421
Regular Plan - IDCW	27-Sep-19	0.2000	13.0602
Direct Plan - IDCW	27-Sep-19	0.2200	14.5709
Regular Plan - IDCW	27-Dec-19	0.2000	13.1854
Direct Plan - IDCW	27-Dec-19	0.2250	14.7307

Face value: ₹10

SBI Corporate Bond Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	29-Nov-19	0.0500	10.4941
Direct Plan - IDCW	29-Nov-19	0.0500	10.5400
Regular Plan - IDCW	27-Dec-19	0.0500	10.4402
Direct Plan - IDCW	27-Dec-19	0.0500	10.4902
Regular Plan - IDCW	28-Feb-20	0.0500	10.5457
Direct Plan - IDCW	28-Feb-20	0.0500	10.6052

Face value: ₹10

SBI Magnum Medium Duration Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.2217
Direct Plan - IDCW	28-Jun-19	0.2000	13.8925
Regular Plan - IDCW	27-Sep-19	0.2000	13.3908
Direct Plan - IDCW	27-Sep-19	0.2000	14.0926
Regular Plan - IDCW	27-Dec-19	0.2050	13.5749
Direct Plan - IDCW	27-Dec-19	0.2150	14.3000

Face value: ₹10

SBI Short Term Debt Fund- Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.2848
Regular Plan - Monthly IDCW	27-Dec-19	0.0500	12.7269
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.3563
Regular Plan - Monthly IDCW	31-Jan-20	0.0500	12.7872
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.4462
Regular Plan - Monthly IDCW	28-Feb-20	0.0500	12.8662

Face value: ₹10

SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Monthly IDCW	29-Nov-19	0.0500	11.9851
Monthly IDCW	31-Jan-20	0.0500	11.9887
Monthly IDCW	28-Feb-20	0.0500	12.0596

Face value: ₹10

SBI Credit Risk Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2100	14.8612
Direct Plan - IDCW	28-Jun-19	0.2000	13.8909
Regular Plan - IDCW	27-Sep-19	0.2000	13.9993
Direct Plan - IDCW	27-Sep-19	0.2100	15.0036
Regular Plan - IDCW	27-Dec-19	0.2150	14.0246
Direct Plan - IDCW	27-Dec-19	0.2300	15.0539

Face value: ₹10

SBI Magnum Low Duration Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Dec-19	5.0000	1133.0361
Direct Plan - Mthly IDCW	27-Dec-19	5.0000	1158.0993
Regular Plan - Mthly IDCW	31-Jan-20	5.0000	1134.8321
Direct Plan - Mthly IDCW	31-Jan-20	5.0000	1160.7696
Regular Plan - Mthly IDCW	28-Feb-20	5.0000	1135.7857
Direct Plan - Mthly IDCW	28-Feb-20	5.0000	1162.4360

Face value: ₹1000

SBI Savings Fund – Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	12.1447
Direct Plan - IDCW	27-Dec-19	0.0500	12.7250
Regular Plan - IDCW	31-Jan-20	0.0500	12.1597
Direct Plan - IDCW	31-Jan-20	0.0500	12.7505
Regular Plan - IDCW	28-Feb-20	0.0500	12.1628
Direct Plan - IDCW	28-Feb-20	0.0500	12.7620

Face value: ₹10

SBI Corporate Bond Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.1600	10.6459
Direct Plan - IDCW	27-Dec-19	0.1600	10.6948

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW 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

IDCW History Of Debt & Hybrid Funds

SBI Magnum Constant Maturity Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

Face value: ₹10

SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	25-Oct-24	5.0000	1194.4773
Direct Plan - Mthly IDCW	25-Oct-24	5.0000	1267.5295
Regular Plan - Mthly IDCW	29-Nov-24	5.0000	1196.0165
Direct Plan - Mthly IDCW	29-Nov-24	5.0000	1270.0433
Regular Plan - Mthly IDCW	27-Dec-24	5.0000	1196.0302
Direct Plan - Mthly IDCW	27-Dec-24	5.0000	1270.8256

Face value: ₹1000

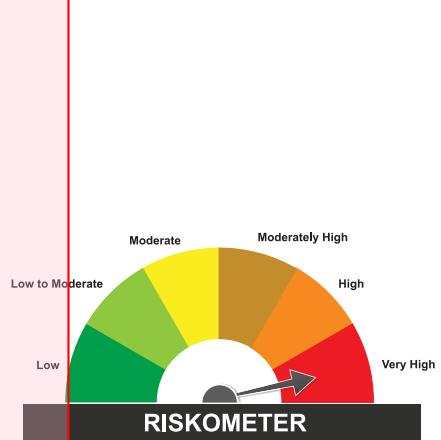
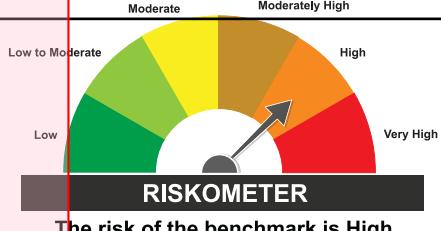
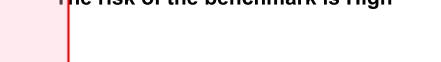
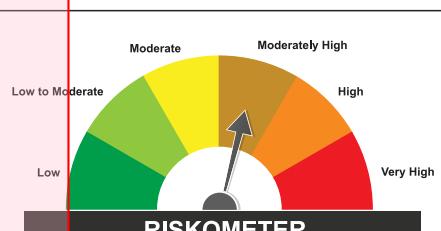
SBI Magnum Gilt Fund - Regular Plan - IDCW Option

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

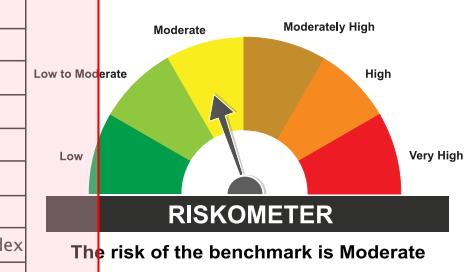
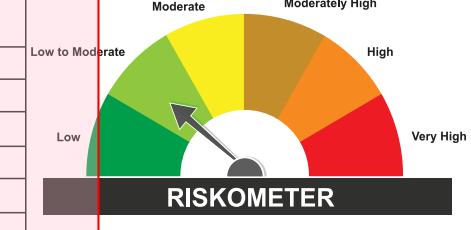
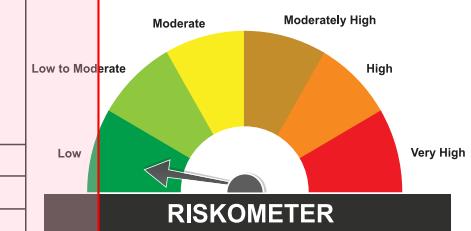
Face value: ₹10

Pursuant to payment of IDCW, the NAV of DCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

Benchmark Riskometer as on 31 December, 2024

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	BSE HC TRI	
9	SBI Contra Fund	BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	BSE 500 TRI	
15	SBI Blue Chip Fund	BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	BSE PSU TRI	
18	SBI Smallcap Fund	BSE 250 Small Cap TRI	
19	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
20	SBI Magnum Children's Benefit Fund- Investment Plan	CRISIL Hybrid 35+65 - Aggressive Index	
21	SBI Retirement Benefit Fund - Aggressive Plan	BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	BSE 500	
24	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
25	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
26	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
27	SBI Energy Opportunities Fund	Nifty Energy TRI	
28	SBI Automotive Opportunities Fund	Nifty Auto TRI	
29	SBI Innovative Opportunities Fund	Nifty 500 TRI	
30	SBI Quant Fund	BSE 200 TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	
2	SBI Multi Asset Allocation Fund	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
3	SBI Gold Fund	Price of Gold	
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	
4	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	
5	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	

Benchmark Riskometer as on 31 December, 2024

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	 The risk of the benchmark is Moderate
2	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
3	SBI Equity Savings Fund	NIFTY Equity Savings Index	
4	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
5	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
6	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
7	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index A-III	
8	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 The risk of the benchmark is Low to Moderate
2	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt A-I Index	
3	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	
4	SBI Liquid Fund	NIFTY Liquid Index A-I	
5	SBI Magnum Low Duration Fund	CRISIL Low Duration Debt A-I Index	
6	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index A-II	
7	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 The risk of the benchmark is Low
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

Disclosure of Potential Risk Class (PRC) matrix

- **SBI Overnight Fund**

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)		A-I		
Moderate (Class II)				
Relatively High (Class III)				

- **SBI Short Term Debt Fund | SBI Floating Rate Debt Fund**

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)		A-II		
Relatively High (Class III)				

- **SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund | SBI Long Duration Fund**

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)		A-III		

Disclosure of Potential Risk Class (PRC) matrix

- SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			B-I	
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)				

- SBI Banking & PSU Fund | SBI Corporate Bond Fund

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)			B-III	

Disclosure of Potential Risk Class (PRC) matrix

- SBI Magnum Low Duration Fund

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				C-II
Relatively High (Class III)				

- SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund

		Potential Risk Class		
Credit Risk →		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)				C-III

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

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SBI Funds Management Limited Branches

NORTH

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EAST

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WEST

Chhattisgarh: Bhilai: 0788-4010955, 2292099 • Bilaspur: 07752-415300 • Korba: 07759-246777 • Raigarh: 07762-296946 • Raipur: 0771-2543355, 4056808 **Goa:** Margao: 0832-2725233/34Panjim: 0832-2235283, 2421806 • Vasco: 0832-2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079-26423060/70 • Ahmedabad - Maninagar: 079-48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692-246210 • Bharuch: 02642-247550 • Bhavnagar: 0278-2523788 • Bhuj: 02832-250900 • Gandhidham: 02836-233615 • Gandhinagar: 079-29750620 • Jamnagar: 0288-2660104 • Junagadh: 0285-2670350 • Mehsana: 02762-233872 • Nadiad: 0268-2560110 • Navsari: 02637-242266 • Rajkot: 0281-2466740/41 • Surat: 0261-2462763/64 • Vadodara: 0265-2323010 • Valsad: 02632-245440 • Vapi: 0260-2400480 **Madhya Pradesh:** BHOPAL: 0755-2557341 • GWALIOR: 0751-2447272 • Indore: 0731-4991080-83 / 4045944 • JABALPUR: 0761-2410042 • Ratlam: 07412-409492 • SAGAR: 07582-241367 • Ujjain: 0734-2536140/41 **Maharashtra:** Ahmednagar: 0241-2354555 • Akola: 0724-2457222 • Amravati: 0721-2560291 • AURANGABAD: 0240-2351460 • CHINCHWAD: 020-27355721 • Dhule: 0256-2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231-2680880 • Mumbai - Alibag: 02141-225555 • Mumbai - Andheri: 022-26200231 • Mumbai - BKC: 022-61793000 • Mumbai - Borivali: 022-28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022-24322446/47 • Mumbai - Ghatkopar: 022-25012228 • Mumbai - Kalyan: 0251-2311980 • Mumbai - Kharghar: 022-27740359/69 • Mumbai - Nariman Point: 022-66532800 • Mumbai - Thane: 022-25414594 • Mumbai - Vashi: 022-27801018/16 • Mumbai - Versova: 022-26300155/56 • Nagpur: 0712-2996170 & 2996160 • Nanded: 02462-244144 • NASHIK: 0253-2232553 • PUNE: 020-25670961, 25653398/99 • Pune - CAMP: 9850815152 • RATNAGIRI: 7506868073 • Sangli: 0233-2970379 • Satara: 02162-298732 • SOLAPUR: 0217-2315292 • Chandrapur: 07172-429547 • Buldhana: 07262-299037 • Wardha: 07152-240090

How to read the Factsheet?



Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.



Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.



First Tier Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty 50, BSE Sensex, BSE 200, BSE 500, 10-Year Gsec.



Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is 100 and the exit load is 1%, the redemption price would be 99 Per Unit.



Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.



Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.



Tracking Error

Measure that indicates how closely the portfolio return tracks the benchmark return. Tracking error is the standard deviation of the difference of returns between a portfolio and the benchmark over a specified holding period.



Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.



SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.



Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.



Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield



Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.



Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.



IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.



Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.



NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.



Note

Pursuant to para 10.4 of master circular for mutual funds dated May 19, 2023. SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor



Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.



AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm



Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



Rating Profile

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated May 19, 2023, nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.

TA%WISE

A ready reckoner for applicable taxation rates

MUTUAL FUNDS TAX RECKONER 2024-25

The Income Tax/TDS rates are applicable for Financial Year (FY) 2024-25 as amended vide Finance (No. 2) Act 2024

TAX ON INCOME DISTRIBUTION (IDCW OPTION)

Investor	Tax Rate	TDS
(A) Resident Investor	Applicable Slab / Tax rates ^{\$}	10% (if income distributed > Rs.5,000 during FY) [#]
(B) Non-Resident Investor	20% ^{\$}	20% ^{\$#}

TAX ON CAPITAL GAINS

EQUITY ORIENTED FUNDS (STT PAID)^{1 & 2}

Date of Transfer / Redemption / Maturity	Short Term Capital Gains			Long Term Capital Gains				
	Holding Period	Tax Rates ^{\$}			Holding Period	Tax Rates ^{\$}		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
up to 22/7/2024	Up to 12 months	15%	15% [#]	15%	More than 12 months	10% ³	10% ^{3 #}	10% ³
on/after 23/7/2024		20%	20% [#]	20%		12.5% ³	12.5% ^{3 #}	12.5% ³

NON-EQUITY ORIENTED FUNDS – PURCHASED ON / BEFORE 31st MARCH 2023

Date of Transfer / Redemption / Maturity	Short Term Capital Gains			Long Term Capital Gains				
	Holding Period	Tax Rates ^{\$}			Holding Period	Tax Rates ^{\$}		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
up to 22/7/2024	Up to 36 months	A.T.R. ⁷	A.T.R. ^{1 #}	30%	More than 36 months	20% ⁵	Listed: 20% ^{5 #} Unlisted: 10% ^{6 #}	10% ⁶
on/after 23/7/2024 <i>(Unlisted MF)</i>	Up to 24 months	A.T.R. ⁷	A.T.R. ^{1 #}	30%	More than 24 months	12.50% ⁶	12.50% ^{6 #}	10% ⁶
on/after 23/7/2024 <i>(Listed MF)</i>	Up to 12 months	A.T.R. ⁷	A.T.R. ^{1 #}	30%	More than 12 months	12.50% ⁶	12.50% ^{6 #}	10% ⁶

NON-EQUITY ORIENTED FUNDS – PURCHASED ON / AFTER 1st APRIL 2023⁴

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains			
	Holding Period	Tax Rates ^{\$}			Holding Period	Tax Rates ^{\$}		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
(A) MF WITH EQUITY EXPOSURE MORE THAN 35%⁴⁽ⁱ⁾								
up to 22/7/2024	Up to 36 months	A.T.R. ⁷	A.T.R. ^{7#}	30%		Not Applicable		
on/after 23/7/2024 <i>(Unlisted MF)</i>	Up to 24 months	A.T.R. ⁷	A.T.R. ^{7#}	30%	More than 24 months	12.50% ⁶	12.50% ^{6#}	10% ⁶
on/after 23/7/2024 <i>(Listed MF)</i>	Up to 12 months	A.T.R. ⁷	A.T.R. ^{7#}	30%	More than 12 months	12.50% ⁶	12.50% ^{6#}	10% ⁶
(B) MF WITH EQUITY EXPOSURE UP TO 35%⁴⁽ⁱ⁾								
up to 31/3/2025	N.A.	A.T.R. ⁷	A.T.R. ^{7#}	30%		Not Applicable		
(C) MF WITH DEBT EXPOSURE MORE THAN 65%⁴⁽ⁱⁱ⁾								
on/after 1/4/2025	N.A.	A.T.R. ⁷	A.T.R. ^{7#}	30%		Not Applicable		
(D) MF WITH DEBT EXPOSURE UP TO 65%⁴⁽ⁱⁱ⁾								
on/after 1/4/2025 <i>(Unlisted MF)</i>	Up to 24 months	A.T.R. ⁷	A.T.R. ^{7#}	30%	More than 24 months	12.50% ⁶	12.50% ^{6#}	10% ⁶
on/after 1/4/2025 <i>(Listed MF)</i>	Up to 12 months	A.T.R. ⁷	A.T.R. ^{7#}	30%	More than 12 months	12.50% ⁶	12.50% ^{6#}	10% ⁶

(1) Equity-Oriented Fund (EOF) refers to a scheme of a MF wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an EOF if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

(2) STT @ 0.001% is applicable on redemption of units of Equity-oriented Mutual Funds

(3) Without Indexation & foreign exchange fluctuation benefit. LTCG on EOF are exempt from tax up to Rs. 1,25,000 per year from FY 2024-25 onwards (earlier Rs. 1,00,000).

(4) Specified Mutual Funds (Non-Equity Mutual Funds):

As per Section 50AA of the Income-tax Act, 1961, investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

(i) Up to 31st March 2025, a "Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. It is possible that an "equity-oriented fund" which invests in units of another equity fund instead of investing directly in equity shares of domestic company may be regarded as "specified mutual fund" and taxed accordingly.

(ii) From 1st April 2025 onwards, a "Specified Mutual Fund" means, (a) a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or (b) a fund which invests 65% or more of its total proceeds in units of a fund referred to in (a). The percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

(5) with indexation benefit

(6) without indexation and foreign exchange fluctuation benefit

(7) A.T.R. – Applicable Slab / Tax Rates (refer below)

INCOME TAX RATES

A. For Individuals / HUF / AOP / BOI / Artificial Juridical Persons

DEFAULT – NEW TAX REGIME [Section 115BAC(1A)]

Total Income	Tax Rate ^{\$}
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 7,00,000	5%
INR 7,00,001 to INR 10,00,000	10%
INR 10,00,001 to INR 12,00,000	15%
INR 12,00,001 to INR 15,00,000	20%
INR 15,00,001 and above	30%

OPTIONAL – OLD TAX REGIME (with specified exemptions & deductions)

Total Income	Tax Rate ^{\$}
Up to INR 2,50,000	NIL
INR 2,50,001 to INR 5,00,000	5%
INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

- (i) Under the old tax regime, in the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000 and in the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000
- (ii) In cases where the taxable income, reduced by long term capital gains / short term capital gains of a resident individual/HUF is below the basic exemption limit, the long-term capital gain / short-term capital gains will be reduced to the extent of this shortfall and only the balance is chargeable to income tax. The benefits of this provision are not available to non-resident individuals.
- (iii) Rebate of up to INR 25,000 is available for taxpayers whose total income chargeable to tax under the default New Tax Regime u/s. 115BAC(1A) does not exceed INR 700,000. In case a resident individual opts to pay tax under the old tax regime, then rebate of up to Rs.12,500 is available if total income does not exceed Rs.5,00,000. However, such rebate is not available with respect to income-tax on long-term capital gains arising on transfer of units of equity-oriented schemes.

B. For Domestic Companies

	If availing specified exemptions / deductions	Optional Regime (Without specified exemptions / deductions)		
	Turnover ≤ Rs. 400 Crore for FY 2022-23	Turnover > Rs.400 Crore for FY 2022-23	Section 115BAA	Section 115BAB
Basic Tax Rate ^{\$}	25%	30%	22%	15%
Minimum Alternate Tax (MAT) ^{\$}	15%	15%	Not Applicable	

S Surcharge:

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

'Specified income' refers to total income excluding dividend income on shares, STCG on EOF and LTCG on mutual fund units. Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

Cess: Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge

Tax Deduction at Source (TDS) or Withholding Tax:

The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

TDS on Income Distributions (IDCW Option):

- In case of non-resident investors (other than FII): As per provisions of Section 196A, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.
- In case of FII: As per provisions of Section 196D, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.

TDS on Capital Gains: Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance (No. 2) Act 2024 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

TDS at higher rates: TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply. In case PAN is inoperative, then TDS as per Section 206AA would apply, subject to Rule 37BC of the Income-tax Rules, 1962.

(8) The tax rates above are based on the Income Tax Act, 1961 as amended by the Finance (No. 2) Act, 2024.

(9) The above tax rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.

(10) Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

(11) Under the provisions of the Income-tax Act, 1961, every person who has been allotted a PAN on or after July 1, 2017 and is eligible to obtain Aadhaar Number, is required to link his PAN with Aadhaar. From July 1, 2023, the PAN of taxpayers who have failed to link PAN with Aadhaar, as required, shall become inoperative and the consequences during the period that PAN remains inoperative will be as follows:

- (i) no refund shall be made against such PANs;
- (ii) interest shall not be payable on such refund for the period during which PAN remains inoperative; and
- (iii) TDS and TCS shall be deducted /collected at higher rate, as provided in the Act.

Additionally, such taxpayers will not be able to conduct transactions where quoting PAN is mandatory, like investments in mutual funds.

The PAN can be made operative again in 30 days, upon linking of PAN with Aadhaar after payment of fee of Rs.1,000.

Disclaimer: The above overview is not exhaustive or comprehensive and is not intended to be a substitute for professional advice. The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions. The investor alone shall be fully responsible and/or liable for any decision/action taken on the basis of this document. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of SBI Mutual Fund.



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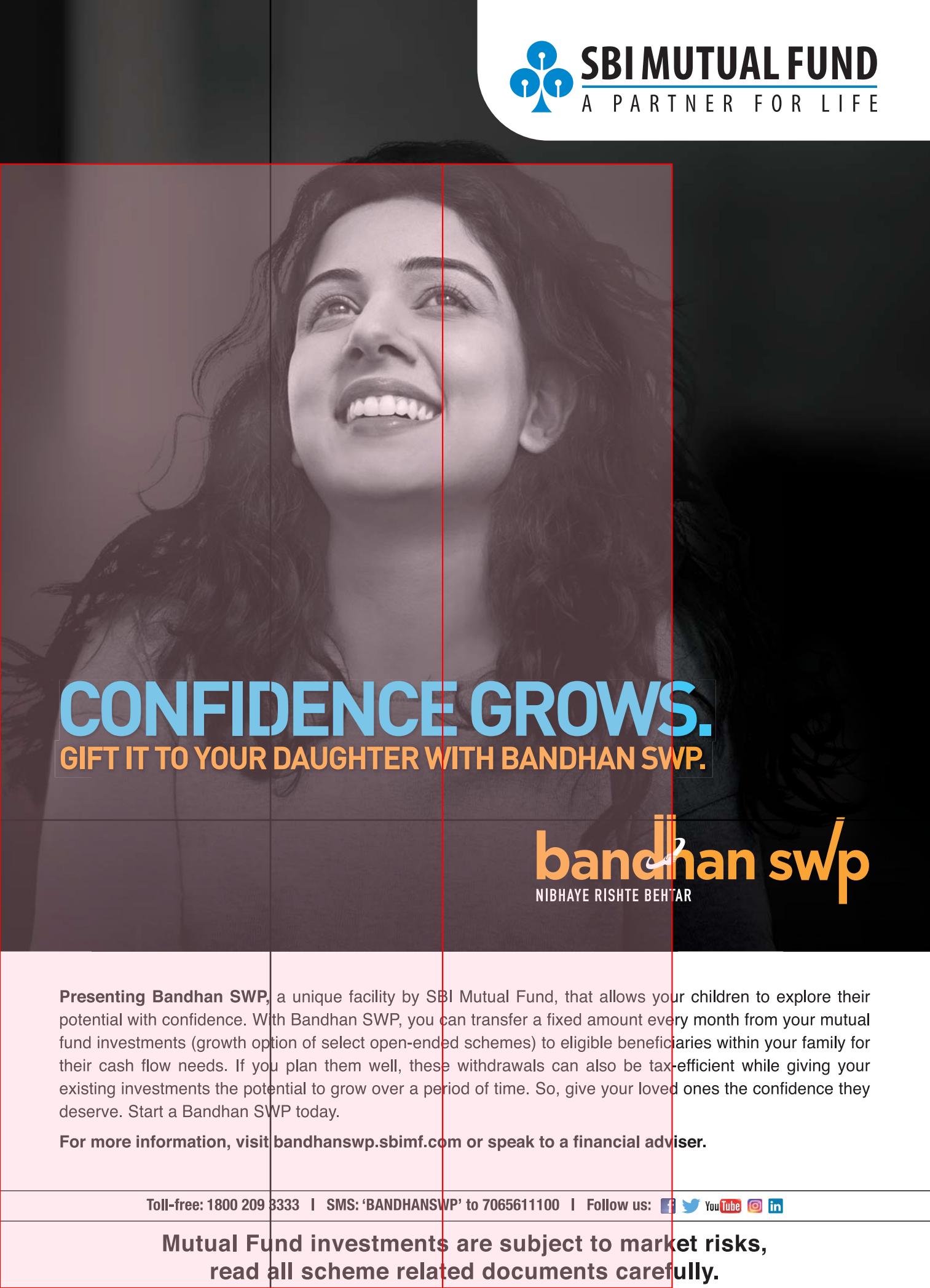
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