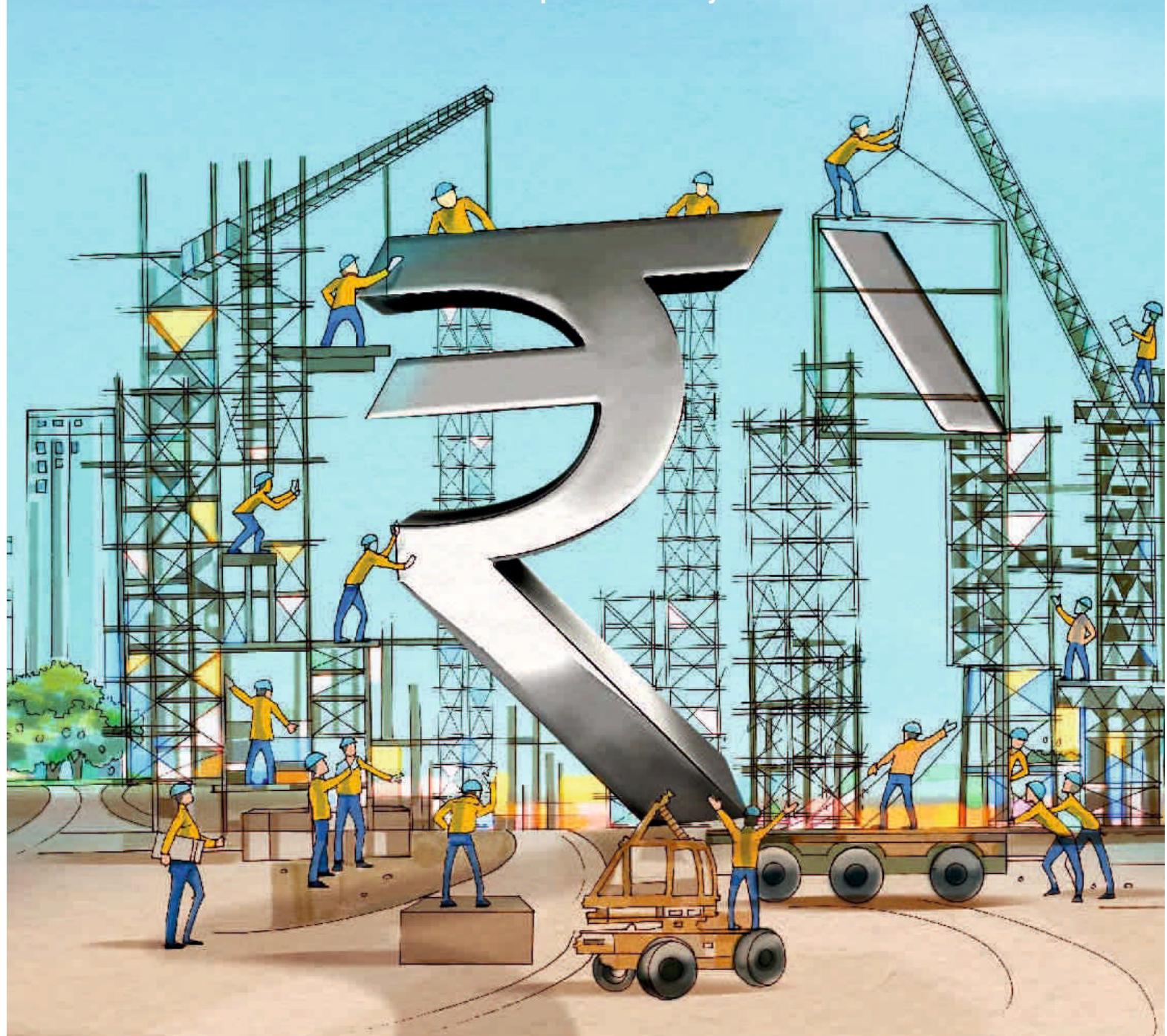


# HELPING CREATE WEALTH

Investment update – February 2025



**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

# INDEX

Content	Category	No.
<b>Market Overview</b>		
<b>Snapshot of Equity Funds &amp; Other Categories</b>		<b>01</b>
SBI Blue Chip Fund	Equity - Large Cap	04
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	Equity - Thematic Fund	05
SBI Flexicap Fund (Previously known as SBI Magnum Multicap Fund)	Equity - Flexicap Fund	06
SBI Multicap Fund	Equity - Multicap Fund	07
SBI Dividend Yield Fund	Equity - Dividend Yield Fund	08
SBI Contra Fund	Equity - Contra Fund	09
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	Equity - Large & Mid Cap Fund	10
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	Equity - Focused Fund	11
SBI Magnum MidCap Fund	Equity - Mid Cap Fund	12
SBI Magnum Global Fund	Equity - Thematic Fund	13
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	Equity - Small Cap Fund	14
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	Equity - ELSS	15
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	Equity - Sectoral Fund	16
SBI Banking And Financial Services Fund	Equity - Sectoral Fund	17
SBI PSU Fund	Equity - Sectoral Fund	18
SBI Magnum Comma Fund	Equity - Sectoral Fund	19
SBI Infrastructure Fund	Equity - Sectoral Fund	20
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	Equity - Thematic	21
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	Equity - Sectoral Fund	22
SBI Equity Minimum Variance Fund	Equity - Thematic	23
SBI International Access - US Equity FoF	Fund of Funds	24
SBI Energy Opportunities Fund	Equity - Thematic	25
SBI Automotive Opportunities Fund	Equity - Thematic	26
SBI Innovative Opportunities Fund	Equity - Thematic	27
SBI Quant Fund	Equity - Thematic	28
<b>Snapshot of Hybrid Funds &amp; Solution Oriented Scheme</b>		<b>29</b>
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	Hybrid - Aggressive Hybrid Fund	31
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	Hybrid - Conservative Hybrid Fund	32
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	Hybrid - Multi Asset Allocation Fund	33

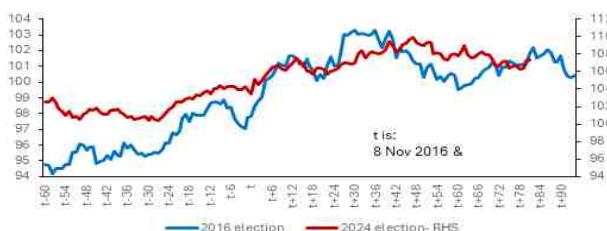
# INDEX

Content	Category	No.
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	Solutions Oriented Scheme - Children's Fund	34
SBI Equity Savings Fund	Hybrid - Equity Savings Fund	35
SBI Arbitrage Opportunities Fund	Hybrid - Arbitrage Fund	36
SBI Balanced Advantage Fund	Hybrid - Balanced Advantage Fund	37
SBI Magnum Children's Benefit Fund – Investment Plan	Solutions Oriented Scheme - Children's Fund	38
SBI Retirement Benefit Fund – Aggressive Plan	Solutions Oriented Scheme - Retirement Fund	39
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	40
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	41
SBI Retirement Benefit Fund – Conservative Plan	Solutions Oriented Scheme - Retirement Fund	42
<b>Snapshot of Debt Funds &amp; Other Categories</b>		43
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	Debt - Gilt Fund	45
SBI Magnum Income Fund	Debt - Medium To Long Duration Fund	46
SBI Dynamic Bond Fund	Debt - Dynamic Bond Fund	47
SBI Corporate Bond Fund	Debt - Corporate Bond Fund	48
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	Debt - Credit Risk Fund	49
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	Debt - Medium Duration Fund	50
SBI Short Term Debt Fund	Debt - Short Duration Fund	51
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	Debt - Gilt Fund With 10 Year Constant Duration	52
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	Debt - Low Duration Fund	53
SBI Savings Fund	Debt - Money Market Fund	54
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	Debt - Banking And PSU Fund	55
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	Debt - Liquid Fund	56
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	Debt - Ultra Short Duration Fund	57
SBI Floating Rate Debt Fund	Debt - Floater Fund	58
SBI Long Duration Fund	Debt - Long Duration Fund	59
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	Debt - Overnight Fund	60
<b>Comparative Performance for all Schemes</b>		61
<b>Systematic Investment Plan (SIP)</b>		76
<b>Total Expense Ratios</b>		85
<b>IDCW History Of Debt &amp; Hybrid Funds</b>		86
<b>Benchmark Riskometer</b>		89
<b>Potential Risk Class (PRC) Matrix</b>		91
<b>Disclaimer</b>		94
<b>SBI Funds Management limited Branches</b>		95
<b>How to read the Factsheet</b>		96

# Market Overview

Continuing uncertainty across all domains of policy making remain the only certainty in the era of Trump 2.0. At the same time, most of the Trump trades that were prominent leading into the inauguration have started to fade. With the wide array of policy u turns being announced, markets clearly have started to worry about potential growth impact going forward. For the time being, even as growth worries dominate, the inflation impact of higher tariffs are still being evaluated. Alongside weaker equities, both the dollar index and treasury yields have retraced over the last month or so. The interplay of tariffs, tax cuts and other policy actions on geopolitics would have ramifications on the capital flow trajectory across markets.

**Dollar index weakens in CY 25, so far, rhyming the moves of 2016**



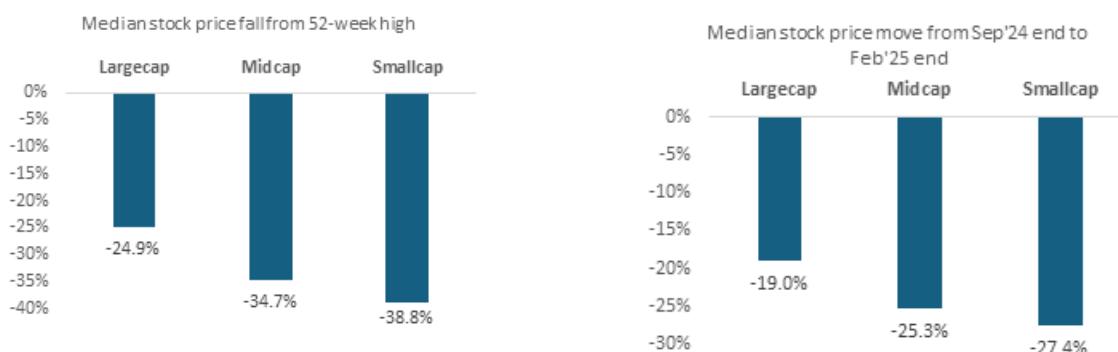
## Equity

The Indian equity market correction intensified further in the month of February with broad based declines. The Nifty and the Sensex ended lower by 5.9% and 5.6% respectively, while the Nifty Midcap 150 and the Nifty Small cap 250 indexes shed 10.6% and 12.7% respectively. Over the past five months (since September end), while a median large cap has shed 19%, a median midcap and a median small cap has declined by 25.3% and 27.4% respectively. The decline was widespread sectorally as well with all key sectoral indexes ending the month in the red. A combination of expensive starting valuations, stretched market sentiment and slowing earnings trajectory had acted to trigger the current downturn in Indian equities. In addition, rising US bond yields and strengthening dollar were acting as headwinds for Emerging Market assets including Indian equities. The recent worries on potential tariffs have further exacerbated the situation.

After the decline, however, some of these things have started to change for the better. For the first time in nearly two years, our proprietary equity market sentiment measure has dipped below zero suggesting more fear than greed in Indian markets. And that is good news from a contrarian standpoint. The stretched market sentiment had been a key worry for us for good part of the past year. To be sure it is not at a pessimistic extreme yet, but the current readings do imply much saner entry levels for long term investors now. Similarly, valuations on headline indexes, the Nifty and the Sensex, have moderated on our preferred gauge of earnings yield to bond yield spread, and are now below historical medians.

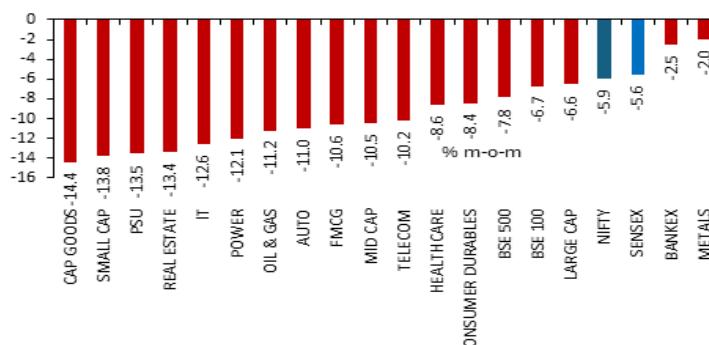
The recent economic data suggests that GDP growth may have troughed. The recent surge in government spending, after a lull in the initial part of FY25, as also the likely urban consumption boost owing to recent personal income tax cuts should aide growth. Furthermore, the Reserve Bank of India (RBI) appears to be doing the heavy lifting on reviving growth through a triple easing on rates, liquidity and regulation, all of which are credit growth supportive. On the global side, even as tariff concerns loom large, US 10-year yields as well as the US dollar have begun to retreat. The peak in Indian equities had coincided with the beginning of the uptick in US yields and the US dollar around September of last year.

**Correction has been steep, sharper down the market cap curve**



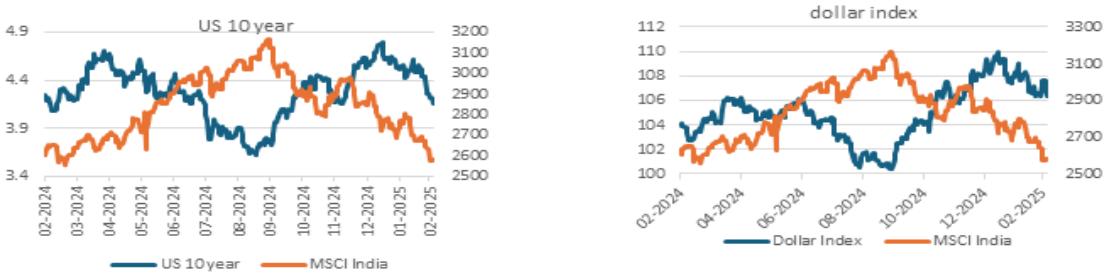
Source: SBIFM research, Bloomberg. Note: BSE100 has been taken as the universe for large caps, BSE Midcap150 for midcaps and BSE Smallcap250 for small caps.

**All key sectors ended in the red in February'25**



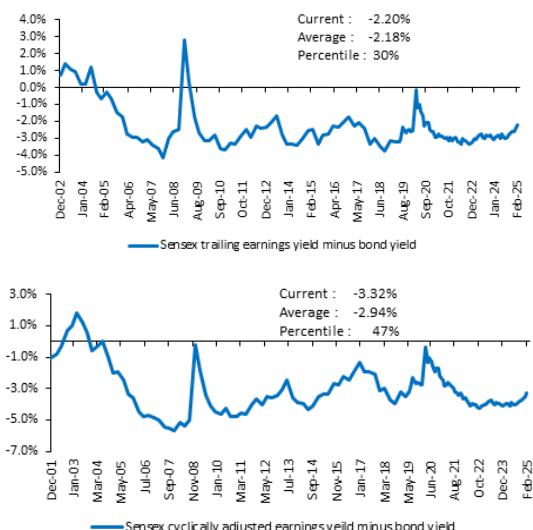
Source: SBIFM research, Bloomberg.

## US bond yields and US dollar have begun to retreat



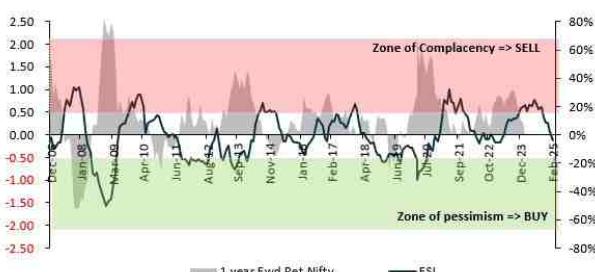
Source: SBIFM research, Bloomberg.

## Large cap valuations, on earnings yield to bond yield spread, moderate



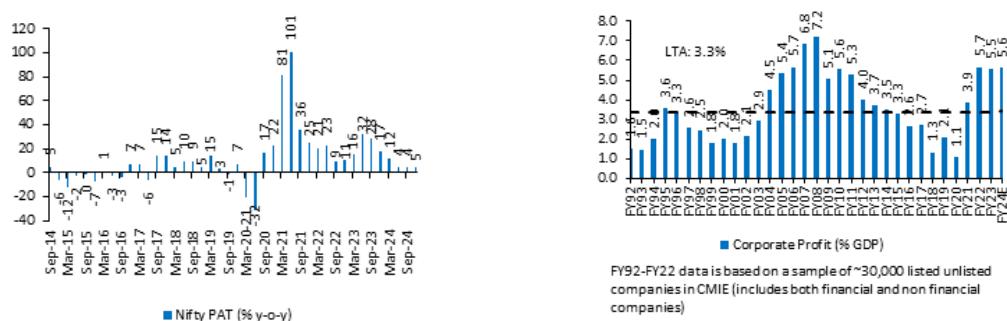
Source: SBIFM research, Bloomberg.

## Equity market sentiment dips below zero for the first time in nearly two years



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

## Earnings: Slowdown near term, encouraging mid-long term



Source: SBIFM research, Bloomberg. Note: BSE100 has been taken as the universe for large caps, BSE Midcap150 for midcaps and BSE Smallcap250 for small caps

Therefore, we believe that the current turbulence provides saner entry points for long term investors. The mid to long term story for Indian equities continues to hinge on earnings upcycle. On earnings, while we are navigating a near term slowdown, the medium-term trends stay encouraging. 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.

Sectorally, we have stayed constructive on discretionary consumption as a secular theme given the disproportionate boost the category derives from rising incomes as India's GDP approaches US\$ 3,000 per capita. The thrust in the Union Budget through lower taxes comes as a tailwind for this sector. On the other hand, we also stay positive on manufacturing and investment cycle related plays from a longer-term standpoint and believe the recent correction may present interesting opportunities in some of these names. We also believe good quality lenders should do well amidst RBI's triple easing as highlighted earlier.

That said, we continue advocating a portfolio skew towards quality. As the current panic subsides, we believe markets will become more discerning and move back towards companies which have strong business models, long-term earnings growth visibility and sustainable cashflows.

#### **Fixed Income**

##### **RBI policy – What we expected:**

A more explicit commitment to address liquidity shortage and possibly deferring rate cuts to April, while providing a clear direction on the trajectory of policy rates.

##### **What RBI delivered:**

A rate cut of 25bps and no specific measures to address the issue of core liquidity deficit.

##### **What market wanted:**

The market was pricing in a rate cut of 25bps along with the expectation that there would be measures on addressing liquidity deficit. Some sections also were anticipating a change in the policy stance to accommodative.

##### **How the markets fared:**

Both the Union budget and the RBI review had seen markets pricing in aggressive estimates, which have not materialised. However, there has been no clear directional shift or any market negative outcomes out of both these events. The market reaction to the RBI review has been marginally negative with yields across tenors moving up in the immediate impact. While the policy announcement did not have any specific measures on addressing liquidity, market dynamics eventually forced the central bank to announce various additional liquidity infusion measures over the month. This has been over and above the daily VRR auctions being conducted.

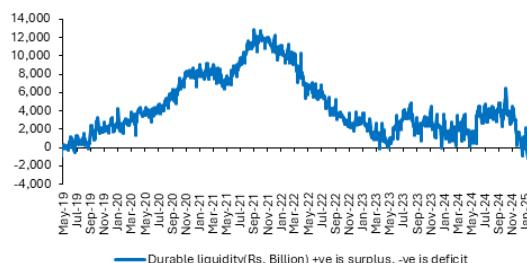
G sec	31-Jan-25	28-Feb-25	Change
3-year G Sec	6.62%	6.54%	-0.08%
5-year G Sec	6.63%	6.64%	0.01%
7-year G Sec	6.75%	6.74%	-0.01%
10-year G Sec	6.70%	6.73%	0.03%
15-year G Sec	6.83%	6.90%	0.08%
30-year G Sec	7.03%	7.13%	0.10%
<b>slope 3x30y</b>	<b>0.41%</b>	<b>0.59%</b>	
<b>SDL</b>			
10-12Y	7.11%	7.20%	0.09%
<b>AAA- PFC</b>			
1Y AAA	7.72%	7.72%	0.00%
2Y AAA	7.52%	7.53%	0.01%
3Y AAA	7.49%	7.50%	0.01%
5Y AAA	7.35%	7.44%	0.09%
10Y AAA	7.26%	7.40%	0.14%
<b>Slope 1x10y</b>	<b>-0.46%</b>	<b>-0.32%</b>	
<b>Spreads Vs G sec</b>			
3Y AAA	0.76%	0.85%	0.09%
5Y AAA	0.61%	0.75%	0.14%
10Y AAA	0.45%	0.56%	0.11%

With continuing portfolio outflows as well as the seasonality in currency in circulation, the RBI has cumulatively infused more than Rs 4 trillion in liquidity over the last few months. Apart from the need to address the immediate liquidity requirements, the issue of transmission of rate cut also warrants liquidity conditions to be more accommodative.

##### **Liquidity actions so far:**

- 50bps CRR cut in December policy- injected Rs 1.2tn.
- Rs. 1.39 trillion of OMO purchase done till February 2025
- 56 days VRR – injected Rs 500 bn
- 45 days VRR- Injected Rs 750 bn
- US\$ Buy/sell swap for 6 months tenor- US\$5bn conducted on 31st Jan 2025
- US\$ Buy/sell swap for 3-year tenor- US\$10bn conducted on 28th Feb 2025

##### **Core liquidity deficit reduces on RBI actions**



#### **Assessment of RBI review:**

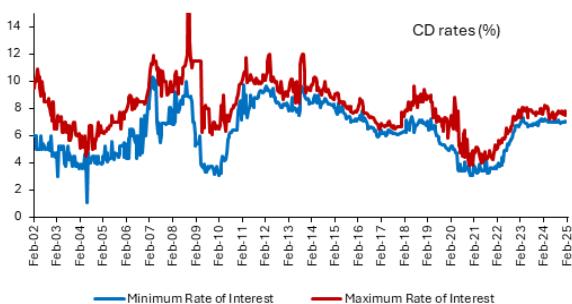
Overall, the weaker than anticipated growth over the previous year and projection on CPI for FY26 closer to the target has provided confidence to the RBI to ease rates. Policy rate reduction was clearly a question of timing in the current context considering the evolving situation on the currency led by global factors and capital flows. At the same time, there has been no change in stance, while liquidity support measures have been acted upon subsequently. While the rate cut was clearly subjective, not acting forcefully on liquidity could potentially impede transmission. While yields have moved up a bit, it is anticipated that the RBI would continue to ensure targeted infusion of liquidity over the coming months that should enable yields to stay anchored. Given the likelihood of muted near-term capital flows as well as seasonality in currency leakage, core liquidity deficit would need to be actively managed. In view of the policy rate cut, it is clearly likely that more of liquidity infusion measures would be required to allow the rate cut to be transmitted.

#### **Visibility on rate easing:**

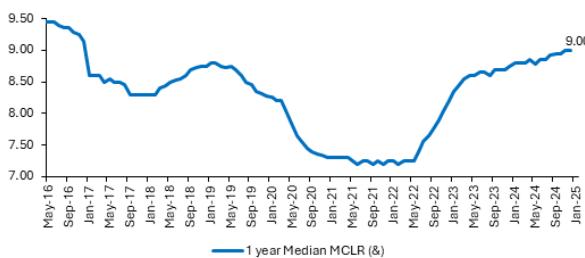
The cumulative rate easing likely in this cycle is most likely to be shallow. Based on the current growth- inflation outlook, it is possible that the policy rate is unlikely to move lower than 6% in this cycle. While the budget has provided a reasonable boost to consumption and inflation is broadly anticipated to converge around the target, the space for easing had opened. At the same time, the dynamics of CPI inflation in India over the recent past needs to be factored while expectations get built on the sustainable inflation trajectory going forward. This clearly limits the space for larger rate actions. At the same time, the RBI has also recently relaxed certain macro prudential measures announced earlier to restrain credit growth in specific segments. Alongside the deferral of the proposed LCR increase, the impetus to credit growth has also been provided at the margin.

#### **Are policy rates a binding constraint for growth?**

Even as the level of the policy Repo rate gathers much attention, the dynamics of transmission into markets are less appreciated. Effectively more than the policy rate of 6.25% which opens a marginal real rate on a backward basis and slightly higher based on forward estimates, liquidity conditions matter more. Significant variability in the banking system liquidity accentuated by government cash balances have been one of the prominent challenges. Apart from the above, recent months have seen significant drawdown of core liquidity, driven by Forex intervention as well as CIC leakages. The shape of the non SLR curve clearly sums up the challenges. Even as policy rate cut has been initiated, factors such as tight liquidity, higher supply and seasonality continue to keep non SLR levels elevated. At the same time, AAA spreads have widened over recent months and the inversion in the corporate curve has reduced.



#### **cost of borrowing for banks continue to be elevated; MCLR rates move upwards**



#### **Going forward:**

Now that the RBI has initiated the policy rate easing cycle, given the view that the space currently is limited, the emerging issue to be tackled would be the dynamics of liquidity. This would be an ongoing process and should have a material impact on the shape of the curve as well as on spreads going forward. While rate easing remains a theme that still warrants portfolio duration to stay around the upper bands, it must be appreciated that market dynamics could limit the extent of incremental gains.

At the same time, current dynamics in market yields, provides opportunities that enable a more relative value with lower risk that can be played through specific funds. This should also align with investor preferences in terms of risk tolerance and tenors. Short tenor bond funds continue to provide higher accrual, wider spreads as well as an optimum risk/ reward that provide opportunities over the coming months as well as into the coming year. Seasonality factors typical of March quarter continue to play out that should normalise over the next fiscal beginning. This also provides attractive opportunities over the near term across all categories of money market products. The vagaries of equity market volatility also make hybrid products more relevant in the current market context.

## 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 +	4 years +	4 years +	4 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. Rohit Shimpi	Mr. Dinesh Balachandran Mr. Anup Upadhyay (Co-Fund Manager)	Mr. R. Srivatsan, Mr. Saurabh Pant	Mr. Rohit Shimpi	Mr. Dinesh Balachandran	Mr. Saurabh Pant	Mr. Bhavin Vithlani	Mr. Tanmaya Desai <sup>5</sup>
Managing Since	Mr. Saurabh Pant (w.e.f. Apr 2024)	Mr. Rohit Jan-2022	Mr. Dinesh & Anup (w.e.f. Dec 2024)	Mr. R. Srivatsan March-22 Mr. Saurabh Pant (w.e.f. April 2024)	Mr. Rohit March-2023	Mr. Dinesh May-2018	Mr. Saurabh Sep-2016	Mr. Bhavin (w.e.f. April 2024)	Mr. Tanmaya Desai (w.e.f. Feb 2025)
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 MNC Index (TRI)	Nifty MNC Index (TRI)
Month End AUM (₹ in Crs)	₹46,150.70	₹5,151.30	₹20,034.00	₹17,587.02	₹8,424.89	₹39,610.33	₹27,399.73	₹19,395.51	₹5,835.32
Portfolio Turnover	0.52	0.21	0.77	0.49	0.06	1.90	0.57	0.56	0.55
Standard Deviation <sup>6</sup>	12.49%	13.40%	12.62%	-	-	13.13%	12.99%	14.02%	11.77%
Beta <sup>7</sup>	0.89	0.88	0.85	-	-	0.88	0.84	0.77	0.61
Sharpe Ratio <sup>8</sup>	0.43	0.30	0.29	-	-	1.05	0.69	0.64	0.05
Expense Ratio	Regular- 1.53% Direct- 0.88%	Regular- 1.95% Direct- 1.44%	Regular- 1.69% Direct- 0.95%	Regular- 1.70% Direct- 0.89%	Regular- 1.78% Direct- 0.83%	Regular- 1.54%, Direct- 0.76%	Regular- 1.62%, Direct- 0.84%	Regular- 1.68%, Direct- 0.92%	Regular- 1.90%, Direct- 1.31%
Large Cap (%)	81.05	78.40	57.41	37.14	65.93	47.64	40.14	7.89	31.76
Mid Cap (%)	11.80	13.75	14.13	27.96	17.80	13.66	35.89	66.23	32.87
Small Cap (%)	1.58	4.27	13.96	29.36	6.58	10.77	16.88	17.44	31.76
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	4.45	3.48	14.35	4.60	9.63	20.44	6.96	7.65	3.27
<b>Portfolio Classification By Industry Allocation (%) as on 28 February 2025</b>									
Portfolio Classification By Industry Allocation (%) as on 28 February 2025	Financial Services	35.59	Financial Services	27.70	Financial Services	34.14	Financial Services	22.67	Financial Services
By Industry Allocation (%) (Top 10)	Automobile And Auto Components	11.96	Information Technology	12.10	Information Technology	12.30	Healthcare Information Technology	10.05	Fast Moving Consumer Goods
Healthcare Goods	9.14	Automobile And Auto Components	8.57	Automobile And Auto Components	10.18	Automobile And Auto Components	8.87	Capital Goods	13.48
Healthcare Oil, Gas & Consumable Fuels	9.14	Capital Goods	10.52	Cash, Cash Equivalents	11.35	Automobile And Auto Components	8.83	Automobile And Auto Components	17.51
Construction Materials	6.32	Construction	6.40	Cash, Cash Equivalents	8.72	Fast Moving Consumer Goods	6.47	Consumer Durables	15.68
Construction Materials	3.44	Construction	4.49	Cash, Cash Equivalents	8.32	Consumer Goods	7.49	Consumer Durables	13.03
Consumer Durables	5.30	Consumer Goods	6.33	Cash, Cash Equivalents	4.87	Healthcare Information Technology	5.56	Capital Goods	8.38
Consumer Durables	3.30	Consumer Goods	6.33	Cash, Cash Equivalents	4.87	Information Technology	7.08	Chemicals	8.15
Construction Materials	4.35	Construction	4.49	Cash, Cash Equivalents	4.87	Information Technology	5.19	Consumer Durables	4.84
Construction Materials	3.28	Construction	4.05	Cash, Cash Equivalents	4.87	Metals & Mining	6.25	Consumer Services	4.94
Construction Materials	2.77	Construction	3.88	Cash, Cash Equivalents	4.07	Consumer Services	4.33	Consumer Services	4.94
Consumer Services	2.87	Consumer Services	2.77	Cash, Cash Equivalents	3.89	Consumer Services	3.38	Consumer Services	2.94
Consumer Services	-	-	-	Cash, Cash Equivalents	3.27	Information Technology	4.49	Information Technology	2.62
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%	On or Before 30 days - 0.10%	Within 1 Year - 1%	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. 'Risk Free rate: FBIL Overnight Mibor rate (6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points.  
Expense ratio includes GST, Base TER and 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. Tanmaya Desai is the fund manager w.e.f. February 01, 2025.

## 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. R. Srinivasan, Mr. Mohan Lal	Mr. Dinesh Balachandran	Mr. Tanmaya Desai	Mr. Milind Agarwal	Mr. Rohit Shimpali	Mr. Dinesh Balachandran
Managing Since	Mr. R. Srinivasan May-2009	Mr. R. Srinivasan Nov-2013, Mr. Mohan Lal May-2024	Sep-2016	Mr. Tanmaya Jun-2011	Mr. Milind Aug-2019	June-2024	Mr. Dinesh June-2024
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 28 February 2025							
Month End AUM (Rs. in Crs)	₹32,937.72	₹28,477.04	₹25,734.58	₹3,313.87	₹6,488.80	₹4,150.04	₹569.23
Portfolio Turnover	0.39	0.70	0.21	0.29	2.78	0.30	0.43
Standard Deviation <sup>#</sup>	11.74%	14.88%	14.32%	14.60%	13.06%	22.21%	17.06%
Beta <sup>#</sup>	0.71	0.72	0.96	0.85	0.83	0.98	0.78
Sharpe Ratio <sup>#</sup>	0.33	0.52	1.05	0.98	0.68	0.92	0.12
Expense Ratio	Regular- 1.59% Direct- 0.87%	Regular- 1.61% Direct- 0.82%	Regular- 1.60%, Direct- 1.07%	Regular- 1.95%, Direct- 0.97%	Regular- 1.83% Direct- 0.90%	Regular- 1.91%, Direct- 0.96%	Regular- 2.53%, Direct- 1.85%
Portfolio Classification By Asset Allocation (%) as on 28 February 2025							
Large Cap (%)	42.78	-	58.87	27.44	63.88	68.25	51.03
Mid Cap (%)	29.82	3.18	22.22	28.61	13.84	22.95	11.68
Small Cap (%)	8.34	79.87	9.23	36.23	12.64	2.90	-
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	18.84	16.76	9.53	7.63	9.56	5.78	7.45
Portfolio Classification By Industry Allocation (%) as on 28 February 2025							
Financial Services	31.95	Financial Services	16.22	Healthcare	93.67	Financial Services	35.91
Automobile And Auto Components	10.53	Capital Goods	13.04	Chemicals	3.61	Derivatives	7.91
Information Technology	9.29	Consumer Services	10.79	Cash, Cash Equivalents	2.63	Cash, Cash Equivalents	9.31
Healthcare Goods	6.58	Derivatives	9.32	And Others	0.09	And Others	1.65
Consumer Services	5.75	Consumer Durables	8.14	Sovereign	0.08	Power	0.08
Cash, Cash Equivalents And Others#	4.80	Chemicals	8.14			Capital Goods	0.08
Telecommunication	4.74	Fast Moving Consumer Goods	7.66			Metals & Mining	13.24
Chemicals	3.70	Cash, Cash Equivalents	7.44			Cash, Cash Equivalents	9.52
Construction Materials	3.23	And Others#	7.44			And Others	6.34
		Construction	5.29			Textiles	6.34
		Automobile And Auto Components	4.42			Chemicals	5.78
		Auto Components	2.43			Capital Goods	1.16
		Telecommunication	3.40			Construction	0.12
						Sovereign	0.12
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%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. "Risk Free rate: FBL Overnight Mibor rate (6.40% as on 28th February 2025) 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

## **Snapshot of Equity Funds & Other Categories**

Please consult your financial advisor before investing. For details, please refer to respective page of the Scheme prospectus or scheme documents. Please note that the above rates of return are based on historical performance of the scheme. Past performance is not indicative of future results.

## EQUITY-LARGE CAP

# SBI BLUE CHIP 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 48,164.26 Crores
- AUM as on February 28, 2025**  
₹ 46,150.70 Crores
- Fund Manager: Mr. Saurabh Pant**  
Managing Since:  
Mr. Saurabh Pant (w.e.f. Apr 2024)  
**Total Experience:**  
Mr. Saurabh Pant Over 16 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 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*	: 12.49%
Beta*	: 0.89
Sharpe Ratio*	: 0.43

### Portfolio Turnover\*

Equity Turnover	: 0.23
Total Turnover	: 0.52

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 (6.40% as on 28th February 2025) 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	46.0618	23-Sep-16 (Reg Plan)	1.00	18.5964
Reg-Plan-Growth	80.9688	23-Sep-16 (Dir Plan)	1.20	21.8569
Dir-Plan-IDCW	58.0583	17-Jul-15 (Reg Plan)	2.50	17.6880
Dir-Plan-Growth	89.4588	17-Jul-15 (Dir Plan)	2.90	20.5395
		21- Mar-14 (Reg Plan)	1.80	12.7618

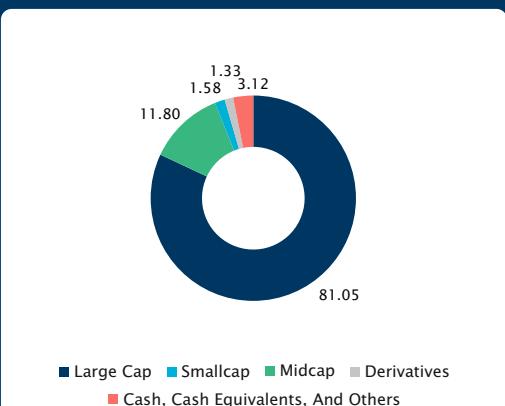
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO							
Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>				ICICI Prudential Life Insurance Company Ltd.	1.00	1.00	
HDFC Bank Ltd.	10.38	10.38		TVS Motor Company Ltd.	0.87	0.87	
ICICI Bank Ltd.	7.57	7.57		Schaeffler India Ltd.	0.87	0.87	
Reliance Industries Ltd.	5.72	5.72		ICICI Lombard General Insurance Company Ltd.	0.76	0.76	
Larsen & Toubro Ltd.	5.07	5.07		PI Industries Ltd.	0.74	0.74	
Infosys Ltd.	5.01	5.01		Tech Mahindra Ltd.	0.69	0.69	
Kotak Mahindra Bank Ltd.	3.79	3.79		Tube Investments Of India Ltd.	0.66	0.66	
Tata Consultancy Services Ltd.	3.44	3.44		SKF India Ltd.	0.63	0.63	
ITC Ltd.	3.42	3.42		Brainbees Solutions Ltd.	0.50	0.50	
Divi's Laboratories Ltd.	3.24	3.24		Motherson Sumi Wiring India Ltd.	0.45	0.45	
Eicher Motors Ltd.	3.19	3.19		Jindal Steel & Power Ltd.	0.43	0.43	
Britannia Industries Ltd.	3.07	3.07		Indian Oil Corporation Ltd.	0.27	0.27	
Bharti Airtel Ltd.	2.87	2.87		ITC Hotels Ltd.	0.18	0.18	
Cholamandalam Investment & Finance Co. Ltd.	2.82	2.82		Life Insurance Corporation Of India	0.10	0.10	
Page Industries Ltd.	2.78	2.78		Max Healthcare Institute Ltd.	0.07	0.07	
State Bank Of India	2.58	2.58		Nifty Index 27-03-2025		1.33	1.33
Hindustan Unilever Ltd.	2.18	2.18		<b>Total</b>	<b>94.43</b>	<b>1.33</b>	<b>95.76</b>
Maruti Suzuki India Ltd.	2.07	2.07		<b>Treasury Bills</b>			
Mahindra & Mahindra Ltd.	1.64	1.64		91 Day T-Bill 20.03.25		0.54	
Shree Cement Ltd.	1.63	1.63		182 Day T-Bill 10.04.25		0.43	
Sun Pharmaceutical Industries Ltd.	1.62	1.62		182 Day T-Bill 05.06.25		0.15	
Hindalco Industries Ltd.	1.51	1.51		<b>Total</b>	<b>1.12</b>		
Mankind Pharma Ltd.	1.39	1.39		<b>Cash, Cash Equivalents And Others</b>	<b>3.12</b>		
DLF Ltd.	1.24	1.24		<b>Grand Total</b>	<b>100.00</b>		
Thermax Ltd.	1.22	1.22					
HDFC Life Insurance Company Ltd.	1.20	1.20					
Vedanta Ltd.	1.17	1.17					
Samvardhana Motherson International Ltd.	1.14	1.14					
Axis Bank Ltd.	1.10	1.10					
Avenue Supermarts Ltd.	1.08	1.08					
Sona Blw Precision Forgings Ltd.	1.07	1.07					

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.30
Automobile And Auto Components	11.96
Information Technology	9.14
Fast Moving Consumer Goods	8.67
Healthcare	6.32
Oil, Gas & Consumable Fuels	5.99
Construction	5.07
Metals & Mining	3.11
Telecommunication	2.87
Textiles	2.78
Capital Goods	1.85
Consumer Services	1.76
Construction Materials	1.63
Derivatives	1.33
Realty	1.24
Sovereign	1.12
Chemicals	0.74
Cash, Cash Equivalents And Others	3.12

### 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.

## EQUITY- THEMATIC FUND

### SBI 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 5,413.64 Crores
- **AUM as on February 28, 2025**  
₹ 5,151.30 Crores
- **Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:**  
Mr. Rohit Shimpi Jan-2022
- **Total Experience:**  
Mr. Rohit Shimpi 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<sup>#</sup>** : 13.40%

**Beta<sup>#</sup>** : 0.88

**Sharpe Ratio<sup>#</sup>** : 0.30

**Portfolio Turnover\***

**Equity Turnover** : 0.21

**Total Turnover** : 0.21

Total Turnover = Equity + Debt + Derivatives

\* Source : C R I S I L 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 (6.40% as on 28th February 2025) 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	65.9593	16-Mar-18 (Reg Plan)	3.40	29.0857
Reg-Plan-Growth	210.9046	16-Mar-18 (Dir Plan)	4.00	34.6356
Dir-Plan-IDCW	82.7721	30-May-17 (Reg Plan)	2.00	30.8936
Dir-Plan-Growth	230.5658	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.

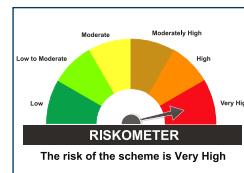
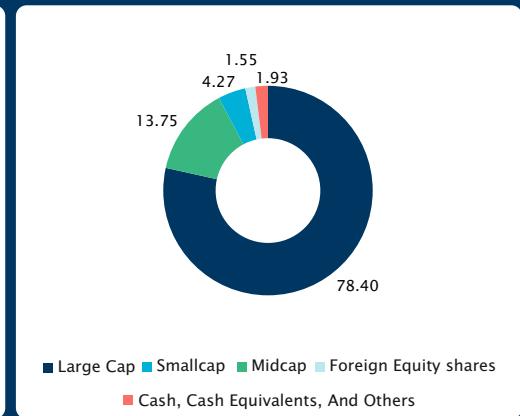
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Hitachi Energy India Ltd.	1.16
HDFC Bank Ltd.	9.81	Kajaria Ceramics Ltd.	1.12
ICICI Bank Ltd.	8.15	Dr. Lal Path Labs Ltd.	1.12
Infosys Ltd.	6.80	Schaeffler India Ltd.	1.10
Axis Bank Ltd.	4.51	Godrej Properties Ltd.	1.05
Larsen & Toubro Ltd.	4.49	Thermax Ltd.	1.04
Kotak Mahindra Bank Ltd.	4.30	Colgate Palmolive (India) Ltd.	0.98
Tata Consultancy Services Ltd.	3.93	Cummins India Ltd.	0.82
Maruti Suzuki India Ltd.	3.78	Ashok Leyland Ltd.	0.79
Ultratech Cement Ltd.	3.44	Whirlpool Of India Ltd.	0.70
Reliance Industries Ltd.	3.30	<b>Total</b>	<b>96.42</b>
State Bank Of India	3.25	<b>Foreign Equityshares</b>	
Cholamandalam Investment & Finance Co. Ltd.	2.92	Microsoft Corporation	1.55
HDFC Life Insurance Company Ltd.	2.65	<b>Total</b>	<b>1.55</b>
LTI Mindtree Ltd.	2.45	<b>Treasury Bills</b>	
Eicher Motors Ltd.	2.44	182 Day T-Bill 05.06.25	0.10
Divi'S Laboratories Ltd.	2.41	<b>Total</b>	<b>0.10</b>
Hindustan Unilever Ltd.	2.30	<b>Cash, Cash Equivalents And Others</b>	
Hindalco Industries Ltd.	2.07	<b>Grand Total</b>	<b>100.00</b>
TVS Motor Company Ltd.	1.86		
Page Industries Ltd.	1.76		
L&T Technology Services Ltd.	1.76		
Power Grid Corporation Of India Ltd.	1.46		
FSN E-Commerce Ventures Ltd.	1.39		
Jubilant Foodworks Ltd.	1.38		
Sona Blw Precision Forgings Ltd.	1.34		
Timken India Ltd.	1.33		
ABB India Ltd.	1.26		

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.59
Information Technology	16.49
Automobile And Auto Components	10.52
Capital Goods	6.40
Construction	4.49
Healthcare	3.53
Construction Materials	3.44
Oil, Gas & Consumable Fuels	3.30
Fast Moving Consumer Goods	3.28
Consumer Services	2.77
Metals & Mining	2.07
Consumer Durables	1.82
Textiles	1.76
Power	1.46
Realty	1.05
Sovereign	0.10
Cash, Cash Equivalents And Others	1.93

#### 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.

## EQUITY-FLEXICAP FUND

### SBI 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 21,089.25 Crores
- **AUM as on February 28, 2025**  
₹ 20,034.00 Crores
- **Fund Manager:** Mr. Dinesh Balachandran,  
Mr. Anup Upadhyay (Co fund Manager)  
**Managing Since:**  
Mr. Dinesh Balachandran (w.e.f. Dec 2024)  
Mr. Anup Upadhyay (w.e.f. Dec 2024)  
**Total Experience:**  
Mr. Dinesh Balachandran Over 21 years  
Mr. Anup Upadhyay Over 14 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\*** : 12.62%

**Beta\*** : 0.85

**Sharpe Ratio\*** : 0.29

**Portfolio Turnover\***

Equity Turnover : 0.73

Total Turnover : 0.77

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 (6.40% as on 28th February 2025) 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	43.2744
Reg-Plan-Growth	96.6429
Dir-Plan-IDCW	53.7858
Dir-Plan-Growth	107.6081

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)	Face value: ₹10 NAV (₹)
09-Mar-18 (Reg Plan)	1.90	20.5230
09-Mar-18 (Dir Plan)	2.20	23.9106
29-Dec-17 (Reg Plan)	2.50	23.8257
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

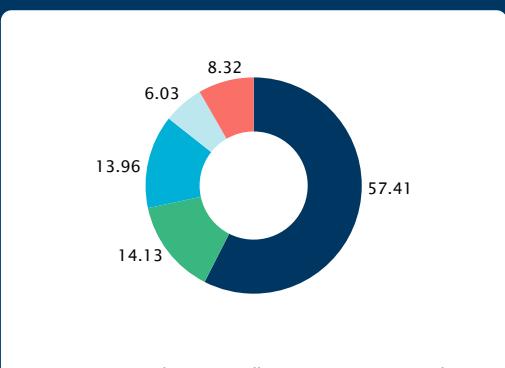
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Britannia Industries Ltd.	0.39
ICICI Bank Ltd.	9.20	Aether Industries Ltd.	0.35
Kotak Mahindra Bank Ltd.	6.88	Sheela Foam Ltd.	0.34
Infosys Ltd.	4.93	Relaxo Footwears Ltd.	0.29
Reliance Industries Ltd.	4.68	Grindwell Norton Ltd.	0.29
HDFC Bank Ltd.	4.39	Timken India Ltd.	0.27
Maruti Suzuki India Ltd.	4.02	Sundram Fasteners Ltd.	0.23
Bajaj Finance Ltd.	3.50	Happy Forgings Ltd.	0.23
Muthoot Finance Ltd.	3.30	Whirlpool Of India Ltd.	0.22
Mahindra & Mahindra Ltd.	3.28	Hexaware Technologies Ltd.	0.20
Bharti Airtel Ltd.	2.94	Gland Pharma Ltd.	0.19
Sun Pharmaceutical Industries Ltd.	2.76	Campus Activewear Ltd.	0.18
Nuvoco Vistas Corporation Ltd.	1.99	Honeywell Automation India Ltd.	0.16
Jubilant Foodworks Ltd.	1.83	Gail (India) Ltd.	0.16
Aavas Financiers Ltd.	1.46	Thermax Ltd.	0.15
Larsen & Toubro Ltd.	1.45	Gokaldas Exports Ltd.	0.14
JSW Steel Ltd.	1.42	Sai Silks (Kalamandir) Ltd.	0.13
Eicher Motors Ltd.	1.38	ZF Commercial Vehicle Control Systems India Ltd.	0.10
State Bank Of India	1.31	Shivalik Bimetal Controls Ltd.	0.07
United Breweries Ltd.	1.26	Indegene Ltd.	0.02
Colgate Palmolive (India) Ltd.	1.26	<b>Total</b>	<b>85.50</b>
Sona Blv Precision Forgings Ltd.	1.17	<b>Foreign Equityshares</b>	
LTI Mindtree Ltd.	1.14	Cognizant Technology Solutions Corporation	2.18
Max Healthcare Institute Ltd.	1.13	Alphabet Inc.	1.83
Indus Towers Ltd.	1.07	Epam Systems Inc	1.03
Grasim Industries Ltd.	1.01	Microsoft Corporation	0.99
Star Cement Ltd.	0.99	<b>Total</b>	<b>6.03</b>
Page Industries Ltd.	0.97	<b>Treasury Bills</b>	
ICICI Lombard General Insurance Company Ltd.	0.95	182 Day T-Bill 05.06.25	0.15
AIA Engineering Ltd.	0.85	<b>Total</b>	<b>0.15</b>
Delivery Ltd.	0.79	<b>Cash, Cash Equivalents And Others</b>	<b>8.32</b>
Krishna Institute Of Medical Sciences Ltd.	0.77	<b>Grand Total</b>	<b>100.00</b>
Carborundum Universal Ltd.	0.75		
VIP Industries Ltd.	0.73		
K.P.R. Mill Ltd.	0.64		
Cholamandalam Investment & Finance Co. Ltd.	0.63		
Indian Energy Exchange Ltd.	0.62		
City Union Bank Ltd.	0.61		
Paradeep Phosphates Ltd.	0.60		
V-Guard Industries Ltd.	0.54		
Berger Paints India Ltd.	0.48		
REC Ltd.	0.44		
Bajaj Finserv Ltd.	0.43		
PB Fintech Ltd.	0.42		
G R Infra Projects Ltd.	0.42		

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.14
Information Technology	12.30
Automobile And Auto Components	10.18
Healthcare	4.87
Oil, Gas & Consumable Fuels	4.84
Telecommunication	4.01
Construction Materials	3.99
Fast Moving Consumer Goods	2.91
Consumer Durables	2.78
Capital Goods	2.77
Consumer Services	1.96
Construction	1.87
Textiles	1.75
Metals & Mining	1.42
Chemicals	0.95
Services	0.79
Sovereign	0.15
Cash, Cash Equivalents And Others	8.32

#### 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.



## EQUITY-MULTICAP FUND

### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 18,407.77 Crores
- **AUM as on February 28, 2025**  
₹ 17,587.02 Crores
- **Fund Manager:** Mr. R. Srinivasan, Mr. Saurabh Pant  
**Managing Since:**  
Mr. R. Srinivasan March-2022  
Mr. Saurabh Pant (w.e.f. April 2024)  
**Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Saurabh Pant Over 16 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 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 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 : 0.27  
Total Turnover : 0.49

\*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 28th February 2025, 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	14.6924
Reg-Plan-Growth	14.6900
Dir-Plan-IDCW	15.1107
Dir-Plan-Growth	15.1107

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.

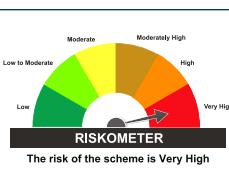
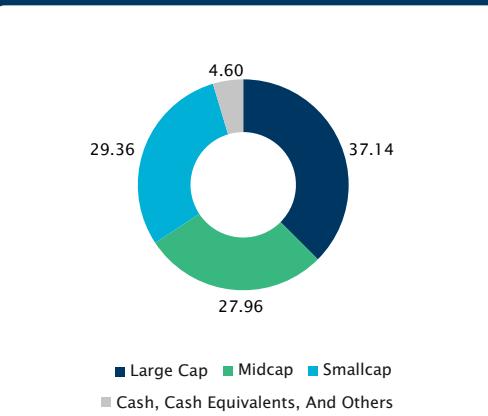
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Kotak Mahindra Bank Ltd.	5.07	V-Guard Industries Ltd.	1.40
Muthoot Finance Ltd.	4.00	Sona Blw Precision Forgings Ltd.	1.40
Hindalco Industries Ltd.	3.98	Jupiter Life Line Hospitals Ltd.	1.38
Jubilant Foodworks Ltd.	3.92	Nazara Technologies Ltd.	1.37
ICICI Bank Ltd.	3.72	Petronet Lng Ltd.	1.21
Blue Star Ltd.	3.68	Archean Chemical Industries Ltd.	1.17
HDFC Bank Ltd.	3.65	Vishal Mega Mart Ltd.	0.88
K.P.R. Mill Ltd.	3.60	State Bank Of India	0.78
Bharti Airtel Ltd.	3.39	NMDC Ltd.	0.59
Divi'S Laboratories Ltd.	3.15	Sai Silks (Kalamandir) Ltd.	0.58
Torrent Power Ltd.	3.11	VIP Industries Ltd.	0.52
United Breweries Ltd.	3.01	Electronics Mart India Ltd.	0.47
Indus Towers Ltd.	2.51	EIH Ltd.	0.45
Hindustan Unilever Ltd.	2.50	Stanley Lifestyles Ltd.	0.43
Berger Paints India Ltd.	2.42	Brainbees Solutions Ltd.	0.41
Krishna Institute Of Medical Sciences Ltd.	2.41	Relaxo Footwears Ltd.	0.39
Paradeep Phosphates Ltd.	2.36	Samhi Hotels Ltd.	0.29
Tata Consultancy Services Ltd.	2.18	Britannia Industries Ltd.	0.29
Axis Bank Ltd.	2.05	Sanofi Consumer Healthcare India Ltd.	0.26
Aether Industries Ltd.	1.95	Bank Of India	0.21
TVS Motor Company Ltd.	1.94	Interglobe Aviation Ltd.	0.01
Infosys Ltd.	1.92	<b>Total</b>	<b>94.46</b>
Aptus Value Housing Finance India Ltd.	1.87	<b>Government Securities</b>	
Page Industries Ltd.	1.77	Government Of India	0.58
Dalmia Bharat Ltd.	1.76	<b>Total</b>	<b>0.58</b>
V-Mart Retail Ltd.	1.70	<b>Treasury Bills</b>	
Carborundum Universal Ltd.	1.66	91 Day T-Bill 20.03.25	0.28
TTK Prestige Ltd.	1.59	182 Day T-Bill 05.06.25	0.08
Kalpataru Projects International Ltd.	1.59	<b>Total</b>	<b>0.36</b>
Mrs. Bectors Food Specialities Ltd.	1.51	<b>Cash, Cash Equivalents And Others</b>	
		Grand Total	4.60
		<b>Grand Total</b>	<b>100.00</b>

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	21.35
Consumer Durables	10.43
Consumer Services	8.70
Fast Moving Consumer Goods	7.31
Healthcare	7.20
Telecommunication	5.90
Chemicals	5.48
Textiles	5.37
Metals & Mining	4.57
Information Technology	4.10
Automobile And Auto Components	3.34
Power	3.11
Construction Materials	1.76
Capital Goods	1.66
Construction	1.59
Media, Entertainment & Publication	1.37
Oil, Gas & Consumable Fuels	1.21
Sovereign Services	0.94
Cash, Cash Equivalents And Others	0.01

#### 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.

## EQUITY-DIVIDEND YIELD FUND

# SBI 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:** 28/02/2025

**AAUM for the Month of February 2025**

₹ 8,893.00 Crores

**AUM as on February 28, 2025**  
₹ 8,424.89 Crores

- Fund Manager: Mr. Rohit Shimpi**  
Managing Since:

Mr. Rohit Shimpi March-2023

**Total Experience:**

Mr. Rohit Shimpi: 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	13.3916
Reg-Plan-Growth	13.3918
Dir-Plan-IDCW	13.6742
Dir-Plan-Growth	13.6730

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.

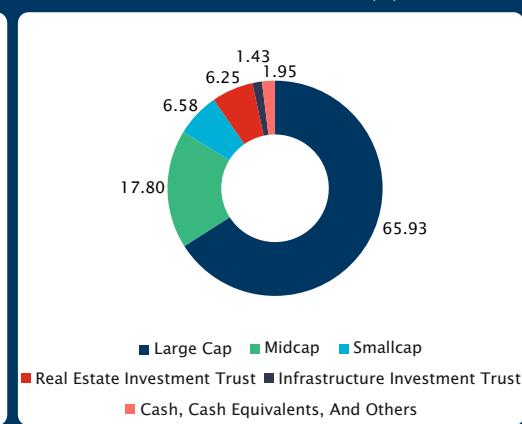
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
HDFC Bank Ltd.	9.45	Grindwell Norton Ltd.	1.15
Infosys Ltd.	7.38	Ultratech Cement Ltd.	1.14
Tata Consultancy Services Ltd.	5.76	NMDC Ltd.	1.14
Larsen & Toubro Ltd.	4.89	Tata Steel Ltd.	1.09
Power Grid Corporation Of India Ltd.	4.07	National Aluminium Company Ltd.	1.05
State Bank Of India	3.56	Sanofi Consumer Healthcare India Ltd.	1.03
Maruti Suzuki India Ltd.	3.48	Bharat Forge Ltd.	1.00
ITC Ltd.	3.33	Dr. Lal Path Labs Ltd.	0.91
Gail (India) Ltd.	3.22	Bank Of Baroda	0.90
Hindustan Unilever Ltd.	2.43	Oil India Ltd.	0.81
Oil & Natural Gas Corporation Ltd.	2.25	Computer Age Management Services Ltd.	0.75
Bajaj Auto Ltd.	2.13	Page Industries Ltd.	0.68
Colgate Palmolive (India) Ltd.	2.11	Bank Of India	0.59
Tech Mahindra Ltd.	1.93	ITC Hotels Ltd.	0.14
Nestle India Ltd.	1.82	<b>Total</b>	<b>90.31</b>
L&T Technology Services Ltd.	1.72	<b>Treasury Bills</b>	
Eicher Motors Ltd.	1.70	182 Day T-Bill 05.06.25	0.06
Schaeffler India Ltd.	1.64	<b>Total</b>	<b>0.06</b>
Mahindra & Mahindra Financial Services Ltd.	1.64	<b>Real Estate Investment Trust</b>	
Divi's Laboratories Ltd.	1.63	Nexus Select Trust	2.96
SKF India Ltd.	1.58	Embassy Office Parks Reit	1.53
ICICI Lombard General Insurance Company Ltd.	1.49	Brookfield India Real Estate Trust	0.91
TVS Motor Company Ltd.	1.40	Mindspace Business Parks Reit	0.85
Glaxosmithkline Pharmaceuticals Ltd.	1.32	<b>Total</b>	<b>6.25</b>
Abbott India Ltd.	1.26	<b>Infrastructure Investment Trust</b>	
HDFC Asset Management Co. Ltd.	1.21	Cube Highways Trust	1.43
Bharat Petroleum Corporation Ltd.	1.21	<b>Total</b>	<b>1.43</b>
The Great Eastern Shipping Co. Ltd.	1.16	<b>Cash, Cash Equivalents And Others</b>	
Cummins India Ltd.	1.16	Grand Total	100.00

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.59
Information Technology	16.79
Automobile And Auto Components	11.35
Fast Moving Consumer Goods	9.69
Oil, Gas & Consumable Fuels	7.49
Realty	6.25
Healthcare	6.15
Construction	4.89
Power	4.07
Capital Goods	3.89
Metals & Mining	3.28
Services	2.59
Construction Materials	1.14
Textiles	0.68
Consumer Services	0.14
Sovereign	0.06
Cash, Cash Equivalents And Others	1.95

### 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

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



## EQUITY-CONTRA FUND

# 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**: 28/02/2025
- **AAUM for the Month of February 2025**: ₹ 41,084.28 Crores
- **AUM as on February 28, 2025**: ₹ 39,610.33 Crores
- **Fund Manager: Mr. Dinesh Balachandran**  
Managing Since:  
Mr. Dinesh May-2018
- **Total Experience:**  
Mr. Dinesh Over 21 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<sup>#</sup>** : 13.13%

**Beta<sup>#</sup>** : 0.88

**Sharpe Ratio<sup>#</sup>** : 1.05

**Portfolio Turnover<sup>\*</sup>**

Equity Turnover : 0.16

Total Turnover : 1.90

*Total Turnover = Equity + Debt + Derivatives*

<sup>#</sup> Source: CRISIL Fund Analyzer

<sup>\*</sup>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 (6.40% as on 28th February 2025) 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	59.2018
Reg-Plan-Growth	341.4038
Dir-Plan-IDCW	78.4346
Dir-Plan-Growth	371.6512

### LAST IDCW

	Face value: ₹10
Record Date	IDCW (in ₹/Unit)
09-Mar-18 (Dir Plan)	2.90
09-Mar-18 (Reg Plan)	2.30
23-Jun-17 (Dir Plan)	2.90
23-Jun-17 (Reg Plan)	2.30
26-Feb-16 (Dir Plan)	2.30
26-Feb-16 (Reg Plan)	2.00
	NAV (₹)
	24.7907
	19.7427
	25.7138
	20.5531
	20.0765
	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.

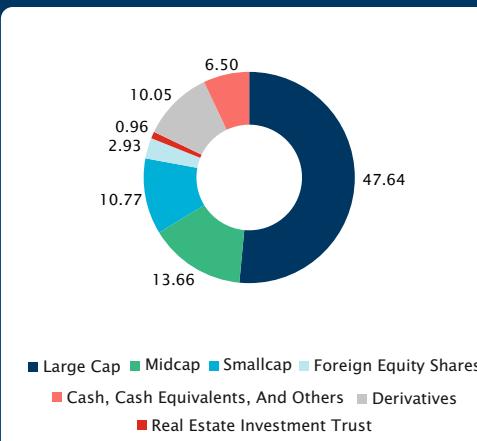
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>				Hero Motocorp Ltd.	0.42	0.42	
HDFC Bank Ltd.	7.76	7.76		Disa India Ltd.	0.41	0.41	
Reliance Industries Ltd.	3.74	3.74		Nhpc Ltd.	0.38	0.38	
Kotak Mahindra Bank Ltd.	3.08	3.08		K.P.R. Mill Ltd.	0.38	0.38	
Tech Mahindra Ltd.	2.17	0.92	-1.25	Neogen Chemicals Ltd.	0.34	0.34	
Gail (India) Ltd.	2.05	2.05		Sarens India Ltd.	0.32	0.32	
Tata Power Ltd.	1.97	1.97		Glenmark Pharma Ltd.	0.32	0.32	
Tata Steel Ltd.	1.84	1.84		Grindwell Norton Ltd.	0.29	0.29	
State Bank Of India	1.78	0.87	-0.91	Wendt (India) Ltd.	0.28	0.28	
ITC Ltd.	1.67	1.67		Steel Authority Of India Ltd.	0.27	0.27	
Dabur India Ltd.	1.63	1.63		Prism Johnson Ltd.	0.27	0.27	
Indus Towers Ltd.	1.62	1.01	-0.61	Ola Electric Mobility Ltd.	0.26	0.26	
ICICI Bank Ltd.	1.61	1.61		Timken India Ltd.	0.23	0.23	
Punjab National Bank	1.53	1.53		V-Guard Industries Ltd.	0.21	0.21	
Biocon Ltd.	1.49	1.49		Sanofi Consumer Healthcare India Ltd.	0.19	0.19	
HCL Technologies Ltd.	1.40	1.40		Carborundum Universal Ltd.	0.19	0.19	
Oil & Natural Gas Corporation Ltd.	1.36	1.36		Ingersoll Rand (India) Ltd.	0.18	0.18	
Cipla Ltd.	1.36	1.36		Gateway Disruptors Ltd.	0.15	0.15	
Infosys Ltd.	1.28	1.28		Aurobindo Pharma Ltd.	0.14	0.14	
Axis Bank Ltd.	1.26	1.26		Volta Ltd.	0.13	-0.13	0.00
Petronet Lng Ltd.	1.25	1.25		Sula Vineyards Ltd.	0.13	0.13	
Bharat Petrol Ltd.	1.25	1.25		Bharat Finance Ltd.	0.10	0.10	
(ICICI Prudential Life Insurance Company Ltd.	1.23	1.07	-0.16	Greenergy Industries Ltd.	0.09	0.09	
Alkem Laboratories Ltd.	1.18	1.18		E.I.D. Parry (India) Ltd.	0.09	0.09	
Wipro Ltd.	1.05	1.05		Pratap Snacks Ltd.	0.08	0.08	
IndusInd Bank Ltd.	1.05	1.05		Motherson Sumi Wiring India Ltd.	0.08	0.08	
Bajaj Auto Ltd.	0.97	0.97		Automotive Axles Ltd.	0.08	0.08	
Whirlpool Of India Ltd.	0.95	0.95		ITC Hotels Ltd.	0.06	0.06	
Tata Motors Ltd.	0.88	0.88		Info Edge (India) Ltd.	0.03	0.03	
Larsen & Toubro Ltd.	0.83	0.83		NMDC Ltd.	0.02	0.02	
Hindalco Industries Ltd.	0.80	0.80		Bank Nifty Index 27-03-2025	4.22	4.22	
United Spirits Ltd.	0.79	0.79		Nifty Index 27-03-2025	7.74	7.74	
Mankind Pharma Ltd.	0.77	0.77		Tata Consultancy Services Ltd.-27-Mar-25	0.83	0.83	
Mahindra & Mahindra Financial Services Ltd.	0.76	0.76		<b>Total</b>	<b>72.07</b>	<b>10.05</b>	<b>82.12</b>
CESC Ltd.	0.72	0.72		<b>Foreign Equityshares</b>			
Narco Vistas Corporation Ltd.	0.66	0.66		Cognizant Technology Solutions Corporation	1.99		
ALCOA Ltd.	0.66	0.66		Epam Systems Inc	0.94		
Grasim Industries Ltd.	0.65	0.65		<b>Total</b>	<b>2.93</b>		
FSN E-Commerce Ventures Ltd.	0.59	0.90	0.31	<b>Treasury Bills</b>			
Maruti Suzuki India Ltd.	0.58	0.58		91 Day T-Bill 24-04-25	1.75		
Life Insurance Corporation Of India	0.58	0.58		91 Day T-Bill 20-03-25	1.51		
HDFC Asset Management Co. Ltd.	0.58	0.58		91 Day T-Bill 08-05-25	1.50		
Ashok Leyland Ltd.	0.56	0.56		91 Day T-Bill 28-03-25	1.26		
Bank Of India	0.53	0.53		91 Day T-Bill 10-04-25	1.00		
Ashiana Housing Ltd.	0.52	0.52		91 Day T-Bill 03-04-25	0.25		
Rallis India Ltd.	0.49	0.49		182 Day T-Bill 05-06-25	0.22		
Lupin Ltd.	0.48	0.48		<b>Total</b>	<b>7.49</b>		
Equitas Small Finance Bank Ltd.	0.48	0.48		<b>Real Estate Investment Trust</b>			
Indian Oil Corporation Ltd.	0.47	0.47		Embassy Office Parks Reit	0.96		
G R Infra Projects Ltd.	0.46	0.46		<b>Total</b>	<b>0.96</b>		
NMDC Ltd.	0.45	0.45	0.01	<b>Cash, Cash Equivalents And Others</b>	6.50		
Delhiberry Ltd.	0.45	0.46		<b>Grand Total</b>	<b>100.00</b>		
The Ramco Cements Ltd.	0.44	0.44					
Indian Energy Exchange Ltd.	0.44	0.44					

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	22.67
Derivatives	10.05
Oil, Gas & Consumable Fuels	8.87
Information Technology	8.83
Sovereign	7.49
Healthcare	7.08
Fast Moving Consumer Goods	4.30
Metals & Mining	3.38
Automobile And Auto Components	3.27
Power	3.07
Telecommunication	2.97
Construction Materials	2.68
Capital Goods	2.14
Realty	1.48
Consumer Durables	1.38
Construction	1.26
Chemicals	0.92
Consumer Services	0.68
Services	0.60
Textiles	0.38
Cash, Cash Equivalents And Others	6.50

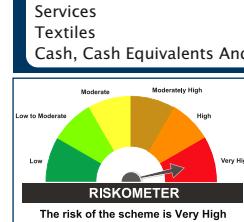
### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**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.

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



## EQUITY-LARGE & MID CAP FUND



### SBI 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 28,331.64 Crores
- AUM as on February 28, 2025**  
₹ 27,399.73 Crores
- Fund Manager: Mr. Saurabh Pant**  
Managing Since:  
Mr. Saurabh Pant Sep-2016
- Total Experience**  
Mr. Saurabh Pant Over 16 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

<b>Standard Deviation*</b>	: 12.99%
<b>Beta*</b>	: 0.84
<b>Sharpe Ratio*</b>	: 0.69
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.29
Total Turnover	: 0.57

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: FIL Overnight Mibor rate (6.40% as on 28th February 2025) 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	243.5975	09-Mar-18 (Reg-plan)	11.00	94.1106
Reg-Plan-Growth	539.1868	09-Mar-18 (Dir-plan)	13.00	111.1062
Dir-Plan-IDCW	303.9134	27-Feb-17 (Reg-plan)	7.80	89.6546
Dir-Plan-Growth	583.0808	27-Feb-17 (Dir-plan)	9.20	105.2064
		12-Sep-14 (Reg-plan)	11.50	74.9641

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.

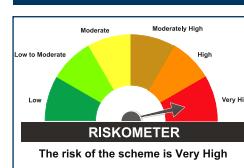
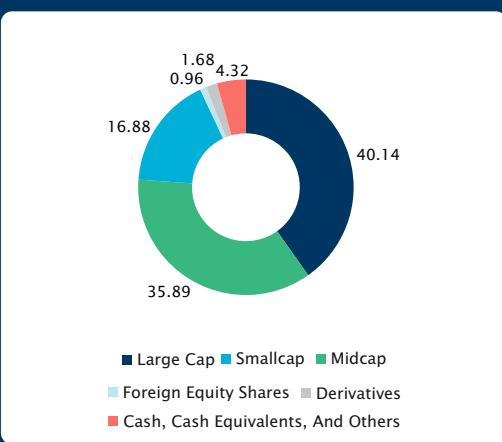
#### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>				ACC Ltd.	0.90	0.90	
HDFC Bank Ltd.	8.32	8.32		Kajaria Ceramics Ltd.	0.83	0.83	
Kotak Mahindra Bank Ltd.	3.89	3.89		G R Infra Projects Ltd.	0.83	0.83	
Axis Bank Ltd.	3.41	3.41		LTI Mindtree Ltd.	0.80	0.80	
Reliance Industries Ltd.	3.33	3.33		Tega Industries Ltd.	0.78	0.78	
Abbott India Ltd.	3.05	3.05		FSN E-Commerce Ventures Ltd.	0.78	0.18	0.96
Shree Cement Ltd.	2.89	2.89		Ingersoll Rand (India) Ltd.	0.71	0.71	
ICICI Bank Ltd.	2.57	2.57		Delhivery Ltd.	0.68	0.68	
HDFC Asset Management Co. Ltd.	2.53	2.53		Bharti Hexacom Ltd.	0.60	0.60	
Alkem Laboratories Ltd.	2.51	2.51		Honeywell Automation India Ltd.	0.58	0.58	
Infosys Ltd.	2.34	2.34		Neogen Chemicals Ltd.	0.57	0.57	
State Bank Of India	2.31	2.31		Tata Steel Ltd.	0.55	0.55	
Berger Paints India Ltd.	2.29	2.29		Dr. Lal Path Labs Ltd.	0.55	0.55	
Muthoot Finance Ltd.	2.10	2.10		Nuvoco Vistas Corporation Ltd.	0.54	0.54	
Ashok Leyland Ltd.	2.10	2.10		Hatsun Agro Product Ltd.	0.54	0.54	
Torrent Power Ltd.	1.83	1.83		Timken India Ltd.	0.51	0.51	
Page Industries Ltd.	1.80	1.80		Mankind Pharma Ltd.	0.45	0.45	
Jubilant Foodworks Ltd.	1.74	1.74		Ganessa Ecosphere Ltd.	0.45	0.45	
Divi's Laboratories Ltd.	1.66	1.66		Tube Investments Of India Ltd.	0.43	0.43	
Gland Pharma Ltd.	1.64	1.64		Wipro Ltd.	0.41	0.41	
Hindustan Unilever Ltd.	1.60	1.60		Sheela Foam Ltd.	0.37	0.37	
Jindal Steel & Power Ltd.	1.58	1.58		Bank Of India	0.35	0.35	
Hindalco Industries Ltd.	1.55	1.55		Motherson Sumi Wiring India Ltd.	0.34	0.34	
Tata Consultancy Services Ltd.	1.46	1.46		Sona Blw Precision Forgings Ltd.	0.30	0.30	
Larsen & Toubro Ltd.	1.36	1.36		Priva Speciality Chemicals Ltd.	0.30	0.30	
Coforge Ltd.	1.34	1.34		Gujarat State Petronet Ltd.	0.30	0.30	
National Aluminium Company Ltd.	1.30	1.30		Relaxo Footwears Ltd.	0.24	0.24	
Emami Ltd.	1.26	1.26		Jindal Stainless Ltd.	0.21	0.21	
Indus Towers Ltd.	1.25	1.25		Lemon Tree Hotels Ltd.	0.19	0.19	
ZF Commercial Vehicle Control				Finolex Industries Ltd.	0.09	0.09	
Systems India Ltd.	1.15	1.15		Nifty Index 27-03-2025		1.50	1.50
Bharti Airtel Ltd.	1.15	1.15		<b>Total</b>	<b>92.91</b>	<b>1.68</b>	<b>94.59</b>
Maruti Suzuki India Ltd.	1.12	1.12		<b>Foreign Equityshares</b>			
Sundram Fasteners Ltd.	1.11	1.11		Epam Systems Inc	0.96		
Blue Star Ltd.	1.11	1.11		<b>Total</b>	<b>0.96</b>		
United Breweries Ltd.	1.10	1.10		<b>Treasury Bills</b>			
Laurus Labs Ltd.	1.08	1.08		182 Day T-Bill 05.06.25	0.13		
UNO Minda Ltd.	1.06	1.06		<b>Total</b>	<b>0.13</b>		
Godrej Consumer Products Ltd.	1.06	1.06		<b>Cash, Cash Equivalents And Others</b>	4.32		
Balkrishna Industries Ltd.	0.96	0.96		<b>Grand Total</b>	<b>100.00</b>		
AMI Organics Ltd.	0.92	0.92					
Cholamandalam Financial Holdings Ltd.	0.90	0.90					

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.38
Healthcare	11.86
Information Technology	7.31
Automobile And Auto Components	6.47
Fast Moving Consumer Goods	5.56
Metals & Mining	5.19
Consumer Durables	4.84
Capital Goods	4.77
Construction Materials	4.33
Oil, Gas & Consumable Fuels	3.63
Telecommunication	3.00
Consumer Services	2.71
Textiles	2.25
Construction	2.19
Power	1.83
Derivatives	1.68
Chemicals	0.87
Services	0.68
Sovereign	0.13
Cash, Cash Equivalents And Others	4.32

#### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 34,251.43 Crores
- AUM as on February 28, 2025**  
₹ 32,937.72 Crores
- Fund Manager:** Mr. R. Srinivasan  
Managing Since:  
Mr. R. Srinivasan May-2009
- Total Experience:**  
Mr. R. Srinivasan Over 30 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<sup>#</sup>** : 11.74%

**Beta<sup>#</sup>** : 0.71

**Sharpe Ratio<sup>#</sup>** : 0.33

**Portfolio Turnover\***

Equity Turnover : 0.38

Total Turnover : 0.39

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: F B I L O v e r n i g M i b o r r a t e ( 6 . 4 0 % a s o n 28 t h F e b r u a r y 2 0 2 5 ) B a s i s f o r R a t i o C a l c u l a t i o n : 3 Y e a r s M o n t h l y D a t a P o i n t s

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



A PARTNER FOR LIFE

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	56.3120	09-Mar-18 (Reg Plan)	2.70	23.7583
Reg-Plan-Growth	307.8697	09-Mar-18 (Dir Plan)	3.70	33.0672
Dir-Plan-IDCW	83.9778	28-Apr-17 (Reg Plan)	2.20	22.1892
Dir-Plan-Growth	344.6082	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.

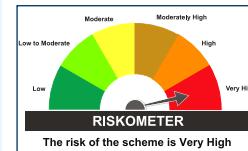
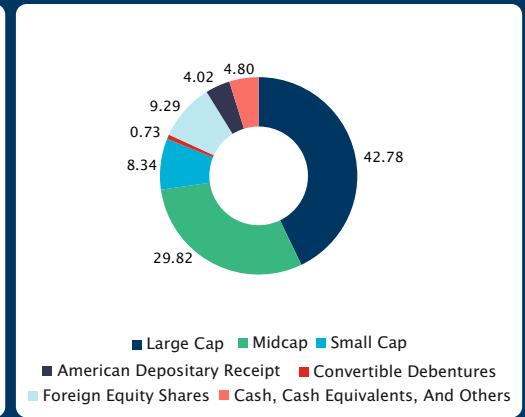
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
HDFC Bank Ltd.	7.37	Brainbees Solutions Ltd.	2.05
Bajaj Finance Ltd.	5.44	Samvardhana Motherson International Ltd.	2.04
Kotak Mahindra Bank Ltd.	5.20	ICICI Lombard General Insurance Company Ltd.	1.42
Bharti Airtel Ltd.	4.74	Relaxo Footwears Ltd.	1.30
Muthoot Finance Ltd.	4.53	<b>Total</b>	<b>80.94</b>
ICICI Bank Ltd.	4.02	<b>Foreign Equityshares</b>	
State Bank Of India	3.97	Alphabet Inc.	4.97
Procter & Gamble Hygiene And Health Care Ltd.	3.92	Epam Systems Inc	4.32
Divi'S Laboratories Ltd.	3.83	<b>Total</b>	<b>9.29</b>
Solar Industries India Ltd.	3.70	<b>American Depository Receipt</b>	
Jubilant Foodworks Ltd.	3.70	Lonza Group	4.02
Eicher Motors Ltd.	3.33	<b>Total</b>	<b>4.02</b>
Shree Cement Ltd.	3.23	<b>Convertible Debentures</b>	
Adani Ports And Special Economic Zone Ltd.	2.84	Samvardhana Motherson International Ltd.	0.73
Torrent Power Ltd.	2.68	<b>Total</b>	<b>0.73</b>
Hatsun Agro Product Ltd.	2.66	<b>Treasury Bills</b>	
Page Industries Ltd.	2.34	182 Day T-Bill 05.06.25	0.22
ZF Commercial Vehicle Control Systems India Ltd.	2.33	<b>Total</b>	<b>0.22</b>
Thermax Ltd.	2.20	<b>Cash, Cash Equivalents And Others</b>	
Sona Blw Precision Forgings Ltd.	2.10	Grand Total	100.00

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.95
Automobile And Auto Components	10.53
Information Technology	9.29
Healthcare	7.85
Fast Moving Consumer Goods	6.58
Consumer Services	5.75
Telecommunication	4.74
Chemicals	3.70
Construction Materials	3.23
Services	2.84
Power	2.68
Textiles	2.34
Capital Goods	2.20
Consumer Durables	1.30
Sovereign	0.22
Cash, Cash Equivalents And Others	4.80

#### 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.

## EQUITY-MID CAP FUND

### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 20,417.42 Crores
- AUM as on February 28, 2025**  
₹ 19,395.51 Crores
- Fund Manager: Mr. Bhavin Vithlani**  
Managing Since:  
Mr. Bhavin Vithlani (w.e.f. April 2024)  
Total Experience:  
Mr. Bhavin Vithlani Over 19 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*	: 14.02%
Beta*	: 0.77
Sharpe Ratio*	: 0.64

#### Portfolio Turnover\*

Equity Turnover : 0.37

Total Turnover : 0.56

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 (6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

NET ASSET VALUE	LAST IDCW	Face value: ₹10
Option	NAV (₹)	
Reg-Plan-IDCW	83.9093	
Reg-Plan-Growth	205.3514	
Dir-Plan-IDCW	130.0818	
Dir-Plan-Growth	229.4458	
Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg-Plan)	1.80	32.6595
16-Mar-18 (Dir-Plan)	2.60	47.5513
30-Jun-16 (Reg-Plan)	2.50	28.2445
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.

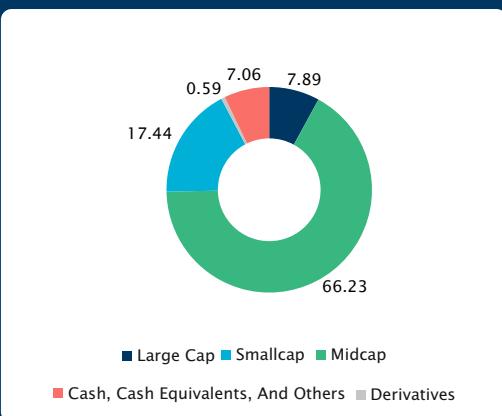
#### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>				FSN E-Commerce Ventures Ltd.	1.23	1.23	
Crisil Ltd.	3.62	3.62		Motherson Sumi Wiring India Ltd.	1.21	1.21	
Bajaj Finance Ltd.	3.52	3.52		Sheela Foam Ltd.	1.19	1.19	
Sundaram Finance Ltd.	3.49	3.49		Tube Investments Of India Ltd.	1.14	1.14	
Torrent Power Ltd.	3.06	3.06		Hindustan Petroleum Corporation Ltd.	1.14	1.14	
Mahindra & Mahindra Financial Services Ltd.	2.79	2.79		Hatsun Agro Product Ltd.	1.10	1.10	
Max Healthcare Institute Ltd.	2.77	2.77		Sanofi India Ltd.	1.09	1.09	
Schaeffler India Ltd.	2.53	2.53		Biocon Ltd.	1.09	1.09	
K.P.R. Mill Ltd.	2.48	2.48		Bharat Forge Ltd.	1.05	1.05	
The Federal Bank Ltd.	2.47	2.47		Indian Energy Exchange Ltd.	0.96	0.96	
AIA Engineering Ltd.	2.43	2.43		HDFC Asset Management Co. Ltd.	0.94	0.94	
Jubilant Foodworks Ltd.	2.42	2.42		Sona Blw Precision Forgings Ltd.	0.92	0.92	
L&T Technology Services Ltd.	2.34	2.34		Oberoi Realty Ltd.	0.89	0.24	1.13
Honeywell Automation India Ltd.	2.26	2.26		Torrent Pharmaceuticals Ltd.	0.82	0.82	
Shree Cement Ltd.	2.24	0.35	2.59	SKF India Ltd.	0.72	0.72	
Glaicosmithkline Pharmaceuticals Ltd.	2.17	2.17		Sanofi Consumer Healthcare India Ltd.	0.71	0.71	
Berger Paints India Ltd.	2.15	2.15		Godrej Properties Ltd.	0.65	0.65	
Thermax Ltd.	2.01	2.01		Pi Industries Ltd.	0.62	0.62	
Page Industries Ltd.	2.01	2.01		Relaxo Footwears Ltd.	0.55	0.55	
HDFC Bank Ltd.	1.88	1.88		GO Digit General Insurance Ltd.	0.50	0.50	
Dalmia Bharat Ltd.	1.79	1.79		Nuvoco Vistas Corporation Ltd.	0.44	0.44	
JK Cement Ltd.	1.76	1.76		Whirlpool Of India Ltd.	0.12	0.12	
Procter & Gamble Hygiene And Health Care Ltd.	1.75	1.75		UNO Mindia Ltd.	0.09	0.09	
Jupiter Life Line Hospitals Ltd.	1.69	1.69		Mahindra Lifespace Developers Ltd.	0.09	0.09	
Indus Towers Ltd.	1.67	1.67		<b>Total</b>	<b>91.56</b>	<b>0.59</b>	<b>92.15</b>
Carborundum Universal Ltd.	1.67	1.67		<b>Treasury Bills</b>			
Alkem Laboratories Ltd.	1.64	1.64		91 Day T-Bill 24.04.25	0.38		
The Phoenix Mills Ltd.	1.60	1.60		91 Day T-Bill 20.03.25	0.26		
Tata Elxsi Ltd.	1.55	1.55		182 Day T-Bill 05.06.25	0.15		
Mankind Pharma Ltd.	1.50	1.50		<b>Total</b>	<b>0.79</b>		
Grindwell Norton Ltd.	1.48	1.48		<b>Cash, Cash Equivalents And Others</b>	<b>7.06</b>		
Coromandel International Ltd.	1.47	1.47		<b>Grand Total</b>	<b>100.00</b>		
Sundram Fasteners Ltd.	1.44	1.44					
Voltas Ltd.	1.36	1.36					
The Indian Hotels Company Ltd.	1.29	1.29					

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.17
Healthcare	13.48
Capital Goods	10.57
Automobile And Auto Components	8.38
Construction Materials	6.23
Consumer Durables	5.37
Consumer Services	4.94
Textiles	4.49
Information Technology	3.89
Realty	3.23
Power	3.06
Fast Moving Consumer Goods	2.85
Chemicals	2.09
Telecommunication	1.67
Oil, Gas & Consumable Fuels	1.14
Sovereign	0.79
Derivatives	0.59
Cash, Cash Equivalents And Others	7.06

#### 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.

## EQUITY-THEMATIC FUND

### SBI 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 6,132.83 Crores
- AUM as on February 28, 2025**  
₹ 5,835.32 Crores
- Fund Manager:** Mr. Tanmaya Desai  
**Managing Since:**  
Mr. Tanmaya Desai (w.e.f. Feb 2025)  
**Total Experience:**  
Mr. Tanmaya Desai Over 15 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 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*	: 11.77%
Beta*	: 0.61
Sharpe Ratio*	: 0.05
Portfolio Turnover*	: 0.53
Equity Turnover	: 0.53
Total Turnover	: 0.55
<i>Total Turnover = Equity + Debt + Derivatives</i>	
<i>* Source : CRISIL Fund Analyzer</i>	
<i>*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.</i>	
<i>Risk Free rate: FBIL Overnight Mibor rate (6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points</i>	
<i>Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.</i>	

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	100.7413	29-Nov-17 (Reg Plan)	5.10	54.5060
Reg-Plan-Growth	329.7678	29-Nov-17 (Dir Plan)	6.20	66.3252
Dir-Plan-IDCW	129.3667	25-Nov-16 (Reg Plan)	5.00	45.0759
Dir-Plan-Growth	362.4072	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.

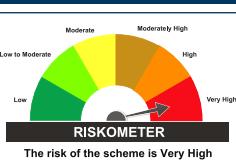
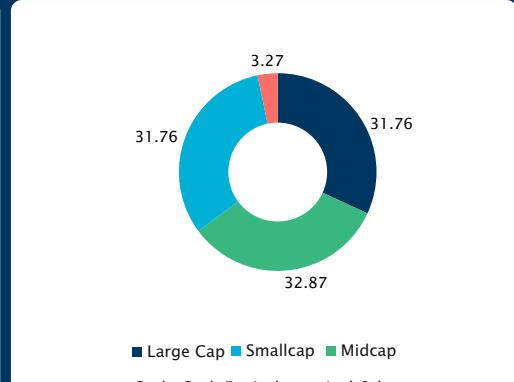
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Maruti Suzuki India Ltd.	5.94	Britannia Industries Ltd.	1.97
Hindustan Unilever Ltd.	5.26	Lupin Ltd.	1.96
Abbott India Ltd.	5.21	CSB Bank Ltd.	1.95
Procter & Gamble Hygiene And Health Care Ltd.	4.87	ESAB India Ltd.	1.94
Infosys Ltd.	4.74	Bharat Forge Ltd.	1.92
United Breweries Ltd.	4.67	Samvardhana Motherson International Ltd.	1.83
Aether Industries Ltd.	4.54	Kennametal India Ltd.	1.49
Divi's Laboratories Ltd.	4.41	Nestle India Ltd.	1.09
AIA Engineering Ltd.	4.25	Whirlpool Of India Ltd.	1.06
Gokaldas Exports Ltd.	4.18	GO Digit General Insurance Ltd.	0.99
Colgate Palmolive (India) Ltd.	4.14	<b>Total</b>	<b>96.39</b>
CCI Products (India) Ltd.	4.12	<b>Treasury Bills</b>	
Sun Pharmaceutical Industries Ltd.	4.10	182 Day T-Bill 05.06.25	0.34
Garware Technical Fibres Ltd.	3.97	<b>Total</b>	<b>0.34</b>
Sona Blw Precision Forgings Ltd.	2.96	<b>Cash, Cash Equivalents And Others</b>	
Honeywell Automation India Ltd.	2.89	3.27	
Nazara Technologies Ltd.	2.62	<b>Grand Total</b>	<b>100.00</b>
Grindwell Norton Ltd.	2.46		
ZF Commercial Vehicle Control Systems India Ltd.	2.44		
Hyundai Motor India Ltd.	2.42		

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	26.12
Automobile And Auto Components	17.51
Healthcare	15.68
Capital Goods	13.03
Textiles	8.15
Information Technology	4.74
Chemicals	4.54
Financial Services	2.94
Media, Entertainment & Publication	2.62
Consumer Durables	1.06
Sovereign	0.34
Cash, Cash Equivalents And Others	3.27

#### 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.

**EQUITY-SMALL CAP FUND**
**SBI  
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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 30,087.51 Crores
- **AUM as on February 28, 2025**  
₹ 28,477.04 Crores
- **Fund Manager:** Mr. R. Srinivasan, Mr. Mohan Lal  
Managing Since:  
Mr. R. Srinivasan Nov - 2013  
Mr. Mohan Lal May - 2024
- **Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Mohan Lal Over 17 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*	: 14.88%
Beta <sup>#</sup>	: 0.72
Sharpe Ratio <sup>#</sup>	: 0.52
Portfolio Turnover*	: 0.52
Equity Turnover	: 0.15
Total Turnover	: 0.70
<i>Total Turnover = Equity + Debt + Derivatives</i>	

\* Source : C R I S I L 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 (6.40% as on 28th February 2025) 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	86.6358
Reg-Plan-Growth	146.6460
Dir-Plan-IDCW	114.1725
Dir-Plan-Growth	167.2753

**LAST IDCW**

Record Date	IDCW (in ₹/Unit)	Face value: ₹10
09-Mar-18 (Reg Plan)	9.10	33.3383
09-Mar-18 (Dir Plan)	11.10	40.7137
28-Aug-15 (Reg Plan)	3.60	23.5236
28-Aug-15 (Dir Plan)	4.30	27.8630
30-Jan-15 (Reg Plan)	4.00	26.0785

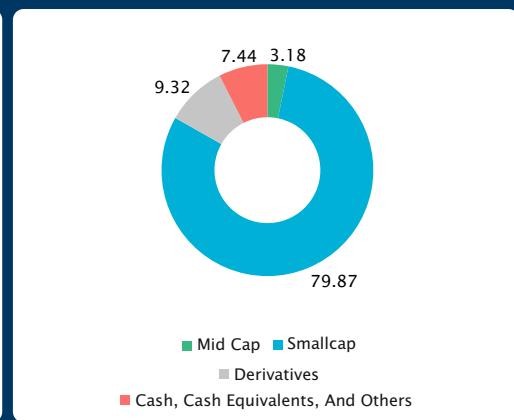
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>				Vedant Fashions Ltd.	1.04	1.04	
Doms Industries Ltd.	2.79	2.79		Ahluwalia Contracts (India) Ltd.	1.02	1.02	
SBFC Finance Ltd.	2.77	2.77		Hatsun Agro Product Ltd.	1.01	1.01	
Chalet Hotels Ltd.	2.52	2.52		ZF Commercial Vehicle Control Systems India Ltd.	1.00	1.00	
Kalpataru Projects International Ltd.	2.44	2.44		Indiamart Intermesh Ltd.	0.99	0.99	
Cms Info Systems Ltd.	2.41	2.41		Hawkins Cookers Ltd.	0.97	0.97	
Aavas Financiers Ltd.	2.31	2.31		G R Infra Projects Ltd.	0.95	0.95	
Blue Star Ltd.	2.28	2.28		Navin Fluorine International Ltd.	0.93	0.93	
Cholamandalam Financial Holdings Ltd.	2.27	2.27		GE Vernova T&D India Ltd.	0.90	0.90	
Krishna Institute Of Medical Sciences Ltd.	2.26	2.26		Electronics Mart India Ltd.	0.89	0.89	
E.I.D-Parry (India) Ltd.	2.18	2.18		KNR Constructors Ltd.	0.88	0.88	
K.P.R. Mill Ltd.	2.17	2.17		HEG Ltd.	0.87	0.87	
City Union Bank Ltd.	2.16	2.16		GO Fashion (India) Ltd.	0.87	0.87	
Aptus Value Housing Finance India Ltd.	2.11	2.11		Fine Organic Industries Ltd.	0.82	0.82	
Finolex Industries Ltd.	2.08	2.08		Sheela Foam Ltd.	0.79	0.79	
Lemon Tree Hotels Ltd.	2.05	2.05		Archean Chemical Industries Ltd.	0.78	0.78	
V-Guard Industries Ltd.	1.85	1.85		Thangamayil Jewellery Ltd.	0.76	0.76	
Ratnamani Metals & Tubes Ltd.	1.84	1.84		V-Mart Retail Ltd.	0.75	0.75	
Balrampur Chini Mills Ltd.	1.72	1.72		Sansera Engineering Ltd.	0.70	0.70	
Westlife Foodworld Ltd.	1.68	1.68		Whirlpool Of India Ltd.	0.64	0.64	
Triveni Turbine Ltd.	1.68	1.68		VST Industries Ltd.	0.60	0.60	
Chemplast Sanmar Ltd.	1.56	1.56		Star Cement Ltd.	0.52	0.52	
Elgi Equipments Ltd.	1.50	1.50		Rajratan Global Wire Ltd.	0.45	0.45	
Brigade Enterprises Ltd.	1.48	1.48		PVR Inox Ltd.	0.45	0.45	
Deepak Fertilizers And Petrochemicals Corporation Ltd.	1.45	1.45		Rossari Biotech Ltd.	0.42	0.42	
Carborundum Universal Ltd.	1.44	1.44		Sundram Fasteners Ltd.	0.28	0.28	
ESAB India Ltd.	1.43	1.43		Relaxo Footwears Ltd.	0.27	0.27	
Dodla Dairy Ltd.	1.34	1.34		Zydus Wellness Ltd.	0.20	0.20	
Happiest Minds Technologies Ltd.	1.32	1.32		Ajax Engineering Ltd.	0.20	0.20	
TTK Prestige Ltd.	1.28	1.28		Nifty Index 27-03-2025	-	9.32	9.32
Karur Vysya Bank Ltd.	1.28	1.28		<b>Total</b>	<b>83.02</b>	<b>9.32</b>	<b>92.34</b>
Indian Energy Exchange Ltd.	1.18	1.18		<b>Rights Entitlement</b>			
Happy Forgings Ltd.	1.10	1.10		Thangamayil Jewellery Ltd.	0.03		
CSB Bank Ltd.	1.09	1.09		<b>Total</b>	<b>0.03</b>		
Anandrathi Wealth Ltd.	1.05	1.05		<b>Treasury Bills</b>			
				182 Day T-Bill 05.06.25	0.19		
				<b>Total</b>	<b>0.19</b>		
				<b>Cash, Cash Equivalents And Others</b>	<b>7.44</b>		
				<b>Grand Total</b>	<b>100.00</b>		

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	16.22
Capital Goods	13.04
Consumer Services	10.79
Derivatives	9.32
Consumer Durables	8.87
Chemicals	8.14
Fast Moving Consumer Goods	7.66
Construction	5.29
Automobile And Auto Components	2.43
Services	2.41
Healthcare	2.26
Textiles	2.17
Realty	1.48
Information Technology	1.32
Construction Materials	0.52
Media, Entertainment & Publication	0.45
Sovereign	0.19
Cash, Cash Equivalents And Others	7.44

**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.

## EQUITY- ELSS



### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 26,834.01 Crores
- AUM as on February 28, 2025**  
₹ 25,734.58 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

<b>Standard Deviation*</b>	: 14.32%
<b>Beta*</b>	: 0.96
<b>Sharpe Ratio*</b>	: 1.05

#### Portfolio Turnover\*

Equity Turnover : 0.21

Total Turnover : 0.21

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 (6.40% as on 28th February 2025) 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	78.1239	06-Mar-20 (Reg Plan)	3.40	33.1968
Reg-Plan-Growth	385.3399	06-Mar-20 (Dir Plan)	4.30	42.3469
Dir-Plan-IDCW	102.8938	08-Mar-19 (Reg Plan)	3.40	38.0109
Dir-Plan-Growth	415.4164	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.

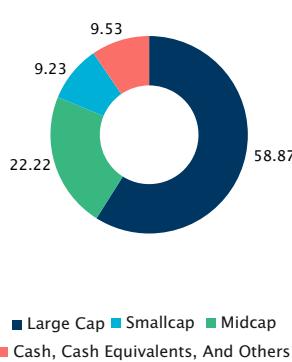
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		TVS Holdings Ltd.	0.85
HDFC Bank Ltd.	8.01	Mahindra Lifespace Developers Ltd.	0.78
Reliance Industries Ltd.	3.77	Godrej Consumer Products Ltd.	0.78
ICICI Bank Ltd.	3.47	Punjab National Bank	0.77
Bharti Airtel Ltd.	3.40	Jubilant Foodworks Ltd.	0.73
Hexaware Technologies Ltd.	3.39	Rallis India Ltd.	0.71
Tata Steel Ltd.	2.77	Shree Cement Ltd.	0.69
Torrent Power Ltd.	2.75	Life Insurance Corporation Of India	0.68
Axis Bank Ltd.	2.56	Grindwell Norton Ltd.	0.68
Mahindra & Mahindra Ltd.	2.53	GE Vernova T&D India Ltd.	0.68
State Bank Of India	2.50	Equitas Small Finance Bank Ltd.	0.67
Cipla Ltd.	2.40	Sun Pharmaceutical Industries Ltd.	0.59
ITC Ltd.	2.21	Delhivery Ltd.	0.59
Tech Mahindra Ltd.	2.19	Chemplast Sanmar Ltd.	0.58
Infosys Ltd.	2.19	Prism Johnson Ltd.	0.54
Kotak Mahindra Bank Ltd.	2.18	Heidelbergcement India Ltd.	0.49
Tata Consultancy Services Ltd.	2.03	Medplus Health Services Ltd.	0.48
Lupin Ltd.	1.99	Swiggy Ltd.	0.47
Tata Motors Ltd.	1.93	Kajaria Ceramics Ltd.	0.46
Mahindra & Mahindra Financial Services Ltd.	1.92	Larsen & Toubro Ltd.	0.37
AIA Engineering Ltd.	1.81	ACC Ltd.	0.36
Wipro Ltd.	1.76	Sanofi India Ltd.	0.29
Cummins India Ltd.	1.76	Sanofi Consumer Healthcare India Ltd.	0.26
Fortis Healthcare Ltd.	1.67	Sheela Foam Ltd.	0.24
Hindalco Industries Ltd.	1.65	Berger Paints India Ltd.	0.17
Gail (India) Ltd.	1.61	Timken India Ltd.	0.16
Oil & Natural Gas Corporation Ltd.	1.49	ITC Hotels Ltd.	0.07
ICICI Prudential Life Insurance Company Ltd.	1.48	LTI Mindtree Ltd.	0.03
Sundaram Clayton Ltd.	1.45	<b>Total</b>	<b>90.32</b>
HDFC Asset Management Co. Ltd.	1.43	<b>Treasury Bills</b>	<b>0.15</b>
FSN E-Commerce Ventures Ltd.	1.36	182 Day T-Bill 05.06.25	0.15
Bharat Petroleum Corporation Ltd.	1.29	<b>Total</b>	<b>0.15</b>
Petrojet Lng Ltd.	1.26	<b>Cash, Cash Equivalents And Others</b>	<b>9.53</b>
Coforge Ltd.	1.02	<b>Grand Total</b>	<b>100.00</b>
United Breweries Ltd.	0.92		

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.52
Information Technology	12.61
Oil, Gas & Consumable Fuels	9.42
Healthcare	7.20
Automobile And Auto Components	5.91
Capital Goods	5.09
Metals & Mining	4.42
Fast Moving Consumer Goods	3.91
Telecommunication	3.40
Consumer Services	3.11
Power	2.75
Construction Materials	2.08
Chemicals	1.29
Consumer Durables	0.87
Realty	0.78
Services	0.59
Construction	0.37
Sovereign	0.15
Cash, Cash Equivalents And Others	9.53

#### 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.

## EQUITY- SECTORAL FUND



### 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:** 28/02/2025
- **AUM for the Month of February 2025**  
₹ 3,483.08 Crores
- **AUM as on February 28, 2025**  
₹ 3,313.87 Crores
- **Fund Manager:** Mr. Tanmaya Desai  
Managing Since:  
Mr. Tanmaya Desai Jun-2011  
Total Experience:  
Mr. Tanmaya Desai Over 15 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 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*	: 14.60%
Beta*	: 0.85
Sharpe Ratio*	: 0.98

#### Portfolio Turnover\*

Equity Turnover : 0.28

Total Turnover : 0.29

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: FBIL Overnight Mibor rate (6.40% as on 28th February 2025) 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		Face value: ₹10		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	241.1769	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	382.8519	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	303.3906	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	436.6771			

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.

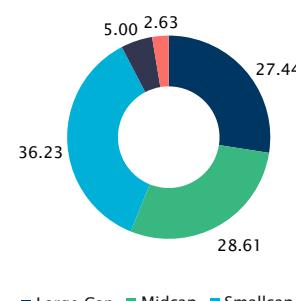
#### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Sun Pharmaceutical Industries Ltd.	13.47	Aurobindo Pharma Ltd.	2.30
Max Healthcare Institute Ltd.	6.50	Suven Pharmaceuticals Ltd.	1.98
Divi's Laboratories Ltd.	6.20	Biocon Ltd.	1.83
Cipla Ltd.	5.10	Vijaya Diagnostic Centre Ltd.	1.66
Lupin Ltd.	4.83	Pfizer Ltd.	1.22
Mankind Pharma Ltd.	3.87	Akums Drugs & Pharmaceuticals Ltd.	1.14
Aether Industries Ltd.	3.61	Sanofi Consumer Healthcare India Ltd.	1.03
Jupiter Life Line Hospitals Ltd.	3.47	Gufic Biosciences Ltd.	1.00
Polymedicure Ltd.	3.32	Concord Biotech Ltd.	0.90
Krishna Institute Of Medical Sciences Ltd.	3.30	<b>Total</b>	<b>92.28</b>
Abbott India Ltd.	3.30	<b>American Depository Receipt</b>	
AMI Organics Ltd.	3.27	Lonza Group	5.00
Fortis Healthcare Ltd.	3.18	<b>Total</b>	<b>5.00</b>
Alkem Laboratories Ltd.	2.80	<b>Treasury Bills</b>	
Laurus Labs Ltd.	2.71	182 Day T-Bill 05.06.25	0.09
Aster Dm Healthcare Ltd.	2.68	<b>Total</b>	<b>0.09</b>
Torrent Pharmaceuticals Ltd.	2.67	<b>Cash, Cash Equivalents And Others</b>	
Gland Pharma Ltd.	2.55	2.63	
Rainbow Children's Medicare Ltd.	2.39	<b>Grand Total</b>	<b>100.00</b>

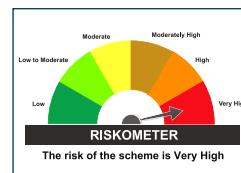
#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	93.67
Chemicals	3.61
Sovereign	0.09
Cash, Cash Equivalents And Others	2.63

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Smallcap  
■ American Depository Receipt  
■ Cash, Cash Equivalents, And Others



#### SBI Healthcare Opportunities Fund

This product is suitable for investors who are seeking:-

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

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

## EQUITY- SECTORAL FUND

### SBI 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:** 28/02/2025
- **AUM for the Month of February 2025**  
₹ 6,562.59 Crores
- **AUM as on February 28, 2025**  
₹ 6,488.80 Crores
- **Fund Manager:** Mr. Milind Agrawal  
Managing Since:  
Mr. Milind Agrawal Aug-2019  
Total Experience:  
Mr. Milind Agrawal Over 10 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 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 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

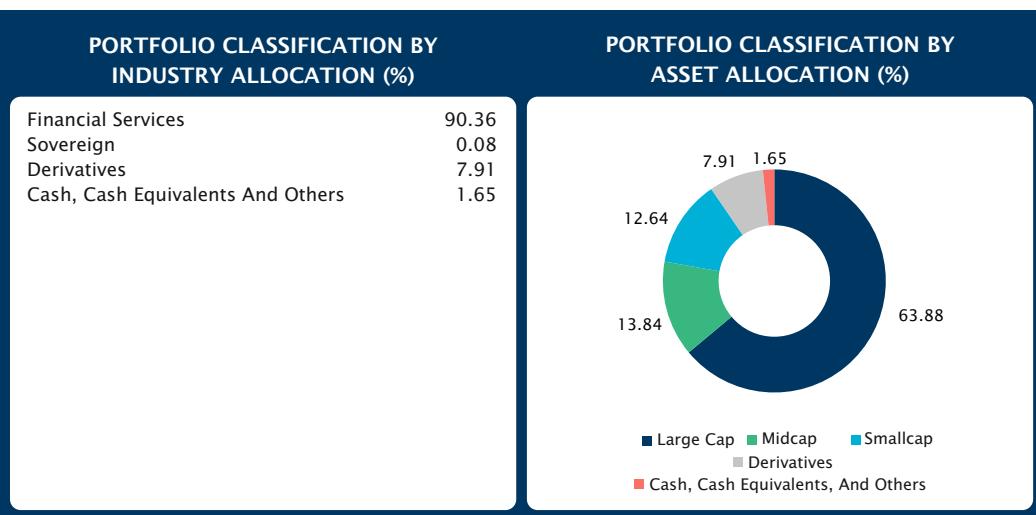
#### Quantitative Data

Standard Deviation*	: 13.06%
Beta*	: 0.83
Sharpe Ratio*	: 0.68
Portfolio Turnover*	
Equity Turnover	: 1.41
Total Turnover	: 2.78
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 (6.40% as on 28th February 2025) 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	32.2235	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	35.8816	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	35.6718			
Dir-Plan-Growth	39.9081			

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
<b>Equity Shares</b>				General Insurance Corporation Of India	0.54
HDFC Bank Ltd.	27.06	27.06		Can Fin Homes Ltd.	0.52
ICICI Bank Ltd.	14.01	14.01		Care Ratings Ltd.	0.50
Axis Bank Ltd.	9.86	9.86		SBFC Finance Ltd.	0.41
Kotak Mahindra Bank Ltd.	9.38	9.38		ICICI Prudential Life Insurance Company Ltd.	0.09
BSE Ltd.	3.25	3.25		Bank Nifty Index 27-03-2025	2.82
Muthoot Finance Ltd.	2.69	2.69		AU Small Finance Bank Ltd.-27-Mar-25	0.79
SBI Cards & Payment Services Ltd.	2.63	1.04	3.67	REC Ltd.-27-Mar-25	2.52
Aptus Value Housing Finance India Ltd.	2.60	2.60		<b>Total</b>	<b>90.36</b>
Cholamandalam Financial Holdings Ltd.	2.42	2.42		<b>Treasury Bills</b>	<b>0.08</b>
Aavas Financiers Ltd.	2.39	2.39		<b>Total</b>	<b>0.08</b>
Nippon Life India Asset Management Ltd.	2.11	2.11		<b>Cash, Cash Equivalents And Others</b>	<b>1.65</b>
State Bank Of India	1.87	1.87		<b>Grand Total</b>	<b>100.00</b>
Bank Of India	1.79	1.79			
Karur Vysya Bank Ltd.	1.66	1.66			
Power Finance Corporation Ltd.	1.61	0.74	2.35		
City Union Bank Ltd.	1.21	1.21			
ICRA Ltd.	0.93	0.93			
CRISIL Ltd.	0.83	0.83			



**SBI Banking & Financial Services Fund**  
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.

## EQUITY - SECTORAL 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 4,373.45 Crores
- **AUM as on February 28, 2025**  
₹ 4,150.04 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<sup>®</sup> 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<sup>#</sup> : 22.21%

Beta<sup>#</sup> : 0.98

Sharpe Ratio<sup>#</sup> : 0.92

Portfolio Turnover<sup>\*</sup>

Equity Turnover : 0.30

Total Turnover : 0.30

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: FBIL Overnight Mibor rate (6.40% as on 28th February 2025) 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.

Option	NAV (₹)	Face value: ₹10	
		Record Date	IDCW (in ₹/Unit)
Reg-Plan-IDCW	26.5027	16-Mar-18 (Reg Plan)	4.20 22.0929
Reg-Plan-Growth	26.5057	16-Mar-18 (Dir Plan)	4.30 22.8433
Dir-Plan-IDCW	29.0274	15-Mar-10	3.00 16.0100
Dir-Plan-Growth	29.0699	25-Jul-08	2.00 17.1400

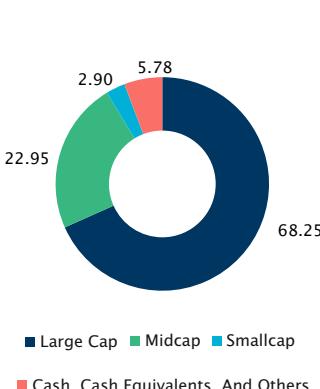
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
State Bank Of India	14.24	Indian Bank	1.88
Gail (India) Ltd.	9.16	REC Ltd.	1.85
Power Grid Corporation Of India Ltd.	9.15	Gujarat State Petronet Ltd.	1.74
Bharat Electronics Ltd.	8.06	Bank Of India	1.72
Bharat Petroleum Corporation Ltd.	5.55	Hindustan Aeronautics Ltd.	1.46
NMDC Ltd.	4.20	Indian Oil Corporation Ltd.	1.17
NTPC Ltd.	4.09	Engineers India Ltd.	1.16
Bank Of Baroda	3.70	Punjab National Bank	1.12
General Insurance Corporation Of India	3.69	<b>Total</b>	<b>94.10</b>
SBI Cards & Payment Services Ltd.	3.34	<b>Treasury Bills</b>	
Oil India Ltd.	3.18	182 Day T-Bill 05.06.25	0.12
Petronet Lng Ltd.	2.80	<b>Total</b>	<b>0.12</b>
Coal India Ltd.	2.45	<b>Cash, Cash Equivalents And Others</b>	
Life Insurance Corporation Of India	2.34	5.78	
National Aluminium Company Ltd.	2.14	<b>Grand Total</b>	<b>100.00</b>
SBI Life Insurance Co. Ltd.	2.03		
Oil & Natural Gas Corporation Ltd.	1.88		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.91
Oil, Gas & Consumable Fuels	27.93
Power	13.24
Capital Goods	9.52
Metals & Mining	6.34
Construction	1.16
Sovereign	0.12
Cash, Cash Equivalents And Others	5.78

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI PSU Fund

This product is suitable for investors who are seeking<sup>▲</sup>:

- Long term capital appreciation.

- Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.

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

## EQUITY- SECTORAL FUND



### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 597.35 Crores
- **AUM as on February 28, 2025**  
₹ 569.23 Crores
- **Fund Manager:** Mr. Dinesh Balachandran  
Managing Since:  
Mr. Dinesh Balachandran June-2024  
Total Experience:  
Mr. Dinesh Balachandran Over 21 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 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<sup>#</sup>** : 17.06%

**Beta<sup>#</sup>** : 0.78

**Sharpe Ratio<sup>#</sup>** : 0.12

#### Portfolio Turnover\*

Equity Turnover : 0.43

Total Turnover : 0.43

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.

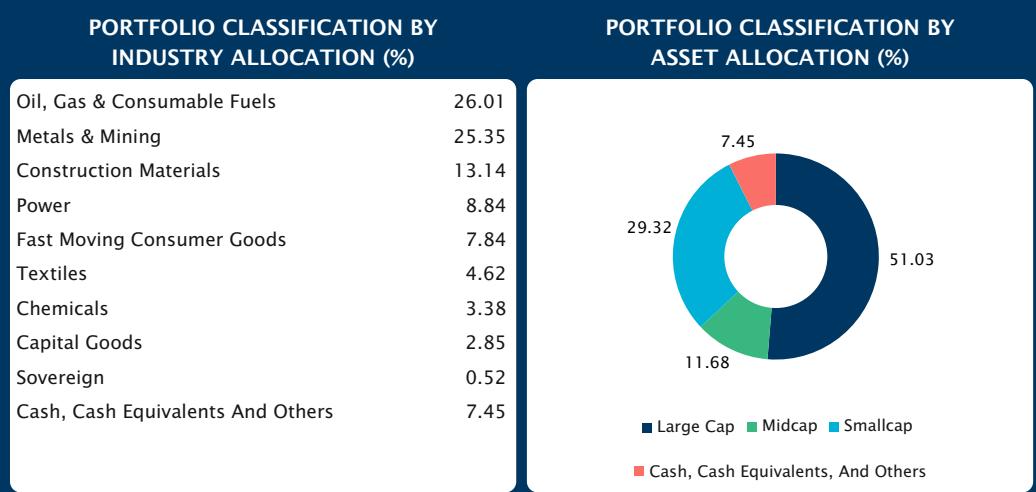
Risk Free rate: FBIL Overnight Mibor rate (6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

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	49.3862	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	87.0073	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	53.3988	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	93.8390	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
<b>Equity Shares</b>		<b>Stock Name</b>	<b>(%) Of Total AUM</b>
Tata Steel Ltd.	9.57	Neogen Chemicals Ltd.	2.11
Reliance Industries Ltd.	8.94	Indian Oil Corporation Ltd.	1.99
Ultratech Cement Ltd.	6.04	NMDC Ltd.	1.63
Oil & Natural Gas Corporation Ltd.	5.53	Hindustan Copper Ltd.	1.43
CESC Ltd.	4.75	Mangalore Chemicals & Fertilizers Ltd.	1.17
Vedanta Ltd.	4.67	Sagar Cements Ltd.	1.15
Arvind Ltd.	4.52	Sanathan Textiles Ltd.	0.10
CCL Products (India) Ltd.	4.33	Aether Industries Ltd.	0.10
Coal India Ltd.	4.21	<b>Total</b>	<b>92.03</b>
Power Grid Corporation Of India Ltd.	4.09	<b>Treasury Bills</b>	
Balrampur Chini Mills Ltd.	3.51	182 Day T-Bill 05.06.25	0.52
JSW Steel Ltd.	3.34	<b>Total</b>	<b>0.52</b>
Nuvoco Vistas Corporation Ltd.	3.30	<b>Cash, Cash Equivalents And Others</b>	<b>7.45</b>
Hindustan Petroleum Corporation Ltd.	3.09	<b>Grand Total</b>	<b>100.00</b>
Shyam Metalics And Energy Ltd.	2.85		
Ambuja Cements Ltd.	2.65		
Jindal Stainless Ltd.	2.59		
Oil India Ltd.	2.25		
Steel Authority Of India Ltd.	2.12		



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

- Long term capital appreciation.
- Equity investments in a portfolio of stocks of companies in the commodity and commodity related sectors.

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

## EQUITY- SECTORAL FUND

### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 4,622.16 Crores
- **AUM as on February 28, 2025**  
₹ 4,320.70 Crores
- **Fund Manager:** Mr. Bhavin Vithlani  
**Managing Since:**  
Mr. Bhavin Vithlani Jan-2022  
**Total Experience:**  
Mr. Bhavin Vithlani Over 19 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 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.
- **Minimum Investment:**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment:**  
₹ 1000 & in multiples of ₹ 1

#### Quantitative Data

**Standard Deviation<sup>#</sup>** : 15.27%

**Beta<sup>#</sup>** : 0.87

**Sharpe Ratio<sup>#</sup>** : 0.93

**Portfolio Turnover\***

**Equity Turnover** : 0.29

**Total Turnover** : 0.29

Total Turnover = Equity + Debt + Derivatives

\* Source : CRISIL Fund 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: BIL Overnight Mibor rate (6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years

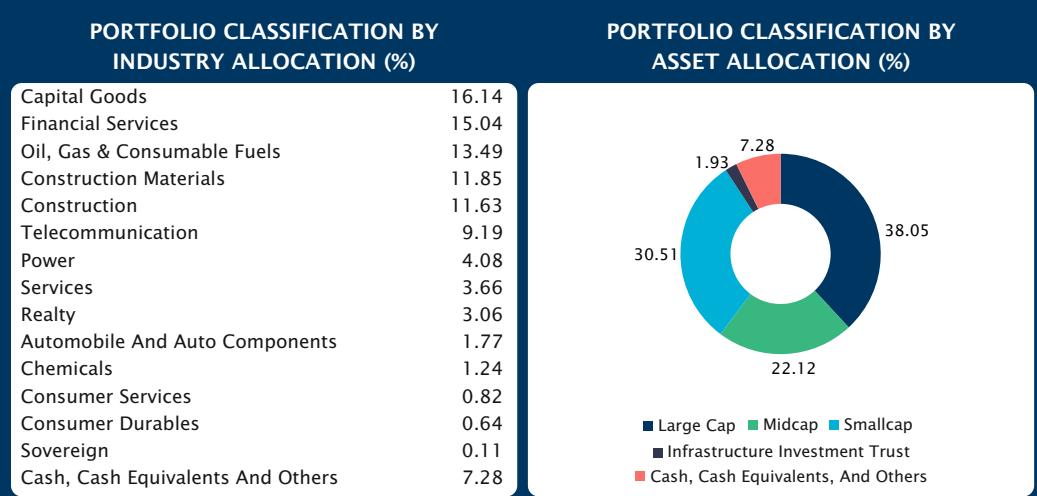
Monthly Data Points

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	37.7906	16-Mar-18 (Reg Plan)	1.70	13.6863
Reg-Plan-Growth	42.4812	16-Mar-18 (Dir Plan)	1.80	14.0096
Dir-Plan-IDCW	40.4506			
Dir-Plan-Growth	45.7062			

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	
<b>Stock Name</b>	
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Reliance Industries Ltd.	10.54
Larsen & Toubro Ltd.	8.05
Shree Cement Ltd.	6.31
Bharti Airtel Ltd.	5.45
Indian Energy Exchange Ltd.	5.05
Torrent Power Ltd.	4.08
Indus Towers Ltd.	3.74
AIA Engineering Ltd.	3.63
HDFC Bank Ltd.	3.44
Grindwell Norton Ltd.	3.32
Ultratech Cement Ltd.	2.34
Honeywell Automation India Ltd.	2.34
Crisil Ltd.	2.28
Nuvoco Vistas Corporation Ltd.	1.88
Schaeffler India Ltd.	1.77
ESAB India Ltd.	1.74
Ashoka Buildcon Ltd.	1.70
Bharat Petroleum Corporation Ltd.	1.65
Brigade Enterprises Ltd.	1.63
Pitti Engineering Ltd.	1.61
Kotak Mahindra Bank Ltd.	1.54
Icra Ltd.	1.54
Ajax Engineering Ltd.	1.54
Sobha Ltd.	1.43
Carborundum Universal Ltd.	1.35
<b>Total</b>	<b>90.68</b>
<b>Treasury Bills</b>	
182 Day T-Bill 05.06.25	0.11
<b>Total</b>	<b>0.11</b>
<b>Infrastructure Investment Trust</b>	
National Highways Infra Trust	1.93
<b>Total</b>	<b>1.93</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	<b>100.00</b>



#### SBI Infrastructure Fund

This product is suitable for investors who are seeking<sup>▲</sup>:

- 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.

## EQUITY-THEMATIC



**SBI**

### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹2,871.10 Crores
- **AUM as on February 28, 2025**  
₹ 2,709.65 Crores
- **Fund Manager: Mr. Ashit Desai**  
**Managing Since:**  
Mr. Ashit Desai (w.e.f. April 2024)  
**Total Experience:**  
Mr. Ashit Desai 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\*** : 14.84%

**Beta#** : 0.82

**Sharpe Ratio#** : 0.66

**Portfolio Turnover\***

Equity Turnover : 0.34

Total Turnover : 0.35

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 (6.40% as on 28th February 2025) 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	166.4970	16-Mar-18 (Reg Plan)	12.70	69.8210
Reg-Plan-Growth	276.5399	16-Mar-18 (Dir Plan)	15.60	85.9324
Dir-Plan-IDCW	221.2345	29-May-15 (Reg Plan)	10.00	51.3257
Dir-Plan-Growth	314.2580	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.

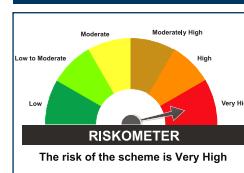
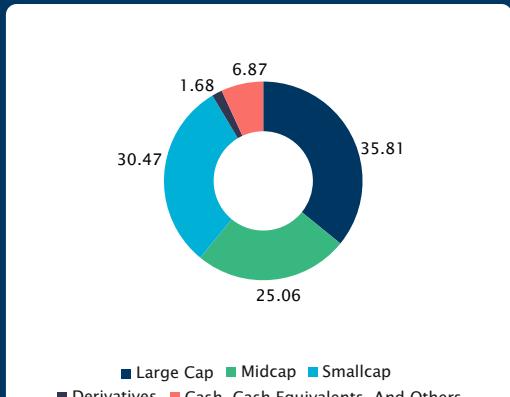
#### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>							
Bharti Airtel Ltd.	5.34	5.34		Whirlpool Of India Ltd.	1.32	1.32	
Ganeshia Ecosphere Ltd.	4.89	4.89		Flair Writing Industries Ltd.	1.23	1.23	
Jubilant Foodworks Ltd.	4.71	4.71		TTK Prestige Ltd.	1.22	1.22	
Hindustan Unilever Ltd.	4.41	4.41		Mrs. Bectors Food Specialities Ltd.	1.22	1.22	
Berger Paints India Ltd.	4.24	4.24		Titan Company Ltd.	1.14	1.14	
United Breweries Ltd.	3.95	3.95		Vishal Mega Mart Ltd.	1.00	1.00	
Britannia Industries Ltd.	3.80	3.80		Hatsun Agro Product Ltd.	0.99	0.99	
ITC Ltd.	3.57	3.57		Tata Motors Ltd.	0.92	0.92	
Maruti Suzuki India Ltd.	3.31	3.31		Godrej Consumer Products Ltd.	0.91	0.91	
Colgate Palmolive (India) Ltd.	3.19	3.19		Go Fashion (India) Ltd.	0.89	0.89	
Page Industries Ltd.	3.02	3.02		Varun Beverages Ltd.	0.86	0.86	
Mahindra & Mahindra Ltd.	2.82	2.82		Stanley Lifestyles Ltd.	0.77	0.77	
Eicher Motors Ltd.	2.57	2.57		Sula Vineyards Ltd.	0.76	0.76	
EIH Ltd.	2.34	2.34		Dodla Dairy Ltd.	0.76	0.76	
Blue Star Ltd.	2.30	2.30		Procter & Gamble Hygiene And Health Care Ltd.	0.73	0.73	
Doms Industries Ltd.	2.22	2.22		V-Guard Industries Ltd.	0.70	0.70	
Avenue Supermarts Ltd.	2.20	2.20		Avanti Feeds Ltd.	0.51	0.51	
Campus Activewear Ltd.	2.07	2.07		Relaxo Footwears Ltd.	0.46	0.46	
TVS Motor Company Ltd.	2.06	2.06		Restaurant Brands Asia Ltd.	0.38	0.38	
United Spirits Ltd.	1.90	1.90		Volta's Ltd.	0.15	1.68	1.83
FSN E-Commerce Ventures Ltd.	1.77	1.77		<b>Total</b>	<b>91.34</b>	<b>1.68</b>	<b>93.02</b>
Brainbees Solutions Ltd.	1.67	1.67		<b>Treasury Bills</b>			
Sheela Foam Ltd.	1.66	1.66		182 Day T-Bill 05.06.25	0.11		
Chalet Hotels Ltd.	1.65	1.65		<b>Total</b>	<b>0.11</b>		
Westlife Foodworld Ltd.	1.42	1.42		<b>Cash, Cash Equivalents And Others</b> 6.87			
Hawkins Cookers Ltd.	1.34	1.34		<b>Grand Total</b>	<b>100.00</b>		

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	31.01
Consumer Services	18.03
Consumer Durables	17.37
Automobile And Auto Components	11.68
Textiles	7.91
Telecommunication	5.34
Sovereign	0.11
Derivatives	1.68
Cash, Cash Equivalents And Others	6.87

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### 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.

## EQUITY- SECTORAL FUND



### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 4,538.82 Crores
- **AUM as on February 28, 2025**  
₹ 4,245.62 Crores
- **Fund Manager: Mr. Vivek Gedda**  
**Managing Since:**  
Mr. Vivek Gedda (w.e.f. April 2024)  
**Total Experience:**  
Mr. Vivek Gedda Over 13 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 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*	: 17.09%
Beta*	: 0.89
Sharpe Ratio*	: 0.33

#### Portfolio Turnover\*

Equity Turnover : 0.28

Total Turnover : 0.29

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: FBL Overnight Mibor rate (6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

Note: 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	120.3423	16-Mar-18 (Reg Plan)	5.90	33.8510
Reg-Plan-Growth	199.8424	16-Mar-18 (Dir Plan)	7.30	41.9142
Dir-Plan-IDCW	161.0475	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-Growth	226.7431	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.

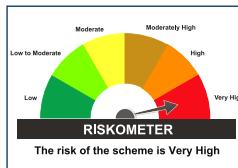
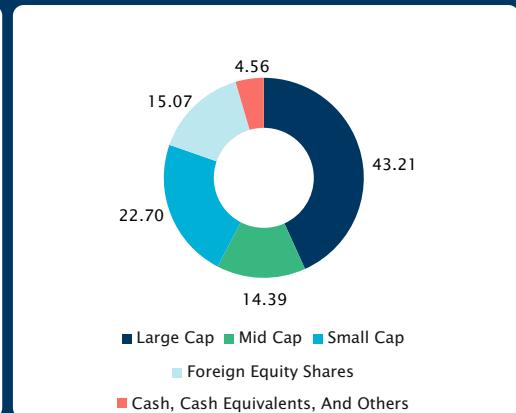
#### PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd.	19.87
Bharti Airtel Ltd.	10.72
Firstsource Solutions Ltd.	6.23
Cofores Ltd.	5.28
Zomato Ltd.	3.44
LTI Mindtree Ltd.	3.30
Tata Consultancy Services Ltd.	3.28
Zinkia Logistics Solutions Ltd.	2.79
Persistent Systems Ltd.	2.75
Nazara Technologies Ltd.	2.70
PB Fintech Ltd.	2.41
Indiamart Intermesh Ltd.	1.83
Tech Mahindra Ltd.	1.75
Route Mobile Ltd.	1.73
Dellivery Ltd.	1.71
Hexaware Technologies Ltd.	1.66
Emudhra Ltd.	1.36
Tbo Tek Ltd.	1.16
FSN E-Commerce Ventures Ltd.	1.12
NIIT Learning Systems Ltd.	1.08
Indegene Ltd.	0.95
Swiggy Ltd.	0.85
PVR Inox Ltd.	0.74
L&T Technology Services Ltd.	0.43
Bharti Hexacom Ltd.	0.31
Unicommerce Esolutions Ltd.	
<b>Total</b>	<b>80.30</b>
<b>Foreign Equityshares</b>	
Cognizant Technology Solutions Corporation	4.36
Netflix Inc.	4.04
Microsoft Corporation	3.10
Alphabet Inc.	1.96
Epam Systems Inc	1.61
<b>Total</b>	<b>15.07</b>
<b>Treasury Bills</b>	
182 Day T-Bill 05.06.25	0.07
<b>Total</b>	<b>0.07</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.56</b>
<b>Grand Total</b>	<b>100.00</b>

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	51.33
Telecommunication	12.88
Services	10.73
Consumer Services	9.48
Media, Entertainment & Publication	7.59
Financial Services	2.41
Healthcare	0.95
Sovereign	0.07
Cash, Cash Equivalents And Others	4.56

#### 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-THEMATIC



### 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:** 28/02/2025
- AUM for the Month of February 2025**  
₹ 208.26 Crores
- AUM as on February 28, 2025**  
₹ 198.03 Crores

- Fund Manager:** Mr. Raviprakash Sharma

Managing Since:

Mr. Raviprakash March-2019

Total Experience:

Mr. Raviprakash Over 24 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 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 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 Deviation<sup>\*</sup> : 13.96%

Beta<sup>\*</sup> : 0.99

Sharpe Ratio<sup>\*</sup> : 0.44

Portfolio Turnover<sup>\*</sup>

Equity Turnover : 0.38

Total Turnover : 0.38

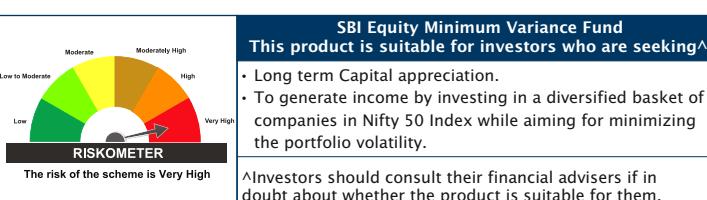
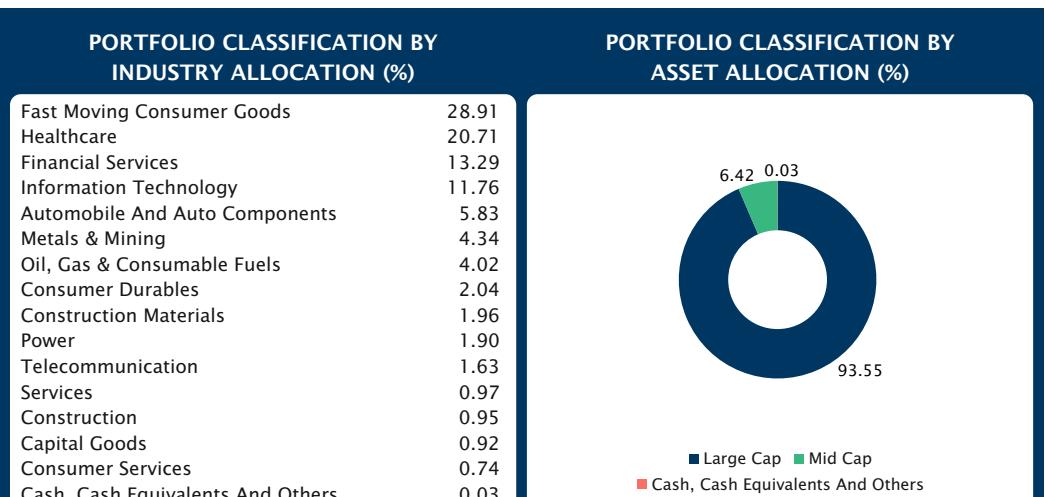
Total Turnover = Equity + Debt + Derivatives  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.40% as on 28th February 2025) 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	21.2775
Reg-Plan-Growth	21.2741
Dir-Plan-IDCW	21.7407
Dir-Plan-Growth	21.7420

PORTFOLIO	
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Nestle India Ltd.	8.84
Hindustan Unilever Ltd.	8.21
Sun Pharmaceutical Industries Ltd.	7.54
Britannia Industries Ltd.	7.08
Tata Consultancy Services Ltd.	5.65
Apollo Hospitals Enterprise Ltd.	5.31
Dr. Reddy'S Laboratories Ltd.	4.86
ITC Ltd.	3.63
Cipla Ltd.	3.00
HCL Technologies Ltd.	2.08
Tech Mahindra Ltd.	2.05
ICICI Bank Ltd.	1.78
Bharti Airtel Ltd.	1.63
Kotak Mahindra Bank Ltd.	1.51
Bajaj Finance Ltd.	1.28
Bajaj Finserv Ltd.	1.22
Hindalco Industries Ltd.	1.18
JSW Steel Ltd.	1.16
Tata Consumer Products Ltd.	1.15
Shriram Finance Ltd.	1.12
Sbi Life Insurance Co. Ltd.	1.12
Maruti Suzuki India Ltd.	1.12
Indusind Bank Ltd.	1.11
Tata Steel Ltd.	1.10
HDFC Life Insurance Company Ltd.	1.09
Reliance Industries Ltd.	1.07
HDFC Bank Ltd.	1.07
Coal India Ltd.	1.04
<b>Total</b>	<b>99.97</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.03</b>
<b>Grand Total</b>	<b>100.00</b>



## FUND OF FUND

**SBI**  
**INTERNATIONAL ACCESS - US EQUITY FoF**

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.8173
Reg-Plan-Growth	16.8178
Dir-Plan-IDCW	17.3254
Dir-Plan-Growth	17.3253

### 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

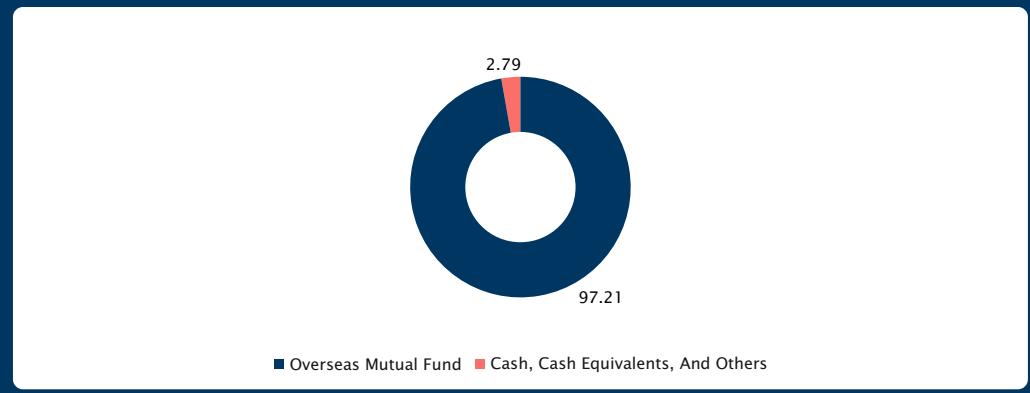
- **Type of Scheme**  
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- **Date of Allotment:** 22/03/2021
- **Report As On:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 991.56 Crores
- **AUM as on February 28, 2025**  
₹ 970.99 Crores
- **Fund Manager:** Mr. Rohit Shimpi  
Managing Since: (w.e.f. Feb 2025)  
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.

### PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
<b>Overseas Mutual Fund</b>	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	97.21
<b>Total</b>	<b>97.21</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.79</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**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

## EQUITY - THEMATIC

### SBI ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following the energy theme.



#### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.6600
Reg-Plan-Growth	8.6598
Dir-Plan-IDCW	8.7652
Dir-Plan-Growth	8.7654

#### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 9,340.33 Crores
- AUM as on February 28, 2025**  
₹ 8,862.54 Crores
- Fund Manager: Mr. Raj Gandhi**  
Managing Since: (w.e.f. Feb 2024)  
Total Experience:  
Mr.Raj Gandhi Over 16 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 : 0.39

Total Turnover : 0.83

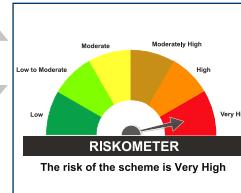
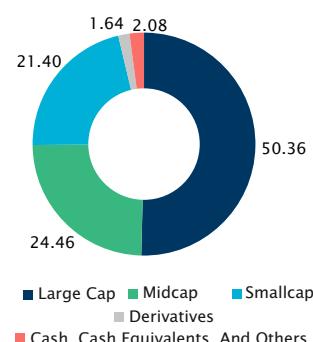
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 28th February 2025, based on month-end NAV.

PORTFOLIO					
Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>					
Reliance Industries Ltd.	11.33	11.33		Power Grid Corporation Of India Ltd.	1.27
Bharat Petroleum Corporation Ltd.	9.36	9.36		Graphite India Ltd.	1.23
NTPC Ltd.	9.14	9.14		GE Vernova T&D India Ltd.	1.18
Indian Oil Corporation Ltd.	6.77	6.77		REC Ltd.	1.11
Gail (India) Ltd.	5.77	5.77		Power Finance Corporation Ltd.	1.09
Gujarat State Petronet Ltd.	5.09	5.09		Shivalik Bimetal Controls Ltd.	1.08
Petronet Lng Ltd.	4.22	4.22		Adani Energy Solutions Ltd.	0.92
Thermax Ltd.	3.84	3.84		Oil India Ltd.	0.81
Hitachi Energy India Ltd.	3.82	3.82		Tube Investments Of India Ltd.	0.35
Kalpataru Projects International Ltd.	3.76	3.76		Inox India Ltd.	0.22
CESC Ltd.	3.53	3.53		Indraprastha Gas Ltd.	0.21
Torrent Power Ltd.	3.47	3.47		Acme Solar Holdings Ltd.	0.20
Honeywell Automation India Ltd.	2.90	2.90		Chemplast Sanmar Ltd.	0.16
Heg Ltd.	2.72	2.72		<b>Total</b>	<b>96.22</b>
Nhpc Ltd.	2.36	2.36		<b>Treasury Bills</b>	<b>0.06</b>
Coal India Ltd.	2.02	2.02		<b>Total</b>	<b>0.06</b>
Savita Oil Technologies Ltd.	1.81	1.81		<b>Cash, Cash Equivalents And Others</b>	<b>2.08</b>
Indian Energy Exchange Ltd.	1.60	1.60		<b>Grand Total</b>	<b>100.00</b>
Oil & Natural Gas Corporation Ltd.	1.58	1.58			
Gujarat Gas Ltd.	1.30	1.30			

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	50.27
Power	20.69
Capital Goods	16.99
Financial Services	4.00
Construction	3.76
Automobile And Auto Components	0.35
Chemicals	0.16
Sovereign	0.06
Derivatives	1.64
Cash, Cash Equivalents And Others	2.08

#### 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.

## EQUITY – THEMATIC

**SBI**

### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 5,430.70 Crores
- **AUM as on February 28, 2025**  
₹ 5,036.74 Crores
- **Fund Manager:** Mr. Tanmaya Desai  
Managing Since: June 2024  
Total Experience:  
Mr. Tanmaya Desai Over 15 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 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

#### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.2778
Reg-Plan-Growth	8.2776
Dir-Plan-IDCW	8.3527
Dir-Plan-Growth	8.3528

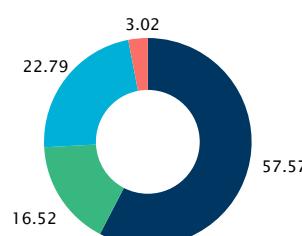
#### PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Mahindra & Mahindra Ltd.	19.50
Maruti Suzuki India Ltd.	12.33
Tata Motors Ltd.	6.16
TVS Motor Company Ltd.	5.66
Eicher Motors Ltd.	5.12
Samvardhana Motherson International Ltd.	4.12
Sona Blw Precision Forgings Ltd.	3.92
Balkrishna Industries Ltd.	3.90
ZF Commercial Vehicle Control Systems India Ltd.	3.26
Craftsman Automation Ltd.	3.22
Bharat Forge Ltd.	3.03
Sansera Engineering Ltd.	2.84
Hyundai Motor India Ltd.	2.80
UNO Mindra Ltd.	2.62
Sundram Fasteners Ltd.	2.60
Happy Forgings Ltd.	2.34
Bajaj Auto Ltd.	1.88
Schaeffler India Ltd.	1.82
Timken India Ltd.	1.62
Motherson Sumi Wiring India Ltd.	1.31
Gabriel India Ltd.	1.29
Endurance Technologies Ltd.	1.23
SKF India Ltd.	0.92
Rolex Rings Ltd.	0.84
Alicon Castalloy Ltd.	0.81
Sundaram Clayton Ltd.	0.79
Automotive Axles Ltd.	0.52
ASK Automotive Ltd.	0.43
<b>Total</b>	<b>96.88</b>
<b>Treasury Bills</b>	
182 Day T-Bill 05.06.25	0.10
<b>Total</b>	<b>0.10</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.02</b>
<b>Grand Total</b>	<b>100.00</b>

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	92.00
Capital Goods	4.88
Sovereign	0.10
Cash, Cash Equivalents And Others	3.02

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

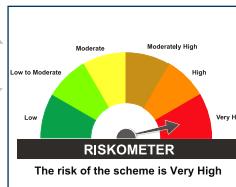
#### Quantitative Data

##### Portfolio Turnover\*

Equity Turnover : 0.30

Total Turnover : 0.54

\*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 28th February 2025, based on month-end NAV.



##### 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.

## EQUITY - THEMATIC

### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 7,334.26 Crores
- AUM as on February 28, 2025**  
₹ 6,909.75 Crores
- Fund Manager: Mr. Prasad Padala**  
Managing Since: Aug 2024  
Total Experience:  
Mr. Prasad Padala Over 15 years
- First Tier Benchmark:** Nifty 500 TRI
- Entry Load:** N.A
- Exit Load:** 1% of the applicable NAV - If units purchased or switched in 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 in 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 : 0.34

Total Turnover : 0.67

\*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 28th February 2025, based on month-end NAV.

#### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.6210
Reg-Plan-Growth	8.6206
Dir-Plan-IDCW	8.6755
Dir-Plan-Growth	8.6755

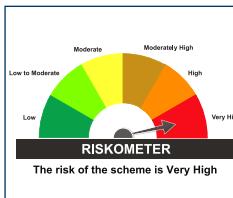
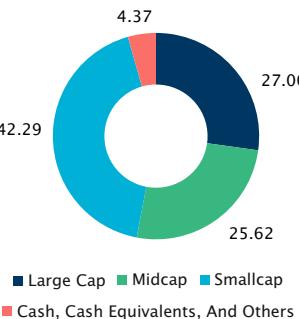
#### PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Zinka Logistics Solutions Ltd.	5.46
PB Fintech Ltd.	4.79
Route Mobile Ltd.	4.77
Happiest Minds Technologies Ltd.	4.68
Zomato Ltd.	3.83
Abbott India Ltd.	3.78
Info Edge (India) Ltd.	3.75
Mahindra & Mahindra Ltd.	3.56
Lupin Ltd.	3.48
Firstsource Solutions Ltd.	3.43
TBO Tek Ltd.	3.40
Sun Pharmaceutical Industries Ltd.	3.02
Bajaj Finance Ltd.	2.96
Nazara Technologies Ltd.	2.94
Honeywell Automation India Ltd.	2.77
Maruti Suzuki India Ltd.	2.75
Tata Motors Ltd.	2.58
FSN E-Commerce Ventures Ltd.	2.58
Hexaware Technologies Ltd.	2.56
NIIT Learning Systems Ltd.	2.38
Pfizer Ltd.	2.37
Sona Blw Precision Forgings Ltd.	2.36
Indiamart Intermesh Ltd.	2.26
Thermax Ltd.	2.14
Teamlease Services Ltd.	1.89
Bajaj Finserv Ltd.	1.76
Brainbees Solutions Ltd.	1.65
Grindwell Norton Ltd.	1.42
Go Digit General Insurance Ltd.	1.34
Home First Finance Company India Ltd.	1.27
Indegene Ltd.	1.18
Swiggy Ltd.	1.06
Laurus Labs Ltd.	0.96
L&T Technology Services Ltd.	0.96
LTI Mindtree Ltd.	0.93
Bajaj Auto Ltd.	0.80
Ranbow Children'S Medicare Ltd.	0.59
AIA Engineering Ltd.	0.20
Timken India Ltd.	0.18
Gland Pharma Ltd.	0.12
<b>Total</b>	<b>94.91</b>
<b>Treasury Bills</b>	
91 Day T-Bill 17.04.25	0.65
182 Day T-Bill 05.06.25	0.07
<b>Total</b>	<b>0.72</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.37</b>
<b>Grand Total</b>	<b>100.00</b>

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	20.91
Healthcare	15.50
Financial Services	12.12
Automobile And Auto Components	12.05
Services	10.78
Information Technology	9.13
Capital Goods	6.71
Telecommunication	4.77
Media, Entertainment & Publication	2.94
Sovereign	0.72
Cash, Cash Equivalents And Others	4.37

#### 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.

## EQUITY – THEMATIC

# 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:** 26/12/2024
- Report As On:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 3,531.72 Crores
- AUM as on February 28, 2025**  
₹ 3,376.74 Crores
- Fund Manager:** Ms. Sukanya Ghosh  
Managing Since: Dec 2024  
Total Experience:  
Ms. Sukanya Ghosh Over 10 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 : 0.62

Total Turnover : 0.62

\*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 28th February 2025, based on month-end NAV.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.7401
Reg-Plan-Growth	8.7402
Dir-Plan-IDCW	8.7590
Dir-Plan-Growth	8.7591

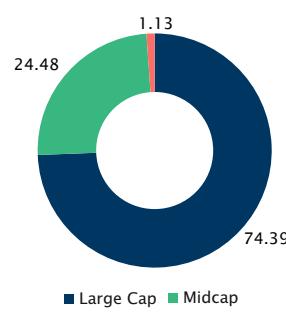
### PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd.	9.76
Infosys Ltd.	8.97
ITC Ltd.	7.56
Bajaj Finance Ltd.	6.83
Maruti Suzuki India Ltd.	6.04
Eicher Motors Ltd.	5.36
Kotak Mahindra Bank Ltd.	5.34
Wipro Ltd.	5.16
HDFC Asset Management Co. Ltd.	5.13
HDFC Bank Ltd.	3.92
Shriram Finance Ltd.	2.90
Indus Towers Ltd.	2.73
HCL Technologies Ltd.	2.67
Mazagon Dock Shipbuilders Ltd.	2.65
Muthoot Finance Ltd.	2.62
Lupin Ltd.	2.35
Hindalco Industries Ltd.	2.20
Marico Ltd.	2.08
Cipla Ltd.	1.95
Petronet Lng Ltd.	1.93
Indian Bank	1.90
United Spirits Ltd.	1.78
Ashok Leyland Ltd.	1.38
Persistent Systems Ltd.	1.26
Page Industries Ltd.	1.04
The Federal Bank Ltd.	0.83
Reliance Industries Ltd.	0.65
Hindustan Petroleum Corporation Ltd.	0.62
Bosch Ltd.	0.57
Abbott India Ltd.	0.43
General Insurance Corporation Of India	0.26
<b>Total</b>	<b>98.87</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.13</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.49
Information Technology	18.06
Automobile And Auto Components	11.97
Fast Moving Consumer Goods	11.42
Healthcare	4.73
Capital Goods	4.03
Oil, Gas & Consumable Fuels	3.20
Telecommunication	2.73
Metals & Mining	2.20
Textiles	1.04
Cash, Cash Equivalents And Others	1.13

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



**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

Scheme	SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Debt Hybrid Fund)	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund - Investment Plan
<b>Ideal Investment Horizon</b>	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	5 years +
<b>Inception Date</b>	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021
<b>Fund Manager</b>	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt Ms. Mansi Sajeja - Co Fund Manager (Debt)	Mr. Saurabh Pant - Equity Ms. Mansi Sajeja -Debt	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) Ms. Vandna Soni (Commodities Portion)	Mr. R Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Mr. Ardhendu Bhattacharya (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Ms. Vandna Son (Commodities)	Mr. R Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion)
<b>Managing Since</b>	Mr. R. Srinivasan Jan '02 Mr. Rajeev Radhakrishnan Jun '08 (w.e.f. Nov '02) Ms. Mansi Sajeja Jan '2023 (w.e.f. Dec '2023)	Saurabh Jan 2022 & Mansi June 2021	Dinesh- Dec 2023 - Mansi-Dec 2023	Mr. R Srinivasan Jan '02 Mr. Rajeev Radhakrishnan Jun '08 (w.e.f. Jan '02) Ms. Mansi Sajeja Oct '2023 (w.e.f. Oct '2023)	NIFTY 50 Hybrid Composite Debt 15.85 Index	NIFTY Equity Savings Index	NIFTY 50 Arbitrage Index
<b>First Tier Benchmark</b>	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15.85 Index					CRISIL Hybrid 35+65 -Aggressive Index
<b>Month End AUM (Rs. in Crores)</b>	₹68,422.75	₹9,547.21	₹5,813.00	₹119.31	₹5,510.17	₹27,210.84	₹32,529.81
<b>Modified Duration (years)</b>	4.84	4.43	3.60	4.01	2.56	0.47	4.93
<b>Average Maturity (years)</b>	6.71	7.28	6.64	5.80	3.38	0.53	7.43
<b>Macaulay Duration (years)</b>	5.07	4.69	3.81	4.18	2.70	0.50	5.26
<b>Yield to Maturity (%)<sup>#</sup></b>	7.39	7.83	8.25	7.22	7.74	7.65	6.27
<b>Standard Deviation<sup>#</sup></b>	9.38%	-	-	-	-	0.61%	6.41%
<b>Beta<sup>#</sup></b>	0.94	-	-	-	-	0.70	0.84
<b>Sharpe Ratio<sup>#</sup></b>	0.39	-	-	-	-	0.01	0.81
<b>Expense Ratio</b>	Regular-1.41% Direct- 0.81%	Regular- 1.54% Direct- 1.13%	Regular- 1.45% Direct- 0.65%	Regular- 1.22% Direct- 0.85%	Regular- 1.43% Direct- 0.88%	Regular- 0.93% Direct- 0.40%	Regular- 1.59% Direct- 0.81%
<b>Composition by Assets as on 28 February 2025</b>							
<b>Equity Shares</b>	68.37	21.03	36.54	19.63	65.79	67.78	67.69
<b>Corporate Debt</b>	12.63	59.32	30.91	25.29	14.63	9.59	15.66
<b>Gilts</b>	11.92	11.95	5.83	17.01	8.51	-	8.19
<b>Money Market Instruments</b>	0.36	-	-	-	0.18	4.85	0.30
<b>Other Assets</b>	6.72	7.70	26.72	38.07	10.89	17.78	8.16
<b>Composition by Ratings &amp; Assets as on 28 February 2025</b>							
<b>Large Cap</b>	46.25	9.45	19.94	2.57	42.08	53.45	54.64
<b>Mid Cap</b>	19.20	2.27	3.89	2.68	7.17	12.30	7.79
<b>Small Cap</b>	2.57	9.31	11.76	14.38	16.54	2.03	2.75
<b>Unclassified</b>	-	-	-	22.78	-	-	-
<b>AA, AA+ , AAA And EQUIVALENT</b>	10.97	53.66	22.08	2.51	9.65	9.59	15.66
<b>Below AA</b>	1.66	5.66	8.83	36.85	4.98	-	-
<b>Sovereign</b>	12.11	14.50	5.83	-	8.69	0.07	8.96
<b>Below A1+, A1+</b>	0.36	-	-	18.23	-	4.78	0.30
<b>Cash, Cash Equivalents, Derivatives and Others</b>	6.88	5.15	Others 9.08, ETF 18.59	-	10.89	17.78	9.90
<b>Other Details</b>							
<b>Exit Load</b>	For exit within 12 months from the date of allotment: For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00% For remaining investments - 1.00%; For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For exit on or before 15 days from the date of allotment - 0.1% For exit after 15 days from the date of allotment - Nil	For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - 0.1% For exit after 15 days from the date of allotment - Nil	For exit on or before 15 days from the date of allotment - 0.25%; For exit after 15 days from the date of allotment - Nil	For exit on or before 15 days from the date of allotment - 0.25%; For exit after 15 days from the date of allotment - Nil	For all investments with respect to units not switched to or switched from another scheme, if the units are purchased or owned on or before 3 years from the date of allotment, then 10% of the units will be charged as exit load. For all investments with respect to units not switched to or switched from another scheme, if the units are purchased or owned on or before 1 year from the date of allotment, then 0.25% of the units will be charged as exit load. For all investments with respect to units not switched to or switched from another scheme, if the units are purchased or owned on or before 2 years from the date of allotment, then 0.1% of the units will be charged as exit load. For all investments with respect to units not switched to or switched from another scheme, if the units are purchased or owned on or before 3 years from the date of allotment, then 0.05% of the units will be charged as exit load.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser Risk Free rate: FBI. Overnight Mibor rate 6.40% as on 28th February 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 5.2(6)(b) and 5.2(6)(c) of SEBI (MF) regulations for both Direct and Regular plan. In case of semi-annual convention, the YTM is annualised

29

## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
<b>Ideal Investment Horizon</b>	5 years +	5 years +	5 years +	5 years +
<b>Inception Date</b>	10/02/2021	10/02/2021	10/02/2021	10/02/2021
<b>Fund Manager</b>	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021
<b>Managing Since</b>	BSE 500 TRI	CRISIL Hybrid 35+65 Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
<b>First Tier Benchmark</b>	<b>Fund Details as on 28 February 2025</b>			
Month End AUM (Rs. in Crores)	₹2,494.60	₹1,378.95	₹263.46	₹171.21
Modified Duration (years)	0.50	0.17	7.22	7.74
Average Maturity (years)	0.73	2.85	13.96	14.52
Macaulay Duration (years)	0.52	0.18	7.51	8.08
Yield to Maturity (%)^	6.60	6.42	7.22	7.31
Standard Deviation ^	-	-	-	-
Beta ^	-	-	-	-
Sharpe Ratio ^	-	-	-	-
Expense Ratio ^	Regular- 1.96% Direct- 0.97%	Regular- 2.12% Direct- 1.18%	Regular- 1.66% Direct- 1.26%	Regular- 1.38% Direct- 0.92%
<b>Composition by Assets as on 28 February 2025</b>				
Equity Shares	98.18	77.73	36.09	17.78
Corporate Debt	0.41	0.37	18.04	26.57
Gilts	0.04	9.66	41.32	48.84
Money Market Instruments	-	-	-	-
Other Assets	1.37	12.24	4.55	6.81
<b>Composition by Ratings &amp; Assets as on 28 February 2025</b>				
Large Cap	65.31	50.48	23.73	11.70
Mid Cap	19.28	15.95	7.18	3.57
Small Cap	13.59	11.30	5.18	2.51
Unclassified	-	-	-	-
AA, AA+ AAA And EQUIVALENT	0.41	0.37	18.04	26.57
Below AA	-	-	-	-
Sovereign	0.04	10.02	41.32	51.79
Below A1+, A1+	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	1.37	Others 0.67, ETF 1.21	4.55	3.86
<b>Other Details</b>	Nil	Nil	Nil	Nil
<b>Exit Load</b>				

## HYBRID – AGGRESSIVE HYBRID FUND

### 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**: 28/02/2025
- AAUM for the Month of February 2025**: ₹ 70,439.82 Crores
- AUM as on February 28, 2025**: ₹ 68,422.75 Crores
- Fun Managers**:
  - Mr. R. Srinivasan -Equity
  - Mr. Rajeev Radhakrishnan -Debt
  - Ms. Mansi Sajeja -Co Fund Manager Debt Managing Since:
  - Mr. R. Srinivasan Jan-2012
  - Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
  - Ms. Mansi Sajeja (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
- 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 <sup>1</sup>	: 0.38%
Beta <sup>2</sup>	: 0.94
Sharpe Ratio <sup>3</sup>	: 0.39
Modified Duration	: 4.84 years
Average Maturity	: 6.71 years
Macaulay Duration	: 5.07 years
Yield to Maturity <sup>4</sup>	: 7.39%
Portfolio Turnover <sup>5</sup>	: 0.17
Equity Turnover	: 0.61
Total Turnover	: Total Turnover = Equity + Debt + Derivatives
Total Turnover	: 6.40% as on 28th February 2025 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	56.1094
Reg-Plan-Growth	264.7860
Dir-Plan-IDCW	85.3730
Dir-Plan-Growth	291.7539

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)	Face value: ₹10
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

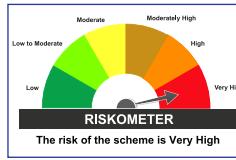
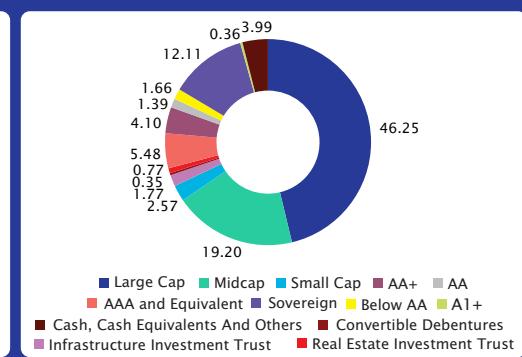
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			(At1 Bond Under Basel III)	CRISIL AA+	0.73
HDFC Bank Ltd.	4.30		TVS Holdings Ltd.	CRISIL AA+	0.66
ICICI Bank Ltd.	4.05		Bajaj Housing Finance Ltd.	CRISIL AAA	0.63
Bharti Airtel Ltd.	3.90		Tata Communications Ltd.	CARE AAA	0.51
Infosys Ltd.	3.70		Aditya Birla Renewables Ltd.	CRISIL AA	0.49
Divi's Laboratories Ltd.	3.44		LIC Housing Finance Ltd.	CRISIL AAA	0.48
Bajaj Finance Ltd.	3.37		Torrent Power Ltd.	CRISIL AA+	0.46
Solar Industries India Ltd.	3.27		NABARD	CRISIL AAA	0.46
Shree Cement Ltd.	3.15		Tata Power Renewable Energy Ltd. (Guaranteed by Tata Power Ltd.)	[ICRA]AA+	0.44
Reliance Industries Ltd.	3.10		Muthoot Finance Ltd.	CRISIL AA+	0.44
State Bank Of India	3.02		REC Ltd.	CRISIL AAA	0.41
Mrf Ltd.	2.62		NABARD	[ICRA]AAA	0.37
Intergrlobe Aviation Ltd.	2.62		Cube Highways Trust	IND AAA	0.37
Muthoot Finance Ltd.	2.54		Bajaj Finance Ltd.	CRISIL AAA	0.29
Kotak Mahindra Bank Ltd.	2.50		Tata Projects Ltd.	IND AA	0.26
Hindalco Industries Ltd.	2.32		Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.25
Larsen & Toubro Ltd.	2.31		Aditya Birla Real Estate Ltd.	CRISIL AA	0.24
Tata Consultancy Services Ltd.	2.24		Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.22
Avenue Supermarts Ltd.	1.34		Indian Bank (Tier Ii Bond Under Basel III)	CRISIL AAA	0.21
AIA Engineering Ltd.	1.33		Renserv Global Pvt Ltd.	CARE A+(CE)	0.18
Adani Ports And Special Economic Zone Ltd.	1.33		Avanse Financial Services Ltd.	CARE AA-	0.18
Max Healthcare Institute Ltd.	1.13		Tata Projects Ltd.	CRISIL AA	0.15
Hexaware Technologies Ltd.	0.99		State Bank Of India	CRISIL AAA	0.15
NTPC Ltd.	0.86		Muthoot Finance Ltd.	[ICRA]AA+	0.15
United Breweries Ltd.	0.85		Canara Bank (At1 Bond Under Basel III)	[ICRA]AA+	0.14
Procter & Gamble Hygiene And Health Care Ltd.	0.85		Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.07
ICICI Lombard General Insurance Company Ltd.	0.82		Punjab National Bank (Tier Ii Bond Under Basel III)	CRISIL AAA	0.06
Indus Towers Ltd.	0.80		JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.01
Westlife Foodworld Ltd.	0.77		<b>Total</b>		<b>12.22</b>
Page Industries Ltd.	0.75		<b>Securitised Debt</b>		
Vedam Fashions Ltd.	0.62		India Universal Trust AI2	CRISIL AAA(SO)	0.41
Delhivery Ltd.	0.62		<b>Total</b>		<b>0.41</b>
Au Small Finance Bank Ltd.	0.58		<b>Government Securities</b>		
Godrej Consumer Products Ltd.	0.44		Government Of India	SOVEREIGN	11.92
Power Grid Corporation Of India Ltd.	0.40		<b>Total</b>		<b>11.92</b>
Brainbees Solutions Ltd.	0.40		<b>State Development Loans</b>		
Astral Ltd.	0.29		State Government Of Maharashtra	SOVEREIGN	0.19
Varun Beverages Ltd.	0.21		<b>Total</b>		<b>0.19</b>
Relaxo Footwears Ltd.	0.16		<b>Real Estate Investment Trust</b>		
Vishal Mega Mart Ltd.	0.03		Embassy Office Parks Reit		0.77
<b>Total</b>	<b>68.02</b>		<b>Total</b>		<b>0.77</b>
<b>Convertible Debentures</b>			<b>Infrastructure Investment Trust</b>		
Samvardhana Motherson International Ltd.	0.35		Cube Highways Trust		1.01
<b>Certificate Of Deposits</b>			National Highways Infra Trust		0.76
Axis Bank Ltd.	0.36		<b>Total</b>		<b>1.77</b>
<b>Total</b>	<b>0.36</b>		<b>Cash, Cash Equivalents And Others</b>		<b>3.99</b>
<b>Non Convertible Debentures</b>			<b>Grand Total</b>		<b>100.00</b>
Adani Airport Holdings Ltd.	1.29				
Bharti Telecom Ltd.	1.08				
National Housing Bank	0.84				
State Bank Of India					

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.56
Sovereign	12.11
Services	8.00
Information Technology	6.93
Telecommunication	5.43
Healthcare	4.57
Chemicals	3.27
Consumer Services	3.16
Construction Materials	3.15
Oil, Gas & Consumable Fuels	3.10
Automobile And Auto Components	2.97
Power	2.83
Construction	2.72
Fast Moving Consumer Goods	2.35
Metals & Mining	2.32
Capital Goods	1.62
Realty	0.77
Textiles	0.75
Forest Materials	0.24
Consumer Durables	0.16
Cash, Cash Equivalents And Others	3.99

#### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 9,676.05 Crores
- AUM as on February 28, 2025**  
₹ 9,547.21 Crores
- Fund Managers:**  
**Mr. Saurabh Pant** - (Equity Portion)  
**Ms. Mansi Sajeja** - (Debt Portion)  
**Managing Since:**  
**Mr. Saurabh Pant** - January 2022  
**Ms. Mansi Sajeja** - June 2021  
**Total Experience**  
**Mr. Saurabh Pant** - Over 16 years  
**Ms. Mansi Sajeja** - Over 15 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<sup>1</sup> 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	: 4.43 years
Average Maturity	: 7.28 years
Macaulay Duration	: 4.69 years
Yield to Maturity <sup>1</sup>	: 7.83%

<sup>1</sup>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	68.1625	Dir-Plan-Growth	74.3325
Reg-Plan-Monthly IDCW	20.9378	Dir-Plan-Monthly IDCW	27.2099
Reg-Plan-Quarterly IDCW	19.6589	Dir-Plan-Quarterly IDCW	22.7113
Reg-Plan-Annual IDCW	24.0434	Dir-Plan-Annual IDCW	29.6425

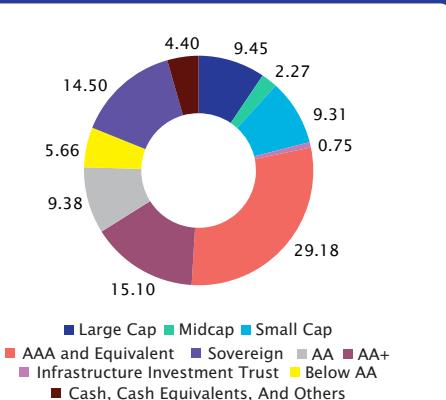
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Aditya Birla Renewables Ltd.	CRISIL AA	3.14
Reliance Industries Ltd.	1.72		Muthoot Finance Ltd.	CRISIL AA+	2.87
ICICI Bank Ltd.	1.51		ONGC Petro Additions Ltd.	CRISIL AA	2.78
Infosys Ltd.	1.31		Tata Projects Ltd.	IND AA	2.73
Bajaj Finance Ltd.	1.30		Bajaj Finance Ltd.	CRISIL AAA	2.63
Aavas Financiers Ltd.	1.15		Avance Financial Services Ltd.	CARE AA-	2.51
Axis Bank Ltd.	1.07		Power Finance Corporation Ltd.	CRISIL AAA	2.35
Tata Consultancy Services Ltd.	0.99		Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.18
Aether Industries Ltd.	0.92		LIC Housing Finance Ltd.	CRISIL AAA	2.17
Grindwell Norton Ltd.	0.72		Torrent Power Ltd.	CRISIL AA+	2.16
HDFC Asset Management Co. Ltd.	0.69		Tata Communications Ltd.	CARE AAA	2.10
State Bank Of India	0.66		Indigrid Infrastructure Trust	CRISIL AAA	1.59
G R Infra Projects Ltd.	0.58		Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.57
Jubilant Foodworks Ltd.	0.54		SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.42
Page Industries Ltd.	0.53		Godrej Properties Ltd.	[I]CRA]AA+	1.41
Gland Pharma Ltd.	0.52		Jammagari Utilities & Power Pvt. Ltd.	CRISIL AAA	1.30
Balrampur Chini Mills Ltd.	0.51		Cube Highways Trust	IND AAA	1.17
Graphite India Ltd.	0.48		Bajaj Housing Finance Ltd.	CRISIL AAA	1.06
HDFC Bank Ltd.	0.47		Small Industries Development		
ZF Commercial Vehicle Control Systems India Ltd.	0.45		Bank Of India	CRISIL AAA	1.05
Finolex Industries Ltd.	0.44		NABARD	[I]CRA]AAA	1.05
Aptus Value Housing Finance India Ltd.	0.44		HDB Financial Services Ltd.	CRISIL AAA	1.04
Godrej Consumer Products Ltd.	0.42		Bank Of Baroda		
Carborundum Universal Ltd.	0.41		(Tier II Bond Under Basel III)	CRISIL AAA	1.04
Hatsun Agro Product Ltd.	0.40		State Bank Of India		
Sona Blw Precision Forgings Ltd.	0.39		(Tier II Bond Under Basel III)	CRISIL AAA	1.00
Avanti Feeds Ltd.	0.37		State Bank Of India		
Nuvoco Vistas Corporation Ltd.	0.25		(At1 Bond Under Basel III)	CRISIL AA+	0.91
Sheela Foam Ltd.	0.24		Indigrid Infrastructure Trust	[I]CRA]AAA	0.78
Akums Drugs & Pharmaceuticals Ltd.	0.23		Aadhar Housing Finance Ltd.	[I]CRA]AA	0.73
VRL Logistics Ltd.	0.21		Punjab National Bank		
Sundram Fasteners Ltd.	0.20		(At1 Bond Under Basel III)	IND AA+	0.57
Indian Energy Exchange Ltd.	0.20		Union Bank Of India		
Chemplast Sammar Ltd.	0.20		(At1 Bond Under Basel III)	CRISIL AA+	0.53
Tega Industries Ltd.	0.19		Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	0.53
Garware Technical Fibres Ltd.	0.17		<b>Total</b>		<b>59.32</b>
ICICI Lombard General Insurance Company Ltd.	0.12		<b>Government Securities</b>		
Total	21.00		Government Of India	SOVEREIGN	11.95
<b>Rights Entitlement</b>			<b>Total</b>		<b>11.95</b>
Thangamayil Jewellery Ltd.	0.02		<b>State Development Loans</b>		
<b>Total</b>	<b>0.02</b>		State Government Of Bihar	SOVEREIGN	1.29
<b>Equity Shares</b>			State Government Of Haryana	SOVEREIGN	1.17
Thangamayil Jewellery Ltd.	0.01		State Government Of Uttar Pradesh	SOVEREIGN	0.06
<b>Total</b>	<b>0.01</b>		State Government Of Rajasthan	SOVEREIGN	0.03
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>2.55</b>
Bharti Telecom Ltd.	CRISIL AA+	3.50	<b>Infrastructure Investment Trust</b>		
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[I]CRA]AA+	3.15	Cube Highways Trust		0.75
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.15	<b>Total</b>		<b>0.75</b>
Infopark Properties Ltd.	CARE AA-	3.15	<b>Cash, Cash Equivalents And Others</b>		4.40

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	37.19
Sovereign	14.50
Power	12.12
Telecommunication	5.85
Realty	4.56
Chemicals	3.90
Construction	3.31
Information Technology	2.30
Oil, Gas & Consumable Fuels	2.25
Capital Goods	2.24
Services	2.13
Fast Moving Consumer Goods	1.70
Automobile And Auto Components	1.04
Healthcare	0.75
Textiles	0.70
Consumer Services	0.54
Consumer Durables	0.27
Construction Materials	0.25
Cash, Cash Equivalents And Others	4.40

#### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



#### SBI Conservative Hybrid Fund

This product is suitable for investors who are seeking<sup>1</sup>:

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

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

## HYBRID – MULTI ASSET ALLOCATION FUND



**SBI**

## 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:** 28/02/2025

#### AUAM for the Month of February 2025

₹ 7,206.18 Crores

#### AUAM as on February 28, 2025

₹ 5,813.00 Crores

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

#### Managing Since:

Mr. Dinesh Balachandran - Dec 2023

Ms. Mansi Sajeja Dec 2023

Ms. Vandna Soni - Jan 2024

#### Total Experience:

Mr. Dinesh Balachandran - Over 21 years

Ms. Mansi Sajeja - Over 15 years

Ms. Vandna Soni - Over 14 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	: 3.60 years
Average Maturity	: 6.64 years
Macaulay Duration	: 3.81 years
Yield to Maturity^	: 8.25%
^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

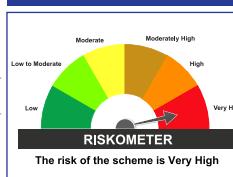
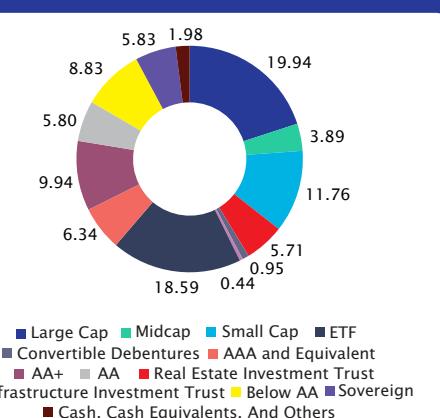
NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Growth	53.4183
Reg-Plan-Monthly IDCW	23.8865
Reg-Plan-Quarterly IDCW	23.8631
Reg-Plan-Annual IDCW	30.2069
Dir-Plan-Growth	59.0441
Dir-Plan-Monthly IDCW	26.5130
Dir-Plan-Quarterly IDCW	28.0456
Dir-Plan-Annual IDCW	33.6414

PORTFOLIO		
Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Bharti Telecom Ltd.	CRISIL AA+	2.85
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.81
Aditya Birla Renewables Ltd.	CRISIL AA	2.81
Avanse Financial Services Ltd.	CARE AA-	2.45
Infopark Properties Ltd.	CARE AA-	2.25
SBFC Finance Ltd.	IND AA-	1.75
Godrej Industries Ltd.	CRISIL AA+	1.40
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	1.39
Bajaj Housing Finance Ltd.	CRISIL AAA	1.28
Renserv Global Pvt Ltd.	CARE A+(CE)	1.26
Muthoot Finance Ltd.	CRISIL AA+	1.26
Canara Bank( Tier II Bond Under Basel III)	IND AAA	1.19
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.07
Tata Projects Ltd.	IND AA	1.06
Cholamandalam Investment & Finance Co. Ltd. [ICRA]AA+	1.06	
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.71
SMFC India Home Finance Co. Ltd.	CRISIL AAA	0.70
JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	0.70
Torrent Power Ltd.	CRISIL AA+	0.56
JM Financial Services Ltd.	CRISIL AA	0.56
Indostar Capital Finance Ltd.	CRISIL AA-	0.42
Sundaram Finance Ltd.	CRISIL AAA	0.36
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	0.35
JM Financial Services Ltd.	[ICRA]AA	0.34
Aadhar Housing Finance Ltd.	IND AA	0.32
<b>Total</b>		<b>30.91</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	5.83
<b>Total</b>		<b>5.83</b>
<b>Exchange Traded Funds</b>		
SBI Gold ETF		10.84
SBI Silver ETF		4.36
Nippon India Silver ETF		3.39
<b>Total</b>		<b>18.59</b>
<b>Real Estate Investment Trust</b>		
Brookfield India Real Estate Trust		3.21
Embassy Office Parks Reit		2.50
<b>Total</b>		<b>5.71</b>
<b>Infrastructure Investment Trust</b>		
Cube Highways Trust		0.44
<b>Total</b>		<b>0.44</b>
<b>Cash, Cash Equivalents And Others</b>		
Grand Total		1.98
		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	47.51
Realty	8.64
Power	7.99
Information Technology	6.31
Sovereign	5.83
Fast Moving Consumer Goods	4.45
Oil, Gas & Consumable Fuels	3.12
Construction	2.16
Consumer Services	2.13
Services	1.97
Healthcare	1.52
Diversified	1.40
Consumer Durables	1.18
Automobile And Auto Components	0.97
Construction Materials	0.92
Metals & Mining	0.83
Textiles	0.49
Telecommunication	0.35
Chemicals	0.15
Media, Entertainment & Publication	0.10
Cash, Cash Equivalents And Others	1.98

### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



#### SBI Multi Asset Allocation Fund This product is suitable for investors who are seeking^:

- Long term capital growth with potential for regular income
- Investment in a diversified portfolio of equity, fixed income, Gold/Silver related instruments, ETFs and ETCDs.

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

## SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

**SBI**

### 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)



#### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	103.5689
Dir-Plan-Growth	112.7269

#### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 120.39 Crores
- AUM as on February 28, 2025**  
₹ 119.31 Crores
- Fund Manager:**  
Mr. R Srinivasan –Equity  
Mr. Rajeev Radhakrishnan –Debt  
Managing since:  
Mr. R Srinivasan January 13, 2021  
Mr. Rajeev Radhakrishnan Jun-2008  
Total Experience:  
Mr. R Srinivasan –Over 30 years  
Mr. Rajeev Radhakrishnan –Over 20 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 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

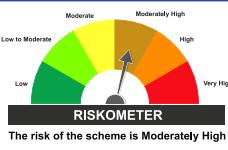
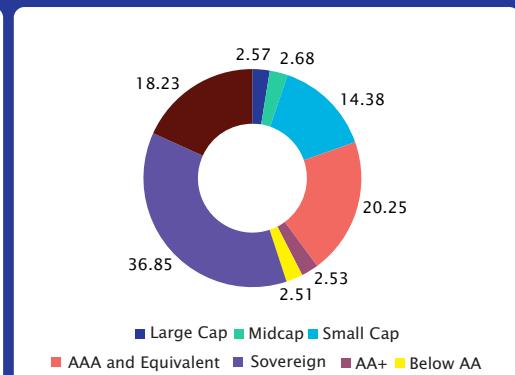
Modified Duration	: 4.01 years
Average Maturity	: 5.80 years
Macaulay Duration	: 4.18 years
Yield to Maturity^	: 7.22%
In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name		
<b>Equity Shares</b>					
Hexaware Technologies Ltd.	1.43		Sundaram Finance Ltd.		
Garware Technical Fibres Ltd.	1.39		Nexus Select Trust		
Hawkins Cookers Ltd.	1.32		Mahindra & Mahindra Financial Services Ltd.		
Muthoot Finance Ltd.	1.25		Muthoot Finance Ltd.		
Hatsun Agro Product Ltd.	1.14		Cube Highways Trust		
Thangamayil Jewellery Ltd.	1.11		Avanse Financial Services Ltd.		
Doms Industries Ltd.	1.11		State Bank Of India (Tier II Bond Under Basel III)		
E.I.D-Parry (India) Ltd.	1.06		Mahanagar Telephone Nigam Ltd.		
Adani Ports And Special Economic Zone Ltd.	0.99		Power Grid Corporation Of India Ltd.		
Pitti Engineering Ltd.	0.97		<b>Total</b>		
K.P.R. Mill Ltd.	0.94		<b>25.29</b>		
Sanathan Textiles Ltd.	0.93		<b>Government Securities</b>		
Aether Industries Ltd.	0.93		Government Of India	SOVEREIGN	17.01
Samvardhana Motherson International Ltd.	0.89		<b>Total</b>	<b>17.01</b>	
Brainbees Solutions Ltd.	0.79		<b>State Development Loans</b>		
Ganesha Ecosphere Ltd.	0.77		State Government Of Uttar Pradesh	SOVEREIGN	12.75
Wonderla Holidays Ltd.	0.70		State Government Of Rajasthan	SOVEREIGN	4.29
Power Grid Corporation Of India Ltd.	0.69		<b>Total</b>	<b>17.04</b>	
Sheela Foam Ltd.	0.66		<b>Strips</b>		
Relaxo Footwears Ltd.	0.52		Government Of India	SOVEREIGN	2.80
<b>Total</b>	<b>19.59</b>		<b>Total</b>	<b>2.80</b>	
<b>Rights Entitlement</b>					
Thangamayil Jewellery Ltd.	0.04		<b>Cash, Cash Equivalents And Others</b>	<b>18.23</b>	
<b>Total</b>	<b>0.04</b>		<b>Grand Total</b>	<b>100.00</b>	

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	36.85
Financial Services	17.26
Realty	4.20
Textiles	4.03
Consumer Durables	3.65
Services	3.50
Fast Moving Consumer Goods	2.25
Chemicals	1.99
Telecommunication	1.65
Power	1.61
Consumer Services	1.49
Information Technology	1.43
Capital Goods	0.97
Automobile And Auto Components	0.89
Cash, Cash Equivalents And Others	18.23

#### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



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

- Regular income and capital appreciation.
- Investment primarily in debt and money market instruments and

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

## HYBRID – EQUITY SAVINGS FUND



### 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:** 28/02/2025

**AAUM for the Month of February 2025**

₹ 5,642.33 Crores

**AUM as on February 28, 2025**

₹ 5,510.17 Crores

##### Fund Manager:

Ms. Nidhi Chawla (Equity Portion)

Ms. Mansi Sajeja (Debt Portion)

Mr. Neeraj Kumar (Arbitrage Portion)

Ms. Vandna Soni (Commodities Portion)

Managing Since:

Ms. Nidhi Chawla - Jan 2022

Ms. Mansi Sajeja - June 2021

Mr. Neeraj Kumar - May 2015

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

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

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 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

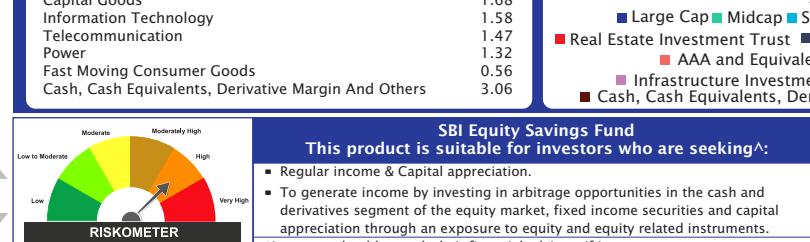
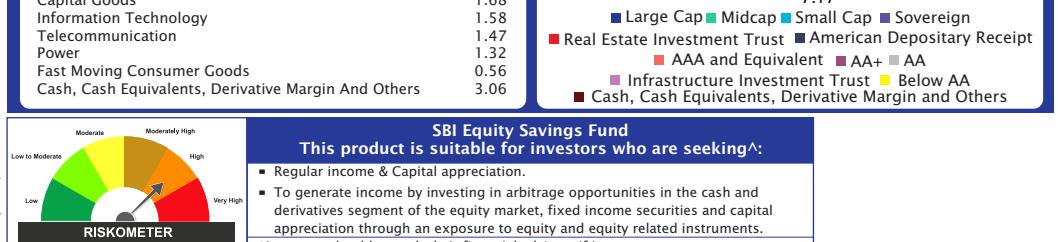
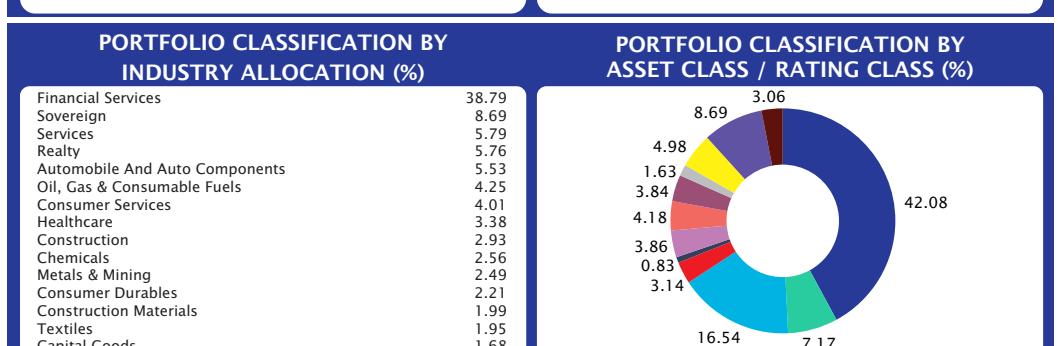
₹ 1000 & in multiples of ₹ 1

#### Quantitative Data

Modified Duration	: 2.56 years
Average Maturity	: 3.38 years
Macaulay Duration	: 2.70 years
Yield to Maturity <sup>^</sup>	: 7.74%
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	21.9890	Dir-Plan-Growth	24.1974
Reg-Plan-Monthly IDCW	20.3861	Dir-Plan-Monthly IDCW	22.1490
Reg-Plan-Quarterly IDCW	20.7932	Dir-Plan-Quarterly IDCW	22.9143

PORTFOLIO					
Issuer Name	Rating	(%) Of Total	% of AUM Derivatives	% of AUM	
<b>Equity Shares</b>					
Bajaj Finance Ltd.	1.08	1.08			
Jubilant Foodworks Ltd.	1.04	1.04			
Aavas Financiers Ltd.	1.03	1.03			
Shree Cement Ltd.	0.99	0.99			
Berger Paints India Ltd.	0.97	0.97			
Wonderla Holidays Ltd.	0.88	0.88			
Indus Indya Exchange Ltd.	0.88	0.88			
Aster DM Healthcare Ltd.	0.88	0.88			
EII Ltd.	0.81	0.81			
Ganesh Ecosphere Ltd.	0.78	0.78			
ZF Commercial Vehicle Control Systems India Ltd.	0.77	0.77			
Luminetree Ltd.	0.76	0.76			
Paradeep Phosphates Ltd.	0.73	0.73			
Rainbow Children'S Medicare Ltd.	0.72	0.72			
Aether Industries Ltd.	0.68	0.68			
Sansera Engineering Ltd.	0.65	0.65			
Aptus Value Housing Finance India Ltd.	0.65	0.65			
Torrent Power Ltd.	0.64	0.64			
Neogen Chemicals Ltd.	0.64	0.64			
Garware Technical Fibres Ltd.	0.61	0.61			
Gokaldas Exports Ltd.	0.56	0.56			
Finolex Industries Ltd.	0.56	0.56			
Swiggy Ltd.	0.55	0.55			
Gland Pharma Ltd.	0.55	0.55			
Brainbees Solutions Ltd.	0.55	0.55			
ESAB India Ltd.	0.51	0.51			
Kalpataru Projects International Ltd.	0.46	0.46			
Doms Industries Ltd.	0.43	0.43			
VIP Industries Ltd.	0.40	0.40			
Delhivery Ltd.	0.40	0.40			
VRL Logistics Ltd.	0.38	0.38			
Whirlpool Of India Ltd.	0.36	0.36			
KNR Constructions Ltd.	0.29	0.29			
Kajaria Ceramics Ltd.	0.27	0.27			
Bharat Forge Ltd.	0.25	0.25			
TEGA Industries Ltd.	0.04	0.04			
<b>Total</b>	<b>22.75</b>	<b>22.75</b>			
<b>Equity Shares &amp; Derivatives</b>					
HDFC Bank Ltd.	8.89	-5.24	3.65		
Kotak Mahindra Bank Ltd.	4.37	-2.66	1.71		
Reliance Industries Ltd.	3.83	-3.85	-0.02		
ICICI Bank Ltd.	2.77	-0.29	2.48		
Axa Bank Ltd.	2.35	-0.52	1.93		
Larsen & Toubro Ltd.	2.18	-0.46	1.72		
State Bank Of India	2.02	0.37	1.65		
Indus Towers Ltd.	1.26	-1.27	-0.01		
Mahindra & Mahindra Ltd.	1.18	-1.19	-0.01		
Bajaj Auto Ltd.	1.10	-0.12	0.98		
Tata Motors Ltd.	0.96	-0.97	-0.01		
National Aluminum Company Ltd.	0.92	-0.92			
Hindalco Industries Ltd.	0.82	-0.82			
DLF Ltd.	0.80	-0.80			
Samvardhana Motherson International Ltd.	0.62	-0.25	0.37		
Punjab National Bank	0.61	-0.61			
REC Ltd.	0.52	-0.52			
Ambuja Cements Ltd.	0.52	-0.52			
Tata Power Company Ltd.	0.43	-0.43			
GMR Airports Ltd.	0.42	-0.43	-0.01		
Tata Consultancy Services Ltd.	0.41	-0.41			
Bank Of Baroda	0.35	-0.35			
Tata Steel Ltd.	0.33	-0.33			
Canara Bank	0.33	-0.33			
Aditya Birla Capital Ltd.	0.33	-0.33			
Hindustan Aeronautics Ltd.	0.32	-0.32			
Bajaj Finserv Ltd.	0.31	-0.31			
ACC Ltd.	0.29	-0.29			
Adani Green Energy Ltd.	0.25	-0.25			
IndusInd Bank Ltd.	0.21	-0.21	0.04		
Bharti Airtel Ltd.	0.21	-0.17	0.04		
Bharat Heavy Electricals Ltd.	0.20	-0.21	-0.01		
Ultratech Cement Ltd.	0.19	-0.19			
Titan Company Ltd.	0.19	-0.19			
<b>Total</b>	<b>38.79</b>				
<b>Government Securities</b>					
Government Of India				SOVEREIGN	8.51
<b>Total</b>				<b>8.51</b>	
<b>Treasury Bills</b>					
182 Day T-Bill 05.06.25				SOVEREIGN	0.18
<b>Total</b>				<b>0.18</b>	
<b>Real Estate Investment Trust</b>					
Embassy Office Parks Reit					1.95
Brookfield India Real Estate Trust					1.19
<b>Total</b>				<b>3.14</b>	
<b>Infrastructure Investment Trust</b>					
Cube Highways Trust					1.96
National Highways Infra Trust					1.90
<b>Total</b>				<b>3.86</b>	
<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
<b>Grand Total</b>				<b>100.00</b>	



## HYBRID - ARBITRAGE FUND

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

### SBI 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: 28/02/2025

• AAUM for the Month of February 2025

₹ 32,287.32 Crores

• AUM as on February 28, 2025

₹ 27,210.84 Crores

##### Fund Manager:

Mr. Neeraj Kumar –Equity Portion

Mr. Ardhendu Bhattacharya –Debt Portion

##### Managing Since:

Mr. Neeraj Kumar –Oct 2012

Mr. Ardhendu Bhattacharya -(w.e.f. Dec-2024)

##### 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<sup>1</sup> 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<sup>2</sup> : 0.61%

Beta<sup>2</sup> : 0.70

Sharpe Ratio<sup>2</sup> : 0.01

Modified Duration : 0.47 years

Average Maturity : 0.53 years

Macaulay Duration : 0.50 years

Yield to Maturity<sup>3</sup> : 7.65%

##### Portfolio Turnover\*

Equity Turnover : 2.44

Total Turnover : 13.54

Total Turnover = Equity + Debt + Derivatives

\* Source : C R I S I L Fund 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 (6.40% as on 28th February 2025) 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	17.3671
Reg-Plan-Growth	33.0242
Dir-Plan-IDCW	18.9395
Dir-Plan-Growth	35.0528

#### LAST IDCW

Record Date	IDCW (in ₹/Unit)	Face value: ₹10	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
Equity Shares				
ICICI Bank Ltd.				
Axis Bank Ltd.				
Avis Bank Ltd.				
State Bank Of India				
HDFC Bank Ltd.				
Tata Motors Ltd.				
ITC Ltd.				
Tata Consultancy Services Ltd.				
Kotak Mahindra Bank Ltd.				
Infosys Ltd.				
Bharti Airtel Ltd.				
REC Ltd.				
Bharti Airtel Ltd.				
Vedanta Ltd.				
IndusInd Bank Ltd.				
Power Finance Corporation Ltd.				
Trent Ltd.				
Hindustan Aeronautics Ltd.				
Godrej Consumer Products Ltd.				
Titan Company Ltd.				
Tata Consumer Products Ltd.				
Mahindra & Mahindra Ltd.				
IDFC First Bank Ltd.				
Godrej Properties Ltd.				
Bank Of Baroda				
Varun Beverages Ltd.				
JPMorgan Chase & Co.				
Aurobindo Pharma Ltd.				
Larsen & Toubro Ltd.				
Godrej Properties Ltd.				
Titan Company Ltd.				
Tata Consumer Products Ltd.				
Mahindra & Mahindra Ltd.				
IDFC First Bank Ltd.				
Godrej Properties Ltd.				
Bank Of Baroda				
Varun Beverages Ltd.				
JPMorgan Chase & Co.				
Aurobindo Pharma Ltd.				
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Godrej Properties Ltd.				
Titan Company Ltd.				
Mahindra & Mahindra Ltd.				
IDFC First Bank Ltd.				
Godrej Properties Ltd.				
Bank Of Baroda				

## 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:** 28/02/2025
- AAMU for the Month of February 2025**  
₹ 33,103.62 Crores
- AUM as on February 28, 2025**  
₹ 32,529.81 Crores
- Fund Manager:**
  - Mr. Dinesh Balachandran -(Equity Portion)
  - Mr. Anup Upadhyay (Co- Fund Manager Equity Portion)
  - Ms. Mansi Sajeja -(Debt Portion)
  - Mr. Rajeev Radhakrishnan -(Co Fund Manager Debt Portion)
- Managing Since:**
  - Mr. Dinesh Balachandran August 2021
  - Mr. Anup Upadhyay (w.e.f. Dec 2024)
  - Ms. Mansi Sajeja Dec 2023
  - Mr. Rajeev Radhakrishnan Nov 2023
- Total Experience:**
  - Mr. Dinesh Balachandran -Over 21 years
  - Mr. Anup Upadhyay -Over 14 years
  - Ms. Mansi Sajeja - Over 15 years
  - Mr. Rajeev Radhakrishnan -Over 20 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*	: 6.41%
Beta*	: 0.84
Sharpe Ratio*	: 0.81
Modified Duration	: 4.93 years
Average Maturity	: 7.43 years
Macaulay Duration	: 5.26 years
Yield to Maturity^	: 7.82%
Portfolio Turnover*	
Equity Turnover	: 0.14
Total Turnover	: 4.92
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 (6.40% as on 28th February 2025) 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	

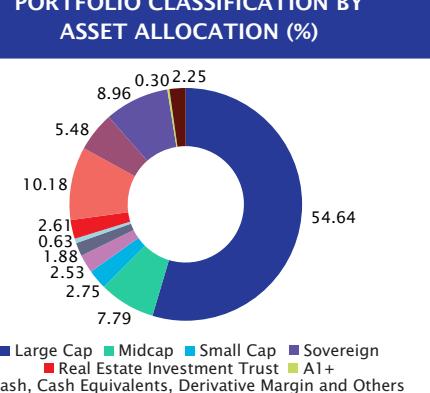
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.1609	Dir-Plan-IDCW	14.6654
Reg-Plan-Growth	14.1608	Dir-Plan-Growth	14.6651

PORTFOLIO			
Issuer Name	Rating (%)	% Of Total % of AUM	Derivatives Net % of AUM
<b>Equity Shares</b>			
ITC Ltd.	1.68	-	1.68
Torrent Power Ltd.	1.59	-	1.59
CESC Ltd.	1.37	-	1.37
Ashok Leyland Ltd.	1.19	-	1.19
Biocon Ltd.	0.93	-	0.93
Punjab National Bank	0.92	-	0.92
United Spirits Ltd.	0.89	-	0.89
Dabur India Ltd.	0.85	-	0.85
ICICI Prudential Life Insurance Company Ltd.	0.73	-	0.73
Sona Blw Precision Forgings Ltd.	0.59	-	0.59
Life Insurance Corporation Of India	0.55	-	0.55
Bharat Petroleum Corporation Ltd.	0.53	-	0.53
Carborundum Universal Ltd.	0.40	-	0.40
Gateway Distriparks Ltd.	0.39	-	0.39
Delhivery Ltd.	0.31	-	0.31
Alkem Laboratories Ltd.	0.26	-	0.26
Container Corporation Of India Ltd.	0.22	-	0.22
GAIL (India) Ltd.	0.20	-	0.20
ACC Ltd.	0.18	-	0.18
Crompton Greaves Consumer Electricals Ltd.	0.03	-	0.03
ITC Hotels Ltd.	0.01	-	0.01
<b>Total</b>	<b>13.82</b>	<b>-</b>	<b>13.82</b>
<b>Equity Shares &amp; Derivatives</b>			
HDFC Bank Ltd.	5.95	-1.56	4.39
Reliance Industries Ltd.	4.46	-0.76	3.70
Bharti Airtel Ltd.	3.28	-1.04	2.24
GAIL (India) Ltd.	2.73	-0.76	1.97
Axis Bank Ltd.	2.57	-0.59	1.98
HCL Technologies Ltd.	2.09	-0.21	1.99
Tata Steel Ltd.	2.00	-0.21	1.79
Tech Mahindra Ltd.	1.92	-0.01	1.91
Mahindra & Mahindra Ltd.	1.90	-1.91	-0.01
Larsen & Toubro Ltd.	1.83	-0.96	0.87
Kotak Mahindra Bank Ltd.	1.68	-0.73	0.95
Indian Oil Corporation Ltd.	1.54	-0.73	0.76
Sun Pharmaceutical Industries Ltd.	1.51	-0.61	0.90
State Bank Of India	1.44	-1.45	-0.01
DRi Ltd.	1.15	-1.16	-0.01
(ICICI)Bank Ltd.	1.12	-1.12	-
Tata Motors Ltd.	0.99	-0.05	0.94
Tata Consultancy Services Ltd.	0.95	-0.49	0.46
Cipla Ltd.	0.92	-0.04	0.88
Petronet Lng Ltd.	0.87	-0.45	0.42
Intergrlobe Aviation Ltd.	0.82	-0.82	-
Oil & Natural Gas Corporation Ltd.	0.73	-0.38	0.35
Hindustan Unilever Ltd.	0.73	-0.45	0.28
Power Grid Corporation Of India Ltd.	0.70	-0.70	-
Wipro Ltd.	0.61	-0.14	0.47
Tata Power Company Ltd.	0.60	-0.01	-0.01
Mitsubishi Suzuki India Ltd.	0.54	-0.16	0.38
Cummins India Ltd.	0.54	-0.55	-0.01
ICICI Lombard General Insurance Company Ltd.	0.38	-0.38	-
Lupin Ltd.	0.37	-0.37	-
Hindalco Industries Ltd.	0.31	-0.05	0.26
Grasim Industries Ltd.	0.29	-	0.29
Bajaj Finserv Ltd.	0.25	-0.03	0.22
Infosys Ltd.	0.23	-0.23	-
Bajaj Finance Ltd.	0.21	-0.21	-
Titan Company Ltd.	0.21	-0.21	-
Bajaj Auto Ltd.	0.21	-0.21	-
SBI Life Insurance Co. Ltd.	0.19	-0.19	-
Indus Towers Ltd.	0.18	-0.18	-
Aditya Birla Capital Ltd.	0.18	-0.19	-0.01
Ultratech Cement Ltd.	0.17	-0.17	-
Canara Bank	0.17	-0.18	-0.01
IndusInd Bank Ltd.	0.15	-0.15	-
Hindustan Petroleum Corporation Ltd.	0.15	-0.15	-
HDFC Asset Management Co. Ltd.	0.14	-0.14	-
Coal India Ltd.	0.14	-0.14	-
NTPC Ltd.	0.13	-0.13	-
Bank Of Baroda	0.13	-0.13	-
JSW Steel Ltd.	0.11	-0.11	-
The Federal Bank Ltd.	0.09	-0.09	-
Jindal Steel & Power Ltd.	0.09	-0.09	-
Hero Motocorp Ltd.	0.07	-0.07	-
<b>Total</b>	<b>15.29</b>	<b>-</b>	<b>15.29</b>
<b>Non Convertible Debentures</b>			
Vodafone Idea Ltd.	0.06	-0.06	-
REC Ltd.	0.05	-0.05	-
Bharat Heavy Electricals Ltd.	0.04	-0.04	-
Zomato Ltd.	0.04	-0.04	-
NMDC Ltd.	0.03	-0.03	-
Tata Consumer Products Ltd.	0.03	-0.03	-
Marico Ltd.	0.03	-0.03	-
LIC Housing Finance Ltd.	0.03	-0.03	-
Godrej Consumer Products Ltd.	0.03	-0.03	-
Bandhan Bank Ltd.	0.03	-0.03	-
Indian Energy Exchange Ltd.	0.02	-0.02	-
HDFC Life Insurance Company Ltd.	0.02	-0.02	-
Steel Authority Of India Ltd.	0.01	-0.01	-
Hindustan Aeronautics Ltd.	0.01	-0.01	-
Havells India Ltd.	0.01	-0.01	-
Aurobindo Pharma Ltd.	0.01	-0.01	-
<b>Total</b>	<b>51.36</b>	<b>-22.93</b>	<b>28.43</b>
<b>Foreign Equity Shares</b>			
Consultant Technology Solutions Corporation	0.63	-	-
<b>Total</b>	<b>0.63</b>	<b>-</b>	<b>-</b>
<b>Convertible Debentures</b>			
Cholamandalam Investment & Finance Co. Ltd.	1.88	-	-
<b>Total</b>	<b>1.88</b>	<b>-</b>	<b>-</b>
<b>Commercial Papers</b>			
Small Industries Development Bank Of India	CRISIL A1+	0.15	-
<b>Total</b>	<b>0.15</b>	<b>-</b>	<b>-</b>
<b>Certificate Of Deposits</b>			
HDFC Bank Ltd.	CRISIL A1+	0.15	-
<b>Total</b>	<b>0.15</b>	<b>-</b>	<b>-</b>
<b>Non Convertible Debentures</b>			
Power Finance Corporation Ltd.	CRISIL AAA	1.68	-
Bharti Telecom Ltd.	CRISIL AA+	1.55	-
Cholamandalam Investment & Finance Co. Ltd.	[I]CRA]AA+	1.23	-
Bajaj Finance Ltd.	CRISIL AAA	1.16	-
NABARD	[I]CRA]AAA	0.93	-
Muthoot Finance Ltd.	CRISIL AA+	0.85	-
Jamnagar Utilities & Power Pvt. Ltd.	[I]CRA]Prudential Life Insurance	0.76	-
Career Ltd.	CRISIL AAA	0.75	-
Godrej Properties Ltd.	[I]CRA]AA+	0.69	-
Tata Capital Ltd.	CRISIL AAA	0.63	-
Bajaj Housing Finance Ltd.	CRISIL AAA	0.63	-
State Bank Of India	CRISIL AAA	0.61	-
(At I Bond Under Basel III)	CRISIL AAA	0.58	-
Mindspace Business Parks Reit	CRISIL AAA	0.55	-
Torrent Power Ltd.	CRISIL AAA	0.47	-
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.46	-
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.46	-
REC Ltd.	CRISIL AAA	0.46	-
HDB Financial Services Ltd.	CRISIL AAA	0.46	-
LIC Housing Finance Ltd.	CRISIL AAA	0.39	-
Tata Consultancies Ltd.	CRISIL AAA	0.35	-
Punjab National Bank	CRISIL AAA	0.15	-
Bank Of Baroda	CRISIL AAA	0.15	-
(Tier II Bond Under Basel III)	CRISIL AAA	0.15	-
<b>Total</b>	<b>15.29</b>	<b>-</b>	<b>-</b>
<b>Zero Coupon Bonds</b>			
HDB Financial Services Ltd.	CRISIL AAA	0.37	-
<b>Total</b>	<b>0.37</b>	<b>-</b>	<b>-</b>
<b>Government Securities</b>			
Government Of India	SOVEREIGN	8.19	-
<b>Total</b>	<b>8.19</b>	<b>-</b>	<b>-</b>
<b>State Development Loans</b>			
State Government Of Bihar	SOVEREIGN	0.77	-
<b>Total</b>	<b>0.77</b>	<b>-</b>	<b>-</b>
<b>Real Estate Investment Trust</b>			
Brookfield India Real Estate Trust	1.68	-	-
Embassy Office Parks Reit	0.93	-	-
<b>Total</b>	<b>2.61</b>	<b>-</b>	<b>-</b>
<b>Infrastructure Investment Trust</b>			
National Highways Infra Trust	2.53	-	-
<b>Total</b>	<b>2.53</b>	<b>-</b>	<b>-</b>
<b>Cash, Cash Equivalents, Derivative Margin And Others</b>			
7.25	2.25	2.25	
<b>Grand Total</b>	<b>100.00</b>	<b>-</b>	<b>-</b>

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.72
Oil, Gas & Consumable Fuels	11.15
Sovereign	8.96
Information Technology	6.45
Power	5.70
Realty	5.03
Automobile And Auto Components Services	4.30
Fast Moving Consumer Goods	4.24
Telecommunication	4.13
Healthcare	4.00
Metals & Mining	2.62
Capital Goods	2.19
Construction	1.83
Construction Materials	0.66
Consumer Durables	0.25
Consumer Services	0.25
Cash, Cash Equivalents, Derivative Margin And Others	2.25

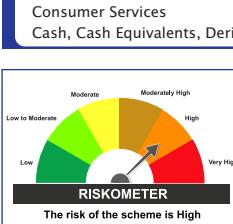
#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### 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.



Moderate  
Low to Moderate  
Moderately High  
High  
Very High  
The risk of the scheme is High

## SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

**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)

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

#### 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 3,090.82 Crores
- AUM as on February 28, 2025**  
₹ 3,018.59 Crores
- Fund Manager:**  
Mr. R Srinivasan -(Equity Portion)  
Mr. Rajeev Radhakrishnan -(Debt Portion)  
**Managing since:**  
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
- 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	: 0.005 year
Macaulay Duration	: 0.002 year
Yield to Maturity <sup>^</sup>	: 6.27%
In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Growth	37.2712
Dir-Plan-Growth	39.5230

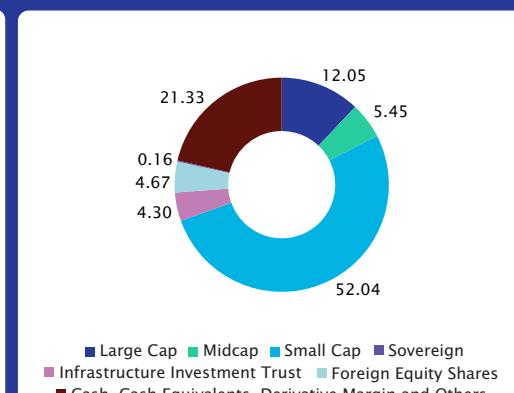
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Thangamayil Jewellery Ltd.		0.07
Hatsun Agro Product Ltd.	5.48		<b>Total</b>		<b>0.07</b>
Muthoot Finance Ltd.	5.45		<b>Foreign Equity Shares</b>		
HDFC Bank Ltd.	4.54		Renew Energy Global		4.67
Thangamayil Jewellery Ltd.	4.38		<b>Total</b>		<b>4.67</b>
Bajaj Finserv Ltd.	4.35		<b>Treasury Bills</b>		
Ajax Engineering Ltd.	4.27		182 Day T-Bill 05.06.25	SOVEREIGN	0.16
Aether Industries Ltd.	3.69		<b>Total</b>		<b>0.16</b>
K.P.R. Mill Ltd.	3.46		<b>Infrastructure Investment Trust</b>		
Kotak Mahindra Bank Ltd.	3.16		Cube Highways Trust		3.26
Le Travenues Technology Pvt. Ltd.	3.11		National Highways Infra Trust		1.04
Dodla Dairy Ltd.	3.09		<b>Total</b>		<b>4.30</b>
Sanathan Textiles Ltd.	2.85		<b>Cash, Cash Equivalents And Others</b>		<b>21.33</b>
Brainbees Solutions Ltd.	2.79		<b>Grand Total</b>		<b>100.00</b>
Relaxo Footwears Ltd.	2.57				
Gokaldas Exports Ltd.	2.43				
Shakti Pumps (India) Ltd.	2.31				
Wonderla Holidays Ltd.	2.12				
Pakka Ltd.	2.06				
E.I.D-Parry (India) Ltd.	1.98				
Campus Activewear Ltd.	1.78				
One Mobiwik Systems Pvt. Ltd.	1.43				
Kalpataru Projects International Ltd.	0.87				
Hawkins Cookers Ltd.	0.87				
Elin Electronics Ltd.	0.43				
<b>Total</b>		<b>69.47</b>			
<b>Rights Entitlement</b>					

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.93
Consumer Durables	10.10
Textiles	8.74
Fast Moving Consumer Goods	8.57
Consumer Services	8.02
Capital Goods	6.58
Chemicals	5.67
Power	4.67
Services	4.30
Forest Materials	2.06
Construction	0.87
Sovereign	0.16
Cash, Cash Equivalents And Others	21.33

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

<sup>^</sup>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-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:** 28/02/2025

**AAUM for the Month of February 2025**  
₹ 2,610.72 Crores

**AUM as on February 28, 2025**  
₹ 2,494.60 Crores

- Fund Manager:**

Mr. Rohit Shimpi (Equity Portion)  
Mr. Ardhendu Bhattacharya (Debt portion)

Managing since:

Mr. Rohit Shimpi: Oct - 2021  
Mr. Ardhendu Bhattacharya: June - 2021

Total Experience:

Mr. Rohit Shimpi -Over 18 years  
Mr. Ardhendu Bhattacharya -Over 13 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	: 0.50 years
Average Maturity	: 0.73 years
Macaulay Duration	: 0.52 years
Yield to Maturity <sup>A</sup>	: 6.60%

<sup>A</sup>In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

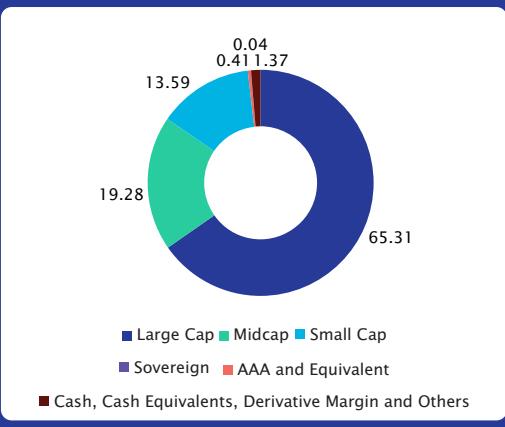
NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	17.5096	Direct Plan-IDCW	18.4577
Reg-Plan-Growth	17.5091	Dir-Plan-Growth	18.4675

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Sona Blw Precision Forgings Ltd.		1.28
HDFC Bank Ltd.		9.21	Page Industries Ltd.		1.28
ICICI Bank Ltd.		6.31	ICICI Lombard General Insurance Company Ltd.		1.19
Reliance Industries Ltd.		5.92	DLF Ltd.		1.17
Infosys Ltd.		5.26	Balrampur Chini Mills Ltd.		1.11
Maruti Suzuki India Ltd.		4.33	ESAB India Ltd.		1.10
Larsen & Toubro Ltd.		4.00	Thermax Ltd.		1.07
Tata Consultancy Services Ltd.		3.44	ABB India Ltd.		1.03
State Bank Of India		3.18	FSN E-Commerce Ventures Ltd.		0.97
Kotak Mahindra Bank Ltd.		2.99	Pitti Engineering Ltd.		0.90
Ultratech Cement Ltd.		2.94	HDFC Asset Management Co. Ltd.		0.90
Axis Bank Ltd.		2.71	Chalet Hotels Ltd.		0.85
Divi's Laboratories Ltd.		2.59	AIA Engineering Ltd.		0.79
Abbott India Ltd.		2.40	Carborundum Universal Ltd.		0.70
Jubilant Foodworks Ltd.		2.39	Nuvoco Vistas Corporation Ltd.		0.61
Hindalco Industries Ltd.		2.15	Hawkins Cookers Ltd.		0.58
L&T Technology Services Ltd.		2.02	V-Guard Industries Ltd.		0.56
HDFC Life Insurance Company Ltd.		1.95	Teamlease Services Ltd.		0.47
Timken India Ltd.		1.90	<b>Total</b>		<b>98.18</b>
Kajaria Ceramics Ltd.		1.88	<b>Non Convertible Debentures</b>		
Schaeffler India Ltd.		1.82	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.21
Endurance Technologies Ltd.		1.78	Bajaj Housing Finance Ltd.	CRISIL AAA	0.20
Cholamandalam Investment & Finance Co. Ltd.		1.70	<b>Total</b>		<b>0.41</b>
Power Grid Corporation Of India Ltd.		1.66	<b>Floating Rate Bonds</b>		
ZF Commercial Vehicle Control Systems India Ltd.		1.62	Government Of India	SOVEREIGN	0.04
TVS Motor Company Ltd.		1.40	<b>Total</b>		<b>0.04</b>
Honeywell Automation India Ltd.		1.39	<b>Cash, Cash Equivalents And Others</b>		<b>1.37</b>
Litimindtree Ltd.		1.37	<b>Grand Total</b>		<b>100.00</b>
Grindwell Norton Ltd.		1.31			

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.55
Automobile And Auto Components	12.23
Information Technology	12.09
Capital Goods	10.19
Oil, Gas & Consumable Fuels	5.92
Healthcare	4.99
Consumer Services	4.21
Construction	4.00
Construction Materials	3.55
Consumer Durables	3.02
Metals & Mining	2.15
Power	1.66
Textiles	1.28
Realty	1.17
Fast Moving Consumer Goods	1.11
Services	0.47
Sovereign	0.04
Cash, Cash Equivalents And Others	1.37

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Retirement Benefit Fund – Aggressive Plan This product is suitable for investors who are seeking<sup>A</sup>:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments

<sup>A</sup>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-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

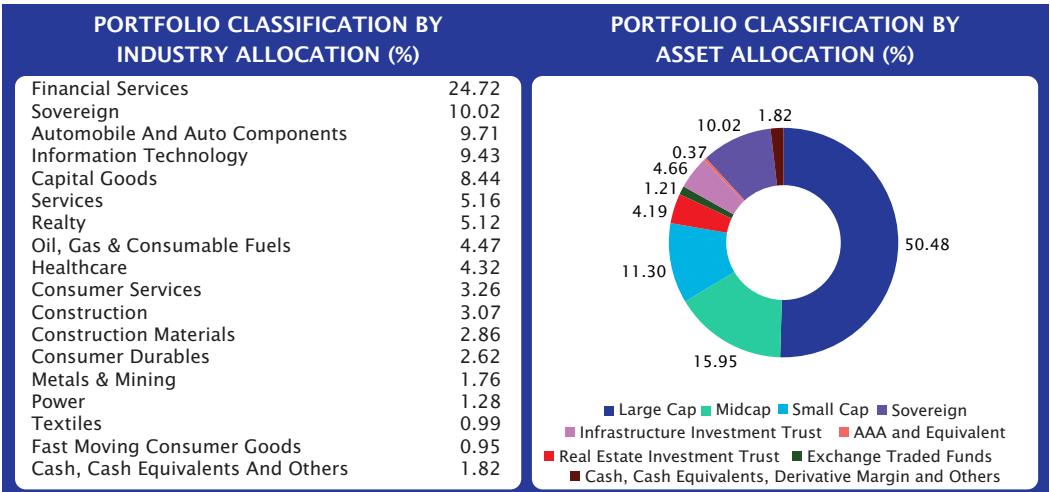
- Type of Scheme:**  
An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment:** 10/02/2021
- Report As On:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 1,450.92 Crores
- AUM as on February 28, 2025**  
₹ 1,378.95 Crores
- Fund Manager:**  
Mr. Rohit Shimpi (Equity Portion)  
Mr. Ardhendu Bhattacharya (Debt portion)  
Managing since:  
Mr. Rohit Shimpi: Oct - 2021  
Mr. Ardhendu Bhattacharya: June - 2021  
Total Experience:  
Mr. Rohit Shimpi -Over 18 years  
Mr. Ardhendu Bhattacharya -Over 13 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	: 0.17 years
Average Maturity	: 2.85 years
Macaulay Duration	: 0.18 years
Yield to Maturity^	: 6.42%
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	16.6958	Direct Plan-IDCW	17.5236
Reg-Plan-Growth	16.6962	Dir-Plan-Growth	17.5216

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Hawkins Cookers Ltd.		0.77
HDFC Bank Ltd.		7.43	Pitti Engineering Ltd.		0.73
ICICI Bank Ltd.		4.79	FSN E-Commerce Ventures Ltd.		0.73
Reliance Industries Ltd.		4.47	Thermax Ltd.		0.72
Infosys Ltd.		4.20	HDFC Asset Management Co. Ltd.		0.70
Maruti Suzuki India Ltd.		3.34	ABB India Ltd.		0.70
Larsen & Toubro Ltd.		3.07	Chalet Hotels Ltd.		0.67
Tata Consultancy Services Ltd.		2.60	Carborundum Universal Ltd.		0.66
UltraTech Cement Ltd.		2.42	Teamlease Services Ltd.		0.50
State Bank Of India		2.36	Nuvoco Vistas Corporation Ltd.		0.44
Kotak Mahindra Bank Ltd.		2.28	V-Guard Industries Ltd.		0.43
Divi's Laboratories Ltd.		2.16	<b>Total</b>		<b>77.73</b>
Abbott India Ltd.		2.16	<b>Non Convertible Debentures</b>		
Axis Bank Ltd.		2.12	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.37
Jubilant Foodworks Ltd.		1.86	<b>Total</b>		<b>0.37</b>
Hindalco Industries Ltd.		1.76	<b>Floating Rate Bonds</b>		
L&T Technology Services Ltd.		1.69	Government Of India	SOVEREIGN	9.66
Schaeffler India Ltd.		1.51	<b>Total</b>		<b>9.66</b>
Timken India Ltd.		1.49	<b>State Development Loans</b>		
Kajaria Ceramics Ltd.		1.42	State Government Of Gujarat	SOVEREIGN	0.36
Endurance Technologies Ltd.		1.40	<b>Total</b>		<b>0.36</b>
HDFC Life Insurance Company Ltd.		1.31	<b>Exchange Traded Funds</b>		
ZF Commercial Vehicle Control Systems India Ltd.		1.28	SBI Gold ETF		1.21
Power Grid Corporation Of India Ltd.		1.28	<b>Total</b>		<b>1.21</b>
Cholamandalam Investment & Finance Co. Ltd.		1.20	<b>Real Estate Investment Trust</b>		
TVS Motor Company Ltd.		1.12	Embassy Office Parks Reit		2.15
Honeywell Automation India Ltd.		1.11	Nexus Select Trust		2.04
Grindwell Norton Ltd.		1.08	<b>Total</b>		<b>4.19</b>
AIA Engineering Ltd.		1.07	<b>Infrastructure Investment Trust</b>		
Sona Blw Precision Forgings Ltd.		1.06	National Highways Infra Trust		2.42
Page Industries Ltd.		0.99	Cube Highways Trust		2.24
ICICI Lombard General Insurance Company Ltd.		0.95	<b>Total</b>		<b>4.66</b>
Balrampur Chini Mills Ltd.		0.95	<b>Cash, Cash Equivalents And Others</b>		<b>1.82</b>
Ltimindtree Ltd.		0.94	<b>Grand Total</b>		<b>100.00</b>
DLF Ltd.		0.93			
ESAB India Ltd.		0.88			



**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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 268.86 Crores
- AUM as on February 28, 2025**  
₹ 263.46 Crores
- Fund Manager:**  
Mr. Rohit Shimpi (Equity Portion)  
Mr. Ardhendu Bhattacharya (Debt portion)  
**Managing since:**  
Mr. Rohit Shimpi: Oct - 2021  
Mr. Ardhendu Bhattacharya: June - 2021  
**Total Experience:**  
Mr. Rohit Shimpi -Over 18 years  
Mr. Ardhendu Bhattacharya -Over 13 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	: 7.22 years
Average Maturity	: 13.96 years
Macaulay Duration	: 7.51 years
Yield to Maturity <sup>^</sup>	: 7.22%
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	14.4471	Direct Plan-IDCW	14.8158
Reg-Plan-Growth	14.4455	Dir-Plan-Growth	14.8177

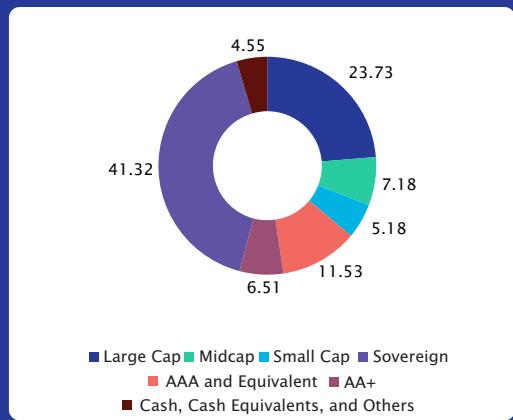
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Equity Shares</b>								
HDFC Bank Ltd.	3.45		AIA Engineering Ltd.	0.41				
ICICI Bank Ltd.	2.36		Thermax Ltd.	0.33				
Reliance Industries Ltd.	2.14		FSN E-Commerce Ventures Ltd.	0.33				
Infosys Ltd.	2.00		ESAB India Ltd.	0.33				
Maruti Suzuki India Ltd.	1.53		HDFC Asset Management Co. Ltd.	0.32				
Larsen & Toubro Ltd.	1.51		ABB India Ltd.	0.32				
Tata Consultancy Services Ltd.	1.21		Chalet Hotels Ltd.	0.31				
State Bank Of India	1.15		Carborundum Universal Ltd.	0.29				
Ultratech Cement Ltd.	1.10		Pitti Engineering Ltd.	0.28				
Axis Bank Ltd.	1.05		Teamlease Services Ltd.	0.23				
Kotak Mahindra Bank Ltd.	1.01		Nuvoco Vistas Corporation Ltd.	0.22				
Abbott India Ltd.	0.92		V-Guard Industries Ltd.	0.19				
Jubilant Foodworks Ltd.	0.87		<b>Total</b>	<b>36.09</b>				
Divi's Laboratories Ltd.	0.87		<b>Non Convertible Debentures</b>					
Hindalco Industries Ltd.	0.84		Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.84			
Schaeffler India Ltd.	0.73		Torrent Power Ltd.	CRISIL AA+	1.95			
Kajaria Ceramics Ltd.	0.71		Sundaram Finance Ltd.	CRISIL AAA	1.95			
Timken India Ltd.	0.70		REC Ltd.	CRISIL AAA	1.93			
L&T Technology Services Ltd.	0.70		Power Finance Corporation Ltd.	CRISIL AAA	1.91			
Endurance Technologies Ltd.	0.68		Tata Power Renewable Energy Ltd.					
Power Grid Corporation Of India Ltd.	0.66		(Guaranteed By					
HDFC Life Insurance Company Ltd.	0.62		Tata Power Ltd.)	[ICRA]AA+	1.90			
ZF Commercial Vehicle Control Systems India Ltd.	0.56		Godrej Properties Ltd.	[ICRA]AA+	1.90			
Cholamandalam Investment & Finance Co. Ltd.	0.53		Bajaj Housing Finance Ltd.	CRISIL AAA	1.90			
TVS Motor Company Ltd.	0.52		Union Bank Of India					
Honeywell Automation India Ltd.	0.51		( At1 Bond Under Basel III )	CRISIL AA+	0.76			
Grindell Norton Ltd.	0.51		<b>Total</b>	<b>18.04</b>				
Page Industries Ltd.	0.49		<b>Floating Rate Bonds</b>					
Sona Blw Precision Forgings Ltd.	0.48		Government Of India	SOVEREIGN	0.98			
Ltimindtree Ltd.	0.44		<b>Total</b>	<b>0.98</b>				
Hawkins Cookers Ltd.	0.43		<b>Government Securities</b>					
DLF Ltd.	0.42		Government Of India	SOVEREIGN	40.34			
Balrampur Chini Mills Ltd.	0.42		<b>Total</b>	<b>40.34</b>				
ICICI Lombard General Insurance Company Ltd.	0.41		<b>Cash, Cash Equivalents And Others</b>					
			Grand Total	4.55				
					100.00			

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	41.32
Financial Services	19.35
Power	4.51
Automobile And Auto Components	4.50
Information Technology	4.35
Telecommunication	3.84
Capital Goods	3.68
Realty	2.32
Oil, Gas & Consumable Fuels	2.14
Healthcare	1.79
Construction	1.51
Consumer Services	1.51
Consumer Durables	1.33
Construction Materials	1.32
Metals & Mining	0.84
Textiles	0.49
Fast Moving Consumer Goods	0.42
Services	0.23
Cash, Cash Equivalents And Others	4.55

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Retirement Benefit Fund – Conservative Hybrid Plan This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation
- Investment predominantly in debt and money market instruments & balance in equity and equity related 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 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:** 28/02/2025

**AAUM for the Month of February 2025**

₹ 173.44 Crores

**AUM as on February 28, 2025**  
₹ 171.21 Crores

- Fund Manager:**

Mr. Rohit Shimpi (Equity Portion)  
Mr. Ardhendu Bhattacharya (Debt portion)

Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

**Total Experience:**

Mr. Rohit Shimpi -Over 18 years

Mr. Ardhendu Bhattacharya -Over 13 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	: 7.74 years
Average Maturity	: 14.52 years
Macaulay Duration	: 8.08 years
Yield to Maturity <sup>1</sup>	: 7.31%
<sup>1</sup> 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	13.5118	Direct Plan-IDCW	13.7884
Reg-Plan-Growth	13.5119	Dir-Plan-Growth	13.7904

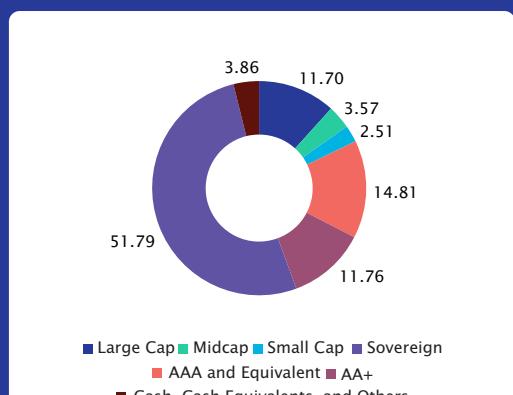
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Equity Shares</b>								
HDFC Bank Ltd.		1.69	ESAB India Ltd.		0.17			
ICICI Bank Ltd.		1.15	HDFC Asset Management Co. Ltd.		0.16			
Reliance Industries Ltd.		1.06	Hawkins Cookers Ltd.		0.16			
Infosys Ltd.		0.99	ABB India Ltd.		0.15			
Maruti Suzuki India Ltd.		0.73	Chalet Hotels Ltd.		0.15			
Larsen & Toubro Ltd.		0.72	Carborundum Universal Ltd.		0.14			
Tata Consultancy Services Ltd.		0.61	Teamlease Services Ltd.		0.14			
Ultratech Cement Ltd.		0.56	Pitti Engineering Ltd.		0.14			
State Bank Of India		0.55	Nuvoco Vistas Corporation Ltd.		0.11			
Axis Bank Ltd.		0.51	V-Guard Industries Ltd.		0.09			
Kotak Mahindra Bank Ltd.		0.50	<b>Total</b>		<b>17.78</b>			
Abbott India Ltd.		0.47	<b>Non Convertible Debentures</b>					
Divi's Laboratories Ltd.		0.43	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.91			
Hindalco Industries Ltd.		0.42	Torrent Power Ltd.	CRISIL AA+	3.00			
Jubilant Foodworks Ltd.		0.41	Sundaram Finance Ltd.	CRISIL AAA	2.99			
L&T Technology Services Ltd.		0.36	REC Ltd.	CRISIL AAA	2.97			
Kajaria Ceramics Ltd.		0.35	Power Finance Corporation Ltd.	CRISIL AAA	2.94			
Timken India Ltd.		0.34	Union Bank Of India					
Schaeffler India Ltd.		0.34	( At1 Bond Under Basel III )	CRISIL AA+	2.92			
Endurance Technologies Ltd.		0.34	Tata Power Renewable Energy Ltd.					
Power Grid Corporation Of India Ltd.		0.32	(Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.92			
HDFC Life Insurance Company Ltd.		0.32	Godrej Properties Ltd.	[ICRA]AA+	2.92			
Cholamandalam Investment & Finance Co. Ltd.		0.29	<b>Total</b>		<b>26.57</b>			
ZF Commercial Vehicle Control Systems India Ltd.		0.26	<b>Floating Rate Bonds</b>					
TVS Motor Company Ltd.		0.26	Government Of India	SOVEREIGN	1.50			
Page Industries Ltd.		0.26	<b>Total</b>		<b>1.50</b>			
Sona Blv Precision Forgings Ltd.		0.25	<b>Government Securities</b>					
Honeywell Automation India Ltd.		0.25	Government Of India	SOVEREIGN	47.34			
Grindwell Norton Ltd.		0.24	<b>Total</b>		<b>47.34</b>			
Ltimindtree Ltd.		0.22	<b>State Development Loans</b>					
DLF Ltd.		0.21	State Government Of Maharashtra	SOVEREIGN	2.95			
Balrampur Chini Mills Ltd.		0.21	<b>Total</b>		<b>2.95</b>			
FSN E-Commerce Ventures Ltd.		0.19	<b>Cash, Cash Equivalents And Others</b>					
AIA Engineering Ltd.		0.19	Grand Total		<b>3.86</b>			
ICICI Lombard General Insurance Company Ltd.		0.18			<b>100.00</b>			
Thermax Ltd.		0.17						

#### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	51.79
Financial Services	17.17
Power	6.24
Telecommunication	5.91
Realty	3.13
Automobile And Auto Components	2.18
Information Technology	2.18
Capital Goods	1.81
Oil, Gas & Consumable Fuels	1.06
Healthcare	0.90
Consumer Services	0.75
Construction	0.72
Construction Materials	0.67
Consumer Durables	0.60
Metals & Mining	0.42
Textiles	0.26
Fast Moving Consumer Goods	0.21
Services	0.14
Cash, Cash Equivalents And Others	3.86

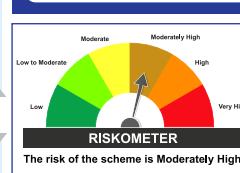
#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Retirement Benefit Fund – Conservative Plan This product is suitable for investors who are seeking^:

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

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



## 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 Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Fund - Short Term Plan)
<b>Ideal Investment Horizon</b>	3 years +	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +
<b>Inception Date</b>	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
<b>Fund Manager</b>	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager)	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager)	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager)	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager)	Mr. Rajeev Radhakrishnan Ms. Mansi Aleja Co Fund Manager	Mr. Tejas Soman
<b>Managing Since</b>	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Tejas (w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Ardhendu (w.e.f. Dec-2023)	Rajeev Jan-2019, Ardhendu (w.e.f. Dec-2023)	Lokesh Feb-2017, Adesh (w.e.f. Dec-2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008, Mansi (w.e.f. Dec-2023)	(w.e.f. Dec-2023)
<b>First Tier Benchmark</b>	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-II Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index A-II	NIFTY Credit Risk Bond Index B-II	NIFTY Medium Duration Debt Index A-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
<b>Fund Details as on 28 February 2025</b>								
<b>Month End AUM (Rs. in Crores)</b>	₹11,226.48	₹1,899.30	₹3,322.85	₹20,682.91	₹2,258.83	₹6,512.99	₹13,784.01	₹1,843.30
<b>Modified Duration (years)</b>	9.92	5.69	8.53	3.31	2.14	3.37	2.77	6.82
<b>Average Maturity (years)</b>	24.91	9.72	19.62	4.27	2.98	4.82	3.54	9.85
<b>Macaulay Duration (years)</b>	10.26	5.93	8.84	3.48	2.24	3.53	2.90	7.06
<b>Yield to Maturity (%)<sup>a</sup></b>	7.11	7.58	7.24	7.62	8.73	7.90	7.53	6.93
<b>Expense Ratio</b>	Regular- 0.94% Direct- 0.46%	Regular- 1.47% Direct- 0.77%	Regular- 1.39% Direct- 0.61%	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%
<b>Composition by Assets as on 28 February 2025</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	-	38.14	25.72	81.15	75.34	52.26	64.27	-
<b>Gilts</b>	91.03	51.83	68.63	91.14	14.25	30.71	25.63	96.71
<b>Money Market Instruments</b>	-	1.24	-	3.76	-	8.23	-	-
<b>Other Assets</b>	8.97	8.79	5.65	5.95	10.41	8.80	10.10	3.29
<b>Composition by Ratings as on 28 February 2025</b>								
<b>AA, AA+, AAA And EQUIVALENT</b>	-	29.37	25.72	81.15	38.78	32.81	64.27	-
<b>Below AA</b>	-	8.77	-	-	36.56	19.45	-	-
<b>Sovereign</b>	97.72	51.83	71.64	11.97	14.25	33.36	31.59	96.71
<b>Below A1+, A1+</b>	-	1.24	-	3.76	-	5.58	-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	2.28	8.79	2.64	3.12	10.41	8.80	4.14	3.29
<b>Other Details</b>								
<b>Exit Load</b>	Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month - Nil; For the remaining investments - 0.25%	Nil	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 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. <sup>a</sup>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 Banking and PSU Fund	SBI Liquid Fund	SBI Magnum Ultra Short Duration Fund	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund
<b>Ideal Investment Horizon</b>	3 months +	3 months +	3 years +	7day +	3-6 months	3 years +	3 years +	1 day +
<b>Inception Date</b>	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002
<b>Fund Manager</b>	Mr. Rajeev Radhakrishnan	Mr. Rajeev Radhakrishnan	Mr. Rajeev Radhakrishnan (Co Fund Manager)	Mr. Radhakrishnan (w.e.f. Dec 01 2023)	Mr. Rajeev Radhakrishnan (w.e.f. Dec 01 2023)	Mr. Aradhnu Bhattacharya Mr. Aradhnu Bhattacharya (Co-Fund Manager)	Mr. Tejas Soman	Ms. Ranjhana Gupta & Mr. Tejas Soman
<b>Managing Since</b>	Rajeev June-2008	Rajeev Dec-2023	Rajeev Nov-2013 Aradhnu (w.e.f. Dec 2023)	Rajeev Dec-2023	Rajeev (w.e.f. Dec 24) Aradhnu (w.e.f. Dec 2023)	Aradhnu (June-21, Rajeev Oct-20)	December-2023	(w.e.f. Dec - 2024)
<b>First Tier Benchmark</b>	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-II	CRISIL Ultra Short Duration Debt A-II Index	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index	
<b>Fund Details as on 28 February 2025</b>								
Month End AUM (Rs. in Crs)	₹12,377.73	₹26,406.35	₹3,930.72	₹66,778.08	₹11,887.23	₹1,246.27	₹2,896.92	₹21,498.46
Modified Duration (years)	0.85	0.58	3.62	0.12	0.43	0.84	11.56	1 day
Average Maturity (years)	1.37	0.62	4.85	0.13	0.69	4.59	28.69	1 day
Macaulay Duration (years)	0.91	0.62	3.84	0.13	0.46	0.87	11.97	1 day
Yield to Maturity (%) <sup>Δ</sup>	7.65	7.49	7.47	7.19	7.53	7.55	7.21	6.26
Expense Ratio	Regular- 0.97% Direct- 0.43%	Regular- 0.69% Direct- 0.25%	Regular- 0.81% Direct- 0.39%	Regular- 0.31% Direct- 0.21%	Regular- 0.54% Direct- 0.33%	Regular- 0.42% Direct- 0.26%	Regular- 0.66% Direct- 0.28%	Regular- 0.15% Direct- 0.07%
<b>Composition by Assets as on 28 February 2025</b>								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	63.10	-	76.42	2.37	35.55	27.67	-	-
Gilts	7.26	2.24	14.26	-	4.86	57.98	96.74	-
Money Market Instruments	21.35	82.14	3.03	98.61	49.75	11.41	-	3.48
Other Assets	8.29	15.62	6.29	-0.98	9.84	2.94	3.26	96.52
<b>Composition by Ratings as on 28 February 2025</b>								
AAA, AA+, AAA And Equivalent	63.10	-	76.42	2.37	35.55	27.67	-	-
Below AA	-	-	-	-	-	-	-	-
Sovereign	14.69	17.83	16.84	18.23	18.08	57.98	96.74	3.48
Below A1+, A1+	17.36	80.84	3.03	81.15	44.07	11.41	-	-
Cash, Cash Equivalents, Derivatives and Others	4.85	1.33	3.71	-1.75	2.30	2.94	3.26	96.52
<b>Other Details</b>								
Exit Load	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Investor exit upon subscription / switch-in								
	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	0.0000%						

MEI requests you to consult your financial advisor before investing. For details, please refer to the respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6)(a)(b) and 52(6)(a)(c) of SEBI (MF) regulations for both Direct and Regular plan. In case of semi-annual convention, the YTM is annualised.

## DEBT- GILT FUND

## 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 11,318.54 Crores
- AUM as on February 28, 2025**  
₹ 11,226.48 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	: 9.92 years
Average Maturity	: 23.91 years
Macaulay Duration	: 10.26 years
Yield to Maturity^	: 7.11%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	19.6893	Regular IDCW	19.5963
PF-Fixed Period-2 Year-IDCW	19.9242	Reg-Plan-Growth	63.7281
PF-Fixed Period-3 Year-IDCW	19.3181	Dir-Plan-IDCW	21.5064
PF 3 Year - Growth	38.2251	Dir-Plan-Growth	67.3848
PF Regular - Growth	40.9120		

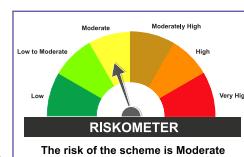
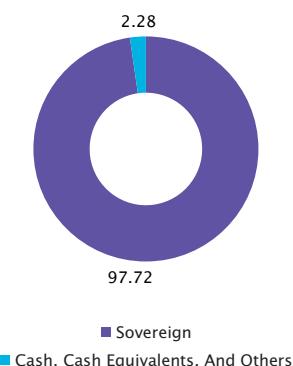
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	0.55
<b>Total</b>		<b>0.55</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	90.48
<b>Total</b>		<b>90.48</b>
<b>State Development Loans</b>		
State Government Of Haryana	SOVEREIGN	3.57
State Government Of Karnataka	SOVEREIGN	2.23
State Government Of Madhya Pradesh	SOVEREIGN	0.89
<b>Total</b>		<b>6.69</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>2.28</b>
		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	90.48
State Development Loans	6.69
Floating Rate Bonds	0.55
Cash, Cash Equivalents And Others	2.28

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



#### SBI Magnum Gilt Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income and capital growth for medium to long-term
- Investment in government securities.

<sup>^</sup>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**: 28/02/2025
- **AAUM for the Month of February 2025**: ₹ 1,894.31 Crores
- **AUM as on February 28, 2025**: ₹ 1,899.30 Crores
- **Fund Manager**: Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)  
**Managing Since**:  
Mr. Lokesh Mallya (w.e.f. Dec-2023)  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
**Total Experience**:  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 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.
- **Minimum Investment**: ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**: ₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 5.69 years
Average Maturity	: 9.72 years
Macaulay Duration	: 5.93 years
Yield to Maturity^	: 7.58%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

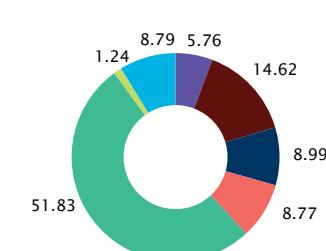
NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Bonus	41.4045
Reg-Plan-Growth	68.3345
Reg-Plan-Half Yearly IDCW	17.8729
Reg-Plan-Quarterly IDCW	19.2439
Dir-Plan-Bonus	44.6257
Dir-Plan-Growth	73.5504
Dir-Plan-Half Yearly IDCW	20.8680
Dir-Plan-Quarterly IDCW	21.3638

**PORTFOLIO**

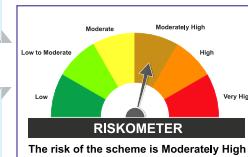
Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
HDFC Bank Ltd.	CRISIL A1+	1.24
<b>Total</b>		<b>1.24</b>
<b>Non Convertible Debentures</b>		
Torrent Power Ltd.	CRISIL AA+	4.04
Bharti Telecom Ltd.	CRISIL AA+	3.98
Godrej Properties Ltd.	[ICRA]AA+	3.96
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.84
Indostar Capital Finance Ltd.	CRISIL AA-	3.11
Anvane Financial Services Ltd.	CARE AA-	2.89
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.65
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.64
Bank Of Baroda( Tier II Bond Under Basel III )	CRISIL AAA	2.61
Grihun Housing Finance Ltd.	CARE AA-	1.58
Aadhar Housing Finance Ltd.	[ICRA]AA	1.32
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	1.19
Jindal Stainless Ltd.	CRISIL AA	1.18
<b>Total</b>		<b>34.99</b>
<b>Zero Coupon Bonds</b>		
National Highways Infra Trust	IND AAA	3.15
<b>Total</b>		<b>3.15</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	51.83
<b>Total</b>		<b>51.83</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>8.79</b>
		<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Government Securities	51.83
Non Convertible Debentures	34.99
Zero Coupon Bonds	3.15
Certificate Of Deposits	1.24
Cash, Cash Equivalents And Others	8.79

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**


■ AA ■ Below AA ■ AA+ ■ Sovereign  
■ A1+ ■ AAA and Equivalent  
■ Cash, Cash Equivalents, And Others


**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.

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

## DEBT- DYNAMIC BOND FUND



# 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:** 28/02/2025
- AAM for the Month of February 2025**  
₹ 3,335.74 Crores
- AUM as on February 28, 2025**  
₹ 3,322.85 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Tejas Soman (Co Fund Manager)  
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:**  
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 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	: 8.40 years
Average Maturity	: 18.55 years
Macaulay Duration	: 8.72 years
Yield to Maturity <sup>^</sup>	: 7.29%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	18.0601
Reg-Plan-Growth	34.4492
Dir-Plan-IDCW	20.9962
Dir-Plan-Growth	37.5898

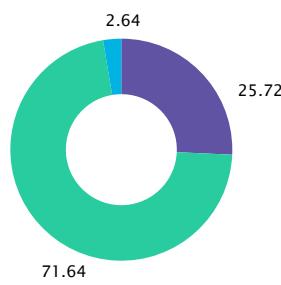
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Highways Infrastructure Trust	CRISIL AAA	4.93
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.70
LIC Housing Finance Ltd.	CRISIL AAA	4.51
Bank Of Baroda( Tier II Bond Under Basel III )	CRISIL AAA	2.98
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.20
<b>Total</b>		<b>18.32</b>
<b>Zero Coupon Bonds</b>		
National Highways Infra Trust	IND AAA	3.24
<b>Total</b>		<b>3.24</b>
<b>Securitised Debt</b>		
India Universal Trust Al2	CRISIL AAA(SO)	4.16
<b>Total</b>		<b>4.16</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	68.63
<b>Total</b>		<b>68.63</b>
<b>State Development Loans</b>		
State Government Of Haryana	SOVEREIGN	3.01
<b>Total</b>		<b>3.01</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

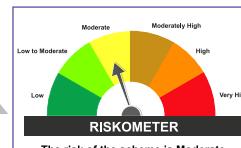
### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	68.63
Non Convertible Debentures	18.32
Securitised Debt	4.16
Zero Coupon Bonds	3.24
State Development Loans	3.01
Cash, Cash Equivalents And Others	2.64

### 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<sup>^</sup>:

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

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

## DEBT- CORPORATE BOND FUND

# SBI 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 20,596.17 Crores
- **AUM as on February 28, 2025**  
₹ 20,682.91 Crores
- **Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co-Fund Manager)  
Managing Since:  
Mr. Rajeev Radhakrishnan Jan-2019  
Mr. Ardhendu Bhattacharya Dec 2023  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Ardhendu Bhattacharya Over 13 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	: 3.31 years
Average Maturity	: 4.27 years
Macaulay Duration	: 3.48 years
Yield to Maturity <sup>A</sup>	: 7.62%
<sup>A</sup> In case of semi-annual convention , the YTM is annualised	

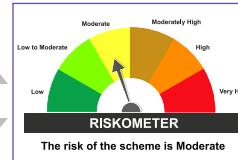
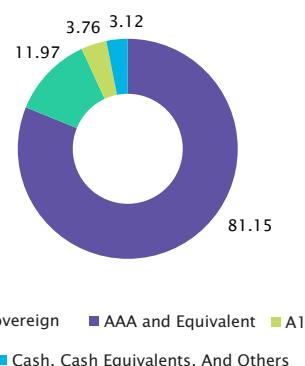
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	14.1258	Dir-Plan-Monthly IDCW	14.5352
Reg-Plan-Growth	14.9678	Dir-Plan-Growth	15.3991
Reg-Plan-Quarterly IDCW	14.5429	Dir-Plan-Quarterly IDCW	14.9701

PORTFOLIO								
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Certificate Of Deposits</b>								
Canara Bank	CRISIL A1+	2.39	Small Industries Development	[ICRA]AAA	0.96			
HDFC Bank Ltd.	CRISIL A1+	1.37	Bank Of India	CRISIL AAA	0.83			
<b>Total</b>		<b>3.76</b>	HDB Financial Services Ltd.	CRISIL AAA	0.72			
<b>Non Convertible Debentures</b>								
National Bank For Agriculture And Rural Development	[ICRA]AAA	5.82	Indigrid Infrastructure Trust	[ICRA]AAA	0.68			
Larsen & Toubro Ltd.	CRISIL AAA	5.41	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.66			
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.88	Toyota Financial Services India Ltd.	[ICRA]AAA	0.60			
Small Industries Development Bank Of India	CRISIL AAA	4.43	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.58			
LIC Housing Finance Ltd.	CRISIL AAA	4.33	Canara Bank( Tier II Bond Under Basel III )	IND AAA	0.48			
Indigrid Infrastructure Trust	CRISIL AAA	3.73	REC Ltd.	[ICRA]AAA	0.24			
Power Finance Corporation Ltd.	CRISIL AAA	3.46	National Bank For Agriculture And Rural Development	CRISIL AAA	0.24			
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	3.31	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.21			
Tata Communications Ltd.	CARE AAA	3.15	John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.12			
Bajaj Housing Finance Ltd.	CRISIL AAA	3.10	<b>Total</b>		<b>76.66</b>			
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.79	<b>Zero Coupon Bonds</b>					
Sundaram Finance Ltd.	[ICRA]AAA	2.69	National Highways Infra Trust	IND AAA	1.49			
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.60	<b>Total</b>		<b>1.49</b>			
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	2.44	<b>Securitised Debt</b>					
Bajaj Finance Ltd.	CRISIL AAA	2.19	India Universal Trust Al2	CRISIL AAA(SO)	3.00			
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.04	<b>Total</b>		<b>3.00</b>			
Highways Infrastructure Trust	CRISIL AAA	1.93	<b>Government Securities</b>					
Sundaram Home Finance Ltd.	CRISIL AAA	1.50	Government Of India	SOVEREIGN	9.14			
SMFG India Credit Company Ltd.	[ICRA]AAA	1.46	<b>Total</b>		<b>9.14</b>			
Mindspace Business Parks Reit	[ICRA]AAA	1.44	<b>State Development Loans</b>					
REC Ltd.	CRISIL AAA	1.42	State Government Of Tamil Nadu	SOVEREIGN	1.45			
Tata Capital Ltd.	CRISIL AAA	1.38	State Government Of Karnataka	SOVEREIGN	1.36			
Mindspace Business Parks Reit	CRISIL AAA	1.29	State Government Of Jharkhand	SOVEREIGN	0.02			
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.26	<b>Total</b>		<b>2.83</b>			
NHPC Ltd.	IND AAA	1.20	<b>Cash, Cash Equivalents And Others</b>					
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.09	<b>Grand Total</b>		<b>3.12</b>			
					<b>100.00</b>			

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	76.66
Government Securities	9.14
Certificate Of Deposits	3.76
Securitised Debt	3.00
State Development Loans	2.83
Zero Coupon Bonds	1.49
Cash, Cash Equivalents And Others	3.12

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



**SBI Corporate Bond Fund**  
This product is suitable for investors who are seeking<sup>A</sup>:

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

<sup>A</sup>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

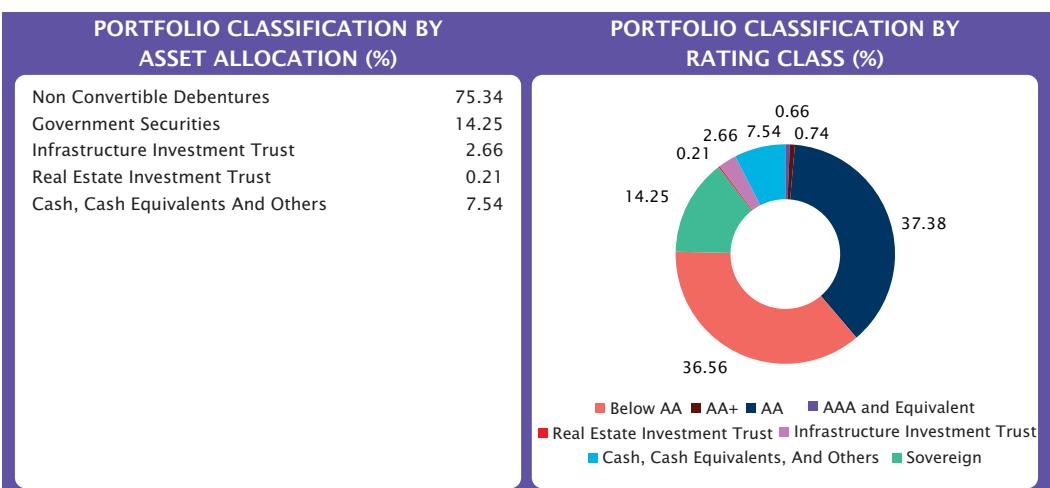
- **Type of Scheme:** An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 17/07/2014
- **Report As On:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 2,263.99 Crores
- **AUM as on February 28, 2025**  
₹ 2,258.83 Crores
- **Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma Managing Since:  
Mr. Lokesh Mallya Feb-2017  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 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 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 (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	: 2.14 years
Average Maturity	: 2.98 years
Macaulay Duration	: 2.24 years
Yield to Maturity	: 8.73%
<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	19.9427	Dir-Plan-IDCW	22.1193
Reg-Plan-Daily IDCW	14.6003	Dir-Plan-Daily IDCW	15.0824
Reg-Plan-Growth	44.1128	Dir-Plan-Growth	47.5316

PORTFOLIO		
<b>Non Convertible Debentures</b>		
Issuer Name	Rating	(%) Of Total AUM
Aadhar Housing Finance Ltd.	IND AA	4.96
Nirma Ltd.	CRISIL AA	4.89
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.74
Infopark Properties Ltd.	CARE AA-	4.66
Eris Lifesciences Ltd.	IND AA-	3.77
Aditya Birla Real Estate Ltd.	CRISIL AA	3.77
Sandur Manganese & Iron Ores Ltd.	[ICRA]A+	3.68
Renserv Global Pvt Ltd.	CARE A+(CE)	3.54
Avanse Financial Services Ltd.	CARE AA-	3.54
Ashoka Buildcon Ltd.	CARE AA-	3.52
Sheela Foam Ltd.	IND AA	3.32
JSW Steel Ltd.	[ICRA]AA	3.32
Aditya Birla Renewables Ltd.	CRISIL AA	3.32
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	3.31
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.31
Indostar Capital Finance Ltd.	CRISIL AA-	3.10
Yes Bank Ltd.( Tier II Bond Under Basel III )	[ICRA]A	2.79
Prestige Projects Pvt. Ltd.	[ICRA]A	2.23
Tata Projects Ltd.	IND AA	2.21
Jindal Stainless Ltd.	CRISIL AA	1.99
JM Financial Services Ltd.	CRISIL AA	1.55
Grihun Housing Finance Ltd.	CARE AA-	1.55
Yes Bank Ltd.	[ICRA]A	0.87
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	0.74
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.66
<b>Government Securities</b>		
<b>Total</b>		<b>75.34</b>
<b>Real Estate Investment Trust</b>		
Minspace Business Parks Reit	SOVEREIGN	14.25
<b>Total</b>		<b>14.25</b>
<b>Infrastructure Investment Trust</b>		
Cube Highways Trust		0.21
<b>Total</b>		<b>0.21</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>7.54</b>
<b>Grand Total</b>		<b>100.00</b>



**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.

## **DEBT- 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:** 28/02/2025
  - AAUM for the Month of February 2025**  
₹ 6,538.49 Crores
  - AAUM as on February 28, 2025**  
₹ 6,512.99 Crores
  - Fund Managers:** Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)  
Managing Since:  
Mr. Lokesh Mallya (w.e.f. Dec 2023)  
Mr. Mohit Jain (w.e.f. Dec 2023)  
Total Experience:  
Mr. Lokesh Mallya Over 17 years  
Mr. Mohit Jain Over 10 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

<b>Modified Duration</b>	: 3.37 years
<b>Average Maturity</b>	: 4.82 years
<b>Macaulay Duration</b>	: 3.53 years
<b>Yield to Maturity<sup>A</sup></b>	: 7.90%

<sup>A</sup>In case of semi-annual convention , the YTM is annualised

<sup>4</sup>In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

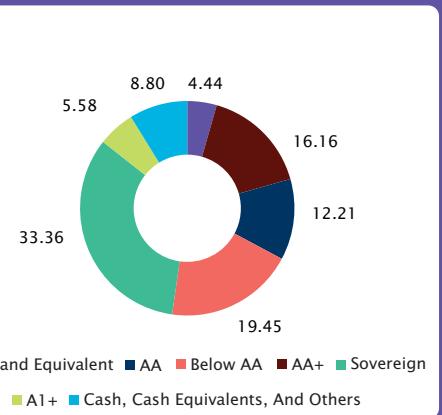
Option	NAV (₹)
Reg-Plan-IDCW	19.1811
Reg-Plan-Growth	49.4832
Dir-Plan-IDCW	20.7545
Dir-Plan-Growth	53.3922

## PORTFOLIO

## **PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	52.26
Government Securities	30.00
Certificate Of Deposits	5.58
Treasury Bills	2.65
Floating Rate Bonds	0.71
Cash, Cash Equivalents And Others	8.80

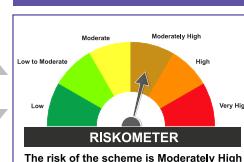
## **PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**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.

<sup>8</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## DEBT- SHORT DURATION FUND

### 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 13,765.82 Crores
- **AUM as on February 28, 2025**  
₹ 13,784.01 Crores
- **Fund Manager:**  
Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja  
**Managing Since:**  
Mr. Rajeev Jun-2008  
Ms. Mansi Dec-2023  
**Total Experience:**  
Mr. Rajeev Over 20 years  
Ms. Mansi Over 15 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

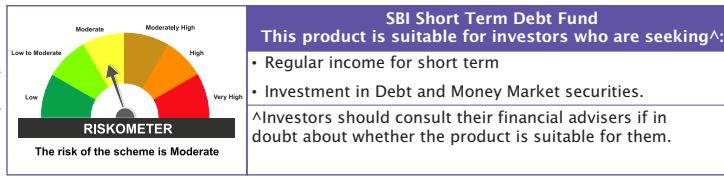
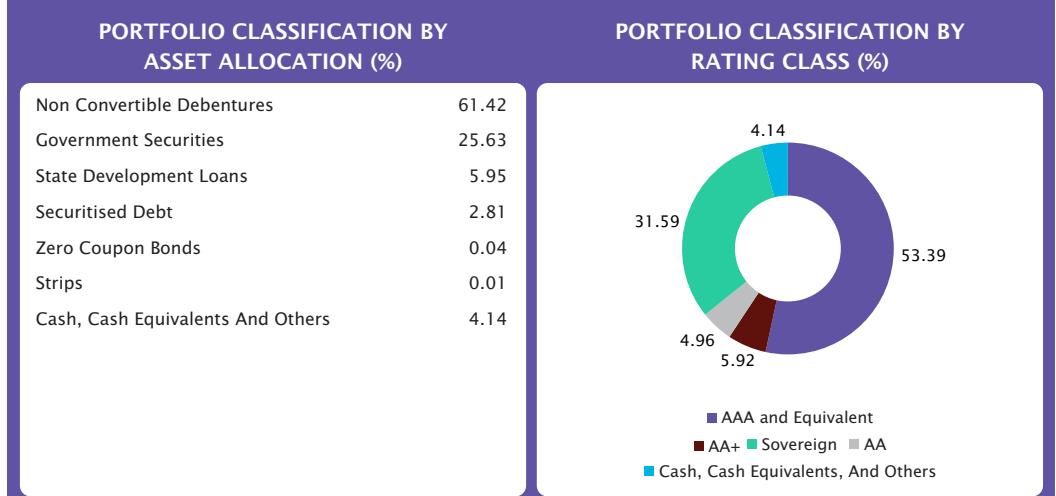
#### Quantitative Data

Modified Duration	: 2.77 years
Average Maturity	: 3.54 years
Macaulay Duration	: 2.90 years
Yield to Maturity <sup>1</sup>	: 7.53%

<sup>1</sup>In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	14.5971
Retail-Plan-Growth	35.1364
Retail-Plan-Monthly IDCW	16.0933
Retail-Plan-Weekly IDCW	14.5752
Reg-Plan-Fortnightly IDCW	14.0667
Reg-Plan-Growth	31.0553
Reg-Plan-Monthly IDCW	17.1694
Reg-Plan-Weekly IDCW	14.0807
Dir-Plan-Fortnightly IDCW	22.1868
Dir-Plan-Growth	32.9398
Dir-Plan-Monthly IDCW	18.3598
Dir-Plan-Weekly IDCW	14.4285

PORTFOLIO								
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Non Convertible Debentures</b>								
National Bank For Agriculture And Rural Development	[ICRA]AAA	7.20	HDB Financial Services Ltd.	CRISIL AAA	0.54			
Power Finance Corporation Ltd.	CRISIL AAA	4.44	REC Ltd.	CRISIL AAA	0.43			
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	3.93	Nexus Select Trust	CRISIL AAA	0.36			
Bharti Telecom Ltd.	CRISIL AA+	3.50	Bajaj Housing Finance Ltd.	CRISIL AAA	0.36			
Toyota Financial Services India Ltd.	[ICRA]AAA	3.49	<b>Total</b>		<b>61.42</b>			
SMFG India Credit Company Ltd.	[ICRA]AAA	3.28	<b>Zero Coupon Bonds</b>					
Mindspace Business Parks Reit	CRISIL AAA	3.24	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04			
Tata Communications Ltd.	CARE AAA	2.88	<b>Total</b>		<b>0.04</b>			
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.83	<b>Securitised Debt</b>					
ONGC Petro Additions Ltd.	CRISIL AA	2.74	India Universal Trust Al1	IND AAA(SO)	1.46			
LIC Housing Finance Ltd.	CRISIL AAA	2.50	India Universal Trust Al2	CRISIL AAA(SO)	1.35			
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	2.45	<b>Total</b>		<b>2.81</b>			
Aditya Birla Housing Finance Ltd.	CRISIL AAA	2.16	<b>Government Securities</b>					
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.60	Government Of India	SOVEREIGN	25.63			
Tata Projects Ltd.	CRISIL AA	1.43	<b>Total</b>		<b>25.63</b>			
Mindspace Business Parks Reit	[ICRA]AAA	1.43	<b>State Development Loans</b>					
Small Industries Development Bank Of India	CRISIL AAA	1.30	State Government Of Karnataka	SOVEREIGN	4.95			
Sundaram Home Finance Ltd.	[ICRA]AAA	1.26	State Government Of Tamil Nadu	SOVEREIGN	1.00			
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.26	<b>Total</b>		<b>5.95</b>			
Can Fin Homes Ltd.	IND AA+	1.08	<b>Strips</b>					
TVS Credit Services Ltd.	CRISIL AA	0.79	Government Of India	SOVEREIGN	0.01			
Tata Capital Ltd.	[ICRA]AAA	0.72	<b>Total</b>		<b>0.01</b>			
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.72	<b>Cash, Cash Equivalents And Others</b>					
REC Ltd.	[ICRA]AAA	0.72	<b>Grand Total</b>		<b>4.14</b>			
National Housing Bank	CRISIL AAA	0.72			<b>100.00</b>			
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.72						
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.72						
Torrent Power Ltd.	CRISIL AA+	0.62						



## DEBT-GILT FUND WITH 10 YEAR CONSTANT DURATION

# SBI 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:** 28/02/2025

- AAUM for the Month of February 2025**

₹ 1,822.99 Crores

- AUM as on February 28, 2025**

₹ 1,843.30 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<sup>1</sup> 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	: 6.82 years
Average Maturity	: 9.85 years
Macaulay Duration	: 7.06 years
Yield to Maturity <sup>1</sup>	: 6.93%
<sup>1</sup> In case of semi-annual convention, the YTM is annualised	

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	19.9560
Reg-Plan-Growth	61.3587
Dir-Plan-IDCW	20.7309
Dir-Plan-Growth	63.7320

### PORTFOLIO

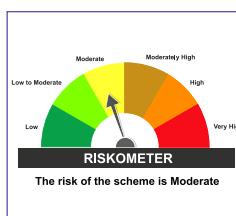
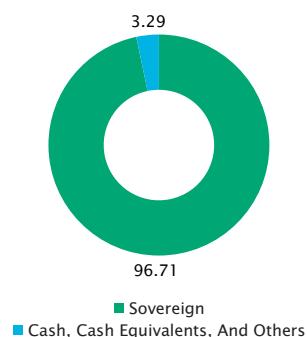
Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	96.71
<b>Total</b>		
Cash, Cash Equivalents And Others		3.29
<b>Grand Total</b>		100.00

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities 96.71

Cash, Cash Equivalents And Others 3.29

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



#### SBI Magnum Constant Maturity Fund This product is suitable for investors who are seeking<sup>1</sup>:

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

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

## DEBT- LOW DURATION FUND

### SBI 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:** 28/02/2025
- AAUM for the Month of February 2025**  
₹ 12,191.29 Crores
- AUM as on February 28, 2025**  
₹ 12,377.73 Crores
- Fund Manager: Mr. Rajeev Radhakrishnan**  
**Managing Since:**  
Mr. Rajeev Jun-2008  
**Total Experience:**  
Mr. Rajeev Over 20 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.  
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	: 0.85 years
Average Maturity	: 1.37 years
Macaulay Duration	: 0.91 years
Yield to Maturity^	: 7.65%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,323.3498	Reg-Plan-Weekly IDCW	1,323.0269
Institutional-Growth	3,456.5390	Dir-Plan-Daily IDCW	1,359.8522
Institutional-Weekly IDCW	1,320.0648	Dir-Plan-Fortnightly IDCW	1,383.6294
Reg-Plan-Daily IDCW	1,323.0372	Dir-Plan-Growth	3,527.6026
Reg-Plan-Fortnightly IDCW	1,346.1947	Dir-Plan-Monthly IDCW	1,567.5647
Reg-Plan-Growth	3,396.6545	Dir-Plan-Weekly IDCW	1,361.8423
Reg-Plan-Monthly IDCW	1,489.7052		

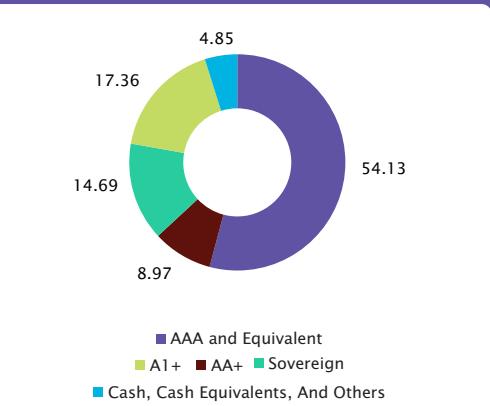
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>					
Panatone Finvest Ltd.	CRISIL A1+	3.10	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.61
CESC Ltd.	[ICRA]A1+	2.43	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.56
JM Financial Services Ltd.	CRISIL A1+	1.87	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.48
Small Industries Development Bank Of India	CRISIL A1+	1.62	National Housing Bank	CRISIL AAA	0.41
Bharti Telecom Ltd.	CRISIL A1+	1.54	Indigrid Infrastructure Trust	IND AAA	0.28
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.75	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.20
Interise Trust	[ICRA]A1+	0.64	John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.20
<b>Total</b>		<b>11.95</b>	<b>Total</b>		<b>56.46</b>
<b>Certificate Of Deposits</b>					
Axis Bank Ltd.	CRISIL A1+	2.31	Government Of India	SOVEREIGN	6.97
Indian Bank	CRISIL A1+	1.59	<b>Total</b>		<b>6.97</b>
NABARD	CRISIL A1+	1.51	<b>Floating Rate Notes</b>		
<b>Total</b>		<b>5.41</b>	Citcorp Finance (India) Ltd.	[ICRA]AAA	2.03
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>2.03</b>
Power Finance Corporation Ltd.	CRISIL AAA	6.46	<b>Securitised Debt</b>		
Small Industries Development Bank Of India	[ICRA]AAA	4.27	India Universal Trust A12	CRISIL AAA(SO)	2.26
REC Ltd.	[ICRA]AAA	4.17	India Universal Trust A11	IND AAA(SO)	1.94
NABARD	[ICRA]AAA	4.14	First Business Receivablestrust	CRISIL AAA(SO)	0.41
Trent Ltd.	[ICRA]AA+	3.95	<b>Total</b>		<b>4.61</b>
LIC Housing Finance Ltd.	CRISIL AAA	3.64	<b>Government Securities</b>		
REC Ltd.	CRISIL AAA	3.20	Government Of India	SOVEREIGN	0.29
Indigrid Infrastructure Trust	CRISIL AAA	3.12	<b>Total</b>		<b>0.29</b>
L&T Metro Rail (Hyderabad) Ltd.	[Guaranteed By Larsen & Toubro Ltd.]	2.63	<b>State Development Loans</b>		
Small Industries Development Bank Of India	CRISIL AAA(CE)	2.23	State Government Of Karnataka	SOVEREIGN	2.31
Bajaj Housing Finance Ltd.	CRISIL AAA	2.03	State Government Of Andhra Pradesh	SOVEREIGN	0.62
Mankind Pharma Ltd.	CRISIL AA+	1.99	State Government Of Haryana	SOVEREIGN	0.29
Cube Highways Trust	IND AAA	1.95	State Government Of Maharashtra	SOVEREIGN	0.20
NABARD	CRISIL AAA	1.91	<b>Total</b>		<b>3.42</b>
PNB Housing Finance Ltd.	[ICRA]AA+	1.66	<b>Treasury Bills</b>		
Sundaram Finance Ltd.	[ICRA]AAA	1.63	364 Day T-Bill 24.04.25	SOVEREIGN	2.21
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.22	182 Day T-Bill 31.07.25	SOVEREIGN	1.58
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.16	91 Day T-Bill 08.05.25	SOVEREIGN	0.20
Can Fin Homes Ltd.	IND AA+	0.81	<b>Total</b>		<b>3.99</b>
Interise Trust	[ICRA]AAA	0.78	<b>Strips</b>		
Titan Company Ltd.	CRISIL AAA	0.77	Government Of India	SOVEREIGN	0.02
			<b>Total</b>		<b>0.02</b>
			<b>Cash, Cash Equivalents And Others</b>		
			Cash, Cash Equivalents And Others		4.85
			<b>Grand Total</b>		<b>100.00</b>

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	56.46
Commercial Papers	11.95
Floating Rate Bonds	6.97
Certificate Of Deposits	5.41
Securitised Debt	4.61
Treasury Bills	3.99
State Development Loans	3.42
Floating Rate Notes	2.03
Government Securities	0.29
Strips	0.02
Cash, Cash Equivalents And Others	4.85

#### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)

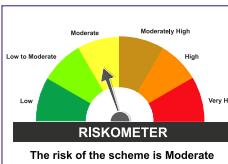


#### SBI Magnum Low Duration Fund

This product is suitable for investors who are seeking<sup>A</sup>:

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

<sup>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## DEBT- MONEY MARKET FUND



## SBI SAVINGS FUND

### 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:** 28/02/2025
- AUAM for the Month of February 2025**  
₹ 27,434.41 Crores
- AUAM as on February 28, 2025**  
₹ 26,406.35 Crores
- Fund Manager: Mr. Rajeev Radhakrishnan Managing Since:**  
Rajeev Radhakrishnan Dec-2023
- Total Experience:**  
Mr. Rajeev Radhakrishnan Over 20 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	: 0.58 years
Average Maturity	: 0.62 years
Macaulay Duration	: 0.62 years
Yield to Maturity^	: 7.49%

<sup>A</sup>In case of semi-annual convention , the YTM is annualised

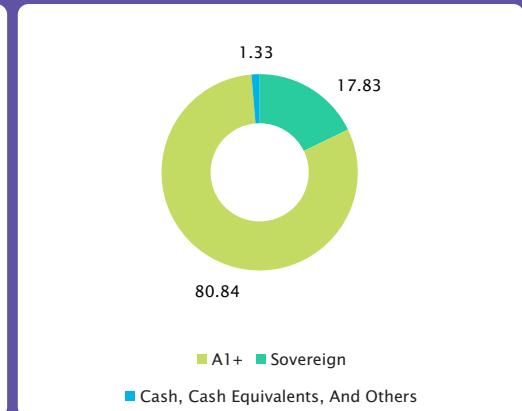
NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Daily IDCW	13.1521
Reg-Plan-Growth	40.3479
Reg-Plan-Monthly IDCW	15.9092
Reg-Plan-Weekly IDCW	15.0143
Dir-Plan-Daily IDCW	13.4988
Dir-Plan-Growth	43.2298
Dir-Plan-Monthly IDCW	17.1350
Dir-Plan-Weekly IDCW	15.3087

PORTFOLIO								
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Commercial Papers</b>								
JSW Infrastructure Ltd.	CARE A1+	3.81	NABARD	CRISIL A1+	3.20			
Bharti Telecom Ltd.	CRISIL A1+	3.66	Bank Of Baroda	IND A1+	3.00			
Tata Capital Housing Finance Ltd.	CRISIL A1+	2.86	Bank Of India	CRISIL A1+	2.48			
LIC Housing Finance Ltd.	CRISIL A1+	2.20	Indian Bank	CRISIL A1+	1.87			
Panatone Finvest Ltd.	CRISIL A1+	2.14	Equitas Small Finance Bank Ltd.	CRISIL A1+	1.62			
Muthoot Finance Ltd.	CRISIL A1+	1.96	ICICI Bank Ltd.	[ICRA]A1+	1.28			
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.33	CSB Bank Ltd.	CRISIL A1+	1.14			
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	1.12	The Federal Bank Ltd.	CRISIL A1+	0.76			
Credila Financial Services Ltd.	CRISIL A1+	1.06	Punjab & Sind Bank	[ICRA]A1+	0.76			
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.89	AU Small Finance Bank Ltd.	CRISIL A1+	0.72			
JM Financial Services Ltd.	CRISIL A1+	0.88	Punjab National Bank	CRISIL A1+	0.06			
Sundaram Finance Ltd.	CRISIL A1+	0.82	<b>Total</b>		<b>54.50</b>			
ICICI Securities Ltd.	CRISIL A1+	0.76	<b>Government Securities</b>					
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.71	Government Of India	SOVEREIGN	2.24			
Small Industries Development Bank Of India	CRISIL A1+	0.65	<b>Total</b>		<b>2.24</b>			
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.38	<b>State Development Loans</b>					
Godrej Properties Ltd.	CRISIL A1+	0.38	State Government Of Rajasthan	SOVEREIGN	6.21			
IGH Holdings Pvt Ltd.	CRISIL A1+	0.37	State Government Of Tamil Nadu	SOVEREIGN	2.71			
Sundaram Home Finance Ltd.	CRISIL A1+	0.36	State Government Of Maharashtra	SOVEREIGN	1.67			
<b>Total</b>		<b>26.34</b>	State Government Of Karnataka	SOVEREIGN	0.92			
<b>Certificate Of Deposits</b>			State Government Of Gujarat	SOVEREIGN	0.85			
HDFC Bank Ltd.	CRISIL A1+	7.40	State Government Of Madhya Pradesh	SOVEREIGN	0.59			
IDBI Bank Ltd.	CRISIL A1+	5.35	State Government Of Haryana	SOVEREIGN	0.49			
Indusind Bank Ltd.	CRISIL A1+	5.03	State Government Of Uttar Pradesh	SOVEREIGN	0.46			
Union Bank Of India	[ICRA]A1+	4.65	State Government Of Andhra Pradesh	SOVEREIGN	0.29			
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.94	State Government Of Telangana	SOVEREIGN	0.10			
Small Industries Development Bank Of India	CRISIL A1+	3.92	<b>Total</b>		<b>14.29</b>			
Canara Bank	CRISIL A1+	3.88	<b>Treasury Bills</b>					
Axis Bank Ltd.	CRISIL A1+	3.44	182 Day T-Bill 29.08.25	SOVEREIGN	0.74			
			182 Day T-Bill 07.08.25	SOVEREIGN	0.56			
			<b>Total</b>		<b>1.30</b>			
			<b>Cash, Cash Equivalents And Others</b>					
					<b>1.33</b>			
				<b>Grand Total</b>	<b>100.00</b>			

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	54.50
Commercial Papers	26.34
State Development Loans	14.29
Government Securities	2.24
Treasury Bills	1.30
Cash, Cash Equivalents And Others	1.33

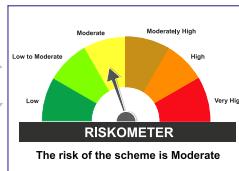
### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

<sup>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## DEBT- BANKING AND PSU FUND

### 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:** 28/02/2025
- AUM for the Month of February 2025**  
₹ 3,860.93 Crores
- AUM as on February 28, 2025**  
₹ 3,930.72 Crores
- Fund Manager:**  
Mr. Rajeev Radhakrishnan  
Mr. Ardhendhu Bhattacharya (Co Fund Manager)  
**Managing Since:**  
Mr. Rajeev Nov 2013  
Mr. Ardhendhu (w.e.f.Dec 2023)  
**Total Experience:**  
Mr. Rajeev Radhakrishnan - Over 20 years  
Mr. Ardhendhu Bhattacharya - Over 13 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 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	: 3.62 years
Average Maturity	: 4.85 years
Macaulay Duration	: 3.84 years
Yield to Maturity^	: 7.47%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,372.5432	Dir-Plan-Daily IDCW	1,406.3798
Reg-Plan-Growth	3,008.4590	Dir-Plan-Growth	3,192.8874
Reg-Plan-Monthly IDCW	1,198.6330	Dir-Plan-Monthly IDCW	1,275.1470
Reg-Plan-Weekly IDCW	1,372.2505	Dir-Plan-Weekly IDCW	1,403.2545

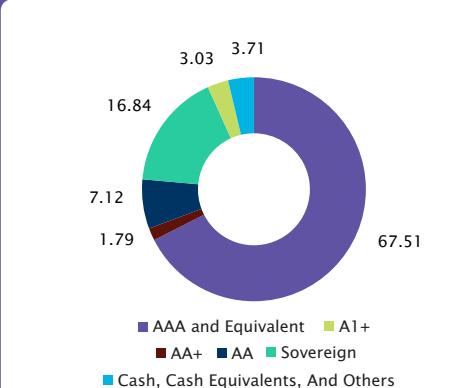
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Certificate Of Deposits</b>								
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.81	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.20			
Punjab National Bank	CRISIL A1+	1.22	<b>Total</b>		<b>73.33</b>			
<b>Total</b>								
<b>Non Convertible Debentures</b>								
REC Ltd.	CRISIL AAA	8.16	National Highways Infra Trust	IND AAA	3.09			
Small Industries Development Bank Of India	CRISIL AAA	8.15	<b>Total</b>		<b>3.09</b>			
ONGC Petro Additions Ltd.	CRISIL AA	7.12	<b>Government Securities</b>					
Power Grid Corporation Of India Ltd.	CRISIL AAA	6.44	Government Of India	SOVEREIGN	14.26			
HDFC Bank Ltd.	CRISIL AAA	5.73	<b>Total</b>		<b>14.26</b>			
Nuclear Power Corporation Of India Ltd. [ICRA]AAA		5.32	<b>State Development Loans</b>					
NABARD	[ICRA]AAA	5.18	State Government Of Tamil Nadu	SOVEREIGN	1.29			
National Bank For Financing Infrastructure And Development	CRISIL AAA	4.65	State Government Of Karnataka	SOVEREIGN	1.29			
Power Finance Corporation Ltd.	CRISIL AAA	4.61	<b>Total</b>		<b>2.58</b>			
GAIL (India) Ltd.	IND AAA	3.87	<b>Cash, Cash Equivalents And Others</b>					
National Bank For Agriculture And Rural Development	CRISIL AAA	3.60	<b>Grand Total</b>		<b>3.71</b>			
State Bank Of India( At1 Bond Under Basel III )	CRISIL AA+	1.79			<b>100.00</b>			
Export-Import Bank Of India	CRISIL AAA	1.68						
Punjab National Bank( Tier II Bond Under Basel III )	CRISIL AAA	1.65						
Nuclear Power Corporation Of India Ltd. CRISIL AAA		1.56						
NHPC Ltd.	[ICRA]AAA	1.55						
Indian Railway Finance Corporation Ltd. CRISIL AAA		1.29						
NTPC Ltd.	CRISIL AAA	0.78						

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	73.33
Government Securities	14.26
Zero Coupon Bonds	3.09
Certificate Of Deposits	3.03
State Development Loans	2.58
Cash, Cash Equivalents And Others	3.71

#### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Banking & PSU Fund	
This product is suitable for investors who are seeking^:	
<ul style="list-style-type: none"> <li>Regular income over medium term</li> <li>Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.</li> </ul>	
Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

## DEBT- LIQUID FUND

# 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:** 28/02/2025
- AAUM for the Month of February 2025**: ₹ 71,260.80 Crores
- AUM as on February 28, 2025**: ₹ 66,778.08 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

<b>Modified Duration</b>	: 0.12 years
<b>Average Maturity</b>	: 0.13 years
<b>Macaulay Duration</b>	: 0.13 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.19%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

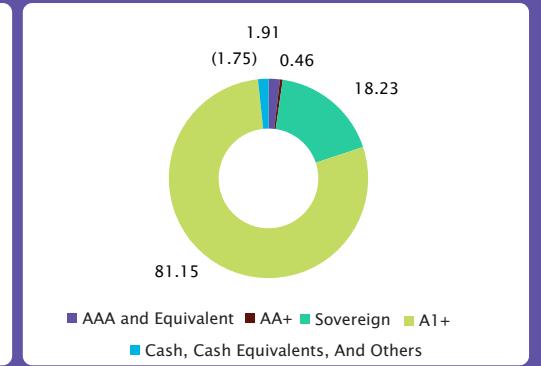
NET ASSET VALUE	
Option	NAV (₹)
Institutional-Daily IDCW	1,293.7397
Institutional-Growth	4,027.0645
Reg-Plan-Daily IDCW	1,140.7391
Reg-Plan-Fortnightly IDCW	1,309.2223
Reg-Plan-Growth	3,989.3355
Reg-Plan-Weekly IDCW	1,369.2956
Dir-Plan-Daily IDCW	1,144.0484
Dir-Plan-Fortnightly IDCW	1,315.6910
Dir-Plan-Growth	4,029.0622
Dir-Plan-Weekly IDCW	1,376.0578

PORTFOLIO		
Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>		
Reliance Jio Infocomm Ltd.	CRISIL A1+	6.61
ICICI Securities Ltd.	CRISIL A1+	5.54
National Bank For Agriculture And Rural Development	CRISIL A1+	5.16
Tata Steel Ltd.	[ICRA]A1+	3.73
Tata Capital Ltd.	CRISIL A1+	2.32
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.87
Reliance Retail Ventures Ltd.	CRISIL A1+	1.70
NTPC Ltd.	CRISIL A1+	1.64
L&T Finance Ltd.	CRISIL A1+	1.63
Indian Railway Finance Corporation Ltd.	CARE A1+	1.57
Reliance Industries Ltd.	CRISIL A1+	1.49
Poonawalla Fincorp Ltd.	CRISIL A1+	1.49
Bajaj Finance Ltd.	CRISIL A1+	1.48
Aditya Birla Housing Finance Ltd.	CRISIL A1+	1.41
PNB Housing Finance Ltd.	CRISIL A1+	1.33
Kotak Securities Ltd.	CRISIL A1+	1.27
Aditya Birla Finance Ltd.	CRISIL A1+	1.11
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.04
Bharti Telecom Ltd.	CRISIL A1+	0.96
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.90
Ultratech Cement Ltd.	CRISIL A1+	0.75
Small Industries Development Bank Of India	CRISIL A1+	0.75
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.74
Tata Communications Ltd.	CRISIL A1+	0.68
LIC Housing Finance Ltd.	CRISIL A1+	0.52
Panatone Finvest Ltd.	CRISIL A1+	0.45
Network 18 Media & Investments Ltd.	[ICRA]A1+	0.45
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.44
Axis Securities Ltd.	CRISIL A1+	0.30
Bajaj Financial Securities Ltd.	CRISIL A1+	0.29
Nexus Select Trust	IND A1+	0.15
Godrej Consumer Products Ltd.	CRISIL A1+	0.15
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.15
<b>Certificate Of Deposits</b>		
Axis Bank Ltd.	CRISIL A1+	5.97
HDFC Bank Ltd.	CRISIL A1+	5.35
Punjab National Bank	CRISIL A1+	4.66
Indian Bank	CRISIL A1+	4.44
Canara Bank	CRISIL A1+	3.29
Bank Of Baroda	IND A1+	2.59
Union Bank Of India	[ICRA]A1+	1.59
Indian Overseas Bank	CARE A1+	1.18
Punjab & Sind Bank	[ICRA]A1+	1.11
Bank Of Maharashtra	CRISIL A1+	0.90
Total		31.08
<b>Non Convertible Debentures</b>		
Titan Company Ltd.	CRISIL AAA	1.24
Godrej Industries Ltd.	CRISIL AA+	0.46
Power Finance Corporation Ltd.	CRISIL AAA	0.34
LIC Housing Finance Ltd.	CRISIL AAA	0.26
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.07
Total		2.37
<b>State Development Loans</b>		
State Government Of Gujarat	SOVEREIGN	0.52
State Government Of Andhra Pradesh	SOVEREIGN	0.15
State Government Of Tamil Nadu	SOVEREIGN	0.10
Total		0.77
<b>Treasury Bills</b>		
91 Day T-Bill 08.05.25	SOVEREIGN	6.58
91 Day T-Bill 17.04.25	SOVEREIGN	4.38
91 Day T-Bill 01.05.25	SOVEREIGN	2.22
91 Day T-Bill 15.05.25	SOVEREIGN	2.00
91 Day T-Bill 24.04.25	SOVEREIGN	0.89
91 Day T-Bill 10.04.25	SOVEREIGN	0.89
182 Day T-Bill 15.05.25	SOVEREIGN	0.35
364 Day T-Bill 24.04.25	SOVEREIGN	0.15
Total		17.46
<b>Cash, Cash Equivalents And Others</b>		
	-1.75	
<b>Grand Total</b>		100.00

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	50.07
Certificate Of Deposits	31.08
Treasury Bills	17.46
Non Convertible Debentures	2.37
State Development Loans	0.77
Cash, Cash Equivalents And Others	-1.75

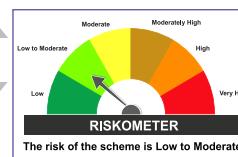
### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



#### SBI Liquid Fund This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for short term
- Investment in Debt and Money Market securities with residual maturity upto 91 days only.

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



## DEBT- ULTRA SHORT DURATION FUND

### SBI 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:** 28/02/2025
- AUM for the Month of February 2025**  
₹ 12,068.12 Crores
- AUM as on February 28, 2025**  
₹ 11,887.23 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan, Mr. Ardhendhu Bhattacharya (Co Fund Manager)  
Managing Since:  
Mr. Rajeev Radhakrishnan Dec-2024  
Mr. Ardhendhu Bhattacharya Dec-2023  
Total Experience:  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Ardhendhu Bhattacharya Over 13 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	: 0.43 years
Average Maturity	: 0.69 years
Macaulay Duration	: 0.46 years
Yield to Maturity^	: 7.53%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,820.8997	Dir-Plan-Cash	5,919.6237
Reg-Plan-Daily IDCW	2,192.4722	Dir-Plan-Daily IDCW	2,213.5022
Reg-Plan-Weekly IDCW	1,264.6353	Dir-Plan-Weekly IDCW	1,272.5903

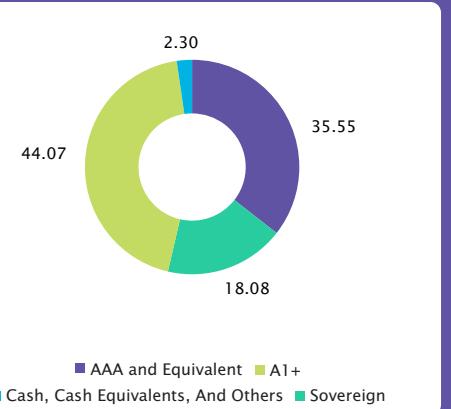
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Commercial Papers</b>								
Bharti Telecom Ltd.	CRISIL A1+	3.99	Bajaj Finance Ltd.	CRISIL AAA	0.83			
IGH Holdings Pvt Ltd.	CRISIL A1+	1.63	Sundaram Finance Ltd.	[ICRA]AAA	0.63			
Tata Teleservices Ltd.	CRISIL A1+	0.91	Sundaram Home Finance Ltd.	CRISIL AAA	0.42			
Small Industries Development Bank Of India	CRISIL A1+	0.81	HDFC Bank Ltd.	CRISIL AAA	0.21			
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.78	Tata Capital Ltd.	CRISIL AAA	0.04			
<b>Total</b>		<b>8.12</b>	<b>Total</b>		<b>29.58</b>			
<b>Certificate Of Deposits</b>								
Axis Bank Ltd.	CRISIL A1+	6.91	Floating Rate Bonds	<b>SOVEREIGN</b>	<b>4.86</b>			
HDFC Bank Ltd.	CRISIL A1+	5.19	<b>Total</b>		<b>4.86</b>			
Indusind Bank Ltd.	CRISIL A1+	4.02	<b>Government Of India</b>					
Union Bank Of India	[ICRA]A1+	3.62	<b>Total</b>		<b>SOVEREIGN</b>	<b>4.86</b>		
ICICI Bank Ltd.	[ICRA]A1+	3.46	<b>Floating Rate Notes</b>					
Bank Of India	CRISIL A1+	3.33	Citicorp Finance (India) Ltd.	[ICRA]AAA	2.08			
Bank Of Baroda	IND A1+	3.27	<b>Total</b>		<b>2.08</b>			
Canara Bank	CRISIL A1+	3.16	<b>Securitised Debt</b>					
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.43	India Universal Trust A12	CRISIL AAA(SO)	2.84			
Small Industries Development Bank Of India	CRISIL A1+	0.78	India Universal Trust A11	IND AAA(SO)	1.05			
AU Small Finance Bank Ltd.	CRISIL A1+	0.78	<b>Total</b>		<b>3.89</b>			
<b>Total</b>		<b>35.95</b>	<b>State Development Loans</b>					
<b>Non Convertible Debentures</b>								
NABARD	CRISIL AAA	5.17	State Government Of Haryana	SOVEREIGN	1.76			
LIC Housing Finance Ltd.	CRISIL AAA	4.35	State Government Of Telangana	SOVEREIGN	1.67			
Power Finance Corporation Ltd.	CRISIL AAA	4.12	State Government Of Tamil Nadu	SOVEREIGN	1.50			
REC Ltd.	CRISIL AAA	4.08	State Government Of Rajasthan	SOVEREIGN	1.33			
HDB Financial Services Ltd.	CRISIL AAA	2.88	State Government Of Gujarat	SOVEREIGN	0.95			
SMFG India Credit Company Ltd.	[ICRA]AAA	2.51	State Government Of Andhra Pradesh	SOVEREIGN	0.29			
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.83	State Government Of Madhya Pradesh	SOVEREIGN	0.04			
L&T Metro Rail (Hyderabad) Ltd.			Pradesh	SOVEREIGN	0.29			
[Guaranteed By Larsen & Toubro Ltd.]			State Government Of Madhya Pradesh	SOVEREIGN	0.04			
Small Industries Development Bank Of India	CRISIL AAA(CE)	1.46	<b>Total</b>		<b>7.54</b>			
	[ICRA]AAA	1.05	<b>Treasury Bills</b>					
			182 Day T-Bill 31.07.25	SOVEREIGN	4.06			
			182 Day T-Bill 29.08.25	SOVEREIGN	1.62			
			<b>Total</b>		<b>5.68</b>			
			<b>Cash, Cash Equivalents And Others</b>					
			<b>Grand Total</b>		<b>2.30</b>			
					<b>100.00</b>			

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	35.95
Non Convertible Debentures	29.58
Commercial Papers	8.12
State Development Loans	7.54
Treasury Bills	5.68
Floating Rate Bonds	4.86
Securitised Debt	3.89
Floating Rate Notes	2.08
Cash, Cash Equivalents And Others	2.30

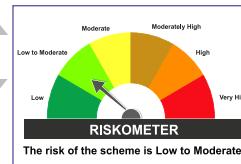
#### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



#### 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.

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



## DEBT- FLOATER FUND

### SBI 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:** 28/02/2025
- AUM for the Month of February 2025**  
₹ 1,255.75 Crores
- AUM as on February 28, 2025**  
₹ 1,246.27 Crores
- Fund Manager:**  
Mr. Ardhendu Bhattacharya  
Mr. Rajeev Radhakrishnan (Co-Fund Manager)  
Managing Since:  
Ardhendu Bhattacharya - June 2021  
Rajeev Radhakrishnan - Oct 2020  
**Total Experience:**  
Mr. Rajeev Radhakrishnan: -Over 20 years  
Mr. Ardhendu Bhattacharya: -Over 13 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<sup>1</sup> 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	: 0.84 years
Average Maturity	: 4.59 years
Macaulay Duration	: 0.87 years
Yield to Maturity <sup>1</sup>	: 7.55%

<sup>1</sup>In case of semi-annual convention, the YTM is annualised

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.9231	Dir-Plan-Monthly IDCW	13.0341
Reg-Plan-Growth	12.9223	Dir-Plan-Growth	13.0349
Reg-Plan-Quarterly IDCW	12.9232	Dir-Plan-Quarterly IDCW	13.0351

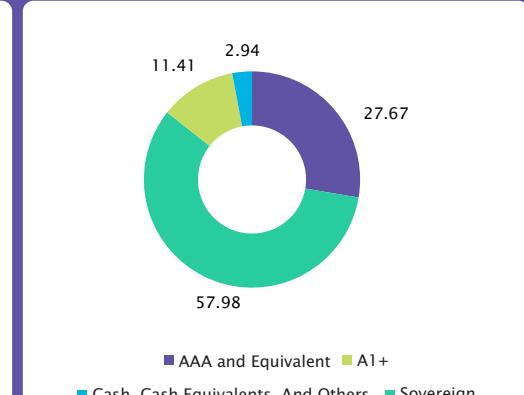
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
Union Bank Of India	[ICRA]A1+	3.81
HDFC Bank Ltd.	CRISIL A1+	3.80
Canara Bank	CRISIL A1+	3.80
<b>Total</b>		<b>11.41</b>
<b>Non Convertible Debentures</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.32
National Bank For Agriculture And Rural Development	[ICRA]AAA	4.04
John Deere Financial India Pvt. Ltd.	CRISIL AAA	4.00
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.23
HDB Financial Services Ltd.	CRISIL AAA	2.03
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.02
Small Industries Development Bank Of India	[ICRA]AAA	2.00
<b>Total</b>		<b>23.64</b>
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	53.53
<b>Total</b>		<b>53.53</b>
<b>Floating Rate Notes</b>		
Citicorp Finance (India) Ltd.	[ICRA]AAA	4.03
<b>Total</b>		<b>4.03</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	4.45
<b>Total</b>		<b>4.45</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	53.53
Non Convertible Debentures	23.64
Certificate Of Deposits	11.41
Government Securities	4.45
Floating Rate Notes	4.03
Cash, Cash Equivalents And Others	2.94

#### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)

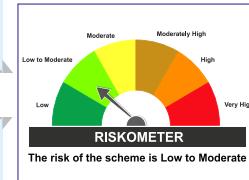


#### SBI Floating Rate Debt Fund

This product is suitable for investors who are seeking<sup>1</sup>:

- 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)

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



## DEBT - LONG DURATION FUND

# SBI 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 2,915.30 Crores
- **AUM as on February 28, 2025**  
₹ 2,896.92 Crores
- **Fund Manager:** Mr. Tejas Soman  
Managing Since:  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Total Experience:  
Mr. Tejas Soman Over 8 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 SIP<sup>1</sup> 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	: 11.56 years
Average Maturity	: 28.69 years
Macaulay Duration	: 11.97 years
Yield to Maturity <sup>1</sup>	: 7.21%

<sup>1</sup>In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	11.9616
Reg-Plan-Growth	11.9614
Dir-Plan-IDCW	12.0785
Dir-Plan-Growth	12.0781

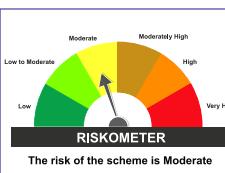
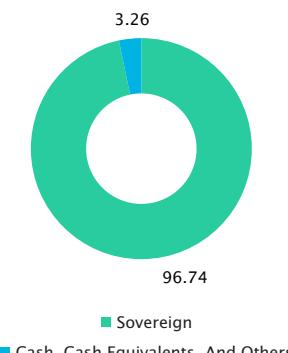
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	96.74
<b>Total</b>		<b>96.74</b>
<b>Cash, Cash Equivalents And Others</b>		<b>3.26</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	96.74
Cash, Cash Equivalents And Others	3.26

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Long Duration Fund

This product is suitable for investors who are seeking<sup>1</sup>:

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

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

## DEBT- OVERNIGHT FUND

### SBI 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:** 28/02/2025
- **AAUM for the Month of February 2025**  
₹ 20,066.53 Crores
- **AUM as on February 28, 2025**  
₹ 21,498.46 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

<b>Modified Duration</b>	: 1 day
<b>Average Maturity</b>	: 1 day
<b>Macaulay Duration</b>	: 1 day
<b>Yield to Maturity<sup>^</sup></b>	: 6.26%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,277.4112	Dir-Plan-Daily IDCW	1,282.2763
Reg-Plan-Growth	4,078.6110	Dir-Plan-Growth	4,131.2128
Reg-Plan-Weekly IDCW	1,304.3249	Dir-Plan-Weekly IDCW	1,309.3893

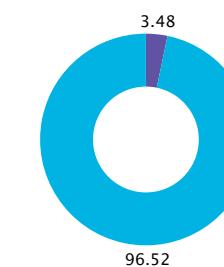
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Treasury Bills</b>		
364 Day T-Bill 13.03.25	SOVEREIGN	2.32
91 Day T-Bill 06.03.25	SOVEREIGN	1.16
<b>Total</b>		<b>3.48</b>
<b>Cash, Cash Equivalents And Others</b>		<b>96.52</b>
<b>Grand Total</b>		<b>100.00</b>

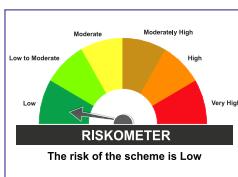
#### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	3.48
Cash, Cash Equivalents And Others	96.52

#### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ Sovereign  
■ Cash, Cash Equivalents, And Others



#### SBI Overnight Fund

This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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/-	
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
<b>SBI Dynamic Bond Fund</b>	7.02	10,702	6.78	12,178	5.96	13,359	6.05	34,453	Inception Date 09-02-2004
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	7.69	10,769	6.18	11,975	6.37	13,625	7.40	44,965	Managing Since Rajeev Nov-23 Tejas Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	5.77	32,597	
<b>Funds Managed by Lokesh Mallya &amp; Adesh Sharma (Co Fund Manager)</b>									
<b>SBI Magnum Income Fund</b>	7.34	10,734	6.32	12,020	6.25	13,543	7.56	67,934	Inception Date 25-11-1998
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	7.93	10,793	6.26	12,001	6.41	13,647	9.35	1,04,640	Managing Since Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	N.A.	N.A.	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager)</b>									
<b>SBI Magnum Medium Duration Fund</b>	7.72	10,772	6.42	12,053	6.62	13,782	7.78	49,378	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.01	10,801	5.77	11,835	6.47	13,684	7.31	44,962	Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	5.72	32,720	
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
<b>SBI Magnum Gilt Fund</b>	7.19	10,719	7.01	12,255	6.53	13,728	7.96	63,723	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	8.49	10,849	7.13	12,298	6.53	13,727	N.A.	N.A.	Managing Since Rajeev Nov-23 Tejas Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	N.A.	N.A.	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt)</b>									
<b>SBI Equity Hybrid Fund</b>	8.11	10,811	10.10	13,349	12.90	18,354	14.98	6,06,656	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	3.30	10,330	10.50	13,497	14.06	19,319	N.A.	N.A.	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi Dec-2023
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.47	3,17,238	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion)</b>									
<b>SBI Conservative Hybrid Fund</b>	6.20	10,620	8.83	12,891	10.32	16,349	8.35	68,007	Inception Date 09-04-2001
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.93	10,693	7.20	12,321	8.29	14,895	N.A.	N.A.	Managing Since Mansi - June 2021 Saurabh - Jan-22
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	N.A.	N.A.	
<b>Fund Managed by Rohit Shimpi</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	3.13	10,313	10.00	13,314	14.52	19,709	14.10	9,09,637	Inception Date 01-01-1991
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	0.77	10,077	9.57	13,159	16.66	21,628	N.A.	N.A.	Managing Since Rohit Jan-22
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	14.85	11,37,475	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion)</b>									
<b>SBI Magnum Children's Benefit Fund- Investment Plan</b>	16.93	11,693	18.47	16,634	N.A.	N.A.	34.68	37,271	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	3.30	10,330	10.50	13,497	N.A.	N.A.	14.79	18,397	Managing Since R. Srinivasan - Sep-20 Rajeev - Nov-23
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	17.38	20,303	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Adesh Sharma</b>									
<b>SBI Credit Risk Fund</b>	7.84	10,784	6.97	12,242	6.83	13,917	7.66	21,921	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond B-II	7.76	10,776	7.66	12,479	7.93	14,655	8.43	23,642	Managing Since Lokesh Feb-17 Adesh Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	7.17	20,867	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)</b>									
<b>SBI Balanced Advantage Fund</b>	4.87	10,487	12.00	14,052	N.A.	N.A.	10.45	14,161	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	4.96	10,496	8.86	12,903	N.A.	N.A.	7.59	12,918	Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	8.40	13,261	
<b>Fund managed by Mr. R. Srinivasan &amp; Mr. Saurabh Pant</b>									
<b>SBI Multicap Fund</b>	9.33	10,933	N.A.	N.A.	N.A.	N.A.	13.77	14,690	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	-1.03	9,897	N.A.	N.A.	N.A.	N.A.	16.26	15,669	Managing Since R. Srinivasan & Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	N.A.	N.A.	N.A.	N.A.	12.57	14,234	

- 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) 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 and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla).
  - 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 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 back 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 Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI ESG Exclusionary Strategy 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 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 19-Aug-96.
  - i. SBI Magnum Gilt Fund, SBI Magnum Income 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
  - m. Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).
  - n. SBI Multicap Fund Scheme is jointly managed by Mr. R. Srinivasan
  - o. SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan
  - p. 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



	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/-	
<b>Funds Managed by R. Srinivasan</b>									
SBI Focused Equity Fund	10.68	11,068	10.09	13,345	14.69	19,856	18.23	3,07,870	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	-0.41	9,959	12.64	14,295	17.90	22,806	15.10	1,77,795	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	14.95	1,73,159	
<b>Funds Managed by R. Srinivasan, Mohan Lal</b>									
SBI Small Cap Fund	-2.48	9,752	13.88	14,774	21.70	26,721	18.94	1,46,646	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	-6.91	9,309	16.58	15,851	23.95	29,295	11.24	52,004	Managing Since R. Srinivasan Nov-13 Mohan Lal May-24
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	11.72	55,623	
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)</b>									
SBI Flexicap Fund	1.14	10,114	9.65	13,188	14.43	19,639	12.38	96,643	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	-0.41	9,959	12.64	14,295	17.90	22,806	13.30	1,13,208	Managing Since Dinesh & Anup (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.11	1,09,438	
<b>Funds Managed by Tanmaya Desai</b>									
SBI Magnum Global Fund	-2.47	9,753	6.54	12,097	13.40	18,769	13.83	5,15,344	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	0.46	10,046	12.02	14,060	14.95	20,083	N.A.	N.A.	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	11.38	2,65,506	
	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/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Ardhendu Bhattacharya (Debt portion)</b>									
SBI Arbitrage Opportunities Fund	7.24	10,724	6.59	12,112	5.33	12,966	6.73	33,024	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.52	10,752	6.74	12,163	5.26	12,925	N.A.	N.A.	Managing Since Neeraj Oct-12 Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,750	6.35	12,029	5.62	13,151	6.23	30,303	
<b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage) and Vandna Soni (Commodities Portion)</b>									
SBI Equity Savings Fund	3.76	10,376	8.63	12,822	10.38	16,394	8.40	21,999	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	5.92	10,592	8.33	12,715	9.88	16,028	8.65	22,490	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22 Vandna - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.61	18,681	

**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 10.
- b. Different plans shall have a different expense structure. Performance for all scheme(s) are of 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 count for the schemes managed by the Fund Managers does not include close ended Scheme.
- g. SBI Flexicap Fund: As scheme benchmark-TRI 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-TRI data is not available since inception of the scheme, 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 schemes is benchmarked to the Total Return variant of the Index.
- k. 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.
- l. 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.
- m. Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. September 30, 2023.
- n. The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
- o. SBI Focused Equity Fund: As scheme benchmark-TRI 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.

	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/-	
<b>Fund managed by Mr. Tejas Soman</b>									
SBI Long Duration Fund	6.96	10,696	N.A.	N.A.	N.A.	N.A.	8.51	11,961	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	7.16	10,716	N.A.	N.A.	N.A.	N.A.	7.75	11,777	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.06	10,906	N.A.	N.A.	N.A.	N.A.	8.52	11,963	
	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/-	
<b>Funds Managed by Bhavin Vithlani</b>									
SBI Infrastructure Fund	-3.77	9,623	21.23	17,826	23.09	28,287	8.53	42,481	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	-4.44	9,556	17.91	16,399	22.10	27,171	5.20	24,500	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	10.86	61,807	

**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 provided herein are 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 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.
- i. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan

## 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/-	
<b>Funds Managed by Bhavin Vithlani</b>									
<b>SBI Magnum MidCap Fund</b>	2.63	10,263	15.47	15,403	22.88	28,044	16.37	2,05,351	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	0.07	10,007	19.43	17,043	24.05	29,406	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	14.58	1,50,832	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Blue Chip Fund</b>	4.48	10,448	11.56	13,890	15.85	20,887	11.60	80,969	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	1.49	10,149	11.97	14,041	16.81	21,766	12.57	95,444	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.46	93,663	
<b>Fund Managed by Milind Agrawal</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	10.60	11,060	15.39	15,371	12.86	18,321	13.61	35,882	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	13.98	11,398	11.82	13,987	11.96	17,604	12.42	32,307	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	11.18	28,909	

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 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. 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. 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/-	
<b>Funds Managed by Ashit Desai</b>									
<b>SBI Consumption Opportunities Fund</b>	3.26	10,326	16.23	15,710	18.97	23,854	15.19	3,77,611	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	4.63	10,463	15.58	15,445	17.13	22,065	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.37	2,50,463	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large &amp; Midcap Fund</b>	5.05	10,505	15.51	15,416	18.72	23,604	14.69	8,05,954	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	0.67	10,067	15.26	15,318	20.10	25,012	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.45	4,28,530	
<b>Funds Managed by Vivek Gedda</b>									
<b>SBI Technology Opportunities Fund</b>	8.50	10,850	11.16	13,740	24.71	30,207	15.21	3,78,900	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	2.78	10,278	6.71	12,152	19.92	24,824	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.37	2,50,463	

<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI Healthcare Opportunities Fund</b>	11.62	11,162	21.46	17,929	24.91	30,451	16.42	4,95,914	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	9.53	10,953	18.58	16,682	23.93	29,262	14.70	3,37,979	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.37	2,50,463	

	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/-	
<b>Fund managed by Mr. Rohit Shimpi</b>									
<b>SBI Dividend Yield Fund</b>	-0.49	9,951	N.A.	N.A.	N.A.	N.A.	16.03	13,392	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	-0.08	9,992	N.A.	N.A.	N.A.	N.A.	19.18	14,115	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	2.19	10,219	N.A.	N.A.	N.A.	N.A.	14.13	12,964	

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 all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013, 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. 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



	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/-	
<b>Funds Managed by Mr. Raj Gandhi</b>									
SBI Gold Fund	35.10	13,510	17.79	16,352	13.58	18,912	7.09	25,167	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	36.73	13,673	18.41	16,608	14.69	19,858	8.47	29,890	Managing Since Sep-11
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.17	52,963	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Nifty Index Fund	1.35	10,135	10.32	13,431	15.10	20,217	13.69	1,94,551	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	1.89	10,189	10.92	13,652	15.94	20,966	15.38	2,73,679	Managing Since Raviprakash Feb-11
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	15.88	3,02,130	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Equity Minimum Variance Fund	-5.00	9,500	12.22	14,136	17.37	22,290	13.52	21,274	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	1.89	10,189	10.92	13,652	15.94	20,966	12.90	20,590	Managing Since Ravi Prakash Mar-19
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	12.81	20,494	
	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/-	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Nifty Next 50 Index Fund	-3.36	9,664	12.45	14,223	N.A.	N.A.	12.11	15,411	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-2.54	9,746	13.41	14,592	N.A.	N.A.	13.08	15,924	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	12.07	15,390	
<b>Notes:</b>									
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside 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 may have a different expense ratio. The performance details 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 Manager does not include ETDs managed by Mr. Raviprakash Sharma.									
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.									
	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/-	
<b>Fund managed by Mr. Rohit Shimpi</b>									
SBI International Access - US Equity FoF	17.23	11,723	13.11	14,474	N.A.	N.A.	14.09	16,818	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	23.15	12,315	16.36	15,762	N.A.	N.A.	16.48	18,247	Managing Since (w.e.f. Feb - 2025)
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	11.63	15,433	
	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/-	
<b>Fund jointly Managed by Dinesh Balachandran</b>									
SBI Long Term Equity Fund	4.98	10,498	22.46	18,376	23.03	28,223	16.16	11,96,552	Inception Date 31-03-1993
First Tier Scheme Benchmark: - BSE 500 (TRI)	-0.41	9,959	12.64	14,295	17.90	22,806	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.02	4,98,410	
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
SBI Multi Asset Allocation Fund	7.71	10,771	12.91	14,400	13.37	18,741	11.14	20,500	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	8.26	10,826	10.43	13,471	11.53	17,268	11.15	20,511	Managing Since Dinesh Dec-23
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	13.37	2,50,463	Vandna Jan-24
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
SBI Multi Asset Allocation Fund	7.71	10,771	12.91	14,400	13.37	18,741	11.14	20,500	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	8.26	10,826	10.43	13,471	11.53	17,268	11.15	20,511	Mansi Dec-23
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	12.67	22,489	
<b>Notes:</b>									
a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Targan Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4									
b. SBI Contra Fund was introduced by Mr. S. Shrikant on May 04, 2011.									
c. Different plans may have a different expense structure. Performance of all schemes is 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 into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).									
d. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.									
e. Different plans may have a different expense structure. Performance of all schemes is of Regular growth option. 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 Manager does not include closed ended Schemes.									
g. SBI Long Term Equity Fund is a scheme which tracks the BSE 500 TRI index. The benchmark index figures since inception to the required period are not available.									
h. SBI Long Term Equity Fund as scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 05-Jul-99 to 31-Jul-05 and TRI values since 01-Aug-96.									
i. SBI Contra Fund as scheme benchmark TRI data is not available since inception of the scheme, the benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 05-Jul-99 to 31-Jul-05 and TRI values since 01-Aug-96.									
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 closing price of the index on the last day of the month.									
k. SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2024.									
l. SBI Multi Asset Allocation Fund - Mr. Dinesh Balachandran is appointed as fund manager w.e.f. October 01, 2024.									
m. SBI International Access - US Equity FoF - S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)									
n. 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 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/-	CAGR %	Inception Date & Managing Since
<b>Funds Managed by Rajeev Radhakrishnan</b>														
#SBI Liquid Fund	6.49	10,012	6.59	10,027	7.00	10,054	7.20	10,720	6.52	12,087	5.33	12,971	6.91	33,185
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.38	10,012	6.61	10,027	7.07	10,054	7.31	10,731	6.68	12,144	5.44	13,035	7.21	34,893
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.28	29,860
<b>Funds Managed Rajeev Radhakrishnan</b>														
SBI Savings Fund	6.83	10,013	6.79	10,028	7.07	10,054	7.16	10,716	6.32	12,020	5.51	13,080	6.99	40,322
First Tier Scheme Benchmark:- CRISIL Money Market A-Index	6.89	10,013	6.78	10,028	6.97	10,053	7.31	10,731	6.77	12,174	5.77	13,242	6.98	40,230
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.05	33,580
<b>Funds Managed by Ranjhana Gupta &amp; Tejas Soman</b>														
SBI Overnight Fund	6.11	10,012	6.13	10,025	6.19	10,047	6.55	10,655	6.08	11,940	4.87	12,690	6.46	40,733
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.23	10,012	6.25	10,026	6.29	10,048	6.68	10,668	6.25	11,997	5.03	12,786	N.A.	N.A.
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	5.98	36,810

**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.

# 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 "Institution 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/I/MD/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		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/-	
<b>Funds Managed by Dinesh Balachandran</b>									
SBI Magnum Comma Fund	-3.89	9,611	7.29	12,352	19.45	24,342	11.69	87,007	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	-5.83	9,417	11.45	13,849	22.05	27,112	11.61	85,869	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	13.76	1,24,714	
<b>Funds Managed by Rohit Shimpi</b>									
SBI PSU Fund	-6.58	9,342	27.42	20,701	22.61	27,741	6.88	26,506	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	-10.99	8,901	27.97	20,970	26.98	33,049	6.77	26,110	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	11.75	50,928	

**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 PRI 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.
- k. 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/-	
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	8.26	10,826	6.44	12,062	5.94	13,351	7.78	61,114	Inception Date 10-01-2001
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.02	10,902	6.82	12,192	5.34	12,973	7.40	56,018	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	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. Tejas Soman scheme managed by SBI Magnum Constant Maturity Fund (w.e.f. 01st December 2023).

## 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/-	
<b>Fund managed by Mr. Raj Gandhi</b>									
SBI Energy Opportunities Fund	-13.40	8,660	N.A.	N.A.	N.A.	N.A.	-13.30	8,660	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-21.64	7,836	N.A.	N.A.	N.A.	N.A.	-23.29	7,654	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	N.A.	N.A.	N.A.	N.A.	1.77	10,178	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	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/-	
<b>Fund managed by Mr. Tanmaya Desai</b>											
SBI Automotive Opportunities Fund	-23.86	7,614	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-17.22	8,278	Inception Date 05-06-2024
First Tier Scheme Benchmark: -Nifty Auto TRI	-21.65	7,835	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-14.99	8,501	Managing Since June - 2024
Additional Benchmark: -BSE Sensex TRI	-10.85	8,915	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-0.86	9,914	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	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/-	
<b>Fund managed by Mr. Prasad Padala</b>											
SBI Innovative Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-13.79	8,621	Inception Date 20-08-2024
First Tier Scheme Benchmark: -Nifty 500 TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-14.30	8,570	Managing Since August - 2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-9.13	9,087	

**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



	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/-						
<b>Funds Managed by Rajeev Radhakrishnan &amp; Ms. Mansi Sajeja (Co Fund Manager)</b>														
SBI Short Term Debt Fund	7.63	10,763	6.15	11,962	5.93	13,344	6.65	31,055	Inception Date 27-07-2007					
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.73	10,773	6.28	12,007	6.20	13,516	7.56	36,104	Managing Since Rajeev Jun-08					
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.50	10,750	6.35	12,029	5.62	13,151	6.21	28,874	Mansi Dec-2023					
<b>Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion)</b>														
SBI Magnum Children's Benefit Fund - Savings Plan	9.92	10,992	11.13	13,729	12.98	18,416	10.66	1,03,156	Inception Date 21-02-2002					
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.93	10,693	7.20	12,321	8.29	14,895	8.92	71,532	Managing Since Srinivasan Jan-21 Rajeev Jun-08					
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	15.69	2,87,196						
<b>Fund Managed Rajeev Radhakrishnan &amp; Mr. Ardhendhu Bhattacharya (Co Fund Manager)</b>														
SBI Banking and PSU Fund	7.25	10,725	5.81	11,847	5.72	13,210	7.41	30,085	Inception Date 09-10-2009					
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.44	10,744	5.83	11,855	6.03	13,405	7.47	30,313	Managing Since Rajeev Nov-13 Ardhendhu Dec-23					
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.45	26,170						
SBI Corporate Bond Fund	7.68	10,768	6.08	11,938	6.01	13,396	6.86	14,968	Inception Date 01-02-2019					
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.40	10,740	6.03	11,922	6.24	13,540	6.92	15,020	Managing Since Rajeev Feb-19					
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.72	14,851	Ardhendhu Dec-23					
<b>Fund Managed by Ardhendhu Bhattacharya &amp; Rajeev Radhakrishnan (Co-Fund Manager)</b>														
SBI Floating Rate Debt Fund	8.23	10,823	6.90	12,218	N.A.	N.A.	6.08	12,922	Inception Date 27-10-2020					
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.50	10,750	6.18	11,973	N.A.	N.A.	5.53	12,633	Managing Since Ardhendhu June-2021 Rajeev Oct-2020					
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,750	6.35	12,029	N.A.	N.A.	5.48	12,607						
	7 Days		15 Days		1 Month		1 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/-	Inception Date & Managing Since	
<b>Fund managed by Rajeev Radhakrishnan &amp; Ardhendhu Bhattacharya (Co-Fund Manager)</b>														
SBI Magnum Ultra Short Duration Fund	6.57	10,013	6.65	10,027	7.12	10,055	7.32	10,732	6.44	12,060	5.63	13,152	7.06	58,075
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	7.16	10,014	7.09	10,029	7.44	10,057	7.55	10,755	6.84	12,198	5.95	13,353	7.50	64,516
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.41	49,698
<b>Fund Jointly Managed Rajeev Radhakrishnan</b>														
SBI Magnum Low Duration Fund	6.46	10,012	6.46	10,027	6.85	10,053	7.16	10,716	6.18	11,973	5.57	13,117	7.19	33,967
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	6.67	10,013	6.89	10,028	7.16	10,055	7.53	10,753	6.65	12,133	6.05	13,416	7.20	34,032
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.21	28,874
	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/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-		
<b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendhu Bhattacharya (Debt portion)</b>														
SBI Retirement Benefit Fund - Aggressive Plan	-0.63	9,937	12.01	14,059	N.A.	N.A.	14.82	17,509						
First Tier Scheme Benchmark: - BSE 500 TRI	-0.41	9,959	12.64	14,295	N.A.	N.A.	13.37	16,630						
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991						
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	1.40	10,140	11.10	13,717	N.A.	N.A.	13.49	16,696						
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	3.30	10,330	10.50	13,497	N.A.	N.A.	10.62	15,054						
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991						
SBI Retirement Benefit Fund - Conservative Hybrid Plan	4.08	10,408	8.97	12,943	N.A.	N.A.	9.50	14,446						
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	5.48	10,548	8.70	12,847	N.A.	N.A.	8.55	13,945						
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991						
SBI Retirement Benefit Fund - Conservative Plan	5.54	10,554	7.90	12,564	N.A.	N.A.	7.71	13,512						
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	6.86	10,686	7.42	12,398	N.A.	N.A.	7.11	13,210						
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991						

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 Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendhu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed by 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 factor for schemes is not applicable.
- d. Period for which scheme's performance has been provided is computed basis 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. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular 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 based on the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 1, 2021.
- h. Mr. Rohit Shimpi (equity portion) managing SBI Magnum Children's Benefit Fund - Savings Plan since January 1, 2021.
- i. Mr. Ardhendhu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- j. Mr. Rohit Shimpi (equity portion) managing SBI Retirement Benefit Fund - Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan since October 1, 2021
- k. Mr. Ardhendhu Bhattacharya (debt portion) managing SBI Retirement Benefit Fund - Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan since June 30, 2021
- l. Mr. Rohit Shimpi (equity portion) managing SBI Retirement Benefit Fund - Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan since June 30, 2021

## 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	0.39	10,039	8.35	10,835	12.52	11,252	11.49	11,149	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	4.45	10,445	16.16	11,616	21.02	12,102	17.32	11,732	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	11,056	15.22	11,522	13.24	11,324	

# 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	0.64	10,064	13.27	11,327	16.42	11,642	16.24	11,624	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	13.98	11,398	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	3.07	10,307	14.08	11,408	14.54	11,454	14.38	11,438	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	13.61	11,361	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	4.20	10,420	15.43	11,543	14.81	11,481	14.27	11,427	Inception Date 22-Apr-2019
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	12.88	11,288	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	-13.99	8,601	0.86	10,086	9.14	10,914	7.65	10,765	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	1.49	10,149	11.97	11,197	16.81	11,681	14.36	11,436	Advising Since Nov-2018
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	13.98	11,398	
Permitted Category - FPI Portfolio 7	2.33	10,233	12.74	11,274	13.95	11,395	13.51	11,351	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	-1.16	9,884	9.65	10,965	15.11	11,511	12.05	11,205	Advising Since Dec-2018
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	13.24	11,324	Inception Date 1-Jul-2019
Permitted Category - FPI Portfolio 8	10.58	11,058	3.80	10,380	6.76	10,676	6.33	10,633	Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	16.63	11,663	5.89	10,589	8.63	10,863	7.78	10,778	Inception Date 1-Jul-2019
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	12.73	11,273	
Permitted Category - FPI Portfolio 9	11.45	11,145	4.04	10,404	6.83	10,683	6.21	10,621	Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	16.63	11,663	5.89	10,589	8.63	10,863	7.78	10,778	Inception Date 1-Jul-2019
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	12.73	11,273	
Permitted Category - FPI Portfolio 10	17.06	11,706	4.44	10,444	7.69	10,769	7.27	10,727	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	20.99	12,099	6.27	10,627	8.84	10,884	8.43	10,843	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	2.19	10,219	10.56	11,056	15.22	11,522	12.73	11,273	

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. USD/INR 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 Portfolio 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.	-3.58	9,642	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.	-9.24	9,076	
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-0.80	9,920	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. JPY/INR 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/-	
<b>Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager)</b>									
<b>SBI Dynamic Bond Fund</b>	7.91	10,791	7.64	12,473	6.78	13,887	8.23	26,167	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	7.69	10,769	6.18	11,975	6.37	13,625	7.87	25,142	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.59	21,746	Tejas Dec-2023
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)</b>									
<b>SBI Magnum Income Fund</b>	8.07	10,807	7.03	12,262	6.94	13,994	8.14	25,903	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	7.93	10,793	6.26	12,001	6.41	13,647	7.88	25,162	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.59	21,746	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager)</b>									
<b>SBI Magnum Medium Duration Fund</b>	8.28	10,828	6.98	12,245	7.17	14,145	8.95	28,196	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.01	10,801	5.77	11,835	6.47	13,684	7.74	24,631	Managing Since Lokesh Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.51	21,437	Mohit Dec-2023
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
<b>SBI Magnum Gilt Fund</b>	7.71	10,771	7.52	12,433	7.04	14,060	9.19	29,142	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	8.49	10,849	7.13	12,298	6.53	13,727	7.44	23,938	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.59	21,740	Tejas Dec-23
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt)</b>									
<b>SBI Equity Hybrid Fund</b>	8.83	10,883	10.85	13,624	13.67	18,994	14.41	51,438	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	3.30	10,330	10.50	13,497	14.06	19,319	11.98	39,605	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	Mansi Dec-2023
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion)</b>									
<b>SBI Conservative Hybrid Fund</b>	6.73	10,673	9.38	13,089	10.92	16,797	9.81	31,164	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15.85 Index	6.93	10,693	7.20	12,321	8.29	14,895	8.66	27,423	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.54	21,585	
<b>Fund Managed by Rohit Shimpi</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	3.77	10,377	10.70	13,569	15.31	20,405	13.72	47,805	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	0.77	10,077	9.57	13,159	16.66	21,628	13.90	48,707	Managing Since May-18
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion)</b>									
<b>SBI Magnum Children's Benefit Fund- Investment Plan</b>	18.26	11,826	19.92	17,255	N.A.	N.A.	36.48	39,523	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	3.30	10,330	10.50	13,497	N.A.	N.A.	14.79	18,397	Managing Since Sep-20
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	17.38	20,303	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Focused Equity Fund</b>	11.61	11,161	11.08	13,711	15.80	20,842	15.22	56,070	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	-0.41	9,959	12.64	14,295	17.90	22,806	13.74	47,902	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Funds Managed by R. Srinivasan &amp; Mohan Lal</b>									
<b>SBI Small Cap Fund</b>	-1.58	9,842	15.02	15,224	22.96	28,137	23.47	1,29,973	Inception Date 02-01-2013
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	-6.91	9,309	16.58	15,851	23.95	29,295	13.43	46,294	Managing Since Mohan May-2024 R. Srinivasan
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.84	43,487	
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)</b>									
<b>SBI Flexicap Fund</b>	1.99	10,199	10.61	13,535	15.47	20,546	15.32	56,576	Inception Date 04-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	-0.41	9,959	12.64	14,295	17.90	22,806	13.64	47,335	Managing Since Anup & Dinesh (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.82	43,333	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI Magnum Global Fund</b>	-1.80	9,820	7.29	12,352	14.23	19,460	14.67	52,891	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	0.46	10,046	12.02	14,060	14.95	20,083	14.16	50,094	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	

**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 8 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 6 schemes are jointly managed by Mr. Neeraj Kumar (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. 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 Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)
- 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. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021

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/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion), Ardhendu Bhattacharya (Debt portion)</b>									
SBI Arbitrage Opportunities Fund	7.80	10,780	7.13	12,297	5.84	13,283	6.84	22,316	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.52	10,752	6.74	12,163	5.26	12,925	6.06	20,427	Managing Since Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,750	6.35	12,029	5.62	13,151	6.48	21,438	
<b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage)</b>									
SBI Equity Savings Fund	4.31	10,431	9.20	13,025	11.01	16,870	9.47	24,197	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	5.92	10,592	8.33	12,715	9.88	16,028	8.65	22,490	Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22 Vandha-Jan-24
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.61	18,681	

### Funds Managed by Lokesh Mallya Mr. Adesh Sharma

	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/-			
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma</b>									
SBI Credit Risk Fund	8.55	10,855	7.65	12,479	7.51	14,367	8.36	23,483	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.76	10,776	7.66	12,479	7.93	14,655	8.43	23,642	Managing Since Lokesh Feb-17 Adesh Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	7.17	20,867	

**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. 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/-	
<b>Funds Managed by Bhavin Vithlani</b>									
SBI Infrastructure Fund	-2.96	9,704	21.94	18,140	23.81	29,126	14.68	52,901	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	-4.44	9,556	17.91	16,399	22.10	27,171	10.70	34,444	Managing Since Nov-18
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.84	43,487	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)</b>									
SBI Balanced Advantage Fund	5.81	10,581	13.06	14,456	N.A.	N.A.	11.57	14,665	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIIFTY 50 Hybrid Composite Debt 50:50 Index	4.96	10,496	8.86	12,903	N.A.	N.A.	7.59	12,918	Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	8.40	13,261	

### Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant

	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/-	
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant</b>									
SBI Multicap Fund	10.22	11,022	N.A.	N.A.	N.A.	N.A.	14.85	15,111	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIIFTY 500 Multicap 50:25:25 TRI	-1.03	9,897	N.A.	N.A.	N.A.	N.A.	16.26	15,669	Managing Since R. Srinivasan March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	N.A.	N.A.	N.A.	N.A.	12.57	14,234	

	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/-	
<b>Fund managed by Mr. Rohit Shimpi</b>									
SBI Dividend Yield Fund	0.54	10,054	N.A.	N.A.	N.A.	N.A.	17.26	13,673	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	-0.08	9,992	N.A.	N.A.	N.A.	N.A.	19.18	14,115	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	2.19	10,219	N.A.	N.A.	N.A.	N.A.	14.13	12,964	

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)

i. SBI Multicap Fund Scheme managed by Mr. R. Srinivasan

j. SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan

k. 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 – 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/-	
<b>Funds Managed by Bhavin Vithlani</b>									
<b>SBI Magnum MidCap Fund</b>	3.53	10,353	16.49	15,816	23.97	29,316	18.93	82,445	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	0.07	10,007	19.43	17,043	24.05	29,406	17.91	74,261	Managing Since Bhavin (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Blue Chip Fund</b>	5.21	10,521	12.35	14,188	16.70	21,662	14.78	53,504	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	1.49	10,149	11.97	14,041	16.81	21,766	13.15	44,942	Managing Since Saurabh (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Fund Managed by Milind Agrawal</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	11.81	11,181	16.71	15,905	14.17	19,413	14.82	39,908	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	13.98	11,398	11.82	13,987	11.96	17,604	12.42	32,307	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	11.18	28,909	

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. 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/-	
<b>Funds Managed by Ashit Desai</b>									
<b>SBI Consumption Opportunities Fund</b>	4.38	10,438	17.49	16,224	20.25	25,165	16.23	62,303	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	4.63	10,463	15.58	15,445	17.13	22,065	13.99	49,187	Managing Since Ashit (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large &amp; Midcap Fund</b>	5.99	10,599	16.51	15,821	19.69	24,586	16.75	65,796	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	0.67	10,067	15.26	15,318	20.10	25,012	15.58	58,230	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Funds Managed by Vivek Gedda</b>									
<b>SBI Technology Opportunities Fund</b>	9.67	10,967	12.41	14,209	26.12	31,953	20.71	98,370	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE Teck (TRI)	2.78	10,278	6.71	12,152	19.92	24,824	15.98	60,554	Managing Since Vivek (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.89	43,592	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI Healthcare Opportunities Fund</b>	12.80	11,280	22.76	18,512	26.27	32,147	17.69	72,550	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	9.53	10,953	18.58	16,682	23.93	29,262	14.24	50,529	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
	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/-	
<b>Fund managed by Mr. Tejas Soman</b>									
<b>SBI Long Duration Fund</b>	7.42	10,742	N.A.	N.A.	N.A.	N.A.	9.00	12,078	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	7.16	10,716	N.A.	N.A.	N.A.	N.A.	7.75	11,777	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.06	10,906	N.A.	N.A.	N.A.	N.A.	8.52	11,963	

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. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan
- j. 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/-	
<b>Funds Managed by Mr. Raj Gandhi</b>									
SBI Gold Fund	35.38	13,538	18.08	16,472	13.92	19,201	7.63	24,461	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	36.73	13,673	18.41	16,608	14.69	19,858	8.67	27,502	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Nifty Index Fund	1.62	10,162	10.66	13,554	15.48	20,553	12.07	40,015	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	1.89	10,189	10.92	13,652	15.94	20,966	12.76	43,098	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Equity Minimum Variance Fund	-4.69	9,531	12.58	14,274	17.79	22,693	13.93	21,742	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	1.89	10,189	10.92	13,652	15.94	20,966	12.90	20,590	Managing Since Mar-19
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	12.81	20,494	

	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/-	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Nifty Next 50 Index Fund	-2.92	9,708	12.99	14,431	N.A.	N.A.	12.66	15,698	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-2.54	9,746	13.41	14,592	N.A.	N.A.	13.08	15,924	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	12.07	15,390	

	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/-	
<b>Funds Managed by Raviprakash Sharma</b>									
SBI Nifty Next 50 Index Fund	-2.92	9,708	12.99	14,431	N.A.	N.A.	12.66	15,698	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-2.54	9,746	13.41	14,592	N.A.	N.A.	13.08	15,924	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	12.07	15,390	

	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/-	
<b>Fund managed by Mr. Rohit Shimpi</b>									
SBI International Access - US Equity FoF	18.04	11,804	13.91	14,785	N.A.	N.A.	14.96	17,325	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	23.15	12,315	16.36	15,762	N.A.	N.A.	16.48	18,247	Managing Since (w.e.f. Feb - 2025)
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	11.63	15,433	

	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/-	
<b>Funds Managed by Dinesh Balachandran</b>									
SBI Long Term Equity Fund	5.68	10,568	23.28	18,746	23.83	29,152	16.10	61,489	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	-0.41	9,959	12.64	14,295	17.90	22,806	13.74	47,902	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	

	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/-	
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
SBI Multi Asset Allocation Fund	8.72	10,872	13.95	14,801	14.34	19,556	12.10	21,730	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	8.26	10,826	10.43	13,471	11.53	17,268	11.15	20,511	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi Dec-2023
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	12.67	22,489	

<b>Notes:</b>
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 SBI Contra Fund was managed by Mr. Srinivasan till May 04, 2018.
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 Schemes.
g. SBI Multi Asset Allocation Fund - Mr. Vandna Soni is appointed as 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 till 30th October 2023 and the returns of 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)

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 %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Rajeev Radhakrishnan</b>															
#SBI Liquid Fund	6.59	10,013	6.69	10,028	7.10	10,055	7.31	10,731	6.63	12,126	5.44	13,036	6.82	22,310	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.38	10,012	6.61	10,027	7.07	10,054	7.31	10,731	6.68	12,144	5.44	13,035	6.78	22,222	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.51	21,530	
<b>Funds Managed by Rajeev Radhakrishnan</b>															
SBI Savings Fund	7.27	10,014	7.21	10,030	7.50	10,058	7.70	10,770	6.87	12,207	6.06	13,426	7.53	24,198	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	6.89	10,013	6.78	10,028	6.97	10,053	7.31	10,731	6.77	12,174	5.77	13,242	7.04	22,874	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.51	21,530	
<b>Funds Managed by Ranjhana Gupta &amp; Tejas Soman</b>															
SBI Overnight Fund	6.19	10,012	6.21	10,026	6.27	10,048	6.64	10,664	6.17	11,969	4.96	12,739	6.26	20,925	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.23	10,012	6.25	10,026	6.29	10,048	6.68	10,668	6.25	11,997	5.03	12,786	6.13	20,623	Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.51	21,530	

**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. 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

	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/-	
<b>Funds Managed by Dinesh Balachandran</b>									
SBI Magnum Comma Fund	-3.32	9,668	7.88	12,557	20.12	25,036	12.79	43,204	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	-5.83	9,417	11.45	13,849	22.05	27,112	11.36	37,010	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.82	43,333	
<b>Funds Managed by Rohit Shimpi</b>									
SBI PSU Fund	-5.52	9,448	28.83	21,397	23.85	29,176	10.76	34,690	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	-10.99	8,901	27.97	20,970	26.98	33,049	10.01	31,919	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	2.19	10,219	10.56	13,519	15.22	20,326	12.90	43,783	

**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.
- 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/-	
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	8.62	10,862	6.78	12,179	6.28	13,563	8.84	28,024	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.02	10,902	6.82	12,192	5.34	12,973	6.54	21,606	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.59	21,740	

**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.

**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/-	
<b>Fund managed by Mr. Raj Gandhi</b>									
SBI Energy Opportunities Fund	-12.35	8,765	N.A.	N.A.	N.A.	N.A.	-12.25	8,765	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-21.64	7,836	N.A.	N.A.	N.A.	N.A.	-23.29	7,654	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	N.A.	N.A.	N.A.	N.A.	1.77	10,178	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	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/-	
<b>Fund managed by Mr. Tanmaya Desai</b>											
SBI Automotive Opportunities Fund	-23.41	7,659	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-16.47	8,353	Inception Date 05-06-2024
First Tier Scheme Benchmark: -Nifty Auto TRI	-21.65	7,835	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-14.99	8,501	Managing Since June - 2024
Additional Benchmark: -BSE Sensex TRI	-10.85	8,915	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-0.86	9,914	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	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/-	
<b>Fund managed by Mr. Prasad Padala</b>											
SBI Innovative Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-13.25	8,675	Inception Date 20-08-2024
First Tier Scheme Benchmark: -Nifty 500 TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-14.30	8,570	Managing Since August - 2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-9.13	9,087	

**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. 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. 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. 6. 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/-							
<b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager)</b>															
SBI Short Term Debt Fund	8.16	10,816	6.67	12,141	6.46	13,681	7.80	24,931	Inception Date 01-01-2013						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.73	10,773	6.28	12,007	6.20	13,516	7.61	24,410	Managing Since Rajeev Jan-13						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.50	10,750	6.35	12,029	5.62	13,151	6.51	21,530	Mansi Dec-2023						
<b>Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion)</b>															
SBI Magnum Children's Benefit Fund - Savings Plan	10.30	11,030	11.52	13,872	13.49	18,841	12.28	40,870	Inception Date 21-02-2002						
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.93	10,693	7.20	12,321	8.29	14,895	8.66	27,437	Managing Since Jun-08						
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	15.22	20,326	12.82	43,333							
<b>Fund Managed Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager)</b>															
SBI Banking and PSU Fund	7.74	10,774	6.30	12,014	6.22	13,523	7.89	25,165	Inception Date 07-01-2013						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.44	10,744	5.83	11,855	6.03	13,405	7.38	23,760	Managing Since Rajeev Nov-13						
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.54	21,585	Ardhendhu Dec-23						
SBI Corporate Bond Fund	8.16	10,816	6.55	12,099	6.50	13,706	7.36	15,399	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.40	10,740	6.03	11,922	6.24	13,540	6.92	15,020	Managing Since Rajeev Feb-19						
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.06	10,906	6.77	12,172	5.41	13,015	6.72	14,851	Ardhendhu Dec-23						
<b>Fund Managed by Ardhendhu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager)</b>															
SBI Floating Rate Debt Fund	8.44	10,844	7.11	12,291	N.A.	N.A.	6.29	13,035	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.50	10,750	6.18	11,973	N.A.	N.A.	5.53	12,633	Managing Since Ardhendhu June-2021						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,750	6.35	12,029	N.A.	N.A.	5.48	12,607	Rajeev Oct-2020						
	7 Days		15 Days		1 Month		1 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/-	Inception Date & Managing Since		
<b>Fund managed by Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co-Fund Manager)</b>															
SBI Magnum Ultra Short Duration Fund	6.78	10,013	6.86	10,028	7.33	10,056	7.57	10,757	6.66	12,137	5.84	13,283	7.20	23,312	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	7.16	10,014	7.09	10,029	7.44	10,057	7.55	10,755	6.84	12,198	5.95	13,353	7.24	23,395	Managing Since Rajeev Dec-24
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.51	21,530	Ardhendhu Dec-23
<b>Fund Managed Rajeev Radhakrishnan</b>															
SBI Magnum Low Duration Fund	7.00	10,013	7.01	10,029	7.39	10,057	7.76	10,776	6.77	12,173	6.15	13,484	7.43	23,912	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	6.67	10,013	6.89	10,028	7.16	10,055	7.53	10,753	6.65	12,133	6.05	13,416	7.48	24,063	Managing Since Rajeev Jun-2008
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.48	10,014	6.57	10,027	7.06	10,054	7.50	10,750	6.35	12,029	5.62	13,151	6.51	21,530	
	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/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
<b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendhu Bhattacharya (Debt portion)</b>															
SBI Retirement Benefit Fund - Aggressive Plan	0.50	10,050	13.39	14,584	N.A.	N.A.	16.34	18,468						Inception Date 10-02-2021	
First Tier Scheme Benchmark: - BSE 500 TRI	-0.41	9,959	12.64	14,295	N.A.	N.A.	13.37	16,630							
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991						Managing Since Rohit Oct-2021 Ardhendhu June - 2021	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	2.47	10,247	12.34	14,181	N.A.	N.A.	14.84	17,522							
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	3.30	10,330	10.50	13,497	N.A.	N.A.	10.62	15,054							
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991							
SBI Retirement Benefit Fund - Conservative Hybrid Plan	4.61	10,461	9.58	13,161	N.A.	N.A.	10.19	14,818							
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	5.48	10,548	8.70	12,847	N.A.	N.A.	8.55	13,945							
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991							
SBI Retirement Benefit Fund - Conservative Plan	6.02	10,602	8.41	12,745	N.A.	N.A.	8.25	13,790							
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	6.86	10,686	7.42	12,398	N.A.	N.A.	7.11	13,210							
Additional Benchmark: - BSE Sensex TRI	2.19	10,219	10.56	13,519	N.A.	N.A.	10.51	14,991							

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 Series. 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. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendhu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 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. Performance for the scheme(s) is based on NAV per unit.
- e. Different plans shall have a different expense structure. Performance for the 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. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 19, 2021.
- i. Mr. R. Srinivasan is managing the equity portion of SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021.
- j. Mr. Rajeev Radhakrishnan (debt portion) w.e.f. Nov 2023, Mr. Ardhendhu Bhattacharya (debt portion) (managing since June 30, 2021), Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.

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 February 28, 2025.

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	89,41,486	53,25,711	22,74,733	8,36,780	4,11,635	1,11,987
Returns (Annualised) (%)	12.77	13.31	12.29	13.29	8.92	-12.26
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.58	13.01	13.41	14.02	9.44	-14.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.24	12.63	12.99	12.56	8.14	-11.09

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	41,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	7,99,08,737	49,73,217	22,61,633	8,22,125	4,10,303	1,10,944
Returns (Annualised) (%)	14.00	12.51	12.18	12.57	8.70	-13.82
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	13.58	12.88	8.94	-14.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.30	12.63	12.99	12.56	8.14	-11.09

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

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 February 28, 2025 (₹)	6,52,11,197	67,47,904	31,70,881	10,95,629	4,58,323	1,10,337
Returns (Annualised) (%)	19.51	16.04	18.48	24.36	16.37	-14.72
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.96	13.58	13.96	14.86	9.70	-18.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.31	12.63	12.99	12.56	8.14	-11.09

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	38,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	9,41,52,859	63,86,727	26,65,009	9,33,218	4,33,362	1,12,541
Returns (Annualised) (%)	16.01	15.41	15.25	17.73	12.45	-11.43
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.93	15.39	15.62	17.41	12.07	-18.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.34	12.63	12.99	12.56	8.14	-11.09

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	1,49,05,329	75,51,493	27,64,600	9,73,606	4,27,987	1,08,655
Returns (Annualised) (%)	15.94	17.33	15.93	19.47	11.59	-17.21
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.65	17.80	18.11	21.53	15.19	-22.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.54	12.63	12.99	12.56	8.14	-11.09

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 61 -75. 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.

## 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 February 28, 2025.

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 –TANMAYA DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	36,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	8,61,66,548	51,46,161	20,52,197	7,48,787	3,77,702	1,09,411
Returns (Annualised) (%)	16.72	12.91	10.35	8.81	3.15	-16.10
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.12	13.60	12.12	12.31	8.24	-22.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.70	12.63	12.99	12.56	8.14	-11.09

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

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 February 28, 2025 (₹)	1,55,77,099	62,42,526	24,81,583	8,49,068	4,25,671	1,15,362
Returns (Annualised) (%)	15.67	15.15	13.92	13.88	11.22	-7.16
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.34	13.58	13.96	14.86	9.70	-18.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.75	12.63	12.99	12.56	8.14	-11.09

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	1,08,64,827	99,97,112	30,29,892	9,18,367	4,05,641	1,02,985
Returns (Annualised) (%)	20.34	20.51	17.64	17.07	7.93	-25.42
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.70	13.96	15.70	20.46	11.52	-30.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.54	12.63	12.99	12.56	8.14	-11.09

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 (₹)	38,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	13,61,35,258	64,09,447	28,69,043	10,48,539	4,84,565	1,11,088
Returns (Annualised) (%)	17.73	15.45	16.62	22.53	20.33	-13.61
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	13.58	13.96	14.86	9.70	-18.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.37	12.63	12.99	12.56	8.14	-11.09

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 –Dinesh Balachandran, Anup Upadhyay (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 (₹)	23,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	91,79,864	53,88,787	22,48,585	8,17,476	4,04,558	1,09,970
Returns (Annualised) (%)	12.52	13.45	12.07	12.34	7.74	-15.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.06	13.58	13.96	14.86	9.70	-18.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.32	12.63	12.99	12.56	8.14	-11.09

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 61 -75. 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.

## 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 February 28, 2025.

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					
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 February 28, 2025 (₹)	3,68,84,903	79,77,973	32,86,254	9,57,202	4,50,248	1,20,386	
Returns (Annualised) (%)	16.16	17.95	19.14	18.77	15.12	0.60	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.61	15.32	13.65	10.50	-7.42	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.31	12.63	12.99	12.56	8.14	-11.09	

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					
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 February 28, 2025 (₹)	5,15,42,062	69,30,100	27,12,910	9,46,672	4,19,642	1,07,137	
Returns (Annualised) (%)	18.13	16.35	15.58	18.32	10.24	-19.43	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.54	13.82	15.44	11.91	-15.80	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.31	12.63	12.99	12.56	8.14	-11.09	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	12,10,000	NA	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	25,92,324	NA	25,56,443	8,87,529	4,45,377	1,17,454	
Returns (Annualised) (%)	14.46	NA	14.48	15.68	14.35	-3.95	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.48	NA	13.51	13.39	11.09	1.22	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.95	NA	12.99	12.56	8.14	-11.09	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	21,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	74,82,135	59,35,611	29,32,197	10,37,803	4,53,153	1,01,871	
Returns (Annualised) (%)	12.90	14.57	17.03	22.11	15.57	-26.99	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.95	11.71	15.05	19.44	14.73	-22.83	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.39	12.63	12.99	12.56	8.14	-11.09	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	23,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	80,11,055	49,52,555	25,14,552	8,37,582	4,01,550	1,04,383	
Returns (Annualised) (%)	11.27	12.47	14.17	13.33	7.24	-23.42	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.15	12.18	14.63	16.94	9.11	-24.59	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.35	12.63	12.99	12.56	8.14	-11.09	

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 61 -75. 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.

## 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 February 28, 2025.

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						
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 February 28, 2025 (₹)	4,56,69,332	69,74,024	28,07,383	10,11,545	5,09,104	1,19,838
Returns (Annualised) (%)	17.42	16.42	16.22	21.05	23.91	-0.25
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.58	14.74	14.70	18.85	21.47	-6.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.31	12.63	12.99	12.56	8.14	-11.09

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 (₹)	17,60,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	44,40,986	NA	27,03,980	11,38,502	4,97,336	1,00,135
Returns (Annualised) (%)	11.73	NA	15.52	25.97	22.21	-29.43
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.46	NA	16.96	29.26	22.32	-34.91
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.70	NA	12.99	12.56	8.14	-11.09

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						
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,60,000	NA	NA	NA	NA	1,20,000
Mkt Value as on February 28, 2025 (₹)	4,34,980	NA	NA	NA	NA	1,13,451
Returns (Annualised) (%)	12.71	NA	NA	NA	NA	-10.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.60	NA	NA	NA	NA	-20.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	8.23	NA	NA	NA	NA	-11.09

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						
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,40,000	NA	NA	NA	NA	1,20,000
Mkt Value as on February 28, 2025 (₹)	2,51,063	NA	NA	NA	NA	1,08,087
Returns (Annualised) (%)	4.42	NA	NA	NA	NA	-18.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	5.27	NA	NA	NA	NA	-18.23
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.52	NA	NA	NA	NA	-11.07

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 61 -75. 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.

## 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 February 28, 2025.

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)
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SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	35,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	53,40,7649	51,09,956	22,14,847	8,14,006	4,19,471	1,17,451
Returns (Annualised) (%)	15.15	12.83	11.79	12.17	10.21	-3.96
First Tier Benchmark Returns (Annualised) (%) #	NA	11.81	11.85	11.73	9.17	-8.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.90	12.63	12.99	12.56	8.14	-11.07

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)
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SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	1,15,37,291	46,12,112	21,47,634	8,18,485	4,30,198	1,22,470
Returns (Annualised) (%)	10.90	11.63	11.21	12.39	11.95	3.88
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.68	8.59	8.25	7.59	7.82	4.30
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.32	12.63	12.99	12.60	8.10	-11.07

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)
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SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,40,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	9,17,479	NA	NA	NA	4,73,356	1,17,832
Returns (Annualised) (%)	24.00	NA	NA	NA	18.65	-3.37
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.39	NA	NA	NA	9.18	-8.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.44	NA	NA	NA	8.14	-11.09

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), Ms. Vandna Soni (Commodities Portion)
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SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	11,80,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	18,48,021	NA	NA	7,59,245	4,06,205	1,17,522
Returns (Annualised) (%)	8.84	NA	NA	9.36	8.02	-3.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.99	NA	NA	8.89	8.07	0.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.30	NA	NA	6.32	8.41	8.80

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)
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SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)	88,55,945	37,33,056	19,06,230	7,60,615	4,07,851	1,20,341
Returns (Annualised) (%)	8.46	9.13	8.96	9.44	8.30	0.53
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	8.59	8.25	7.59	7.82	4.30
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.60	6.31	6.33	8.43	8.86

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 61 -75. 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.

## 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 Multi Asset Allocation Fund		FUND MANAGER -Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Vandna Soni (for 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 (₹)	8,20,000	NA	NA	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	12,68,020	NA	NA	8,28,952	4,34,289	1,18,406	
Returns (Annualised) (%)	12.57	NA	NA	12.91	12.60	-2.48	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.98	NA	NA	10.65	10.31	-1.91	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.89	NA	NA	12.60	8.10	-11.07	

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), Mr. Anup Upadhyay (Co Fund Manager Equity) Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,20,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	5,08,162	NA	NA	NA	4,24,557	1,17,796	
Returns (Annualised) (%)	10.92	NA	NA	NA	11.04	-3.42	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.10	NA	NA	NA	8.29	-2.56	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	8.18	NA	NA	NA	8.14	-11.09	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,90,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	5,99,517	NA	NA	NA	4,01,891	1,07,418	
Returns (Annualised) (%)	9.87	NA	NA	NA	7.30	-19.02	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.80	NA	NA	NA	9.70	-18.40	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.09	NA	NA	NA	8.14	-11.09	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,90,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	5,94,879	NA	NA	NA	4,03,062	1,10,576	
Returns (Annualised) (%)	9.48	NA	NA	NA	7.49	-14.37	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.53	NA	NA	NA	9.18	-8.42	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.09	NA	NA	NA	8.14	-11.09	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,90,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	5,77,633	NA	NA	NA	4,02,768	1,17,357	
Returns (Annualised) (%)	8.03	NA	NA	NA	7.45	-4.10	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.37	NA	NA	NA	8.52	-1.31	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.10	NA	NA	NA	8.10	-11.07	

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.

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## 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 Retirement Benefit Fund -Conservative Plan		FUND MANAGER -Mr. Rohit Shimpi Equity Mr. Ardhendu Bhattacharya Debt					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,90,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	5,70,395	NA	NA	NA	4,02,360	1,20,699	
Returns (Annualised) (%)	7.40	NA	NA	NA	7.38	1.09	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.55	NA	NA	NA	8.06	3.60	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.10	NA	NA	NA	8.10	-11.07	

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 (₹)	29,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	80,88,717	34,82,236	17,56,918	7,08,529	4,02,882	1,23,748	
Returns (Annualised) (%)	7.62	8.30	7.41	6.60	7.47	5.91	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.52	7.31	6.98	8.47	7.85	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.60	6.31	6.33	8.43	8.86	

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 (₹)	29,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	84,01,617	34,31,934	17,52,820	7,04,615	4,05,471	1,24,964	
Returns (Annualised) (%)	7.88	8.12	7.36	6.38	7.90	7.84	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.41	6.56	6.21	6.35	8.49	8.86	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.60	6.31	6.33	8.43	8.86	

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)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	31,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	90,08,789	32,68,507	17,24,598	7,03,476	4,01,266	1,24,280	
Returns (Annualised) (%)	7.16	7.53	7.05	6.31	7.19	6.75	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.14	7.75	7.21	6.44	7.60	7.50	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.60	6.31	6.33	8.43	8.86	

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)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	7,30,000	NA	NA	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	8,84,270	NA	NA	6,99,905	4,00,438	1,24,713	
Returns (Annualised) (%)	6.23	NA	NA	6.11	7.05	7.44	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.33	NA	NA	6.19	7.01	7.14	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.22	NA	NA	6.33	8.43	8.86	

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 61 -75. 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 February 28, 2025.

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					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		12,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)		18,92,645	33,03,552	17,22,233	7,16,400	4,04,114	1,24,824
Returns (Annualised) (%)		7.11	7.66	7.03	7.04	7.67	7.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #		8.10	8.44	8.05	7.76	7.98	7.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.40	6.60	6.31	6.33	8.43	8.86

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					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		25,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)		56,62,589	32,61,236	17,13,652	7,02,446	4,01,445	1,23,786
Returns (Annualised) (%)		7.05	7.50	6.93	6.25	7.22	5.97
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.86	7.74	7.14	6.40	7.52	7.11
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.46	6.60	6.31	6.33	8.43	8.86

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					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		25,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)		64,63,857	34,11,063	17,55,641	7,07,649	4,02,228	1,24,738
Returns (Annualised) (%)		7.94	8.05	7.39	6.55	7.36	7.48
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.68	7.54	7.00	6.29	7.31	7.76
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.43	6.60	6.31	6.33	8.43	8.86

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					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		24,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)		54,05,930	30,53,905	16,39,558	6,98,776	3,99,385	1,24,426
Returns (Annualised) (%)		6.97	6.71	6.08	6.04	6.88	6.99
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.00	6.84	6.31	6.42	7.21	7.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.28	6.38	6.08	6.14	7.08	7.33

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)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		19,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2025 (₹)		36,08,150	31,52,994	16,77,544	7,00,130	4,00,488	1,24,740
Returns (Annualised) (%)		7.13	7.10	6.52	6.12	7.06	7.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.38	7.35	6.82	6.39	7.31	7.60
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.35	6.38	6.08	6.14	7.08	7.33

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 61-75. 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 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 February 28, 2025.

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	31,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	83,89,431	30,83,172	16,54,719	7,00,945	4,00,198	1,24,532	
Returns (Annualised) (%)	6.96	6.82	6.26	6.17	7.01	7.15	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.28	7.04	6.50	6.53	7.35	7.40	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.21	6.38	6.08	6.14	7.08	7.33	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	21,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	40,85,685	30,89,001	16,51,264	6,97,561	3,99,035	1,24,410	
Returns (Annualised) (%)	6.97	6.85	6.22	5.97	6.82	6.96	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.22	7.22	6.65	6.46	7.28	7.36	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.34	6.38	6.08	6.14	7.08	7.33	

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					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	2,70,000	NA	NA	NA	NA	NA	
Mkt Value as on February 28, 2025 (₹)	2,95,429	NA	NA	NA	NA	NA	
Returns (Annualised) (%)	7.96	NA	NA	NA	NA	5.30	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.53	NA	NA	NA	NA	5.98	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	8.79	NA	NA	NA	NA	8.86	

Past performance may or may not be sustained in the future. CRISIL Long Duration Debt A-III 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)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	18,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2025 (₹)	33,05,653	31,56,311	16,76,414	6,95,414	3,98,930	1,24,429	
Returns (Annualised) (%)	7.13	7.11	6.51	5.85	6.80	6.99	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.22	7.20	6.63	6.06	6.99	7.25	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.59	6.60	6.31	6.33	8.43	8.86	

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 61 -75. 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 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
SBI Blue Chip Fund	1.53	0.88	SBI Retirement Benefit Fund – Aggressive Plan	1.96	0.97
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.41	0.81	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.12	1.18
SBI Magnum Global Fund	1.90	1.31	SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.66	1.26
SBI Magnum Mid Cap Fund	1.68	0.92	SBI Retirement Benefit Fund – Conservative Plan	1.38	0.92
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.95	1.44	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	0.97	0.43
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.59	0.87	SBI Short Term Debt Fund	0.85	0.39
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.01	1.04	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.54	1.13
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.95	0.97	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.31	0.21
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.91	0.96	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.22	0.85
SBI Contra Fund	1.54	0.76	SBI Magnum Income Fund	1.47	0.77
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.69	0.95	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)	1.62	0.84	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Magnum Comma Fund	2.53	1.85	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.45	0.65
SBI PSU Fund	1.91	0.96	SBI Savings Fund	0.69	0.25
SBI Infrastructure Fund	1.89	0.84	SBI Dynamic Bond Fund	1.39	0.61
SBI Arbitrage Opportunities Fund	0.93	0.40	SBI Corporate Bond Fund	0.76	0.34
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.61	0.82	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.89
SBI Equity Savings Fund	1.43	0.88	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.71
SBI Banking And Financial Services Fund	1.83	0.90	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.33
SBI International Access- US Equity FoF	1.60	0.93	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	1.07	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.39
SBI Equity Minimum Variance Fund	0.74	0.41	SBI Magnum Children's Benefit Fund – Investment Plan	1.92	1.03
SBI MultiCap Fund	1.70	0.89	SBI Floating Rate Debt Fund	0.42	0.26
SBI Dividend Yield Fund	1.78	0.88	SBI Balanced Advantage Fund	1.59	0.81
SBI Energy Opportunities Fund	1.76	0.77	SBI Long Duration Fund	0.66	0.28
SBI Automotive Opportunities Fund	1.87	0.84			
SBI Quant Fund	1.93	0.74			

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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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

# 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	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
Regular Plan - Mthly IDCW	31-Jan-25	5.0000	1199.5957
Direct Plan - Mthly IDCW	31-Jan-25	5.0000	1275.4425

Face value: ₹1000

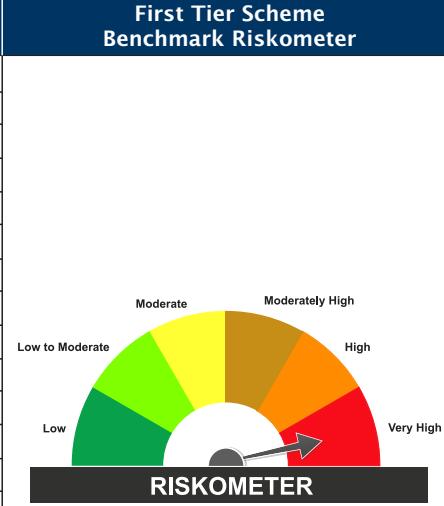
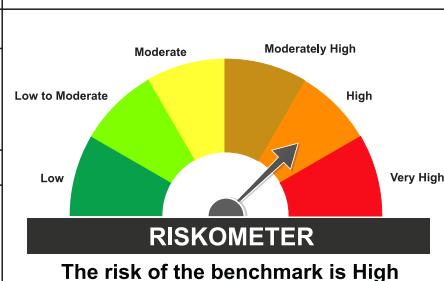
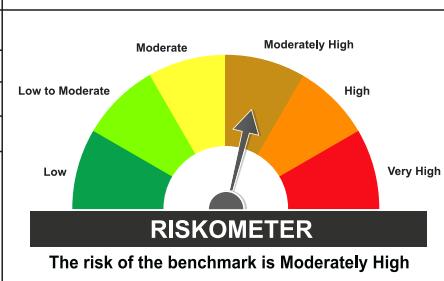
## SBI Magnum Gilt Fund - Regular Plan - IDCW Option

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

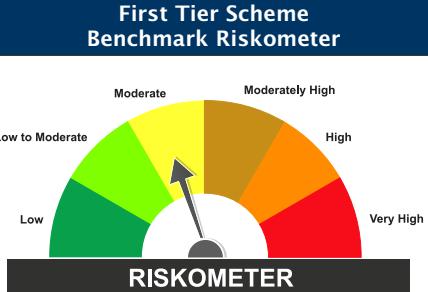
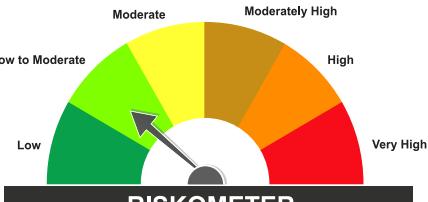
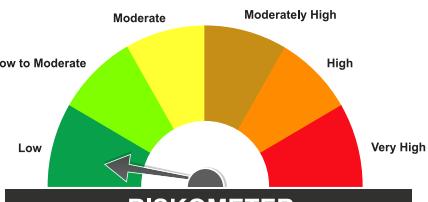
Face value: ₹10

Pursuant to payment of IDCW, the NAV of 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

## Benchmark Riskometer as on 28 February, 2025

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	 <p>The risk of the benchmark is Very High</p>
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	 <p>The risk of the benchmark is High</p>
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	 <p>The risk of the benchmark is Moderately High</p>
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 28 February, 2025

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	 <p>The risk of the benchmark is Moderate</p>
2	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
3	SBI Equity Savings Fund	NIFTY Equity Savings Index	
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	 <p>The risk of the benchmark is Moderate</p>
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	
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 <p>The risk of the benchmark is Low</p>
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 Floating Rate Debt Fund | SBI Short Term 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 ↓				
Relatively Low (Class I)			B-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

**Rajasthan:** AJMER: 0145-2426284 • ALWAR: 0144-4023133 • BHILWARA: 01482-235144 • Bikaner: 0151-2943080 • JAIPUR: 0141-4144100/0141-4144101 • JODHPUR: 0291-2611929 / 28 • KOTA: 0744-2360631 • SRIGANGANAGAR: 0154-2940384 • UDAIPUR: 0294-2413717 **Delhi:** Janakpuri: 011-42638016/22500097 • Nehru Place: 011-45708803/41045628 • New Delhi: 011-23466601-620 • Nirman Vihar/ Laxmi Nagar: 011-43550360/46011830 • Pitampura: 011-27351974 • Gurgaon: 0124-4083769/4200828 **Uttar Pradesh:** Agra: 0562-2850239/2850237 • Aligarh: 0571-2402017 • Meerut: 0121-2667877 • Saharanpur: 0132-2720789 • Ghaziabad: 0120-4217338 • Noida: 0120-4232214/4287400 • Allahabad: 0532-2261028 • Bareilly: 7379335566 • Ayodhya: 9554165444 • Gorakhpur: 0551-2203378 • Jhansi: 0510-2330298 • Kanpur: 9793599935 / 9793599931 • Lucknow: 0522-2286742 • Moradabad: 0591 - 2411411Raebareli0535 - 2975087RenukootNAVaranasi0542 - 2222492BASTI0554-2297888ETAWAH0535-2975087 **Uttarakhand:** Dehradun: 0135-2741719, 2749913 • Haldwani: 0594-6220526/6222925 • Roorkee: 8954890226 **Punjab:** Amritsar: 0183-5158415 • Bhatinda: 0164-2218415 • Ferozepur: 01632-236167 • Hoshiarpur: 01882-228415 • Jalandhar: 0181-2238415 • Ludhiana: 0161-5058415 • Mohali: 0172-5053380 • pathankot: 9888828415 • Patiala: 0175-2300058 • Sangrur: 01672-500020 • Yamunanagar: 0173-295044 **Jammu and Kashmir:** Jammu: 0191-2955736 • srinagar: 0194-2474864 **Himachal Pradesh:** Baddi: 0179-5244415 • Dharmashala: 01892-225814 • Hamirpur: 0197-2224799 • Mandi: 0190-5223833 • Shimla: 0177-2807608 **Haryana:** Faridabad: 0129-4030661 • Ambala: 0171-2653400 • Hissar: 01662-238415 • Panchkula: 0172-2580136 • Panipat: 0180-2648415, 0180-4078415 • Rohtak: 01262-258415 **Chandigarh:** Chandigarh: 0172-2703380, 2703381

## SOUTH

**Kerala:** Alappuzha 0477-2970516 • Calicut: 0495-2768270, 4020079 • Ernakulam: 0484-4011605 / 06 • Thirvananthapuram: 0471-4011590 / 91 • Kannur: 0474-2752760 / 2752860 • Kollam: 0474-2752760 / 2752860 • Kottayam: 0481-2570816-17 • Palakkad: 0491-2971899 • Thiruvalla: 0469-2971155 • Thrissur: 0487-2445700 **Tamil Nadu:** Anna Nagar: 044 48626775 • Chennai: 044 28543382 /3383 • Coimbatore: 0422 2541666 • Madurai: 0452 4374242 • Pondicherry: 0413 2222266 • Salem: 0427 4552289 • Tirunelveli: 0462 4220023 • Tirupur: 0421 2234001 • Trichy: 0431 4000667 • Kumbakonam: 0435-2427426 • Vellore: 0416 2225005 • Tuticorin: 0461 2334400 **Telangana:** Hyderabad: 040 23391901 / 23391902 • KUKATPALLY: 040 29569882 • Madhapur: 040-23119010 • Dilsukhnagar: 040-29311875 • Nalgonda: 08682 221999 • Nizamabad 8462234001 Secunderabad: 040 48544611 / 711 • Warangal: 0870-2430307 • **Andhra Pradesh:** Srikakulam: 08942-220533 • Vizayanagaram: 8922275439 • Vishakapatnam: 0891-2511853 • Kakinada: 0884-2356767 • Rajamundry: 0883-2434002/2432306 • Guntur: 0863-2211022 • Nellore: 0861-2338688 • Kurnool: 08518-227776 • Tirupathi: 0877-2280208 • Ananthapur: 08554-294489 • Kadapa: 08652-355418 • **Karnataka:** Museum Road, Bangalore: +916366776729 • Jayanagar, Bangalore: 080-26540014 • Malleswaram, Bangalore: 080-23447500 • Whitefield, Bangalore: +919741074447 • Koramangala, Bangalore: +917700955650 • Mangalore: 0824-2222463 • Mysore: 0821-2424919 • Hubli: 0836-2368477 • Belgaum: 0831-2422463 • Bellary: 0839-2294323 • Shimoga: 0818-2222463 • Davangere: 0819-2231463 • Gulbarga: 0847-2227350 • Hassan: 0817-2200471 • Tumkur: 0816-4050223 • Udupi: 0820-4290426 • Bagalkot: 0835-4200463

## EAST

**Andaman and Nicobar Islands:** PORTBLAIR03192-239552 **Arunachal Pradesh:** Itanagar: 0360-2292416 • **Assam:** Bongaigaon: 6000905499 / 9864073173 • Guwahati: 0361-2463747 / 2463704 • Jorhat: 8811081942 • Silchar: 0384-2221109 • Tezpur: 9435019671 /7002711578-Tinsukia:8135847027 **Bihar:** Bhagalpur: 0641-2420661 • Biharsharif: 9931092379 • Darbhanga: 06272-245004 • Gaya: 0631-2222405 • Muzaffarpur: 0621-2283014 • Patna: 9262699197, 9262699198 • Purnea: 9709343555 • Siwan: 7545040123 **Jharkhand:** BOKARO: 0654-2232561 • Daltonganj: 9798614664 • Deoghar: 9570378333 • DHANBAD: 0326-2301545 • HAZARIBAGH: 0654-6270415 • JAMSHPEDPUR: 657-2320447 • RANCHI: 0651-2331466 • Giridih: 06532-296009 **Meghalaya:** Shillong: 7002996893 **Nagaland:** Dimapur: 0386-2224287 **Orissa:** Angul: 06764-234201 • BALASORE: 0678-2262646 • BHUBANESWAR: 0674-2392401/2392501 • CUTTACK: 0671-2422792 • ROURKELA: 0661-2522999 • SAMBALPUR: 0663-2410001 • BERHAMPUR: 0680-2222792 **Sikkim:** GANGTOK: 9073387377 **Tripura:** Agartala: 0381-2324107 **West Bengal:** ASANSOL: 8170037270 • Bankura: 9830648090 • Barasat: 9830979009 • Berhampore: 9933625826 • Bindhannagar: 8274004546 • Bolpur: 9233179907 • BURDWAN: 9933035302 • Cooch Behar: 083178 35401 • DALHOUSIE: 033-40082726 • DURGAPUR: 0343-2544191 • Garia: 9874772626 • Haldia: 9073641484 • KALYANI: 033-25827700 • KHARAGPUR: 03222-225592 • KOLKATA: 033-40924800 • Krishnanagar: 9073340410 • MALDA: 03512-266128 • SILIGURI: 0353-2537065/2461703 • Sreerampur: 033-26520011 • Arambagh: 7604027781 • Behala: 9883283489 • Bashirhat: 9831878397

## 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 • Jamangar: 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 June 27, 2024. 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.



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



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