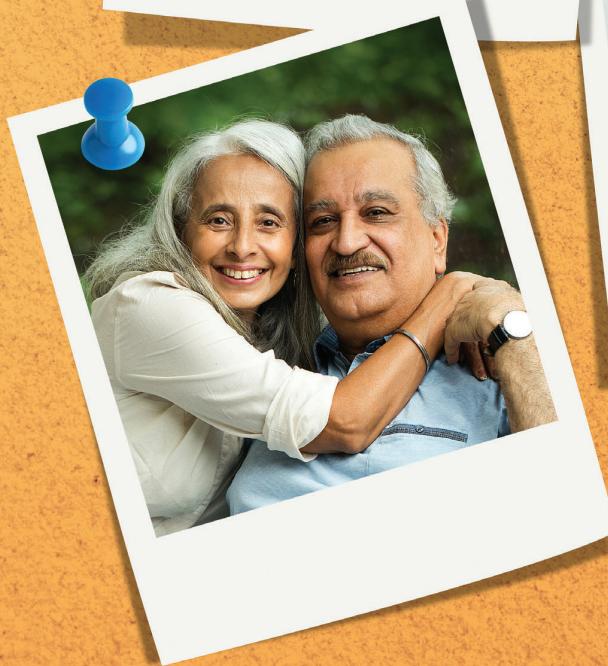
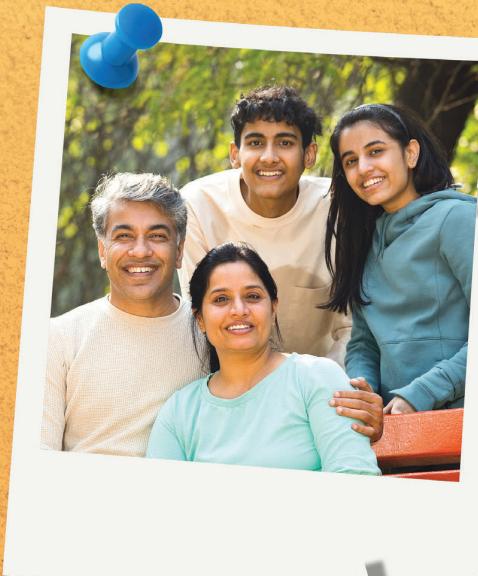
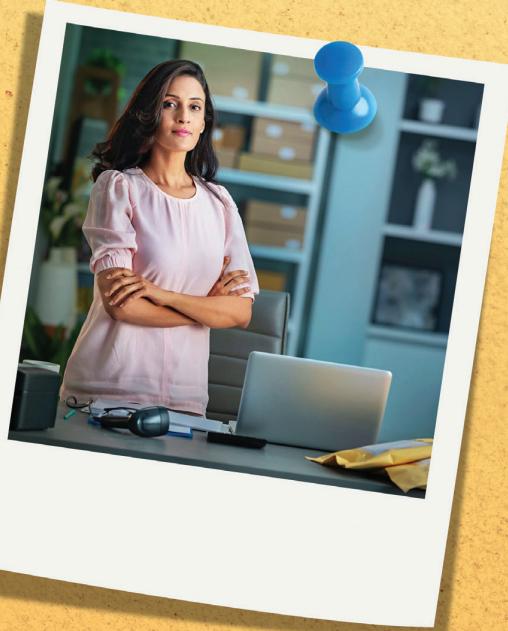


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Mutual Fund  
Solutions  
help you  
step forward.



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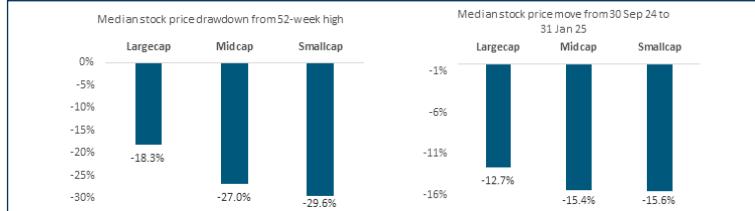
# Market Overview

## Equity

What started as an orderly correction in Indian equity markets through the Oct-Dec'24 quarter turned into a violent sell off in January'25 as markets appeared to capitulate. While large cap indices recovered toward the end of the month to close only 0.6% and 0.8% lower on the Nifty and the Sensex respectively, the pain down the market cap spectrum was deeper. The Nifty Midcap 150 and Nifty Smallcap 250 indices closed 6.1% and 10.7% lower. Furthermore, the market breadth was extremely weak.

Since the end of September 2024, a median large-cap (in the BSE100 universe) has shed 12.7%, a median mid-cap (in the BSE Midcap150 universe) has shed 15.4% and a median small-cap (in the BSE Smallcap250 universe) has shed 15.6%. The drop from their respective 52-week highs is 18% for a median large cap, 27% for a median midcap and 30% for a median small cap till January end.

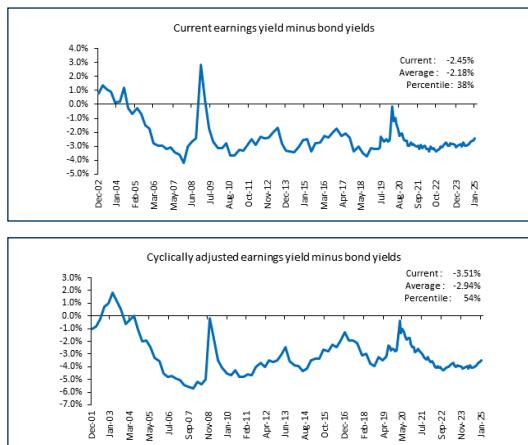
Chart1: Correction has been deeper down the market cap spectrum



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.

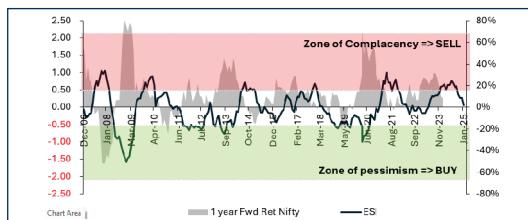
The recent correction has brought about two welcome changes on our allocation frameworks. First, the valuations argument for large caps, as measured through our preferred gauges of earnings yield to bond yield spreads is back near historical medians. Two, equity market sentiment, as measured through our proprietary measure, is back towards neutral region, versus the very stretched readings of the past year. Both these factors in turn imply that versus a significant equity underweight view that we have held for a long time now, we are tilting towards a more neutral view now.

Chart 2: Large cap valuations, on earnings yield to bond yield spread, moderate



Source: Bloomberg, SBIFM Research

Chart 3: Equity market sentiment cools off to neutral territory



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

That said, on market internals we continue to advocate a defensive tilt tactically with quality being the preferred style. The ongoing macro challenges, with pressure on local economic growth and earnings, and escalating tariff tensions globally, support a defensive stance. 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.

From a longer-term standpoint, the Indian equity story continues to be underpinned by earnings upcycle, short term slowdown notwithstanding. India's corporate profits as a proportion of GDP have reverted higher over the past 4 years after secularly declining for 12 years between 2008-2020. 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 even as this group has taken a beating of late. The recent correction may present interesting opportunities in some of these names. We also believe good quality lenders should do well and RBI acting to improve system liquidity should act as a tailwind to this sector.

## Fixed Income

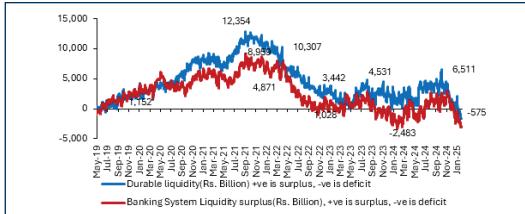
Market trends over the last month has clearly been shaped by the expectations surrounding RBI actions as well as the Union Budget. Some semblance of normalcy has been maintained with respect to global factors as the markets await the possible policy choices by the US administration under Trump 2. Over the last month, there has been a material change with respect to RBI actions in the currency market as well as liquidity operations. While tolerating incremental INR depreciation, the liquidity impact of currency interventions has been more forcefully met with addition of core liquidity as well as variable rate repo auctions. Incremental liquidity actions have led to a steepening trend in the rates markets, that should get more pronounced over the coming months.

G sec	31-Dec-24	31-Jan25	Change
3-year G Sec	6.72%	6.62%	-0.10%
5-year G Sec	6.72%	6.63%	-0.09%
7-year G Sec	6.79%	6.75%	-0.04%
10-year G Sec	6.76%	6.70%	-0.06%
15-year G Sec	6.87%	6.83%	-0.04%
30-year G Sec	7.00%	7.03%	0.03%
slope 3x30y	0.28%	0.41%	
<b>SDL</b>			
10-12Y AAA PFC	7.15%	7.11%	-0.04%
1Y AAA	7.78%	7.72%	-0.06%
2Y AAA	7.50%	7.52%	0.02%
3Y AAA	7.52%	7.49%	-0.03%
5Y AAA	7.45%	7.35%	-0.10%
10Y AAA	7.25%	7.26%	0.01%
Slope 1x10y	-0.53%	-0.46%	
INR/USD	85.605	86.6434	-1.20%
DXY	108.487	108.376	-0.10%
UST	4.56%	4.54%	-0.02%
Brent	74.64	76.98	3.14%
OIS Swaps			
1Y	6.51%	6.33%	-0.18%
3Y	6.22%	6.06%	-0.16%
5Y	6.20%	6.08%	-0.12%

#### RBI Actions:

The CRR cut in the December review clearly was intended to avoid further tightening in core liquidity. With the extent of intervention in the currency markets, alongside the seasonality in currency leakage, in hindsight the CRR cut was the bare minimum required in the context of liquidity. Over the last few weeks, there has been a clear shift in both the Fx intervention strategy as well as liquidity operations. With core liquidity shifting to deficit mode, the RBI has unveiled a host of liquidity infusion measures over the last few weeks.

Chart 4: Core liquidity moves to deficit



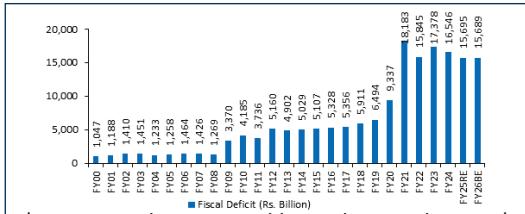
The CRR cut has been followed by an explicit commitment to undertake daily variable rate repo auctions. Apart from this, the RBI initiated screen-based OMO purchases. Subsequently to these actions, the RBI has announced additional auction-based OMO purchases amounting to Rs 60,000 cr apart from a USD 5bn USD swap for a tenor of 6 months and a 56 D VRR auction for Rs 50,000 cr. With a cumulative core liquidity injection through OMO's (announced and conducted so far) itself amounting to around Rs 1 trillion till date alongside the other short tenor operations, the central bank has clearly laid out its cards with respect to liquidity stance and the operating rate. Effectively, these measures have at least anchored the overnight rates around the policy rate.

#### Union Budget

Leading into the Union Budget, expectations were anchored around the government aligning the FD targets in line with the commitment of around 4.5% by FY26. At the same time, the estimates of gross borrowings were around Rs 14 trillion on expectations of switches with RBI and usage of GST compensation cess. In terms of outcome, the gross borrowing number at Rs 14.8 trillion is slightly higher vs expectations. Net borrowings at Rs 11.5 trillion remains in line with FY 25 and supports the overall healthy demand-supply outlook. Expectations around RBI actions and further OMO support should broadly enable the higher gross numbers to be non-disruptive for markets.

In terms of the path for fiscal consolidation, the government has provided a roadmap to reduce central government Debt/ GDP to 50% +/-1% by 2031. While the Debt / GDP ratio becomes the nominal anchor, there is no guidance on the level of fiscal deficit. It is expected that the government would align FD to a lower range of 4%, while banking on continued healthy nominal GDP growth to achieve the intended reduction in public debt.

Chart 5: FY26 absolute fiscal deficit remains flat compared to FY25 RE



The overall budget numbers remain conservative, even as the revenue side continues to be sustained by robust personal income taxes. With the government budgeting for a much-required tax relief for the middle class with revenue foregone of Rs 1 trillion, the overall buoyancy on Gross tax revenue has been budgeted at 1.14. At the same time, incremental buoyancy is dependent on further widening of the tax base and better compliance. Clearly, with the anticipated slowdown in real GDP growth, fiscal tailwinds are unlikely to remain a source of support for the bond market as was the case over the last few years.

The redemption of government securities over the coming fiscal years remains quite large with Rs 3.95 trillion for FY 26 (inclusive of GST bonds), Rs 6.98 trillion- FY27, Rs 5.89 trillion- FY 28 and Rs 6.22 trillion for FY29. For the coming year, the government has budgeted for switches of about Rs 2.5 trillion. Switches, buybacks and potentially a higher than recent numbers on both gross and net borrowings are likely over the coming fiscal years.

Chart 6: FY26 fiscal deficit budgeted to consolidate to 4.4%



## RBI policy expectations

The RBI policy review in February is being framed against the following backdrop.

- Domestic economic growth as per RBI is (Dec 24 review) expected to be around 6.6% for FY24 following Q2 growth of 5.4%. RBI had projected growth for Q1 FY26 at 6.90% and Q2 at 7.30%. Incremental market expectations have clearly been towards downside risks to economic growth estimates for FY26. The first advance estimates by the CSO has projected FY24 growth at 6.40% and the budget numbers consider nominal GDP growth of 10.1% for FY26.
- CPI inflation for 2024-25 has been projected at 4.8% by the RBI in the December review. RBI's FY26 CPI inflation for Q1:2025-26 is at 4.6% and Q2 at 4.0 per cent.
- Even as the RBI has allowed further adjustment on the currency, market interventions and CIC leakage are anticipated to continue in the coming months.
- Notwithstanding recent adjustments in the currency, the broader direction in the absence of capital flows would trend towards further weakening.
- The external environment continues to remain uncertain with monetary policy cycles being dependent on domestic dynamics. The era of tariffs, taxes and Trump policies continue to create financial market volatility.
- The visibility on resumption of capital inflows through the portfolio route remains in doubt in the near term.
- The Union budget, while focusing on the broader fiscal consolidation roadmap has provided a much-needed consumption boost through reduction of tax rates and reworking of the tax slabs. The pay commission award likely over the coming fiscal year should sustain the overall consumption support through the fiscal route.
- RBI policy stance has shifted to neutral and has subsequently been followed up with liquidity infusion measures such as VRR auctions, short tenor USD swaps and more importantly durable infusion through OMO purchases.

Overall, the decision to cut policy rates clearly is a question of timing. This has clearly been enunciated in minutes of earlier meetings where 2 external members voted for a rate cut, while the RBI members continued to emphasise a durable softening on CPI towards the mid-point. Market expectations have converged towards anticipating a cut in the February review itself. The timing of the rate cut is likely to be driven by the following considerations.

- How much space does the RBI have in the face of some softening in growth, that is cyclical and inflation that is still subject to vagaries of food prices, with its attendant spillover effects?
- To the extent that policy space has opened up, should the RBI first enable conditions for the rates to be transmitted effectively?
- Given the lags in transmission as well as an uncertain external environment, is there merit in waiting?
- Would a policy rate cut at this juncture lead to further pressure on the currency markets?

While the broader consensus to the first question is that the space is shallow, there remains little doubt on the second question that monetary conditions matter more for transmission. The answer to the third question is clearly subjective, while Fx would possibly be a consideration considering that on the domestic growth-inflation matrix, the case for a rate cut now is not very unambiguous.

Given the evolution of seasonality in currency circulation and the current muted inflow expectations through the portfolio route, it clearly requires a series of more of core liquidity infusion measures to sustain overnight settings around the policy repo Rate and prevent undue stress in the funding markets. A prolonged period of such tightening would have far higher negative implications on availability of funding and eventually on growth dynamics. Needlessly tightening financial market conditions given the overhang of pressures on the currency markets, possibly does not appear to be the policy choice at present and neither is that desirable.

While a gradual depreciation of the currency is what seems a likely path, the central bank would continue intervention to prevent any undue expectations on rapid weakening to build up. This would possibly require targeted interventions on both sides as well as active management of core liquidity. Clearly this sets the stage for further actions especially on the long term VRR and OMO purchase front and possibly CRR, at least on incremental basis. This should have a beneficial impact on the shorter end curve, both SLR and non SLR. One should also expect that the steepening trend on the sovereign curve should remain intact and the bond curve to incrementally have a similar trend.

It could possibly be hasty to build in rate cut expectations in the February review as the broader growth inflation mix does not unambiguously call for the same. Having said that, this remains a close call. Given that liquidity actions have a far direct and sustained impact, which has clearly been done, there is clearly merit in pushing back rate cuts possibly until there is more clarity on the external front as well as evolution of domestic growth inflation mix as well as liquidity conditions over the coming quarters. The April review possibly remains a better bet for the same. Its probable that the requirement of effective transmission warrants a front loading of the cut as and when the space opens , rather than moving incrementally with 25bps.

## 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	
<b>Ideal Investment Horizon</b>	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +	
<b>Inception Date</b>	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	
<b>Fund Manager</b>	Mr. Saurabh Pant & *Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Mr. Pradeep Kesavan	Mr. Rohit Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	BSE 100 (TRI)	NIFTY 100 ESG TRI	BSE 500 (TRI)	BSE 500 TRI	Nifty Midcap 150 Index (TRI)	Mr. Bhavin Vithlani & Mr. Pradeep Kesavan	
<b>Managing Since</b>	Mr. Saurabh Pant (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit Pant (w.e.f. Dec 2023) & Mr. Saurabh Pant (w.e.f. Dec 2024)	BSE 500 (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Mr. Bhavin (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	
<b>First Tier Benchmark</b>									Nifty MNC Index (TRI)	
<b>Month End AUM (₹ in Crs)</b>	₹49,126.96	₹5,542.95	₹21,591.60	₹18,777.39	₹9,205.92	₹41,655.31	₹28,681.42	₹21,177.69	₹6,308.28	
<b>Portfolio Turnover</b>	0.51	0.24	0.78	0.41	0.07	1.77	0.57	0.52	0.53	
<b>Standard Deviation<sup>a</sup></b>	12.00%	12.86%	11.89%	-	-	12.93%	12.97%	13.13%	10.91%	
<b>Beta<sup>a</sup></b>	0.89	0.87	0.84	-	-	0.90	0.88	0.75	0.58	
<b>Sharpe Ratio<sup>a</sup></b>	0.51	0.38	0.40	-	-	1.07	0.67	0.78	0.19	
<b>Expense Ratio</b>	Regular- 1.51% Direct- 0.82%	Regular- 1.94% Direct- 1.33%	Regular- 1.67% Direct- 0.84%	Regular- 1.69% Direct- 0.87%	Regular- 1.78% Direct- 0.78%	Regular- 1.52% Direct- 0.60%	Regular- 1.61% Direct- 0.73%	Regular- 1.67% Direct- 0.73%	Regular- 1.89% Direct- 1.21%	
<b>Fund Details as on 31 January 2025</b>										
<b>Large Cap (%)</b>	80.34	78.49	50.97	35.40	66.34	46.23	39.70	7.14	31.22	
<b>Mid Cap (%)</b>	12.27	13.17	17.29	27.25	17.65	15.33	35.37	66.07	30.31	
<b>Small Cap (%)</b>	1.75	4.72	17.77	33.12	7.04	11.99	18.24	20.32	32.16	
<b>Unclassified (%)</b>	-	-	-	-	-	-	-	-	-	
<b>Other Assets (%)</b>	4.60	3.53	13.83	3.35	8.92	18.61	6.57	5.75	6.00	
<b>Portfolio Classification By Industry Allocation (%) as on 31 January 2025</b>										
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Financial Services Automobile And Auto Components Information Technology Fast Moving Consumer Goods Healthcare Construction Oil, Gas & Consumable Fuels Cash, Cash Equivalents And Others Metals & Mining	Financial Services Information Technology Automobile And Auto Components Capital Goods Construction Healthcare Fast Moving Consumer Goods Consumer Durables Telecommunication Oil, Gas & Consumer Durables Information Technology Construction Materials Healthcare Fast Moving Consumer Goods Consumer Durables Information Technology Construction Power Capital Goods	Information Technology Automobile And Auto Components Fast Moving Consumer Goods Chemicals Fast Moving Consumer Goods Consumer Goods Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Consumer Durables Automobile And Auto Components Healthcare And Others Chemicals Fast Moving Consumer Goods Consumer Goods Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Information Technology Automobile And Auto Components Fast Moving Consumer Goods Chemicals Fast Moving Consumer Goods Consumer Goods Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Financial Services Information Technology Automobile And Auto Components Consumer Durables Healthcare Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Financial Services Information Technology Automobile And Auto Components Consumer Durables Healthcare Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Financial Services Information Technology Automobile And Auto Components Consumer Durables Healthcare Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Financial Services Information Technology Automobile And Auto Components Consumer Durables Healthcare Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods	Financial Services Information Technology Automobile And Auto Components Consumer Durables Healthcare Information Technology Telecommunications Oil, Gas & Consumer Durables Information Technology Construction Power Capital Goods
<b>Exit Load</b>	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. <sup>a</sup>Risk Free rate: FBill Overnight Mibor rate (6.65% as on 31st January 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 | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Equity Fund (Previously Known as SBI Emerging Businesses Fund)	SBI Small Cap Fund (Previously Known as SBI Small & Midcap Fund)	SBI Long Term Equity Fund (Previously Known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously Known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Magnum COMMA Fund
<b>Ideal Investment Horizon</b>	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical
<b>Inception Date</b>	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
<b>Fund Manager</b>	Mr. R. Srinivasan & *Mr.Pradeep Kesavan	Mr. R. Srinivasan, Mr. Mohan Lal & Mr.Pradeep Kesavan	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & Mr.Pradeep kesavan	Mr. Milind Agrawal & *Mr.Pradeep kesavan	Mr. Rohit Shimpali	Mr. Dinesh Balachandran & Mr.Pradeep Kesavan
<b>Managing Since</b>	Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Nov-2013, Mr. Mohan Lal May-2024 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2016	Mr. Tanmaya Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Milind Aug-2019 & Mr. Pradeep (w.e.f. Dec 2023)	June-2024	Mr. Dinesh June-2024 & Mr. Pradeep (w.e.f. Dec 2023)
<b>First Tier Benchmark</b>	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)
<b>Month End AUM (Rs. in Crs)</b>	₹34,672.42	₹31,221.76	₹27,311.53	₹3,523.93	₹6,562.49	₹4,547.60	₹618.41
<b>Portfolio Turnover</b>	0.33	0.69	0.20	0.30	2.69	0.34	0.58
<b>Standard Deviation*</b>	11.04%	13.76%	14.27%	13.84%	13.43%	21.33%	16.48%
<b>Beta†</b>	0.69	0.69	0.99	0.85	0.84	1.01	0.76
<b>Sharpe Ratio#</b>	0.47	0.68	1.04	1.13	0.58	1.03	0.20
<b>Expense Ratio</b>	Regular- 1.57% Direct- 0.75%	Regular- 1.59% Direct- 0.70%	Regular- 1.60%, Direct- 0.95%	Regular- 1.94%, Direct- 0.89%	Regular- 1.81% Direct- 0.73%	Regular- 1.88%, Direct- 0.78%	Regular- 2.52%, Direct- 1.88%
<b>Portfolio Classification By Asset Allocation (%) as on 31 January 2025</b>							
<b>Large Cap (%)</b>	39.60	-	59.96	27.86	55.18	69.81	50.99
<b>Mid Cap (%)</b>	31.99	4.52	20.05	28.03	16.44	22.01	12.29
<b>Small Cap (%)</b>	8.09	81.23	10.21	37.65	14.08	2.72	29.58
<b>Unclassified (%)</b>	-	-	-	-	-	-	-
<b>Other Assets (%)</b>	20.11	14.08	9.64	6.38	14.23	5.35	6.67
<b>Portfolio Classification By Industry Allocation (%) as on 31 January 2025</b>							
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Financial Services Information Technology Automobile And Auto Components Healthcare Fast Moving Consumer Goods Telecommunication Cash, Cash Equivalents And Others Chemicals	Financial Services Capital Goods Consumer Services Consumer Durables Cash, Cash Equivalents And Others Chemicals East Moving Consumer Goods Construction Derivatives Healthcare Construction Materials	Information Technology Oil, Gas & Consumable Fuels Cash, Cash Equivalents And Others Healthcare Automobile And Auto Components Capital Goods Metals & Mining Telecommunication	Financial Services Chemicals Cash, Cash Equivalents And Others Sovereign	Financial Services Derivatives Cash, Cash Equivalents And Others Sovereign	Financial Services Oil, Gas & Consumable Fuels Power Capital Goods Metals & Mining Cash, Cash Equivalents And Others	Oil, Gas & Consumable Fuels Construction Materials Power Capital Goods Goods And Others Chemicals Construction Sovereign
<b>Exit Load</b>	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Nil	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%
<b>Other Details</b>							
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. *Risk Free rate: FBIL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 2(2A)(b) and 5(2A)(c) of SEBI (MF) regulations for both Direct and Regular plan   *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.							

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technologies Fund Opportunities (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI International Access - US Equity FoF	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	
<b>Ideal Investment Horizon</b>	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	Tactical	Tactical	Thematic	
<b>Inception Date</b>	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021	26/02/2024	07/06/2024	20/08/2024	26/12/2024	
<b>Fund Manager</b>	Mr. Bhavin Vithlani & Mr. Pradeep Kesavan	Mr. Ashit Desai & Mr. Pradeep Kesavan	Mr. Vivek Gedda & Mr. Pradeep Kesavan	Mr. Raviprakash Sharma & Mr. Pradeep Kesavan	Mr. Raj Gandhi & Mr. Pradeep Kesavan	Mr. Tamnaya Desai & Mr. Pradeep Kesavan	Mr. Prasad Padala & Mr. Pradeep Kesavan	Ms. Sukanya Ghosh & Mr. Pradeep Kesavan		
<b>Managing Since</b>	Mr. Bhavin Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Ashit (w.e.f. April 2024) & Mr. Pradeep (w.e.f. April 2023)	Mr. Vivek (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Raviprakash Mar-2019 & Mr. Pradeep (w.e.f. Dec 2023)	(w.e.f. Feb - 2025)	Feb - 2024	June - 2024	August - 2024	December - 2024	
<b>First Tier Benchmark</b>	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI)	Nifty 50 Index (TRI)	S&P 500 Index, after converting it to Indian Rupee	Nifty Energy TRI	NIFTY Auto TRI	Nifty 500 TRI	BSE 200 TRI	
<b>Fund Details as on 31 January 2025</b>										
Month End AUM (₹ in Crs)	₹4,870.47	₹2,941.65	₹4,572.87	₹214.17	₹988.73	₹9,927.97	₹5,566.57	₹7,453.81	₹3,571.99	
<b>Portfolio Turnover</b>	0.31	0.32	0.27	0.38	-	0.84	0.52	0.59	0.41	
<b>Standard Deviation<sup>#</sup></b>	13.91%	13.73%	16.42%	13.17%	-	-	-	-	-	
<b>Beta<sup>*</sup></b>	0.82	0.79	0.90	0.96	-	-	-	-	-	
<b>Sharpe Ratio<sup>#</sup></b>	1.14	0.84	0.44	0.57	-	-	-	-	-	
<b>Expense Ratio</b>	Regular- 1.88% Direct- 0.83%	Regular- 1.98% Direct- 0.91%	Regular- 1.89% Direct- 0.84%	Regular- 0.75% Direct- 0.42%	Regular- 1.60% Direct- 0.93%	Regular- 1.75%, Direct- 0.61%	Regular- 1.85%, Direct- 0.67%	Regular- 1.79%, Direct- 0.60%	Regular- 1.91%, Direct- 0.70%	
<b>Portfolio Classification By Asset Allocation (%) as on 31 January 2025</b>										
Large Cap (In %)	36.17	34.26	47.28	93.28	-	48.75	59.13	31.38	63.30	
Mid Cap (In %)	21.84	26.15	13.39	6.64	-	24.86	16.47	25.42	34.38	
Small Cap (In %)	33.33	35.34	22.36	-	Overseas Mutual Fund: 97.05	21.47	22.22	40.15	-	
Unclassified (%)	-	-	-	-	-	-	-	-	-	
<b>Other Assets (In %)</b>	8.56	4.15	16.91	0.08	2.95	4.87	2.09	2.38	2.32	
<b>Portfolio Classification By Industry Allocation (%) as on 31 January 2025</b>										
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Capital Goods Financial Services Construction Oil, Gas & Consumable Fuels Construction Materials Telecommunication Textiles Cash, Cash Equivalents And Others Power Services Realty	16.28 Fast Moving Consumer Goods 14.47 Financial Services 12.85 Construction 11.39 Consumer Durables 12.80 Components 11.39 Automobile And Auto 8.58 Publications 6.84 Telecommunication 4.21 Cash, Cash Equivalents 3.69 And Others 3.20 Sovereign	31.04 Information Technology 19.83 Consumer Services 19.50 Media, Entertainment & Sports 11.28 Publications 11.28 Automobile And Auto 2.64 Financial Services 9.01 Cash, Cash Equivalents 5.09 And Others 2.25 Healthcare 0.82 Consumer Durables 0.06 Construction Materials 0.10 Sovereign	29.21 Information Technology 12.69 Consumer Goods 10.00 Healthcare 9.83 Services 12.37 Financial Services 7.24 Media, Entertainment & Sports 5.98 Components 2.64 Oil, Gas & Consumable 4.06 Fuels 3.96 Metals & Mining 2.05 Consumer Durables 2.00 Construction Materials 1.96 Power	97.05 Consumer Goods 20.81 Healthcare 20.01 Services 2.95 Capital Goods 12.13 Financial Services 4.04 Construction 4.04 Capital Goods 17.30 Cash, Cash Equivalents 4.16 And Others 3.77 Derivatives 1.10 Automobile And Auto 0.42 Components 0.16 Chemicals 0.05 Sovereign	48.99 Oil, Gas & Consumable 2.95 Power 2.95 Capital Goods 12.13 Financial Services 4.04 Construction 4.04 Capital Goods 17.30 Cash, Cash Equivalents 4.16 And Others 3.77 Derivatives 1.10 Automobile And Auto 0.42 Components 0.16 Chemicals 0.05 Sovereign	Automobile And Auto Capital Goods Auto Components Financial Services Sovereign	92.57 Consumer Services 5.25 Automobile And Auto 12.27 Auto Components 0.09 Financial Services 9.74 Capital Goods 7.69 Services 5.41 Telecommunication 5.41 Media, Entertainment & Sports 2.81 Publication 2.81 Cash, Cash Equivalents 2.38 And Others 2.38 Capital Goods	92.57 Healthcare 5.25 Automobile And Auto 12.27 Auto Components 0.09 Financial Services 9.74 Goods 7.69 Oil, Gas & Consumable 4.87 Fuels 2.65 Telecommunication 2.57 Textiles 2.81 Cash, Cash Equivalents 2.38 And Others 1.17 Capital Goods	37.71 Consumer Services 17.76 Healthcare 11.21 Automobile And Auto 11.05 Financial Services 7.49 Goods 11.05 Healthcare 7.49 Oil, Gas & Consumable 4.87 Fuels 2.65 Telecommunication 2.57 Textiles 2.81 Cash, Cash Equivalents 2.38 And Others 1.17 Capital Goods
<b>Exit Load</b>	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	For exit on or before 1 year from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 0.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 0.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 0.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 0.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 0.00% For exit after 1 year from the date of allotment - Nil	

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.<sup>#</sup>Risk Free rate: FBL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Diversification additional expenses as per regulation 52(6)(A)(b) and 52(6)(A)(c) of SEBI (MF) regulations for both Direct and Regular plan. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. W.e.f. 1st Dec 2023.

**03**

0.5% of the applicable NAV, if units purchased or switched in from another scheme of the Fund are held for less than 365 days. If units are held for more than 365 days, then the applicable NAV will be determined by the scheme of the Fund from which the units were purchased or switched in. If units purchased or switched in from another scheme of the Fund are held for less than 365 days, then the applicable NAV will be determined by the scheme of the Fund from which the units were purchased or switched in from the date of switch out after 6 months from the date of switch in.

1% of the applicable NAV, if units purchased or switched in from another scheme of the Fund are held for less than 365 days. If units are held for more than 365 days, then the applicable NAV will be determined by the scheme of the Fund from which the units were purchased or switched in. If units purchased or switched in from another scheme of the Fund are held for less than 365 days, then the applicable NAV will be determined by the scheme of the Fund from which the units were purchased or switched in from the date of switch out after 6 months from the date of switch in.

# 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:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 49,109.31 Crores
- AUM as on January 31, 2025**  
₹ 49,126.96 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)**  
**Managing Since:**  
Mr. Saurabh Pant (w.e.f. Apr 2024)  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Saurabh Pant Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** BSE 100 (TRI)
- Exit Load:**  
For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>#</sup>	: 12.00%
Beta <sup>#</sup>	: 0.89
Sharpe Ratio <sup>#</sup>	: 0.51

### Portfolio Turnover\*

Equity Turnover : 0.23

Total Turnover : 0.51

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: FBIL Overnight Mibor rate (6.65% as on 31st January 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	49.2048
Reg-Plan-Growth	86.4937
Dir-Plan-IDCW	61.9873
Dir-Plan-Growth	95.5128

## LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
23-Sep-16 (Reg Plan)	1.00	18.5964
23-Sep-16 (Dir Plan)	1.20	21.8569
17-Jul-15 (Reg Plan)	2.50	17.6880
17-Jul-15 (Dir Plan)	2.90	20.5395
21-Mar-14 (Reg Plan)	1.80	12.7618

Face value: ₹10

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

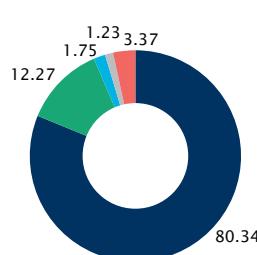
## PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM Derivatives of AUM
<b>Equity Shares</b>			
HDFC Bank Ltd.	9.56	-	9.56
ICICI Bank Ltd.	7.40	-	7.40
Larsen & Toubro Ltd.	5.37	-	5.37
Infosys Ltd.	5.24	-	5.24
Reliance Industries Ltd.	4.87	-	4.87
Tata Consultancy Services Ltd.	3.82	-	3.82
ITC Ltd.	3.64	-	3.64
Kotak Mahindra Bank Ltd.	3.56	-	3.56
Britannia Industries Ltd.	3.22	-	3.22
Divi's Laboratories Ltd.	3.10	-	3.10
Eicher Motors Ltd.	3.07	-	3.07
Page Industries Ltd.	2.89	-	2.89
Bharti Airtel Ltd.	2.79	-	2.79
State Bank Of India	2.72	-	2.72
Cholamandalam Investment & Finance Co. Ltd.	2.43	-	2.43
Hindustan Unilever Ltd.	2.31	-	2.31
Maruti Suzuki India Ltd.	2.00	-	2.00
Mahindra & Mahindra Ltd.	1.78	-	1.78
Sun Pharmaceutical Industries Ltd.	1.67	-	1.67
Shree Cement Ltd.	1.56	-	1.56
Mankind Pharma Ltd.	1.39	-	1.39
Thermax Ltd.	1.36	-	1.36
Dif Ltd.	1.36	-	1.36
Samvardhana Motherson International Ltd.	1.27	-	1.27
Vedanta Ltd.	1.23	-	1.23
Hindalco Industries Ltd.	1.21	-	1.21
HDFC Life Insurance Company Ltd.	1.20	-	1.20
Avenida Supermarkets Ltd.	1.10	-	1.10
ICICI Prudential Life Insurance Company Ltd.	1.05	-	1.05
TVS Motor Company Ltd.	1.03	-	1.03
<b>Treasury Bills</b>			
91 Day T-Bill 20.03.25	0.50	-	-
182 Day T-Bill 10.04.25	0.40	-	-
182 Day T-Bill 05.06.25	0.14	-	-
<b>Total</b>			
	<b>94.36</b>	<b>1.23</b>	<b>95.59</b>
<b>Cash, Cash Equivalents And Others</b>			
	<b>3.37</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>			
	<b>100.00</b>		

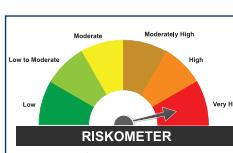
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.02
Automobile And Auto Components	12.44
Information Technology	9.79
Fast Moving Consumer Goods	9.17
Healthcare	6.32
Construction	5.37
Oil, Gas & Consumable Fuels	5.16
Textiles	2.89
Metals & Mining	2.81
Telecommunication	2.79
Capital Goods	2.01
Consumer Services	1.87
Construction Materials	1.56
Realty	1.36
Sovereign	1.04
Chemicals	0.80
Derivatives	1.23
Cash, Cash Equivalents And Others	3.37

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



### SBI Blue Chip Fund

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

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

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


**ESG EXCLUSIONARY  
STRATEGY FUND**

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

(Previously known as SBI Magnum Equity ESG Fund)

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.
- **Date of Allotment:** 01/01/1991
- **Report As On:** 31/01/2025
- **AUAM for the Month of January 2025**  
₹ 5,553.17 Crores
- **AUM as on January 31, 2025**  
₹ 5,542.95 Crores
- **Fund Manager:** Mr. Rohit Shimpi & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Rohit Shimpi Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. Rohit Shimpi Over 18 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 100 ESG TRI
- **Exit Load:**  
For exit within 1 year from the date of allotment - 1%;  
For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Annual** - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation*	: 12.86%
Beta#	: 0.87
Sharpe Ratio*	: 0.38
Portfolio Turnover*	
Equity Turnover	: 0.24
Total Turnover	: 0.24
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: FBL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points	
Ratio 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	70.9003	16-Mar-18 (Reg Plan)	3.40	29.0857
Reg-Plan-Growth	226.7033	16-Mar-18 (Dir Plan)	4.00	34.6356
Dir-Plan-IDCW	88.9317	30-May-17 (Reg Plan)	2.00	30.8936
Dir-Plan-Growth	247.7236	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

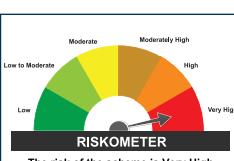
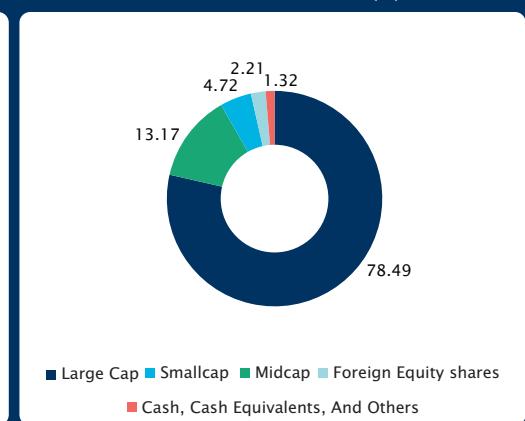
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Sona Blw Precision Forgings Ltd.	1.27
HDFC Bank Ltd.	8.94	Hitachi Energy India Ltd.	1.23
ICICI Bank Ltd.	7.88	Kajaria Ceramics Ltd.	1.21
Infosys Ltd.	7.55	Thermax Ltd.	1.15
Tata Consultancy Services Ltd.	4.83	Schaeffler India Ltd.	1.14
Larsen & Toubro Ltd.	4.71	Colgate Palmolive (India) Ltd.	1.05
Axis Bank Ltd.	4.07	Cummins India Ltd.	0.81
Kotak Mahindra Bank Ltd.	3.99	Whirlpool Of India Ltd.	0.80
Ultratech Cement Ltd.	3.63	Ashok Leyland Ltd.	0.74
Maruti Suzuki India Ltd.	3.62	<b>Total</b>	<b>96.38</b>
State Bank Of India	3.39	<b>Foreign Equityshares</b>	
Reliance Industries Ltd.	3.23	Microsoft Corporation	2.21
Lt mindtree Ltd.	2.88	<b>Total</b>	<b>2.21</b>
HDFC Life Insurance Company Ltd.	2.58	<b>Treasury Bills</b>	
Cholamandalam Investment & Finance Co. Ltd.	2.49	182 Day T-Bill 05.06.25	0.09
Eicher Motors Ltd.	2.47	<b>Total</b>	<b>0.09</b>
Hindustan Unilever Ltd.	2.40	<b>Cash, Cash Equivalents And Others</b>	<b>1.32</b>
Divi's Laboratories Ltd.	2.28	<b>Grand Total</b>	<b>100.00</b>
L&T Technology Services Ltd.	1.97		
TVS Motor Company Ltd.	1.91		
Page Industries Ltd.	1.81		
Hindalco Industries Ltd.	1.80		
Power Grid Corporation Of India Ltd.	1.63		
Jubilant Foodworks Ltd.	1.44		
Timken India Ltd.	1.42		
ABB India Ltd.	1.40		
FSN E-Commerce Ventures Ltd.	1.37		
Dr. Lal Path Labs Ltd.	1.29		

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

Financial Services	33.34
Information Technology	19.44
Automobile And Auto Components	10.41
Capital Goods	6.75
Construction	4.71
Construction Materials	3.63
Healthcare	3.57
Fast Moving Consumer Goods	3.45
Oil, Gas & Consumable Fuels	3.23
Consumer Services	2.81
Consumer Durables	2.01
Textiles	1.81
Metals & Mining	1.80
Power	1.63
Sovereign	0.09
Cash, Cash Equivalents And Others	1.32

**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.

# 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:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 21,677.91 Crores

- AUM as on January 31, 2025**

₹ 21,591.60 Crores

- Fund Manager:** Mr. Dinesh Balachandran, Mr. Anup Upadhyay (Co fund Manager) & Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Dinesh Balachandran (w.e.f. Dec 2024)

Mr. Anup Upadhyay (w.e.f. Dec 2024)

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. Dinesh Balachandran Over 21 years

Mr. Anup Upadhyay Over 14 years

Mr. Pradeep Kesavan Over 18 years

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

- Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%

For exit after 30 days from the date of allotment- Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Options:** Growth, IDCW

- SIP**

Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

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

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

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

- Minimum Investment**

₹ 1000 & in multiples of ₹ 1

- Additional Investment**

₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation\* : 11.89%

Beta\* : 0.84

Sharpe Ratio\* : 0.40

**Portfolio Turnover\***

Equity Turnover : 0.74

Total Turnover : 0.78

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 (6.65% as on 31st January 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	46.7788
Reg-Plan-Growth	104.4692
Dir-Plan-IDCW	58.1047
Dir-Plan-Growth	116.2490

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

## LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
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

Face value: ₹10

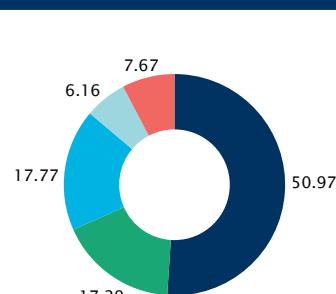
## PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd.	8.88
Infosys Ltd.	5.10
Reliance Industries Ltd.	4.58
Kotak Mahindra Bank Ltd.	4.49
HDFC Bank Ltd.	3.99
Mahindra & Mahindra Ltd.	3.52
Muthoot Finance Ltd.	3.24
Sun Pharmaceutical Industries Ltd.	3.08
Bharti Airtel Ltd.	2.82
Nuvoco Vista Corporation Ltd.	2.06
Jubilant Foodworks Ltd.	1.91
Max Healthcare Institute Ltd.	1.77
Larsen & Toubro Ltd.	1.52
Eicher Motors Ltd.	1.39
Maruti Suzuki India Ltd.	1.37
State Bank Of India	1.36
Colgate Palmolive (India) Ltd.	1.34
Jsw Steel Ltd.	1.31
Aavas Financiers Ltd.	1.29
United Breweries Ltd.	1.28
ITC Ltd.	1.16
Sona Blv Precision Forgings Ltd.	1.11
Indus Towers Ltd.	1.06
Torrent Power Ltd.	1.02
Grasim Industries Ltd.	1.02
Page Industries Ltd.	0.99
Carborundum Universal Ltd.	0.99
Star Cement Ltd.	0.97
ICICI Lombard General Insurance Company Ltd.	0.97
Delhivery Ltd.	0.94
AIA Engineering Ltd.	0.93
Volta's Ltd.	0.88
Hero Motocorp Ltd.	0.85
Ltmindtree Ltd.	0.84
Krishna Institute Of Medical Sciences Ltd.	0.83
Vip Industries Ltd.	0.80
K.P.R. Mill Ltd.	0.77
Paradeep Phosphates Ltd.	0.73
City Union Bank Ltd.	0.67
Cesc Ltd.	0.66
Indian Energy Exchange Ltd.	0.65
Hindustan Unilever Ltd.	0.65
V-Guard Industries Ltd.	0.59
Cholamandalam Investment & Finance Co. Ltd.	0.53
<b>Foreign Equityshares</b>	<b>86.03</b>
Cognizant Technology Solutions Corporation	2.98
Alphabet Inc.	2.01
Epam Systems Inc	1.17
<b>Total</b>	<b>6.16</b>
<b>Treasury Bills</b>	
182 Day T-Bill 05.06.25	0.14
<b>Total</b>	<b>0.14</b>
<b>Cash, Cash Equivalents And Others</b>	<b>7.67</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.70
Information Technology	12.10
Automobile And Auto Components	8.57
Healthcare	6.33
Fast Moving Consumer Goods	4.83
Oil, Gas & Consumable Fuels	4.75
Consumer Durables	4.35
Construction Materials	4.05
Telecommunication	3.88
Capital Goods	3.84
Consumer Services	2.36
Textiles	2.20
Construction	2.02
Power	1.68
Metals & Mining	1.31
Chemicals	1.05
Services	0.96
Media, Entertainment & Publication	0.21
Sovereign	0.14
Cash, Cash Equivalents And Others	7.67

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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



**SBI**  
**MULTICAP FUND**

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

**Investment Objective**

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

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

**Fund Details**

- **Type of Scheme**: An open ended equity scheme investing across large cap, mid cap, small cap stocks
- **Date of Allotment**: 08/03/2022
- **Report As On**: 31/01/2025
- **AUM for the Month of January 2025**: ₹ 18,824.89 Crores
- **AUM as on January 31, 2025**: ₹ 18,777.39 Crores
- **Fund Manager**: Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since**:  
Mr. R. Srinivasan March-2022  
Mr. Saurabh Pant (w.e.f. April 2024)  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience**:  
Mr. R. Srinivasan Over 30 years  
Mr. Saurabh Pant Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark**: NIFTY 500 Multicap 50:25:25 TRI
- **Exit Load**: NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.  
1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment  
NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load**: N.A.
- **Plans Available**: Regular, Direct
- **Options**: Growth, IDCW
- **SIP**: Daily – Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments  
Weekly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.  
Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months  
Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- **Minimum Investment**: ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**: ₹ 1000 & in multiples of ₹ 1

**Quantitative Data**
**Portfolio Turnover\***

Equity Turnover : 0.24

Total Turnover : 0.41

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st January 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	15.9072
Reg-Plan-Growth	15.9046
Dir-Plan-IDCW	16.3498
Dir-Plan-Growth	16.3498

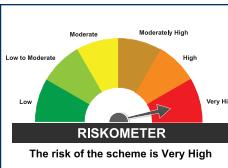
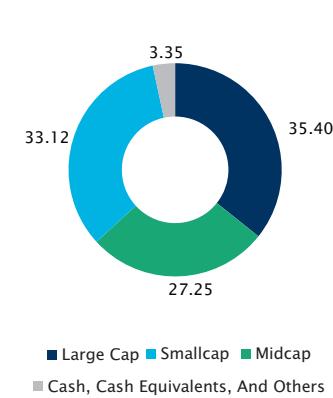
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		V-Guard Industries Ltd.	1.54
Kotak Mahindra Bank Ltd.	4.74	Berger Paints India Ltd.	1.53
Jubilant Foodworks Ltd.	4.13	Jupiter Life Line Hospitals Ltd.	1.47
Muthoot Finance Ltd.	3.97	Nazara Technologies Ltd.	1.40
K.P.R. Mill Ltd.	3.92	Sona Blw Precision Forgings Ltd.	1.34
ICICI Bank Ltd.	3.62	Archean Chemical Industries Ltd.	1.28
Blue Star Ltd.	3.39	Petronet LNG Ltd.	1.26
Torrent Power Ltd.	3.38	Vishal Mega Mart Ltd.	1.13
Bharti Airtel Ltd.	3.29	State Bank Of India	0.82
Krishna Institute Of Medical Sciences Ltd.	3.27	Sai Silks (Kalamandir) Ltd.	0.68
United Breweries Ltd.	3.10	VIP Industries Ltd.	0.60
Divi's Laboratories Ltd.	3.00	Electronics Mart India Ltd.	0.51
Paradeep Phosphates Ltd.	2.87	EIH Ltd.	0.49
Hindalco Industries Ltd.	2.85	Brainbees Solutions Ltd.	0.49
Interglobe Aviation Ltd.	2.78	Stanley Lifestyles Ltd.	0.48
Hindustan Unilever Ltd.	2.64	Relaxo Footwears Ltd.	0.47
TVS Motor Company Ltd.	2.62	Bank Of India	0.46
Indus Towers Ltd.	2.52	Samhi Hotels Ltd.	0.40
Tata Consultancy Services Ltd.	2.41	Sanofi Consumer Healthcare India Ltd.	0.30
Carborundum Universal Ltd.	2.21	Britannia Industries Ltd.	0.30
Infosys Ltd.	2.00	<b>Total</b>	<b>95.77</b>
Mrs. Bectors Food Specialities Ltd.	1.99	<b>Government Securities</b>	
Page Industries Ltd.	1.83	Government Of India	0.54
Axis Bank Ltd.	1.81	<b>Total</b>	<b>0.54</b>
Kalpataru Projects International Ltd.	1.79	<b>Treasury Bills</b>	
Aether Industries Ltd.	1.77	91 Day T-Bill 20.03.25	0.26
TTK Prestige Ltd.	1.76	182 Day T-Bill 05.06.25	0.08
Dalmia Bharat Ltd.	1.73	<b>Total</b>	<b>0.34</b>
Aptus Value Housing Finance India Ltd.	1.72	<b>Cash, Cash Equivalents And Others</b>	<b>3.35</b>
V-Mart Retail Ltd.	1.71	<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	17.14
Consumer Durables	9.77
Consumer Services	9.54
Healthcare	8.04
Fast Moving Consumer Goods	8.03
Chemicals	5.92
Telecommunication	5.81
Textiles	5.75
Information Technology	4.41
Automobile And Auto Components	3.96
Power	3.38
Metals & Mining	2.85
Services	2.78
Capital Goods	2.21
Construction	1.79
Construction Materials	1.73
Media, Entertainment & Publication	1.40
Oil, Gas & Consumable Fuels	1.26
Sovereign	0.88
Cash, Cash Equivalents And Others	3.35

**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

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

**EQUITY-DIVIDEND YIELD FUND**

**DIVIDEND YIELD FUND**

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

**Investment Objective**

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

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

**Fund Details**
**Type of Scheme**

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

**Date of Allotment:** 14/03/2023

**Report As On:** 31/01/2025

**AUAM for the Month of January 2025**

₹9,180.29 Crores

**AUAM as on January 31, 2025**

₹9,205.92 Crores

**Fund Manager: Mr. Rohit Shimpi &**

Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Rohit Shimpi March-2023

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. Rohit Shimpi: Over 18 years

Mr. Pradeep Kesavan: Over 18 years

**First Tier Benchmark:**

NIFTY 500 TRI

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

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

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

**Entry Load: N.A.**
**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

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

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

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

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

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

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	14.6094
Reg-Plan-Growth	14.6096
Dir-Plan-IDCW	14.9064
Dir-Plan-Growth	14.9051

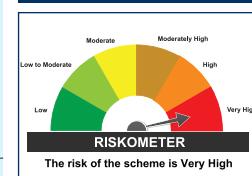
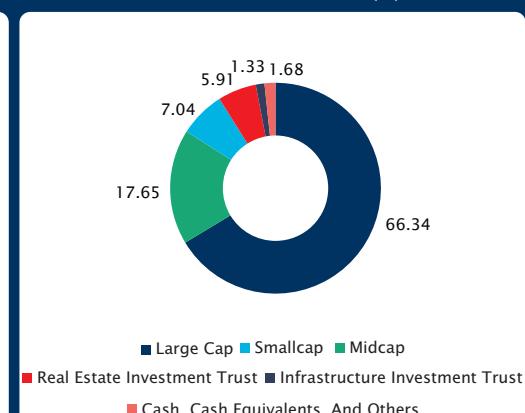
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		NMDC Ltd.	1.10
HDFC Bank Ltd.	8.48	National Aluminium Company Ltd.	1.10
Infosys Ltd.	7.51	Bharat Forge Ltd.	1.10
Tata Consultancy Services Ltd.	6.22	Dr. Lal Path Labs Ltd.	1.02
Larsen & Toubro Ltd.	5.05	Abbott India Ltd.	1.00
Power Grid Corporation Of India Ltd.	4.48	Tata Steel Ltd.	0.98
State Bank Of India	3.65	Sanofi Consumer Healthcare India Ltd.	0.97
ITC Ltd.	3.45	Glaxosmithkline Pharmaceuticals Ltd.	0.97
Gail (India) Ltd.	3.35	Oil India Ltd.	0.91
Maruti Suzuki India Ltd.	3.28	Bank Of Baroda	0.89
Hindustan Unilever Ltd.	2.51	Computer Age Management Services Ltd.	0.78
Oil & Natural Gas Corporation Ltd.	2.40	Page Industries Ltd.	0.68
Colgate Palmolive (India) Ltd.	2.21	Bank Of India	0.64
Bajaj Auto Ltd.	2.18	ITC Hotels Ltd.	0.13
Tech Mahindra Ltd.	1.98	<b>Total</b>	<b>91.03</b>
L&T Technology Services Ltd.	1.89	<b>Treasury Bills</b>	
Nestle India Ltd.	1.76	182 Day T-Bill 05.06.25	0.05
Eicher Motors Ltd.	1.69	<b>Total</b>	<b>0.05</b>
Schaeffler India Ltd.	1.67	<b>Real Estate Investment Trust</b>	
Skf India Ltd.	1.58	Nexus Select Trust	2.86
Mahindra & Mahindra Financial Services Ltd.	1.58	Embassy Office Parks Reit	1.42
Divi's Laboratories Ltd.	1.51	Brookfield India Real Estate Trust	0.83
ICICI Lombard General Insurance Company Ltd.	1.49	Mindspace Business Parks Reit	0.80
TVS Motor Company Ltd.	1.42	<b>Total</b>	<b>5.91</b>
Grindwell Norton Ltd.	1.41	<b>Infrastructure Investment Trust</b>	
The Great Eastern Shipping Co. Ltd.	1.28	Cube Highways Trust	1.33
Bharat Petroleum Corporation Ltd.	1.22	<b>Total</b>	<b>1.33</b>
Ultratech Cement Ltd.	1.19	<b>Cash, Cash Equivalents And Others</b>	<b>1.68</b>
HDFC Asset Management Co. Ltd.	1.18	<b>Grand Total</b>	<b>100.00</b>
Cummins India Ltd.	1.14		

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

Financial Services	18.69
Information Technology	17.60
Automobile And Auto Components	11.34
Fast Moving Consumer Goods	9.93
Oil, Gas & Consumable Fuels	7.88
Realty	5.91
Healthcare	5.47
Construction	5.05
Power	4.48
Capital Goods	4.13
Metals & Mining	3.18
Services	2.61
Construction Materials	1.19
Textiles	0.68
Consumer Services	0.13
Sovereign	0.05
Cash, Cash Equivalents And Others	1.68

**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.

# SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme following contrarian investment strategy.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 41,756.87 Crores
- AUM as on January 31, 2025**  
₹ 41,655.31 Crores
- Fund Manager:** Mr. Dinesh Balachandran & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Dinesh May-2018  
Mr. Pradeep Kesavan Dec-2023 Total Experience:  
Mr. Dinesh Over 21 Years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** BSE 500 TRI
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW

**SIP**  
Any Day SIP<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>** : 12.93%

**Beta<sup>#</sup>** : 0.90

**Sharpe Ratio<sup>#</sup>** : 1.07

### Portfolio Turnover\*

Equity Turnover : 0.14

Total Turnover : 1.77

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 (6.65% as on 31st January 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	63.1567
Reg-Plan-Growth	364.2108
Dir-Plan-IDCW	83.6159
Dir-Plan-Growth	396.2021

## LAST IDCW

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

Face value: ₹ 10

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

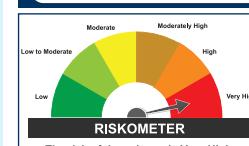
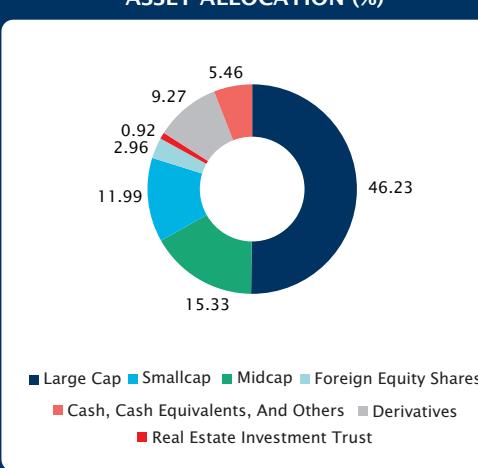
## PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM	Stock Name	(%) Of Total AUM	% of AUM	Net % Derivatives of AUM
<b>Equity Shares</b>				<b>Hero Motocorp Ltd.</b>	0.47	-	0.47
HDFC Bank Ltd.	5.19	-	5.19	The Ramco Cements Ltd.	0.46	-	0.46
Reliance Industries Ltd.	3.75	-	3.75	NMDC Ltd.	0.45	-	0.45
Kotak Mahindra Bank Ltd.	2.34	-	2.34	Dalmia India Ltd.	0.43	-	0.43
Tech Mahindra Ltd.	2.33	-1.33	1.00	K.P.R. Group Ltd.	0.42	-	0.42
Car (India) Ltd.	2.21	-	2.21	NIHPC Ltd.	0.41	0.05	0.46
Larsen Power Ltd.	2.17	-	2.17	Mahindra & Mahindra Financial Services Ltd.	0.41	0.35	0.76
State Bank Of India ITC Ltd	1.90	-1.91	0.01	Ola Electric Mobility Ltd.	0.39	-	0.39
Tata Steel Ltd.	1.80	-	1.80	Neogen Chemicals Ltd.	0.37	-	0.37
Punjab National Bank	1.71	-	1.71	Grindell Norton Ltd.	0.37	-	0.37
Indus Towers Ltd.	1.68	-	1.68	Wendt (India) Ltd.	0.34	-	0.34
Dabur India Ltd.	1.66	-0.63	1.03	Sanofi India Ltd.	0.32	-	0.32
ICICI Bank Ltd.	1.59	-	1.59	Prism Johnson Ltd.	0.32	-	0.32
Oil & Natural Gas Corporation Ltd.	1.51	-	1.51	Cummins India Ltd.	0.31	-	0.31
Hcl Technologies Ltd.	1.46	-	1.46	Gland Pharma Ltd.	0.30	-	0.30
Biocon Ltd.	1.46	-	1.46	Steel Authority Of India Ltd.	0.27	-	0.27
Infosys Ltd.	1.36	-	1.36	Carbordunium Universal Ltd.	0.26	-	0.26
Cipla Ltd.	1.36	-	1.36	Timken India Ltd.	0.25	-	0.25
Petronet LNG Ltd.	1.33	-	1.33	V-Guard Industries Ltd.	0.24	-	0.24
ICICI Prudential Life Insurance Company Ltd.	1.31	-	1.31	Ingersoll Rand (India) Ltd.	0.21	-	0.21
Aster DM Healthcare Ltd.	1.23	-	1.23	Sandoz Consumer Healthcare India Ltd.	0.18	-	0.18
Axis Bank Ltd.	1.16	-	1.16	Galaxy Distrikits Ltd.	0.18	-	0.18
Wipro Ltd.	1.12	-	1.12	Sula Vineyards Ltd.	0.17	-	0.17
Whirlpool Of India Ltd.	1.11	-	1.11	Aurobindo Pharma Ltd.	0.14	-	0.14
IndusInd Bank Ltd.	1.00	-	1.00	E.I.D.-Parry (India) Ltd.	0.13	-	0.13
Alkem Laboratories Ltd.	1.00	-	1.00	Matherson Sumi Wiring India Ltd.	0.10	-	0.10
Aster Dm Healthcare Ltd.	0.97	-	0.97	Bharti Hexacom Ltd.	0.10	-	0.10
Tata Motors Ltd.	0.96	-	0.96	Greely Industries Ltd.	0.09	-	0.09
Larsen & Toubro Ltd.	0.86	-	0.86	Automotive Axles Ltd.	0.08	-	0.08
United Spirits Ltd.	0.83	-	0.83	Prataap Snacks Ltd.	0.07	-	0.07
FSN E-Commerce Ventures Ltd.	0.83	0.07	0.90	ITC Hotels Ltd.	0.06	-	0.06
Coramdon International Ltd.	0.83	-0.19	0.64	NMDC Steel Ltd.	0.03	-	0.03
Volta Ltd.	0.79	-	0.79	Bank Nifty Index 27-02-2025	-	4.11	4.11
Mankind Pharma Ltd.	0.78	-	0.78	Nifty Index 27-02-2025	-	7.80	7.80
Info Edge (India) Ltd.	0.77	-	0.77	Tata Consultancy Services Ltd.-27-Feb-25	-	0.93	0.93
Cesc Ltd.	0.75	-	0.75	<b>Total</b>	<b>73.55</b>	<b>9.27</b>	<b>82.82</b>
Equityline Industries Ltd.	0.72	-	0.72	<b>Foreign Equityshares</b>	-	-	-
Navacostis Corporation Ltd.	0.70	-	0.70	Cognizant Technology Solutions Corporation	1.86	-	-
ACC Ltd.	0.70	-	0.70	Epam Systems Inc	1.10	-	-
Grasim Industries Ltd.	0.67	-	0.67	<b>Total</b>	<b>2.96</b>	-	-
Life Insurance Corporation Of India	0.63	-	0.63	<b>Treasury Bills</b>			
Mahindra & Mahindra Ltd.	0.60	-	0.60	91 Day T-Bill 24.04.25	1.66	-	-
Bank Of India	0.59	-	0.59	91 Day T-Bill 13.02.25	1.44	-	-
HDFC Asset Management Co. Ltd.	0.58	-	0.58	91 Day T-Bill 20.03.25	1.43	-	-
Maruti Suzuki India Ltd.	0.57	-	0.57	91 Day T-Bill 28.03.25	1.19	-	-
G R Infra Projects Ltd.	0.56	-	0.56	91 Day T-Bill 10.04.25	0.95	-	-
Delhivery Ltd.	0.54	0.02	0.56	182 Day T-Bill 14.04.25	0.72	-	-
Ashok Leyland Ltd.	0.54	-	0.54	91 Day T-Bill 03.04.25	0.24	-	-
Ashiana Housing Ltd.	0.54	-	0.54	182 Day T-Bill 05.06.25	0.21	-	-
Equitas Small Finance Bank Ltd.	0.53	-	0.53	<b>Total</b>	<b>7.84</b>	-	-
Indian Oil Corporation Ltd.	0.51	-	0.51	<b>Real Estate Investment Trust</b>			
Rallis India Ltd.	0.50	-	0.50	Embassy Office Parks Reit	0.92	-	-
Lupin Ltd.	0.50	-	0.50	<b>Total</b>	<b>0.92</b>	-	-
Indian Energy Exchange Ltd.	0.47	-	0.47	<b>Cash, Cash Equivalents And Others</b>	<b>5.46</b>	-	-
				<b>Grand Total</b>	<b>100.00</b>	-	-

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.38
Oil, Gas & Consumable Fuels	9.31
Information Technology	9.23
Sovereign	7.84
Healthcare	7.01
Fast Moving Consumer Goods	4.53
Power	3.33
Metals & Mining	3.18
Automobile And Auto Components	3.17
Telecommunication	2.99
Construction Materials	2.85
Capital Goods	2.71
Consumer Durables	2.23
Chemicals	1.83
Consumer Services	1.66
Realty	1.46
Construction	1.42
Services	0.72
Textiles	0.42
Derivatives	9.27
Cash, Cash Equivalents And Others	5.46

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Contra Fund

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

- 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.



## LARGE & MIDCAP FUND

An open-ended Equity Scheme investing in both large cap and mid cap stocks  
(Previously known as SBI Magnum Multiplier Fund)

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 28,745.63 Crores
- AUM as on January 31, 2025**  
₹ 28,681.42 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)**  
Managing Since:  
Mr. Saurabh Pant Sep-2016  
Mr. Pradeep Kesavan Dec-2023
- Total Experience**  
Mr. Saurabh Pant Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY LargeMidCap 250 Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load: N.A.**
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
(Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation\*** : 12.97%

**Beta\*** : 0.88

**Sharpe Ratio\*** : 0.67

**Portfolio Turnover\***

Equity Turnover : 0.27

Total Turnover : 0.57

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: FBIL Overnight Mibor rate (6.65% as on 31st January 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	258.2884
Reg-Plan-Growth	571.7042
Dir-Plan-IDCW	322.0270
Dir-Plan-Growth	617.8329

### LAST IDCW

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

Face value: ₹10

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

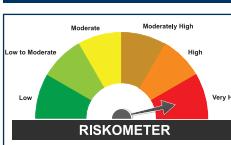
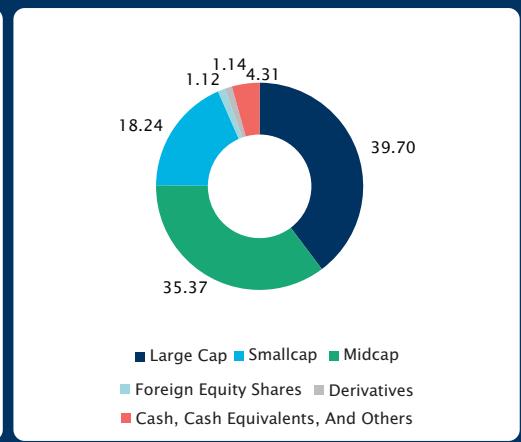
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM Derivatives of AUM
<b>Equity Shares</b>			
HDFC Bank Ltd.	7.79	-	7.79
Reliance Industries Ltd.	3.35	-	3.35
HDFC Asset Management Co. Ltd.	2.58	-	2.58
ICICI Bank Ltd.	2.55	-	2.55
Abbott India Ltd.	2.51	-	2.51
Infosys Ltd.	2.49	-	2.49
State Bank Of India	2.48	-	2.48
Kotak Mahindra Bank Ltd.	2.45	-	2.45
Axis Bank Ltd.	2.24	-	2.24
Muthoot Finance Ltd.	2.12	-	2.12
Coforge Ltd.	2.08	-0.38	1.70
Ashok Leyland Ltd.	2.04	-	2.04
Torrent Power Ltd.	2.03	-	2.03
Shree Cement Ltd.	1.94	-	1.94
Alkem Laboratories Ltd.	1.94	-	1.94
Page Industries Ltd.	1.89	-	1.89
Jubilant Foodworks Ltd.	1.87	-	1.87
Hindustan Unilever Ltd.	1.72	-	1.72
Berger Paints India Ltd.	1.66	-	1.66
Tata Consultancy Services Ltd.	1.64	-	1.64
Divi's Laboratories Ltd.	1.61	-	1.61
Gland Pharma Ltd.	1.54	-	1.54
Larsen & Toubro Ltd.	1.46	-	1.46
National Aluminium Company Ltd.	1.41	-	1.41
Jindal Steel & Power Ltd.	1.40	-	1.40
Emami Ltd.	1.34	-	1.34
Indus Towers Ltd.	1.29	-	1.29
Sundram Fasteners Ltd.	1.18	-	1.18
UNO Mindia Ltd.	1.16	-	1.16
United Breweries Ltd.	1.16	-	1.16
Hindalco Industries Ltd.	1.16	-	1.16
ITC Ltd.	1.15	-	1.15
Laurus Labs Ltd.	1.14	-	1.14
Godrej Consumer Products Ltd.	1.13	-	1.13
Bharti Airtel Ltd.	1.13	-	1.13
ZF Commercial Vehicle			
Control Systems India Ltd.	1.11	-	1.11
Maruti Suzuki India Ltd.	1.10	-	1.10
SBI Life Insurance Co. Ltd.	1.03	-	1.03
G R Infra Projects Ltd.	1.00	-	1.00
Blue Star Ltd.	1.00	-	1.00
<b>Foreign Equityshares</b>			
Epam Systems Inc	1.12	-	-
<b>Total</b>	<b>93.31</b>	<b>1.14</b>	<b>94.45</b>
<b>Treasury Bills</b>			
182 Day T-Bill 05.06.25	0.12	-	-
<b>Total</b>	<b>0.12</b>	<b>-</b>	<b>-</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.31</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>	<b>-</b>	<b>-</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	24.69
Healthcare	10.82
Information Technology	8.74
Fast Moving Consumer Goods	7.00
Automobile And Auto Components	6.75
Capital Goods	5.02
Metals & Mining	4.71
Consumer Durables	4.35
Oil, Gas & Consumable Fuels	3.72
Construction Materials	3.47
Telecommunication	3.27
Consumer Services	3.15
Construction	2.46
Textiles	2.45
Power	2.03
Chemicals	0.96
Services	0.84
Sovereign	0.12
Derivatives	1.14
Cash, Cash Equivalents And Others	4.31

### 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.

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

# EQUITY-FOCUSED FUND

## SBI FOCUSED EQUITY FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- Date of Allotment:** 17/09/2004
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 34,367.09 Crores
- AUM as on January 31, 2025**  
₹ 34,672.42 Crores
- Fund Manager:** Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. R. Srinivasan May-2009  
Mr. Pradeep Kesavan Dec-2023
- Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** BSE 500 (TRI)
- Exit Load:**  
For exit within 1 year from the date of allotment - 1%;  
For exit after 1 year from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation<sup>#</sup> : 11.04%

Beta<sup>#</sup> : 0.69

Sharpe Ratio<sup>#</sup> : 0.47

Portfolio Turnover\*

Equity Turnover : 0.31

Total Turnover : 0.33

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: FBIK Overnight Mibor rate (6.65% as on 31st January 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	60.2382	09-Mar-18 (Reg Plan)	2.70	23.7583
Reg-Plan-Growth	329.3349	09-Mar-18 (Dir Plan)	3.70	33.0672
Dir-Plan-IDCW	89.7773	28-Apr-17 (Reg Plan)	2.20	22.1892
Dir-Plan-Growth	368.4066	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.

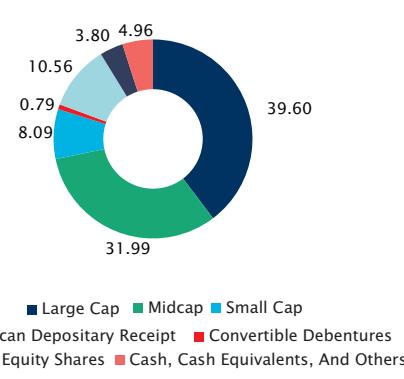
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Sona Blw Precision Forgings Ltd.	1.89
Bharti Airtel Ltd.	5.19	Brainbees Solutions Ltd.	1.83
State Bank Of India	5.13	Relaxo Footwears Ltd.	1.58
Muthoot Finance Ltd.	5.02	Samvardhana Motherson International Ltd.	1.02
Bajaj Finance Ltd.	4.77	<b>Total</b>	<b>79.68</b>
HDFC Bank Ltd.	4.41	<b>Foreign Equityshares</b>	
Kotak Mahindra Bank Ltd.	4.33	Alphabet Inc.	7.14
ICICI Bank Ltd.	4.30	Epam Systems Inc	3.42
Divi'S Laboratories Ltd.	4.23	<b>Total</b>	<b>10.56</b>
Solar Industries India Ltd.	4.12	<b>American Depository Receipt</b>	
Jubilant Foodworks Ltd.	4.03	Lonza Group	3.80
Procter & Gamble Hygiene And Health Care Ltd.	3.98	<b>Total</b>	<b>3.80</b>
Shree Cement Ltd.	3.53	<b>Convertible Debentures</b>	
Eicher Motors Ltd.	3.45	Samvardhana Motherson International Ltd.	0.79
Adani Ports And Special Economic Zone Ltd.	2.77	<b>Total</b>	<b>0.79</b>
Torrent Power Ltd.	2.49	<b>Treasury Bills</b>	
Page Industries Ltd.	2.45	182 Day T-Bill 05.06.25	0.21
Hatsun Agro Product Ltd.	2.45	<b>Total</b>	<b>0.21</b>
Thermax Ltd.	2.34	<b>Cash, Cash Equivalents And Others</b>	
ZF Commercial Vehicle Control Systems India Ltd.	2.23	Grand Total	100.00
ICICI Lombard General Insurance Company Ltd.	2.14		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.10
Information Technology	10.56
Automobile And Auto Components	9.38
Healthcare	8.03
Fast Moving Consumer Goods	6.43
Consumer Services	5.86
Telecommunication	5.19
Chemicals	4.12
Construction Materials	3.53
Services	2.77
Power	2.49
Textiles	2.45
Capital Goods	2.34
Consumer Durables	1.58
Sovereign	0.21
Cash, Cash Equivalents And Others	4.96

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Focused Equity Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

**SBI**  
**MAGNUM MIDCAP**  
**FUND**

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

**Investment Objective**

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of Midcap companies.

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme predominantly investing in mid cap stocks.
- **Date of Allotment:** 29/03/2005
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 21,340.92 Crores
- **AUM as on January 31, 2025**  
₹ 21,177.69 Crores
- **Fund Manager: Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)**  
**Managing Since:**  
Mr. Bhavin Vithlani (w.e.f. April 2024)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Bhavin Vithlani Over 19 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty Midcap 150 Index (TRI)
- **Exit Load:** For exit within 1 year from the date of allotment - 1%;  
For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation\*** : 13.13%  
**Beta\*** : 0.75  
**Sharpe Ratio\*** : 0.78

**Portfolio Turnover\***

Equity Turnover : 0.35  
Total Turnover : 0.52  
Total Turnover = Equity + Debt + Derivatives  
\* Source : CRISIL Analysts  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBL Overnight Mibor rate (6.65% as on 31st January 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.

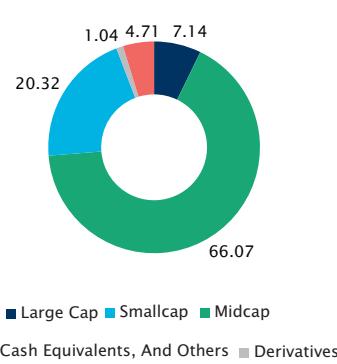
NET ASSET VALUE		LAST IDCW		Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)	
Reg-Plan-IDCW	92.3458	16-Mar-18 (Reg-Plan)	1.80	32.6595	
Reg-Plan-Growth	225.9981	16-Mar-18 (Dir-Plan)	2.60	47.5513	
Dir-Plan-IDCW	143.0672	30-Jun-16 (Reg-Plan)	2.50	28.2445	
Dir-Plan-Growth	252.3502	30-Jun-16 (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>				Pharmaceuticals Ltd.	1.21	-	1.21
Crisil Ltd.	4.11	-	4.11	FSN E-Commerce Ventures Ltd.	1.20	-	1.20
Torrent Power Ltd.	3.25	-	3.25	Biocon Ltd.	1.20	-	1.20
Sundaram Finance Ltd.	3.25	-	3.25	Volta's Ltd.	1.19	-	1.19
Bajaj Finance Ltd.	2.98	-	2.98	Sundram Fasteners Ltd.	1.17	-	1.17
Max Healthcare Institute Ltd.	2.76	-	2.76	Bharat Forge Ltd.	1.16	-	1.16
Mahindra & Mahindra Financial Services Ltd.	2.69	-	2.69	Uno Minda Ltd.	1.13	-	1.13
K.P.R. Mill Ltd.	2.64	-	2.64	Alkem Laboratories Ltd.	1.10	-	1.10
Schaeffler India Ltd.	2.59	-	2.59	Sanofi India Ltd.	1.07	-	1.07
L&T Technology Services Ltd.	2.57	-	2.57	Oberoi Realty Ltd.	1.05	0.21	1.26
AIA Engineering Ltd.	2.56	-	2.56	Indian Energy Exchange Ltd.	0.99	-	0.99
Jubilant Foodworks Ltd.	2.49	-	2.49	Hatsun Agro Product Ltd.	0.98	-	0.98
The Federal Bank Ltd.	2.39	-	2.39	HDFC Asset Management Co. Ltd.	0.91	-	0.91
Honeywell Automation India Ltd.	2.20	-	2.20	Sona Blw Precision Forgings Ltd.	0.86	-	0.86
Thermax Ltd.	2.19	-	2.19	Torrent Pharmaceuticals Ltd.	0.84	-	0.84
Carborundum Universal Ltd.	2.19	-	2.19	Skf India Ltd.	0.72	-	0.72
Shree Cement Ltd.	2.09	0.21	2.30	Godrej Properties Ltd.	0.71	-	0.71
Page Industries Ltd.	2.03	-	2.03	Dalmia Bharat Ltd.	0.70	0.62	1.32
Berger Paints India Ltd.	1.91	-	1.91	Whirlpool Of India Ltd.	0.69	-	0.69
Grindwell Norton Ltd.	1.82	-	1.82	Laurus Labs Ltd.	0.68	-	0.68
Jupiter Life Line Hospitals Ltd.	1.77	-	1.77	Sanofi Consumer Healthcare India Ltd.	0.67	-	0.67
Jk Cement Ltd.	1.77	-	1.77	Pi Industries Ltd.	0.66	-	0.66
HDFC Bank Ltd.	1.68	-	1.68	Relaxo Footwear Ltd.	0.65	-	0.65
Coromandel International Ltd.	1.67	-	1.67	Nuvoco Vistas Corporation Ltd.	0.45	-	0.45
The Indian Hotels Company Ltd.	1.66	-	1.66	Go Digit General Insurance Ltd.	0.45	-	0.45
Indus Towers Ltd.	1.64	-	1.64	Pfizer Ltd.	0.44	-	0.44
The Phoenix Mills Ltd.	1.55	-	1.55	Coforge Ltd.	0.24	-	0.24
Tata Elxsi Ltd.	1.51	-	1.51	Mahindra Lifespace Developers Ltd.	0.19	-	0.19
Mankind Pharma Ltd.	1.46	-	1.46	Tatva Chintan Pharma Chem Ltd.	0.02	-	0.02
Tube Investments Of India Ltd.	1.41	-	1.41	<b>Total</b>	<b>93.53</b>	<b>1.04</b>	<b>94.57</b>
Sheela Foam Ltd.	1.40	-	1.40	<b>Treasury Bills</b>			
Procter & Gamble Hygiene And Health Care Ltd.	1.37	-	1.37	91 Day T-Bill 24.04.25	0.35	-	-
Motherson Sumi Wiring India Ltd.	1.33	-	1.33	91 Day T-Bill 20.03.25	0.23	-	-
Hindustan Petroleum Corporation Ltd.	1.27	-	1.27	182 Day T-Bill 05.06.25	0.14	-	-
Glaxosmithkline				<b>Total</b>	<b>0.72</b>	-	-
				<b>Cash, Cash Equivalents And Others</b>	<b>4.71</b>	-	-
				<b>Grand Total</b>	<b>100.00</b>		

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

Financial Services	19.45
Healthcare	13.20
Capital Goods	11.68
Automobile And Auto Components	9.65
Consumer Durables	5.84
Consumer Services	5.35
Construction Materials	5.01
Textiles	4.67
Information Technology	4.32
Realty	3.50
Power	3.25
Chemicals	2.35
Fast Moving Consumer Goods	2.35
Telecommunication	1.64
Oil, Gas & Consumable Fuels	1.27
Sovereign Derivatives	0.72
Cash, Cash Equivalents And Others	1.04
	4.71

**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.

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

**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:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 6,425.79 Crores
- **AUM as on January 31, 2025**  
₹ 6,308.28 Crores
- **Fund Manager:** Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Tanmaya Desai (w.e.f. Feb 2025)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
Total Experience:  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty MNC Index (TRI)
- **Exit Load:** For exit within 12 months from the date of allotment - 1.00%;  
For exit after 12 months from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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*	: 10.91%
Beta*	: 0.58
Sharpe Ratio*	: 0.19
Portfolio Turnover*	
Equity Turnover	: 0.51
Total Turnover	: 0.53
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: FBIK Overnight Mibor rate (6.65% as on 31st January 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.	

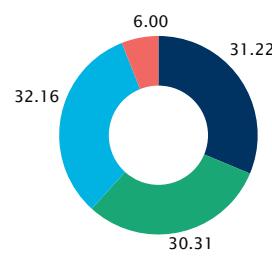
NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	108.8141	29-Nov-17 (Reg Plan)	5.10	54.5060
Reg-Plan-Growth	356.1933	29-Nov-17 (Dir Plan)	6.20	66.3252
Dir-Plan-IDCW	139.6624	25-Nov-16 (Reg Plan)	5.00	45.0759
Dir-Plan-Growth	391.2495	25-Nov-16 (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.	5.66	AIA Engineering Ltd.	2.07
Hindustan Unilever Ltd.	5.48	Samvardhana Motherson International Ltd.	2.02
Infosys Ltd.	4.89	Esab India Ltd.	1.99
Procter & Gamble Hygiene And Health Care Ltd.	4.83	Lupin Ltd.	1.98
United Breweries Ltd.	4.76	CSB Bank Ltd.	1.95
Gokaldas Exports Ltd.	4.50	Kennametal India Ltd.	1.65
Colgate Palmolive (India) Ltd.	4.38	Britannia Industries Ltd.	1.63
Divi's Laboratories Ltd.	4.16	Whirlpool Of India Ltd.	1.20
Sun Pharmaceutical Industries Ltd.	4.15	Nestle India Ltd.	1.06
Abbott India Ltd.	4.15	Go Digit General Insurance Ltd.	0.89
Ccl Products (India) Ltd.	4.08	<b>Total</b>	<b>93.69</b>
Aether Industries Ltd.	4.07	<b>Treasury Bills</b>	
Garware Technical Fibres Ltd.	4.00	182 Day T-Bill 05.06.25	0.31
Honeywell Automation India Ltd.	3.21	<b>Total</b>	<b>0.31</b>
Grindwell Norton Ltd.	3.05	<b>Cash, Cash Equivalents And Others</b>	<b>6.00</b>
Sona Blw Precision Forgings Ltd.	2.80	<b>Grand Total</b>	<b>100.00</b>
Nazara Technologies Ltd.	2.51		
ZF Commercial Vehicle Control Systems India Ltd.	2.27		
Hyundai Motor India Ltd.	2.17		
Bharat Forge Ltd.	2.13		

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

Fast Moving Consumer Goods	26.22
Automobile And Auto Components	17.05
Healthcare	14.44
Capital Goods	11.97
Textiles	8.50
Information Technology	4.89
Chemicals	4.07
Financial Services	2.84
Media, Entertainment & Publication	2.51
Consumer Durables	1.20
Sovereign	0.31
Cash, Cash Equivalents And Others	6.00

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


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


**SBI Magnum Global Fund**

This product is suitable for investors who are seeking^:

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

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

  
**SMALL CAP FUND**

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

**Investment Objective**

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of small cap companies.

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in small cap stocks.
- Date of Allotment:** 09/09/2009
- Report As On:** 31/01/2025
- AAMU for the Month of January 2025**  
₹32,114.87 Crores
- AUM as on January 31, 2025**  
₹31,221.76 Crores
- Fund Manager:** Mr. R. Srinivasan, Mr. Mohan Lal & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. R. Srinivasan Nov - 2013  
Mr. Mohan Lal May - 2024  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. R. Srinivasan Over 30 years  
Mr. Mohan Lal Over 17 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
BSE 250 Small Cap Index TRI
- Exit Load:** For exit within one year from the date of allotment -1%  
For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:  
Daily SIP/STP-in: ₹1,250,  
Weekly SIP/STP-in: ₹6,250,  
Monthly SIP/STP-in: ₹25,000,  
Quarterly SIP/STP-in: ₹75,000  
All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.

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

**Quantitative Data**

Standard Deviation\* : 13.76%

Beta\* : 0.69

Sharpe Ratio\* : 0.68

Portfolio Turnover\*

Equity Turnover : 0.14

Total Turnover : 0.69

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 (6.65% as on 31st January 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.

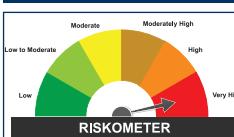
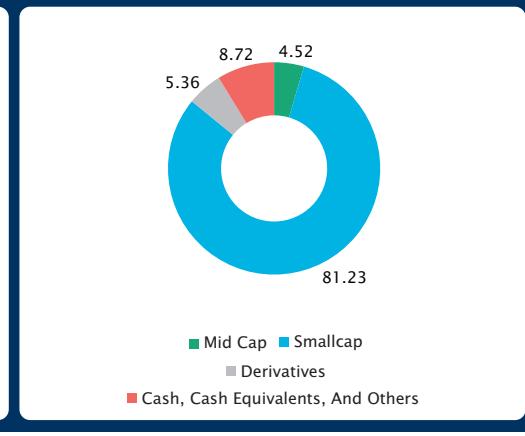
NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	96.3433	09-Mar-18 (Reg Plan)	9.10	33.3383
Reg-Plan-Growth	163.0776	09-Mar-18 (Dir Plan)	11.10	40.7137
Dir-Plan-IDCW	126.8796	28-Aug-15 (Reg Plan)	3.60	23.5236
Dir-Plan-Growth	185.8927	28-Aug-15 (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
<b>Equity Shares</b>					
Blue Star Ltd.	2.91	2.91		CSB Bank Ltd.	1.08
Kalpataru Projects International Ltd.	2.68	2.68		KNR Constructions Ltd.	1.07
Doms Industries Ltd.	2.62	2.62		Indiamart Intermesh Ltd.	1.06
E.I.D-Parry (India) Ltd.	2.45	2.45		Vedant Fashions Ltd.	1.05
SBFC Finance Ltd.	2.44	2.44		Go Fashion (India) Ltd.	1.00
Krishna Institute Of Medical Sciences Ltd.	2.40	2.40		Hawkins Cookers Ltd.	0.99
Chalet Hotels Ltd.	2.40	2.40		Fine Organic Industries Ltd.	0.99
City Union Bank Ltd.	2.39	2.39		Electronics Mart India Ltd.	0.95
K.P.R. Mill Ltd.	2.30	2.30		Navin Fluorine International Ltd.	0.93
Finolex Industries Ltd.	2.27	2.27		ZF Commercial Vehicle Control Systems India Ltd.	0.92
Lemon Tree Hotels Ltd.	2.18	2.18		Sheela Foam Ltd.	0.92
Aavas Financiers Ltd.	2.14	2.14		Hatsun Agro Product Ltd.	0.89
Triveni Turbine Ltd.	2.12	2.12		HEC Ltd.	0.88
CMS Info Systems Ltd.	2.08	2.08		Anandrathi Wealth Ltd.	0.88
V-Guard Industries Ltd.	1.98	1.98		Archane Chemical Industries Ltd.	0.83
Ratnamani Metals & Tubes Ltd.	1.95	1.95		V-Mart Retail Ltd.	0.77
Cholamandalam Financial Holdings Ltd.	1.91	1.91		VST Industries Ltd.	0.74
Aptus Value Housing Finance India Ltd.	1.90	1.90		Sansera Engineering Ltd.	0.72
Carborundum Universal Ltd.	1.88	1.88		Thangamayil Jewellery Ltd.	0.67
ELGI Equipments Ltd.	1.73	1.73		Deepak Fertilizers And Petrochemicals Corporation Ltd.	0.61
Balrampur Chini Mills Ltd.	1.72	1.72		Happiest Minds Technologies Ltd.	0.53
Chemplast Sanmar Ltd.	1.67	1.67		Rajratna Global Wire Ltd.	0.52
Brigade Enterprises Ltd.	1.66	1.66		Star Cement Ltd.	0.50
Westlife Foodworld Ltd.	1.63	1.63		PVR Inox Ltd.	0.49
GE Vernova T&D India Ltd.	1.61	1.61		Rossari Biotech Ltd.	0.47
Karur Vysya Bank Ltd.	1.51	1.51		Zydus Wellness Ltd.	0.35
ESAB India Ltd.	1.44	1.44		Relaxo Footwears Ltd.	0.32
TTE Prestige Ltd.	1.38	1.38		Nifty Index 27-02-2025	-
Dodla Dairy Ltd.	1.33	1.33		<b>Total</b>	<b>85.75</b>
Ahluwalia Contracts (India) Ltd.	1.23	1.23		<b>Treasury Bills</b>	<b>5.36</b>
Happy Forgings Ltd.	1.22	1.22		182 Day T-Bill 05.06.25	-
Indian Energy Exchange Ltd.	1.20	1.20		<b>Total</b>	<b>91.11</b>
Whirlpool Of India Ltd.	1.18	1.18		<b>Cash, Cash Equivalents And Others</b>	<b>0.17</b>
G R Infra Projects Ltd.	1.11	1.11		<b>Cash, Cash Equivalents And Others</b>	<b>8.72</b>
				<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	15.45
Capital Goods	15.10
Consumer Services	11.04
Consumer Durables	10.35
Chemicals	7.95
Fast Moving Consumer Goods	7.65
Construction	6.09
Healthcare	2.40
Textiles	2.30
Automobile And Auto Components	2.16
Services	2.08
Realty	1.66
Information Technology	0.53
Construction Materials	0.50
Media, Entertainment & Publication	0.49
Sovereign	0.17
Derivatives	5.36
Cash, Cash Equivalents And Others	8.72

**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.

**SBI**  
**LONG TERM EQUITY  
FUND**

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

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit
- **Date of Allotment:** 31/03/1993
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹27,361.91 Crores
- **AUM as on January 31, 2025**  
₹ 27,311.53 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<sup>#</sup></b>	: 14.27%
<b>Beta<sup>#</sup></b>	: 0.99
<b>Sharpe Ratio<sup>#</sup></b>	: 1.04
<b>Portfolio Turnover*</b>	

Equity Turnover : 0.20  
Total Turnover : 0.20  
Total Turnover = Equity + Debt + Derivatives  
\* Source : CRISIL Analysts  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Rata 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.

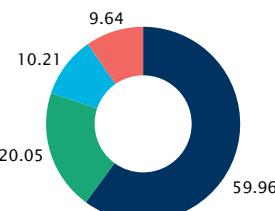
<b>NET ASSET VALUE</b>		<b>LAST IDCW</b>	<b>Face value: ₹10</b>	
<b>Option</b>	<b>NAV (₹)</b>	<b>Record Date</b>	<b>IDCW (in ₹/Unit)</b>	<b>NAV (₹)</b>
Reg-Plan-IDCW	83.7590	06-Mar-20 (Reg Plan)	3.40	33.1968
Reg-Plan-Growth	413.1345	06-Mar-20 (Dir Plan)	4.30	42.3469
Dir-Plan-IDCW	110.2615	08-Mar-19 (Reg Plan)	3.40	38.0109
Dir-Plan-Growth	445.1623	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.

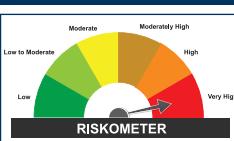
<b>PORTFOLIO</b>			
<b>Stock Name</b>	<b>(%) Of Total AUM</b>	<b>Stock Name</b>	<b>(%) Of Total AUM</b>
<b>Equity Shares</b>		Mahindra Lifespace Developers Ltd.	0.97
HDFC Bank Ltd.	7.40	United Breweries Ltd.	0.96
Reliance Industries Ltd.	3.74	TVS Holdings Ltd.	0.92
ICICI Bank Ltd.	3.40	Grindwell Norton Ltd.	0.86
Bharti Airtel Ltd.	3.31	GE Vernova T&D India Ltd.	0.85
Torrent Power Ltd.	3.01	Punjab National Bank	0.84
Mahindra & Mahindra Ltd.	2.75	Godrej Consumer Products Ltd.	0.82
State Bank Of India	2.64	Jubilant Foodworks Ltd.	0.77
Tata Steel Ltd.	2.56	Rallis India Ltd.	0.76
ITC Ltd.	2.36	Equitas Small Finance Bank Ltd.	0.74
Axis Bank Ltd.	2.34	Life Insurance Corporation Of India	0.73
Tech Mahindra Ltd.	2.32	DelhiVlry Ltd.	0.71
Infosys Ltd.	2.30	Chemplast Sanmar Ltd.	0.65
Tata Consultancy Services Ltd.	2.26	Sun Pharmaceutical Industries Ltd.	0.61
Tata Motors Ltd.	2.10	Prism Johnson Ltd.	0.59
Cipla Ltd.	2.06	Swiggy Ltd.	0.56
Lupin Ltd.	2.05	Shree Cement Ltd.	0.51
Kotak Mahindra Bank Ltd.	2.05	Kajaria Ceramics Ltd.	0.51
AIA Engineering Ltd.	2.00	HeidelbergCement India Ltd.	0.49
Mahindra & Mahindra Financial Services Ltd.	1.90	Medplus Health Services Ltd.	0.46
Wipro Ltd.	1.86	ACC Ltd.	0.37
Cummins India Ltd.	1.77	Sheela Foam Ltd.	0.30
Coforge Ltd.	1.77	Sanofi India Ltd.	0.30
Gail (India) Ltd.	1.72	Sanofi Consumer Healthcare India Ltd.	0.25
Fortis Healthcare Ltd.	1.66	Timken India Ltd.	0.17
Oil & Natural Gas Corporation Ltd.	1.63	ITC Hotels Ltd.	0.08
ICICI Prudential Life Insurance Company Ltd.	1.56	LTI mindtree Ltd.	0.03
Sundaram Clayton Ltd.	1.53	<b>Total</b>	<b>90.22</b>
Hindalco Industries Ltd.	1.46	<b>Treasury Bills</b>	
Larsen & Toubro Ltd.	1.44	182 Day T-Bill 05.06.25	0.14
HDFC Asset Management Co. Ltd.	1.44	<b>Total</b>	<b>0.14</b>
FSN E-Commerce Ventures Ltd.	1.36	<b>Cash, Cash Equivalents And Others</b>	<b>9.64</b>
Bharat Petroleum Corporation Ltd.	1.34	<b>Grand Total</b>	<b>100.00</b>
Petronet LNG Ltd.	1.32		

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

Financial Services	25.96
Information Technology	10.54
Oil, Gas & Consumable Fuels	9.75
Healthcare	6.93
Automobile And Auto Components	6.38
Capital Goods	5.65
Fast Moving Consumer Goods	4.14
Metals & Mining	4.02
Telecommunication	3.31
Consumer Services	3.23
Power	3.01
Construction Materials	1.96
Construction	1.44
Chemicals	1.41
Realty	0.97
Consumer Durables	0.81
Services	0.71
Sovereign	0.14
Cash, Cash Equivalents And Others	9.64

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


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


**SBI Long Term Equity Fund**

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

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

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



## HEALTHCARE OPPORTUNITIES FUND

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme investing in healthcare sector.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 3,573.76 Crores
- **AUM as on January 31, 2025**  
₹ 3,523.93 Crores
- **Fund Manager:** Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Tanmaya Desai Jun-2011  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE HEALTHCARE (TRI)
- **Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation<sup>#</sup>** : 13.84%  
**Beta<sup>#</sup>** : 0.85

**Sharpe Ratio<sup>#</sup>** : 1.13

#### Portfolio Turnover\*

Equity Turnover : 0.30

Total Turnover : 0.30

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.

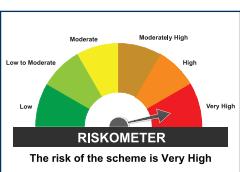
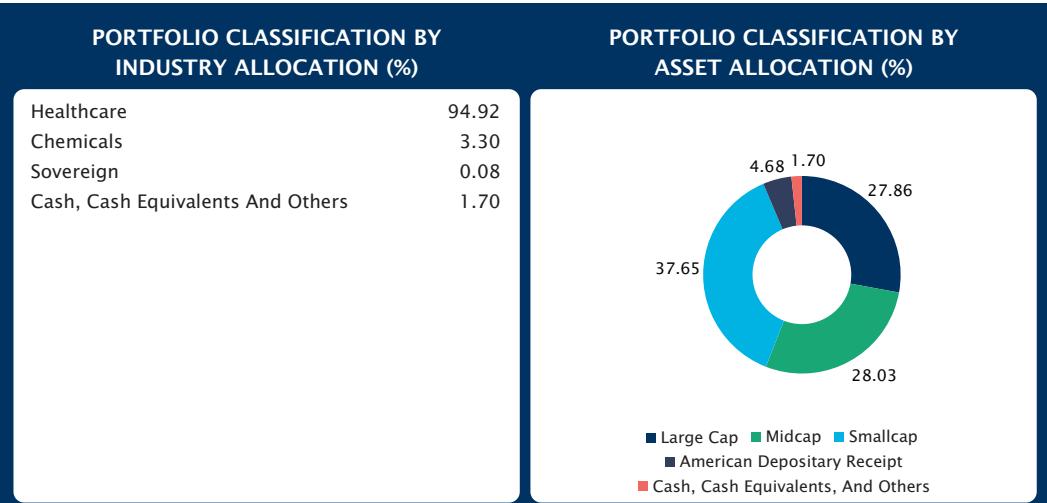
Risk Free rate: FBIL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

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	259.6664	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	412.2028	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	326.3892	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	469.7798			

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.	13.86	Alkem Laboratories Ltd.	2.30
Max Healthcare Institute Ltd.	6.63	Biocon Ltd.	2.06
Divi'S Laboratories Ltd.	6.18	Vijaya Diagnostic Centre Ltd.	1.76
Cipla Ltd.	5.04	Suven Pharmaceuticals Ltd.	1.62
Lupin Ltd.	4.96	Akums Drugs & Pharmaceuticals Ltd.	1.34
Mankind Pharma Ltd.	3.87	Pfizer Ltd.	1.29
Jupiter Life Line Hospitals Ltd.	3.70	Gufic Biosciences Ltd.	1.28
Krishna Institute Of Medical Sciences Ltd.	3.63	Concord Biotech Ltd.	1.02
Ami Organics Ltd.	3.56	Sanofi Consumer Healthcare India Ltd.	1.00
Polymedicure Ltd.	3.31	<b>Total</b>	<b>93.54</b>
Aether Industries Ltd.	3.30	<b>American Depository Receipt</b>	
Fortis Healthcare Ltd.	3.13	Lonza Group	4.68
Aster Dm Healthcare Ltd.	3.07	<b>Total</b>	<b>4.68</b>
Laurus Labs Ltd.	2.82	<b>Treasury Bills</b>	
Torrent Pharmaceuticals Ltd.	2.78	182 Day T-Bill 05.06.25	0.08
Abbott India Ltd.	2.68	<b>Total</b>	<b>0.08</b>
Rainbow Children'S Medicare Ltd.	2.59	<b>Cash, Cash Equivalents And Others</b>	
Aurobindo Pharma Ltd.	2.40	<b>Grand Total</b>	<b>100.00</b>
Gland Pharma Ltd.	2.36		



**SBI Healthcare Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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



## BANKING & FINANCIAL SERVICES FUND

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**: An open-ended Equity Scheme investing in Banking and Financial Services sector.
- **Date of Allotment**: 26/02/2015
- **Report As On**: 31/01/2025
- **AAUM for the Month of January 2025**: ₹ 6,480.69 Crores
- **AAUM as on January 31, 2025**: ₹ 6,562.49 Crores
- **Fund Manager**: Mr. Milind Agrawal & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. Milind Agrawal Aug-2019 Mr. Pradeep Kesavan Dec-2023 Total Experience: Mr. Milind Agrawal Over 10 years Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark**: Nifty Financial Services Index (TRI)
- **Exit Load**: For exit on or before 30 days from the date of allotment - 0.50% For exit after 30 days from the date of allotment - Nil
- **Entry Load**: N.A.
- **Plans Available**: Regular, Direct
- **Options**: Growth, IDCW
- **SIP**: Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6months or Minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum 12months  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**: ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**: ₹ 1000 & in multiples of ₹ 1

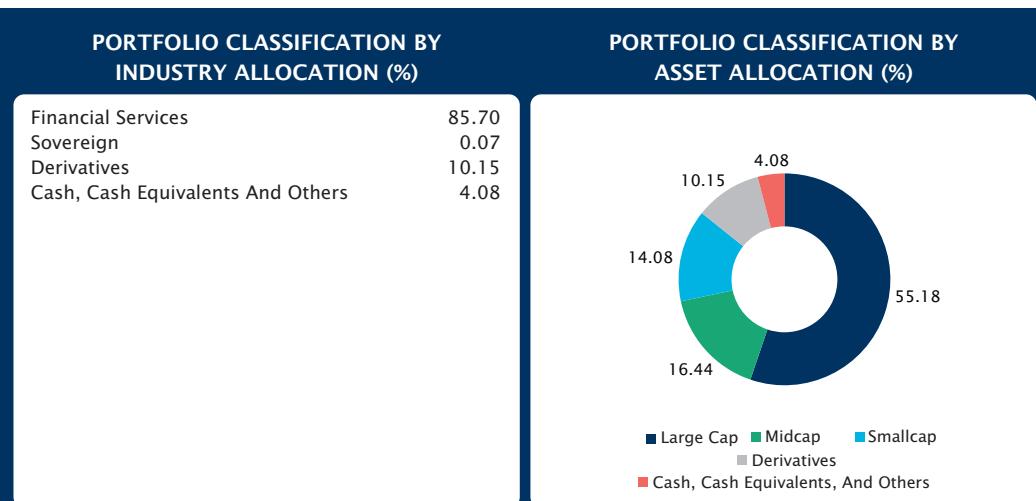
### Quantitative Data

Standard Deviation*	: 13.43%
Beta*	: 0.84
Sharpe Ratio*	: 0.58
Portfolio Turnover*	
Equity Turnover	: 1.40
Total Turnover	: 2.69
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: FBI Overnight Mibor rate (6.65% as on 31st January 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	33.3271	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	37.1105	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	36.8632			
Dir-Plan-Growth	41.2410			

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 Bank Ltd.	14.40	14.40		General Insurance Corporation Of India	1.29	1.29	
HDFC Bank Ltd.	12.99	12.99		Can Fin Homes Ltd.	1.12	1.12	
Kotak Mahindra Bank Ltd.	9.84	9.84		ICRA Ltd.	1.08	1.08	
Axis Bank Ltd.	7.99	7.99		Crisil Ltd.	1.02	1.02	
Muthoot Finance Ltd.	4.71	4.71		BSE Ltd.	0.74	1.93	2.67
State Bank Of India	4.43	2.75	7.18	Care Ratings Ltd.	0.54	0.54	
Aptus Value Housing Finance India Ltd.	2.53	2.53		SBFC Finance Ltd.	0.39	0.39	
Nippon Life India Asset Management Ltd.	2.52	2.52		AU Small Finance Bank Ltd.-27-Feb-25	0.81	0.81	
SBI Cards & Payment Services Ltd.	2.41	0.95	3.36	REC Ltd.-27-Feb-25	2.59	2.59	
Karur Vysya Bank Ltd.	2.41	2.41		<b>Total</b>	<b>85.70</b>	<b>10.15</b>	<b>95.85</b>
Aavas Financiers Ltd.	2.40	2.40		<b>Treasury Bills</b>	<b>0.07</b>		
Cholamandalam Financial Holdings Ltd.	2.21	2.21		<b>Cash, Cash Equivalents And Others</b>	<b>0.07</b>		
Punjab National Bank	2.19	2.19		<b>Grand Total</b>	<b>100.00</b>		
Bank Of India	2.09	0.83	2.92				
Power Finance Corporation Ltd.	1.84	0.29	2.13				
HDFC Asset Management Co. Ltd.	1.66	1.66					
ICICI Prudential Life Insurance Company Ltd.	1.50	1.50					
City Union Bank Ltd.	1.40	1.40					



**SBI**  
**PSU FUND**

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

NET ASSET VALUE		LAST IDCW	Face value: ₹10	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	29.6044	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	29.6079	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	32.3976	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	32.4450	25-Jul-08	2.00	17.1400

**Investment Objective**

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings (and their subsidiaries) and in debt and money market instruments issued by PSUs and others.

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- Date of Allotment:** 07/07/2010
- Report As On:** 31/01/2025
- AUM for the Month of January 2025**  
₹ 4,505.51 Crores
- AUM as on January 31, 2025**  
₹ 4,547.60 Crores
- Fund Manager:** Mr. Rohit Shimpi  
Managing Since: June 2024  
Total Experience: Over 18 years
- First Tier Benchmark:** BSE PSU (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non-Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
(Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or)  
Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or)  
minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation\*** : 21.33%

**Beta#** : 1.01

**Sharpe Ratio#** : 1.03

**Portfolio Turnover\***

Equity Turnover : 0.34

Total Turnover : 0.34

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.

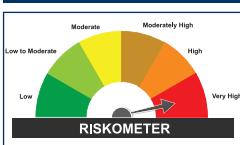
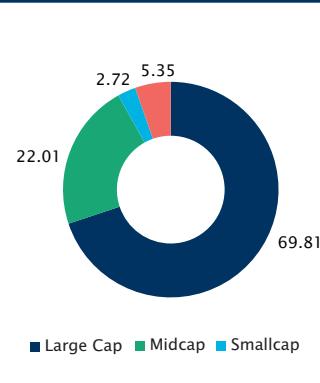
Risk Free rate: FBIL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		SBI Life Insurance Co. Ltd.	1.93
State Bank Of India	14.59	Indian Bank	1.87
Gail (India) Ltd.	9.49	Bank Of India	1.86
Power Grid Corporation Of India Ltd.	9.42	Hindustan Aeronautics Ltd.	1.70
Bharat Electronics Ltd.	8.23	Gujarat State Petronet Ltd.	1.52
Bharat Petroleum Corporation Ltd.	5.58	Indian Oil Corporation Ltd.	1.21
NMDC Ltd.	4.06	Engineers India Ltd.	1.20
NTPC Ltd.	3.88	Punjab National Bank	1.18
Bank Of Baroda	3.66	<b>Total</b>	<b>94.54</b>
General Insurance Corporation Of India	3.26	<b>Treasury Bills</b>	
Oil India Ltd.	3.05	182 Day T-Bill 05.06.25	0.11
Petronet LNG Ltd.	2.85	<b>Total</b>	<b>0.11</b>
SBI Cards & Payment Services Ltd.	2.83	<b>Cash, Cash Equivalents And Others</b>	<b>5.35</b>
Life Insurance Corporation Of India	2.44	<b>Grand Total</b>	<b>100.00</b>
Coal India Ltd.	2.40		
National Aluminium Company Ltd.	2.23		
Rec Ltd.	2.10		
Oil & Natural Gas Corporation Ltd.	2.00		

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

Financial Services	35.72
Oil, Gas & Consumable Fuels	28.10
Power	13.30
Capital Goods	9.93
Metals & Mining	6.29
Construction	1.20
Sovereign	0.11
Cash, Cash Equivalents And Others	5.35

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

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

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

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

**MAGNUM COMMA FUND**

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

**Investment Objective**

To generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity and commodity related businesses.

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme investing in commodity and commodity related sectors.
- **Date of Allotment:** 08/08/2005
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 622.09 Crores
- **AUM as on January 31, 2025**  
₹ 618.41 Crores
- **Fund Manager:** Mr. Dinesh Balachandran & \*Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Dinesh Balachandran June-2024  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. Dinesh Balachandran Over 21 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**  
Nifty Commodities Index (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation<sup>#</sup> : 16.48%

Beta<sup>#</sup> : 0.76

Sharpe Ratio<sup>#</sup> : 0.20

Portfolio Turnover\*

Equity Turnover : 0.58

Total Turnover : 0.58

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: FBILO Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Rata 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	53.6008	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	94.4325	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	57.9280	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	101.7982	25-Jul-08	2.00	17.1400

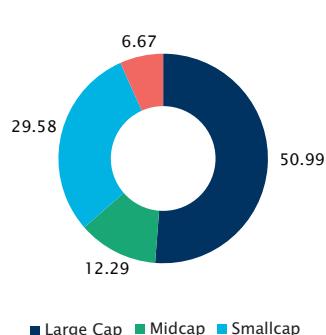
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Indian Oil Corporation Ltd.	2.08
Reliance Industries Ltd.	8.70	Steel Authority Of India Ltd.	2.00
Tata Steel Ltd.	8.66	NMDC Ltd.	1.59
Ultratech Cement Ltd.	6.32	Hindustan Copper Ltd.	1.56
Oil & Natural Gas Corporation Ltd.	5.95	Mangalore Chemicals & Fertilizers Ltd.	1.38
Vedanta Ltd.	4.82	Sagar Cements Ltd.	1.23
CESC Ltd.	4.79	Sanathan Textiles Ltd.	0.10
Power Grid Corporation Of India Ltd.	4.54	Aether Industries Ltd.	0.09
CCL Products (India) Ltd.	4.28	<b>Total</b>	<b>92.86</b>
Coal India Ltd.	4.16	<b>Treasury Bills</b>	
Arvind Ltd.	4.16	182 Day T-Bill 05.06.25	0.47
Balrampur Chini Mills Ltd.	3.55	<b>Total</b>	<b>0.47</b>
Hindustan Petroleum Corporation Ltd.	3.48	<b>Cash, Cash Equivalents And Others</b>	<b>6.67</b>
Nuvoco Vistas Corporation Ltd.	3.40	<b>Grand Total</b>	<b>100.00</b>
JSW Steel Ltd.	3.06		
Shyam Metallics And Energy Ltd.	2.82		
Ambuja Cements Ltd.	2.70		
Jindal Stainless Ltd.	2.67		
Oil India Ltd.	2.55		
Neogen Chemicals Ltd.	2.22		

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

Oil, Gas & Consumable Fuels	26.92
Metals & Mining	24.36
Construction Materials	13.65
Power	9.33
Fast Moving Consumer Goods	7.83
Textiles	4.26
Chemicals	3.69
Capital Goods	2.82
Sovereign	0.47
Cash, Cash Equivalents And Others	6.67

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

**SBI**  
**INFRASTRUCTURE**  
**FUND**

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

**Investment Objective**

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth in the Indian economy and in debt & money market instruments.

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- **Date of Allotment:** 06/07/2007
- **Report As On:** 31/01/2025
- **AUAM for the Month of January 2025**  
₹ 4,858.86 Crores
- **AUM as on January 31, 2025**  
₹ 4,870.47 Crores
- **Fund Manager:** Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Bhavin Vithlani Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. Bhavin Vithlani Over 19 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty Infrastructure Index (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Standard Deviation<sup>#</sup></b>	: 13.91%
<b>Beta<sup>#</sup></b>	: 0.82
<b>Sharpe Ratio<sup>#</sup></b>	: 1.14

**Portfolio Turnover\***

Equity Turnover : 0.31

Total Turnover : 0.31

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 (6.65% as on 31st January 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	42.5852	16-Mar-18 (Reg Plan)	1.70	13.6863
Reg-Plan-Growth	47.8710	16-Mar-18 (Dir Plan)	1.80	14.0096
Dir-Plan-IDCW	45.5462			
Dir-Plan-Growth	51.4638			

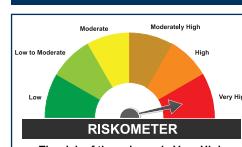
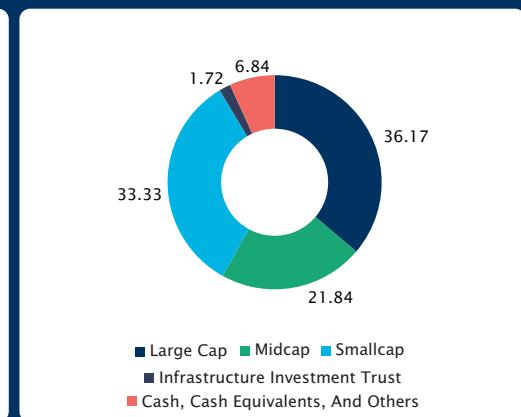
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Reliance Industries Ltd.	9.88	Delhivery Ltd.	1.39
Larsen & Toubro Ltd.	8.06	Kotak Mahindra Bank Ltd.	1.37
Shree Cement Ltd.	5.71	Rossari Biotech Ltd.	1.34
Indian Energy Exchange Ltd.	5.02	Gail (India) Ltd.	1.31
Bharti Airtel Ltd.	5.01	Bank Of India	1.25
Torrent Power Ltd.	4.21	G R Infra Projects Ltd.	0.95
Grindwell Norton Ltd.	3.96	Samhi Hotels Ltd.	0.87
AIA Engineering Ltd.	3.61	Elin Electronics Ltd.	0.87
Indus Towers Ltd.	3.57	Whirlpool Of India Ltd.	0.75
HDFC Bank Ltd.	3.00	Kennametal India Ltd.	0.65
Honeywell Automation India Ltd.	2.49	Tega Industries Ltd.	0.62
Ultratech Cement Ltd.	2.36	Container Corporation Of India Ltd.	0.58
Ashoka Buildcon Ltd.	2.26	<b>Total</b>	<b>91.34</b>
Crisil Ltd.	2.23	<b>Treasury Bills</b>	
Nuvoco Vistas Corporation Ltd.	1.87	182 Day T-Bill 05.06.25	0.10
Pitti Engineering Ltd.	1.85	<b>Total</b>	<b>0.10</b>
Brigade Enterprises Ltd.	1.79	<b>Infrastructure Investment Trust</b>	
Schaeffler India Ltd.	1.76	National Highways Infra Trust	1.72
Carborundum Universal Ltd.	1.71	<b>Total</b>	<b>1.72</b>
Bharat Petroleum Corporation Ltd.	1.61	<b>Cash, Cash Equivalents And Others</b>	<b>6.84</b>
Icra Ltd.	1.60	<b>Grand Total</b>	<b>100.00</b>
Ahluwalia Contracts (India) Ltd.	1.58		
Prism Johnson Ltd.	1.45		
Sobha Ltd.	1.41		
Esab India Ltd.	1.39		

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

Capital Goods	16.28
Financial Services	14.47
Construction	12.85
Oil, Gas & Consumable Fuels	12.80
Construction Materials	11.39
Telecommunication	8.58
Power	4.21
Services	3.69
Realty	3.20
Automobile And Auto Components	1.76
Consumer Durables	1.62
Chemicals	1.34
Consumer Services	0.87
Sovereign	0.10
Cash, Cash Equivalents And Others	6.84

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


**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.

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



## CONSUMPTION OPPORTUNITIES FUND

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme following consumption theme.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2025
- **AUM for the Month of January 2025**  
₹ 3,014.34 Crores
- **AUM as on January 31, 2025**  
₹ 2,941.65 Crores
- **Fund Manager:** Mr. Ashit Desai & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Ashit Desai (w.e.f. April 2024)  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. Ashit Desai Over 18 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**  
Nifty India Consumption Index (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation<sup>#</sup> : 13.73%

Beta<sup>#</sup> : 0.79

Sharpe Ratio<sup>#</sup> : 0.84

Portfolio Turnover\*

Equity Turnover : 0.32

Total Turnover : 0.32

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 (6.65% as on 31st January 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	183.9580	16-Mar-18 (Reg Plan)	12.70	69.8210
Reg-Plan-Growth	305.5413	16-Mar-18 (Dir Plan)	15.60	85.9324
Dir-Plan-IDCW	244.2389	29-May-15 (Reg Plan)	10.00	51.3257
Dir-Plan-Growth	346.9350	29-May-15 (Dir Plan)	12.00	61.4862
		17-May-13 (Reg Plan)	8.00	46.0416

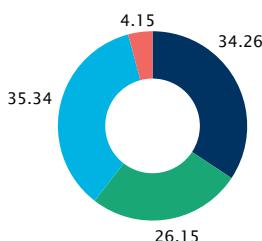
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO			
Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Westlife Foodworld Ltd.	1.39
Ganesha Ecosphere Ltd.	5.94	Hawkins Cookers Ltd.	1.38
Bharti Airtel Ltd.	5.09	Flair Writing Industries Ltd.	1.37
Jubilant Foodworks Ltd.	4.40	Ttk Prestige Ltd.	1.33
United Breweries Ltd.	4.01	Titan Company Ltd.	1.19
Hindustan Unilever Ltd.	3.74	Vishal Mega Mart Ltd.	1.14
Britannia Industries Ltd.	3.47	Go Fashion (India) Ltd.	1.03
Berger Paints India Ltd.	3.46	Varun Beverages Ltd.	0.97
Colgate Palmolive (India) Ltd.	3.36	Tata Motors Ltd.	0.97
ITC Ltd.	3.35	Sula Vineyards Ltd.	0.96
Maruti Suzuki India Ltd.	3.14	Vedant Fashions Ltd.	0.94
Page Industries Ltd.	3.07	Godrej Consumer Products Ltd.	0.93
Mahindra & Mahindra Ltd.	3.00	Hatsun Agro Product Ltd.	0.88
Eicher Motors Ltd.	2.58	Stanley Lifestyles Ltd.	0.86
EIH Ltd.	2.50	Dodla Dairy Ltd.	0.77
Doms Industries Ltd.	2.45	V-Guard Industries Ltd.	0.76
Campus Activewear Ltd.	2.33	Procter & Gamble Hygiene And Health Care Ltd.	0.73
FSN E-Commerce Ventures Ltd.	2.19	Avanti Feeds Ltd.	0.59
Blue Star Ltd.	2.16	Relaxo Footwears Ltd.	0.54
Avenue Supermarts Ltd.	2.00	Restaurant Brands Asia Ltd.	0.40
Sheela Foam Ltd.	1.96	Trent Ltd.	0.30
Brainbees Solutions Ltd.	1.95	<b>Total</b>	<b>95.75</b>
United Spirits Ltd.	1.94	<b>Treasury Bills</b>	
Whirlpool Of India Ltd.	1.90	182 Day T-Bill 05.06.25	0.10
Volta's Ltd.	1.63	<b>Total</b>	<b>0.10</b>
TVS Motor Company Ltd.	1.59	<b>Cash, Cash Equivalents And Others</b>	<b>4.15</b>
Chalet Hotels Ltd.	1.59	<b>Grand Total</b>	<b>100.00</b>
Mrs. Bectors Food Specialities Ltd.	1.52		

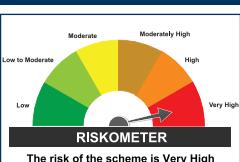
### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	31.04
Consumer Services	19.83
Consumer Durables	19.50
Automobile And Auto Components	11.28
Textiles	9.01
Telecommunication	5.09
Sovereign	0.10
Cash, Cash Equivalents And Others	4.15

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



#### SBI Consumption Opportunities Fund

This product is suitable for investors who are seeking^:

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

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



## TECHNOLOGY OPPORTUNITIES FUND

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme investing in technology and technology related sectors.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 4,672.03 Crores
- **AUM as on January 31, 2025**  
₹ 4,572.87 Crores
- **Fund Manager:** Mr. Vivek Gedda & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Vivek Gedda (w.e.f. April 2024)  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. Vivek Gedda Over 13 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE Teck (TRI)
- **Exit Load:** For exit within 15 days from the date of allotment - 0.50%;  
For exit after 15 days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation<sup>#</sup> : 16.42%  
Beta<sup>#</sup> : 0.90

Sharpe Ratio<sup>#</sup> : 0.44

Portfolio Turnover<sup>\*</sup>

Equity Turnover : 0.26

Total Turnover : 0.27

Total Turnover = Equity + Debt + Derivatives

\* 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 (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

Note: Fund Manager for Foreign Securities Mr. Pradeep Kesavan w.e.f. Dec 01, 2023. Exp. Over 18 years

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

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	130.1123	16-Mar-18 (Reg Plan)	5.90	33.8510
Reg-Plan-Growth	216.0667	16-Mar-18 (Dir Plan)	7.30	41.9142
Dir-Plan-IDCW	173.9833	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-Growth	244.9556	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.

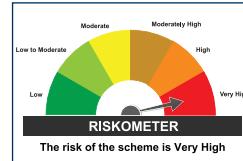
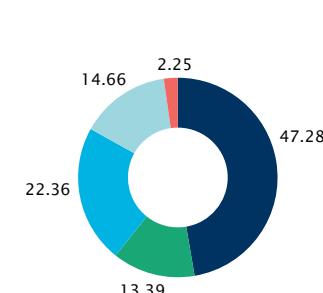
### PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd.	22.61
Bharti Airtel Ltd.	10.31
Firstsource Solutions Ltd.	5.60
Coforge Ltd.	5.50
Tata Consultancy Services Ltd.	4.50
LtiMindtree Ltd.	3.88
Zomato Ltd.	3.17
Persistent Systems Ltd.	2.90
PB Fintech Ltd.	2.64
Nazara Technologies Ltd.	2.59
Zinka Logistics Solutions Ltd.	2.36
Indiamart Intermesh Ltd.	2.05
Delhivery Ltd.	2.04
Route Mobile Ltd.	1.96
Tech Mahindra Ltd.	1.83
Tbo Tek Ltd.	1.39
Niit Learning Systems Ltd.	1.13
FSN E-Commerce Ventures Ltd.	1.11
Emudhra Ltd.	1.04
Swiggy Ltd.	0.98
PVR Inox Ltd.	0.95
L&T Technology Services Ltd.	0.82
Indegene Ltd.	0.82
Unicommerce Esolutions Ltd.	0.43
Bharti Hexacom Ltd.	0.42
<b>Total</b>	<b>83.03</b>
<b>Foreign Equityshares</b>	
Cognizant Technology Solutions Corporation	3.98
Netflix Inc.	3.70
Microsoft Corporation	2.99
Alphabet Inc.	2.16
Epam Systems Inc	1.83
<b>Total</b>	<b>14.66</b>
<b>Treasury Bills</b>	
182 Day T-Bill 05.06.25	0.06
<b>Total</b>	<b>0.06</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.25</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	54.47
Telecommunication	12.69
Services	10.00
Consumer Services	9.83
Media, Entertainment & Publication	7.24
Financial Services	2.64
Healthcare	0.82
Sovereign	0.06
Cash, Cash Equivalents And Others	2.25

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Technology Opportunities Fund**  
This product is suitable for investors who are seeking<sup>▲</sup>:

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

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



## EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

### Investment Objective

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

### Fund Details

- **Type of Scheme**: An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment**: 02/03/2019
- **Report As On**: 31/01/2025
- **AAUM for the Month of January 2025**: ₹ 211.94 Crores
- **AUM as on January 31, 2025**: ₹ 214.17 Crores
- **Fund Manager: Mr. Raviprakash Sharma & Mr. Pradeep Kesavan (overseas investments)**  
Managing Since:  
Mr. Raviprakash March-2019  
Mr. Pradeep Kesavan Dec-2023  
Total Experience:  
Mr. Raviprakash Over 24 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark**: Nifty 50 Index (TRI)
- **Exit Load**: For exit on or before 15 days from the date of allotment - 0.5%  
For exit after 15 days from the date of allotment - Nil
- **Entry Load**: N.A.
- **Plans Available**: Regular, Direct
- **Options**: Growth, IDCW
- **SIP**: Any Day 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 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\*: 13.17%

Beta\*: 0.96

Sharpe Ratio\*: 0.57

Portfolio Turnover\*

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: FBIK Overnight Mibor rate (6.65% as on 31st January, 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	23.0914
Reg-Plan-Growth	23.0878
Dir-Plan-IDCW	23.5882
Dir-Plan-Growth	23.5896

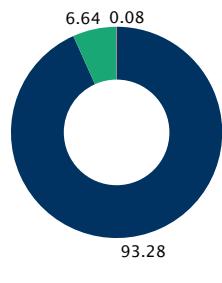
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Hindalco Industries Ltd.	1.01
Nestle India Ltd.	8.57	Grasim Industries Ltd.	1.01
Hindustan Unilever Ltd.	8.50	Bharat Electronics Ltd.	1.01
Sun Pharmaceutical Industries Ltd.	7.57	Eicher Motors Ltd.	1.00
Britannia Industries Ltd.	7.25	Asian Paints Ltd.	1.00
Tata Consultancy Services Ltd.	6.12	Ultratech Cement Ltd.	0.99
Apollo Hospitals Enterprise Ltd.	5.48	Tata Steel Ltd.	0.99
Dr. Reddy'S Laboratories Ltd.	4.86	Bajaj Auto Ltd.	0.99
ITC Ltd.	3.77	State Bank Of India	0.98
Cipla Ltd.	2.90	Power Grid Corporation Of India Ltd.	0.98
Tech Mahindra Ltd.	2.12	NTPC Ltd.	0.98
Hcl Technologies Ltd.	2.10	Larsen & Toubro Ltd.	0.98
ICICI Bank Ltd.	1.70	Infosys Ltd.	0.98
Bharti Airtel Ltd.	1.55	HDFC Bank Ltd.	0.97
Kotak Mahindra Bank Ltd.	1.38	Tata Motors Ltd.	0.95
Tata Consumer Products Ltd.	1.12	Mahindra & Mahindra Ltd.	0.95
Oil & Natural Gas Corporation Ltd.	1.09	Axis Bank Ltd.	0.93
Bajaj Finance Ltd.	1.09	Shriram Finance Ltd.	0.91
SBI Life Insurance Co. Ltd.	1.06	Adani Ports And Special Economic Zone Ltd.	0.91
Maruti Suzuki India Ltd.	1.06	Bharat Petroleum Corporation Ltd.	0.90
JSW Steel Ltd.	1.06	Adani Enterprises Ltd.	0.90
Wipro Ltd.	1.05	Trent Ltd.	0.80
Titan Company Ltd.	1.05	ITC Hotels Ltd.	0.14
HDFC Life Insurance Company Ltd.	1.05	<b>Total</b>	<b>99.92</b>
Reliance Industries Ltd.	1.04	<b>Cash, Cash Equivalents And Others</b>	<b>0.08</b>
Bajaj Finserv Ltd.	1.04	<b>Grand Total</b>	<b>100.00</b>
Hero Motocorp Ltd.	1.03		
Coal India Ltd.	1.03		
Indusind Bank Ltd.	1.02		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	29.21
Healthcare	20.81
Information Technology	12.37
Financial Services	12.13
Automobile And Auto Components	5.98
Oil, Gas & Consumable Fuels	4.06
Metals & Mining	3.96
Consumer Durables	2.05
Construction Materials	2.00
Power	1.96
Telecommunication	1.55
Capital Goods	1.01
Construction	0.98
Consumer Services	0.94
Services	0.91
Cash, Cash Equivalents And Others	0.08

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Equity Minimum Variance Fund**  
This product is suitable for investors who are seeking^:

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

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

## FUND OF FUND



### INTERNATIONAL ACCESS - US EQUITY FoF

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

#### Investment Objective

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

#### Fund Details

- **Type of Scheme**  
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- **Date of Allotment:** 22/03/2021
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 985.69 Crores
- **AUM as on January 31, 2025**  
₹ 988.73 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.

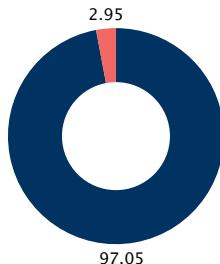
#### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.1138
Reg-Plan-Growth	17.1144
Dir-Plan-IDCW	17.6218
Dir-Plan-Growth	17.6217

#### PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
<b>Overseas Mutual Fund</b>	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	97.05
<b>Total</b>	<b>97.05</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.95</b>
<b>Grand Total</b>	<b>100.00</b>

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



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



#### SBI International Access - US Equity FoF

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

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

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

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

**SBI****ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended equity scheme following the energy theme.
- Date of Allotment:** 26/02/2024
- Report As On:** 31/01/2025
- AAMU for the Month of January 2025**  
₹ 10,107.62 Crores
- AUM as on January 31, 2025**  
₹ 9,927.97 Crores
- Fund Manager:** Mr. Raj Gandhi & Mr. Pradeep Kesavan (overseas investments)  
Managing Since: (w.e.f. Feb 2024)  
**Total Experience:**  
Mr. Raj Gandhi Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty Energy TRI
- Entry Load:** N.A
- Exit Load:** For exit on or before 1 year from the date of allotment: 1% And For exit after 1 year from the date of allotment: Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**NET ASSET VALUE**

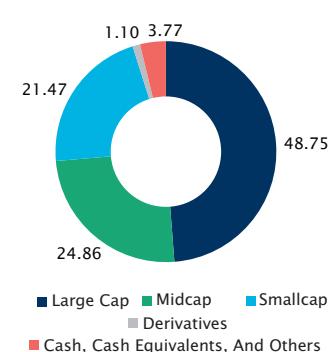
Option	NAV (₹)
Reg-Plan-IDCW	9.7423
Reg-Plan-Growth	9.7420
Dir-Plan-IDCW	9.8521
Dir-Plan-Growth	9.8523

**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>							
Reliance Industries Ltd.	10.67	10.67		Power Grid Corporation Of India Ltd.	1.37	1.37	
Bharat Petroleum Corporation Ltd.	9.20	9.20		Graphite India Ltd.	1.34	1.34	
NTPC Ltd.	8.48	8.48		REC Ltd.	1.23	1.23	
Indian Oil Corporation Ltd.	6.84	6.84		Power Finance Corporation Ltd.	1.13	1.13	
Gujarat State Petronet Ltd.	5.19	5.19		Shivalik Bimetal Controls Ltd.	1.12	1.12	
Gail (India) Ltd.	4.87	4.87		Adani Energy Solutions Ltd.	0.94	0.94	
Petronet Lng Ltd.	4.21	4.21		Oil India Ltd.	0.89	0.89	
Thermax Ltd.	4.08	4.08		Indraprastha Gas Ltd.	0.69	1.06	1.75
Kalpataru Projects International Ltd.	4.04	4.04		Gujarat Gas Ltd.	0.59	0.59	
Hitachi Energy India Ltd.	3.89	3.89		Tube Investments Of India Ltd.	0.42	0.42	
Torrent Power Ltd.	3.50	3.50		Acme Solar Holdings Ltd.	0.20	0.20	
CESC Ltd.	3.44	3.44		Chemplast Sanmar Ltd.	0.16	0.16	
Honeywell Automation India Ltd.	2.90	2.90		Inox India Ltd.	0.01	0.01	
HEG Ltd.	2.55	2.55		<b>Total</b>	<b>95.08</b>	<b>1.10</b>	<b>96.18</b>
Coal India Ltd.	2.38	2.38		<b>Treasury Bills</b>			
NHPC Ltd.	2.28	0.04	2.32	182 Day T-Bill 05.06.25	0.05		
Savita Oil Technologies Ltd.	1.82	1.82		<b>Total</b>	<b>0.05</b>		
Oil & Natural Gas Corporation Ltd.	1.64	1.64		<b>Cash, Cash Equivalents And Others 3.77</b>			
Indian Energy Exchange Ltd.	1.60	1.60		<b>Grand Total</b>	<b>100.00</b>		
Ge Vernova T&D India Ltd.	1.41	1.41					

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

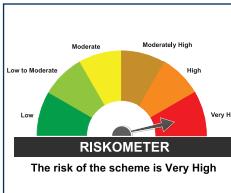
Oil, Gas & Consumable Fuels	48.99
Power	20.01
Capital Goods	17.30
Financial Services	4.16
Construction	4.04
Automobile And Auto Components	0.42
Chemicals	0.16
Sovereign	0.05
Derivatives	1.10
Cash, Cash Equivalents And Others	3.77

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****Quantitative Data****Portfolio Turnover\***

Equity Turnover : 0.38

Total Turnover : 0.84

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of twelve months. Tracking Error is computed for the 3 Year Period ending 31st January 2025, based on month-end NAV.

**SBI Energy Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- 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.

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

**AUTOMOTIVE OPPORTUNITIES FUND**

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

**Investment Objective**

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

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

**Fund Details**

- **Type of Scheme**  
An open-ended equity scheme following automotive & allied business activities theme.
- **Date of Allotment:** 07/06/2024
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 5,647.07 Crores
- **AUM as on January 31, 2025**  
₹ 5,566.57 Crores
- **Fund Manager:** Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)  
Managing Since: June 2024  
**Total Experience:**  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** NIFTY Auto TRI
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil The AMC reserves the right to modify / change the load structure on a prospective basis.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	9.1417
Reg-Plan-Growth	9.1416
Dir-Plan-IDCW	9.2162
Dir-Plan-Growth	9.2163

**PORTFOLIO**

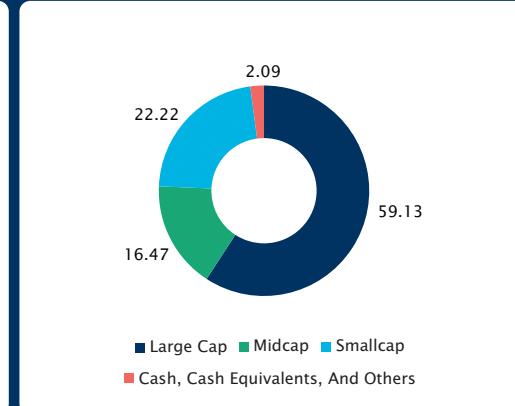
## Stock Name

**Equity Shares**

Stock Name	(%) Of Total AUM
Mahindra & Mahindra Ltd.	20.41
Maruti Suzuki India Ltd.	11.50
Tata Motors Ltd.	7.72
TVS Motor Company Ltd.	5.65
Eicher Motors Ltd.	5.04
Samvardhana Motherson International Ltd.	4.44
Balkrishna Industries Ltd.	3.73
Sona Blw PRECision Forgings Ltd.	3.62
Bharat Forge Ltd.	3.30
ZF Commercial Vehicle Control Systems India Ltd.	2.97
Sansera Engineering Ltd.	2.90
Uno Minda Ltd.	2.72
Craftsman Automation Ltd.	2.70
Happy Forgings Ltd.	2.65
Sundram Fasteners Ltd.	2.63
Hyundai Motor India Ltd.	2.46
Bajaj Auto Ltd.	1.91
Schaeffler India Ltd.	1.85
Timken India Ltd.	1.69
Motherson Sumi Wiring India Ltd.	1.41
Endurance Technologies Ltd.	1.25
Gabriel India Ltd.	1.16
Rolex Rings Ltd.	0.97
Alicon Castalloy Ltd.	0.92
SKF India Ltd.	0.91
Sundaram Clayton Ltd.	0.79
Automotive Axles Ltd.	0.49
Ask Automotive Ltd.	0.03
<b>Total</b>	<b>97.82</b>
<b>Treasury Bills</b>	<b>0.09</b>
182 Day T-Bill 05.06.25	0.09
<b>Total</b>	<b>0.09</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.09</b>
<b>Grand Total</b>	<b>100.00</b>

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

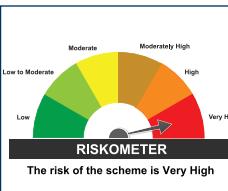
Automobile And Auto Components	92.57
Capital Goods	5.25
Sovereign	0.09
Cash, Cash Equivalents And Others	2.09

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****Quantitative Data****Portfolio Turnover\***

Equity Turnover : 0.29

Total Turnover : 0.52

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st January 2025, based on month-end NAV.



**SBI Automotive Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^A</sup>:

- 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

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

**SBI**

# INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation theme.

## Investment Objective

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

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

## Fund Details

- Type of Scheme**  
An open-ended equity scheme following the innovation theme.

- Date of Allotment:** 20/08/2024

- Report As On:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 7,752.64 Crores

- AUM as on January 31, 2025**

₹ 7,453.81 Crores

- Fund Manager: Mr. Prasad Padala & Mr. Pradeep Kesavan (overseas investments)**  
Managing Since: Aug 2024

**Total Experience:**

Mr. Prasad Padala Over 15 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:** Nifty 500 TRI

- Entry Load:** N.A

- Exit Load:** 1% of the applicable NAV - If units purchased or switched 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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.2795
Reg-Plan-Growth	9.2791
Dir-Plan-IDCW	9.3297
Dir-Plan-Growth	9.3297

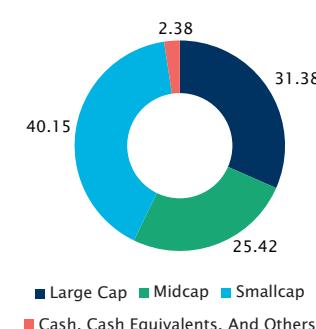
## PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	5.41
Route Mobile Ltd.	5.29
Info Edge (India) Ltd.	5.24
PB Fintech Ltd.	5.08
Sun Pharmaceutical Industries Ltd.	4.61
Zinka Logistics Solutions Ltd.	4.45
Tbo Tek Ltd.	4.35
Happiest Minds Technologies Ltd.	3.82
Mahindra & Mahindra Ltd.	3.53
Lupin Ltd.	3.52
Zomato Ltd.	3.08
Honeywell Automation India Ltd.	3.02
Firstsource Solutions Ltd.	2.81
Abbott India Ltd.	2.76
Nazara Technologies Ltd.	2.63
Tata Motors Ltd.	2.55
Maruti Suzuki India Ltd.	2.54
FSN E-Commerce Ventures Ltd.	2.46
Bajaj Finance Ltd.	2.41
Pfizer Ltd.	2.36
Niit Learning Systems Ltd.	2.34
Thermax Ltd.	2.23
AIA Engineering Ltd.	2.20
Sona Blw PRECision Forgings Ltd.	1.77
Indiamart Intermesh Ltd.	1.51
Grindwell Norton Ltd.	1.47
Bajaj Finserv Ltd.	1.22
Brainbees Solutions Ltd.	1.21
Swiggy Ltd.	1.09
Go Digit General Insurance Ltd.	1.09
Home First Finance Company India Ltd.	1.09
Ltmindtree Ltd.	1.07
Cipla Ltd.	0.99
L&T Technology Services Ltd.	0.85
Laurus Labs Ltd.	0.83
Indegene Ltd.	0.63
Bajaj Auto Ltd.	0.19
Rainbow Children'S Medicare Ltd.	0.11
Timken India Ltd.	96.95
Gland Pharma Ltd.	0.60
<b>Total</b>	0.07
<b>Treasury Bills</b>	0.67
91 Day T-Bill 17.04.25	2.38
182 Day T-Bill 05.06.25	100.00
<b>Total</b>	
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	23.11
Healthcare	17.76
Automobile And Auto Components	12.27
Financial Services	11.65
Capital Goods	9.74
Services	7.69
Information Technology	6.51
Telecommunication	5.41
Media, Entertainment & Publication	2.81
Sovereign	0.67
Cash, Cash Equivalents And Others	2.38

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## Quantitative Data

### Portfolio Turnover\*

Equity Turnover : 0.27

Total Turnover : 0.59

\*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 from the 3 Year Period ending 31st January 2025, based on month-end NAV.



**SBI Innovative Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^A</sup>:

- 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.

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

# SBI QUANT FUND

An open ended equity scheme following Quant based investing theme

## Investment Objective

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

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

## Fund Details

- **Type of Scheme**  
An open ended equity scheme following Quant based investing theme
- **Date of Allotment:** 26/12/2024
- **Report As On:** 31/01/2025
- **AAUM for the Month of January 2025**  
₹ 3,571.53 Crores
- **AUM as on January 31, 2025**  
₹ 3,571.99 Crores
- **Fund Manager:** Ms. Sukanya Ghosh & Mr. Pradeep Kesavan (overseas investments)  
Managing Since: Dec 2024  
**Total Experience:**  
Ms. Sukanya Ghosh Over 10 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE 200 TRI
- **Entry Load:** N.A
- **Exit Load:** 0.5% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment.  
NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

## Quantitative Data

### Portfolio Turnover\*

Equity Turnover : 0.41  
Total Turnover : 0.41

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st January 2025, based on month-end NAV.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.3864
Reg-Plan-Growth	9.3864
Dir-Plan-IDCW	9.3979
Dir-Plan-Growth	9.3980

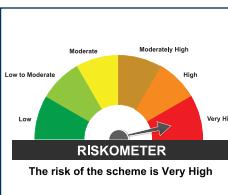
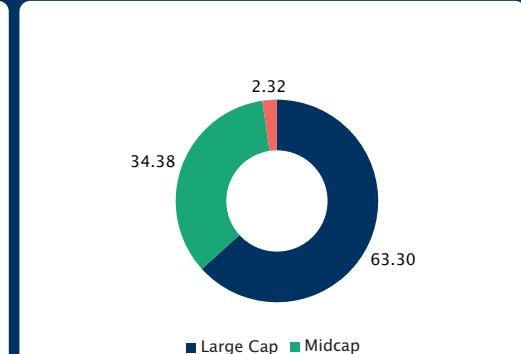
## PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd.	9.54
Infosys Ltd.	9.30
ITC Ltd.	7.52
Bajaj Finance Ltd.	6.57
Maruti Suzuki India Ltd.	5.94
Wipro Ltd.	5.40
Eicher Motors Ltd.	5.27
HDFC Asset Management Co. Ltd.	5.22
The Federal Bank Ltd.	4.97
Lupin Ltd.	4.59
Persistent Systems Ltd.	4.26
HDFC Bank Ltd.	3.33
Sun Pharmaceutical Industries Ltd.	2.89
Hindustan Petroleum Corporation Ltd.	2.69
Muthoot Finance Ltd.	2.68
Indus Towers Ltd.	2.65
Page Industries Ltd.	2.57
REC Ltd.	2.20
United Spirits Ltd.	2.07
ICICI Lombard General Insurance Company Ltd.	1.92
Petronet LNG Ltd.	1.56
Marico Ltd.	1.46
Indian Bank	1.28
Mazagon Dock Shipbuilders Ltd.	1.17
Reliance Industries Ltd.	0.62
Abbott India Ltd.	0.01
<b>Total</b>	<b>97.68</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.32</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	37.71
Information Technology	18.96
Automobile And Auto Components	11.21
Fast Moving Consumer Goods	11.05
Healthcare	7.49
Oil, Gas & Consumable Fuels	4.87
Telecommunication	2.65
Textiles	2.57
Capital Goods	1.17
Cash, Cash Equivalents And Others	2.32

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Quant Fund

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

- Long term Capital appreciation
- Investment in equity and equity related instruments selected based on Quant model

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

## Snapshot of Hybrid Funds & Solution Oriented Funds

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## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Hybrid Plan	SBI Retirement Benefit Fund - Aggressive	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
Ideal Investment Horizon	5 years +				
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan
Managing Since	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)
First Tier Benchmark	BSE 500 TRI	CRISIL Hybrid 35+65 - Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
Month End AUM (Rs. in Crores)	₹2,673.25	₹1,463.36	₹271.76	₹271.76	₹174.71
Modified Duration (years)	1.06	0.24	7.37	7.37	7.91
Average Maturity (years)	1.59	3.05	14.11	14.11	14.71
Macaulay Duration (years)	1.11	0.25	7.67	7.67	8.25
Yield to Maturity (%) <sup>#</sup>	7.12	6.57	7.18	7.18	7.26
Standard Deviation <sup>#</sup>	-	-	-	-	-
Beta <sup>#</sup>	-	-	-	-	-
Sharpe Ratio <sup>#</sup>	-	-	-	-	-
Expense Ratio	Regular- 1.95% Direct- 0.85%	Regular- 2.10% Direct- 1.06%	Regular- 1.68% Direct- 1.18%	Regular- 1.38% Direct- 0.92%	Regular- 1.38% Direct- 0.92%
<b>Composition by Assets as on 31 January 2025</b>					
Equity Shares	99.17	79.39	37.52	18.69	18.69
Corporate Debt	0.39	0.35	17.56	26.15	26.15
Gilts	0.04	9.09	41.23	49.64	49.64
Money Market Instruments	-	-	-	-	-
Other Assets	0.40	11.17	3.69	5.52	5.52
<b>Composition by Ratings &amp; Assets as on 31 January 2025</b>					
Large Cap	64.71	50.51	24.14	12.06	12.06
Mid Cap	19.69	16.45	7.51	3.77	3.77
Small Cap	14.77	12.43	5.87	2.86	2.86
Unclassified	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	0.39	0.35	17.56	26.15	26.15
Below AA	-	-	-	-	-
Sovereign	0.04	9.43	41.23	52.55	52.55
Below A1+, A1+	-	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	0.40	Others 9.72, ETF 1.11	3.69	2.61	2.61
Exit Load	Nil	Nil	Nil	Nil	Nil

**SBI  
EQUITY HYBRID  
FUND**

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

(Previously known as SBI Magnum Balanced Fund)

### Investment Objective

To provide investors long-term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. However, there can be no assurance that the investment objective of the scheme will be achieved.

### Fund Details

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- Date of Allotment:** 09/10/1995
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 70,776.98 Crores
- AUM as on January 31, 2025**  
₹ 71,139.57 Crores
- Fund Managers:**  
Mr. R. Srinivasan –Equity  
Mr. Rajeev Radhakrishnan –Debt  
Ms. Mansi Sajeja –Co Fund Manager Debt & Mr. Pradeep Kesavan –overseas investments Managing Since:  
Mr. R. Srinivasan Jan-2012  
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)  
Ms. Mansi Sajeja (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)
- Total Experience:**  
Mr. R. Srinivasan –Over 30 years  
Mr. Rajeev Radhakrishnan –Over 20 years  
Ms. Mansi Sajeja –Over 15 years  
Mr. Pradeep Kesavan – Over 18 years
- First Tier Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index
- Exit Load:**  
For exit within 12 months from the date of allotment:  
For 10% of investment - Nil  
For remaining investments - 1.00%;  
For exit after 12 months from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
'Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 9.09%
Beta*	: 0.95
Sharpe Ratio*	: 0.16
Modified Duration	: 4.44 years
Average Maturity	: 5.87 years
Macaulay Duration	: 4.66 years
Yield to Maturity*/ Portfolio Turnover*	: 7.44% : 0.15
Equity Turnover*	: 0.15
Total Turnover = Equity + Debt + Derivatives	: 0.59

\*Source: CRISIL Fund Analysis Risk Free rate: FBL Overnight Mibor rate (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

Ratios including debt instruments and cash

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	58.2429
Reg-Plan-Growth	274.8544
Dir-Plan-IDCW	88.5742
Dir-Plan-Growth	302.6939

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

### LAST IDCW

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

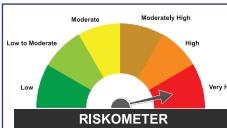
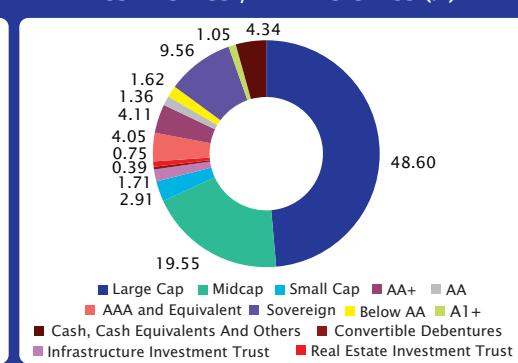
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Bharti Telecom Ltd.	CRISIL AA+	1.04
ICICI Bank Ltd.	5.28		State Bank Of India ( At1 Bond Under Basel Iii )	CRISIL AA+	0.87
Bharti Airtel Ltd.	4.34		TVS Holdings Ltd.	CRISIL AA+	0.63
HDFC Bank Ltd.	4.06		Bajaj Housing Finance Ltd.	CRISIL AAA	0.60
Infosys Ltd.	3.96		Tata Communications Ltd.	CARE AAA	0.49
Divi's Laboratories Ltd.	3.70		Aditya Birla Renewables Ltd.	CRISIL AA	0.47
Solar Industries India Ltd.	3.68		LIC Housing Finance Ltd.	CRISIL AA	0.46
Bajaj Finance Ltd.	3.44		Torrent Power Ltd.	CRISIL AA+	0.45
Intergrlobe Aviation Ltd.	3.32		National Bank For Agriculture And Rural Development	CRISIL AAA	0.45
State Bank Of India	3.26		Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	0.42
Muthoot Finance Ltd.	3.18		Muthoot Finance Ltd.	CRISIL AA+	0.42
Reliance Industries Ltd.	3.15		IND AAA	0.36	
Shree Cement Ltd.	3.09		Tata Projects Ltd.		
MRF Ltd.	2.72		Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.21
Larsen & Toubro Ltd.	2.51		Indian Bank ( Tier Ii Bond Under Basel Iii )	CRISIL AAA	0.20
Tata Consultancy Services Ltd.	2.31		Renserv Global Pvt Ltd.	CARE A+(CE)	0.17
Hindalco Industries Ltd.	2.09		Avance Financial Services Ltd.	CARE AA-	0.17
Kotak Mahindra Bank Ltd.	1.87		State Bank Of India	CRISIL AAA	0.15
AIIA Engineering Ltd.	1.50		Muthoot Finance Ltd.	[ICRA]AA+	0.15
Avenue Supermarts Ltd.	1.39		Tata Projects Ltd.	CRISIL AA	0.14
Adani Ports And Special Economic Zone Ltd.	1.31		Canara Bank(At1 Bond Under Basel Iii )	[ICRA]AA+	0.13
Max Healthcare Institute Ltd.	1.18		Punjab National Bank ( Tier Ii Bond Under Basel Iii )	CRISIL AAA	0.06
United Breweries Ltd.	0.90		REC Ltd.	CRISIL AAA	0.04
Procter & Gamble Hygiene And Health Care Ltd.	0.88		Jm Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.02
ICICI Lombard General Insurance Company Ltd.	0.86		<b>Total</b>		<b>10.74</b>
Indus Towers Ltd.	0.83		<b>Securitised Debt</b>		
Page Industries Ltd.	0.80		India Universal Trust A12	CRISIL AAA(SO)	0.40
Westlife Foodworld Ltd.	0.79		<b>Total</b>		<b>0.40</b>
Dellivery Ltd.	0.77		<b>Government Securities</b>		
NTPC Ltd.	0.68		Government Of India	SOVEREIGN	9.56
Vedant Fashions Ltd.	0.66		<b>Total</b>		<b>9.56</b>
AU Small Finance Bank Ltd.	0.59		<b>Real Estate Investment Trust</b>		
Brainbees Solutions Ltd.	0.49		Embassy Office Parks Reit		0.75
Godrej Consumer Products Ltd.	0.47		<b>Total</b>		<b>0.75</b>
Power Grid Corporation Of India Ltd.	0.38		Cube Highways Trust		0.98
Varun Beverages Ltd.	0.25		National Highways Infra Trust		0.73
Relaxo Footwears Ltd.	0.20		<b>Total</b>		<b>1.71</b>
Astral Ltd.	0.14		<b>Cash, Cash Equivalents And Others</b>		
Vishal Mega Mart Ltd.	0.03		Grand Total		100.00
<b>Total</b>		<b>7.06</b>			
<b>Convertible Debentures</b>		<b>0.39</b>			
Samvardhana Motherson International Ltd.					
<b>Total</b>		<b>0.39</b>			
<b>Commercial Papers</b>					
Reliance Retail Ventures Ltd.	CRISIL A1+	0.70			
<b>Total</b>		<b>0.70</b>			
<b>Certificate Of Deposits</b>					
Union Bank Of India	[ICRA]A1+	0.21			
Punjab National Bank	CRISIL A1+	0.14			
<b>Total</b>		<b>0.35</b>			
<b>Non Convertible Debentures</b>					
Adani Airport Holdings Ltd.	CRISIL A+	1.26			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.58
Sovereign Services	9.56
Information Technology	8.73
Telecommunication	6.27
Healthcare	5.87
Consumer Services	4.88
Chemicals	4.06
Oil, Gas & Consumable Fuels	3.68
Automobile And Auto Components	3.15
Construction Materials	3.11
Construction	3.09
Power	2.90
Fast Moving Consumer Goods	2.57
Metals & Mining	2.50
Capital Goods	2.09
Textiles	1.64
Realty	0.80
Forest Materials	0.75
Consumer Durables	0.23
Cash, Cash Equivalents And Others	0.20

### 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.

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

# HYBRID – CONSERVATIVE HYBRID FUND



## CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in debt instruments.
- Date of Allotment:** 09/04/2001
- Report As On:** 31/01/2025
- AUM for the Month of January 2025**  
₹ 9,807.54 Crores
- AUM as on January 31, 2025**  
₹ 9,758.14 Crores
- Fund Managers:**  
Mr. Saurabh Pant - (Equity Portion)  
Ms. Mansi Sajeja - (Debt Portion)  
Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Saurabh Pant - January 2022  
Ms. Mansi Sajeja - June 2021  
Mr. Pradeep Kesavan - Dec 2023
- Total Experience**  
Mr. Saurabh Pant - Over 16 years  
Ms. Mansi Sajeja - Over 15 years  
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil  
For remaining investment: 1.00%  
For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 4.28 years
Average Maturity	: 7.01 years
Macaulay Duration	: 4.52 years
Yield to Maturity^	: 7.78%

<sup>^</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	69.2269	Dir-Plan-Growth	75.4652
Reg-Plan-Monthly IDCW	21.2647	Dir-Plan-Monthly IDCW	27.6246
Reg-Plan-Quarterly IDCW	19.9659	Dir-Plan-Quarterly IDCW	23.0574
Reg-Plan-Annual IDCW	24.4189	Dir-Plan-Annual IDCW	30.0942

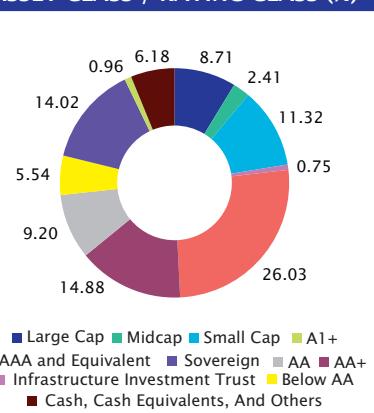
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
ICICI Bank Ltd.	1.54		Aditya Birla Renewables Ltd.	CRISIL AA	3.08
Infosys Ltd.	1.43		Muthoot Finance Ltd.	CRISIL AA+	2.81
Bajaj Finance Ltd.	1.18		ONGC Petro Additions Ltd.	CRISIL AA	2.73
Tata Consultancy Services Ltd.	1.15		Tata Projects Ltd.	IND AA	2.67
Aavas Financiers Ltd.	1.14		Bajaj Finance Ltd.	CRISIL AAA	2.59
Axis Bank Ltd.	1.02		Avanse Financial Services Ltd.	CARE AA-	2.46
Grindwell Norton Ltd.	0.95		Torrent Power Ltd.	CRISIL AA+	2.14
Aether Industries Ltd.	0.87		Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.13
Thangamayil Jewellery Ltd.	0.77		LIC Housing Fund Ltd.	CRISIL AAA	2.11
State Bank Of India	0.73		Tata Communications Ltd.	CARE AAA	2.05
HDFC Asset Management Co. Ltd.	0.72		Indigrid Infrastructure Trust	CRISIL AAA	1.55
G R Infra Projects Ltd.	0.72		Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.53
Jubilant Foodworks Ltd.	0.60		SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.39
Page Industries Ltd.	0.57		Godrej Properties Ltd.	[ICRA]AA+	1.38
Graphite India Ltd.	0.57		Cube Highways Trust	IND AAA	1.14
Carborundum Universal Ltd.	0.57		Bajaj Housing Finance Ltd.	CRISIL AAA	1.04
Balrampur Chini Mills Ltd.	0.55		Small Industries Development Bank Of India	CRISIL AAA	1.03
Finolex Industries Ltd.	0.52		National Bank For Agriculture And Rural Development	[ICRA]AAA	1.03
Gland Pharma Ltd.	0.50		Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.03
Reliance Industries Ltd.	0.48		Bank Of Baroda		
Godrej Consumer Products Ltd.	0.46		( Tier II Bond Under Basel III )	CRISIL AAA	1.03
ZF Commercial Vehicle Control Systems India Ltd.	0.45		Hdb Financial Services Ltd.	CRISIL AAA	1.02
HDFC Bank Ltd.	0.45		State Bank Of India		
Aptus Value Housing Finance India Ltd.	0.43		( Tier II Bond Under Basel III )	CRISIL AAA	0.98
Tega Industries Ltd.	0.40		State Bank Of India		
Sona Blw Precision Forgings Ltd.	0.39		( At I Bond Under Basel III )	CRISIL AA+	0.89
Hatsun Agro Product Ltd.	0.38		Indigrid Infrastructure Trust	[ICRA]AAA	0.77
Avanti Feeds Ltd.	0.37		Aadhar Housing Finance Ltd.	[ICRA]AA	0.72
Sheela Foam Ltd.	0.30		Punjab National Bank		
VRL Logistics Ltd.	0.28		( At I Bond Under Basel III )	IND AA+	0.64
Akuma Drugs & Pharmaceuticals Ltd.	0.28		Pipeline Infrastructure Pvt. Ltd.	CRISIL AAA	0.52
SBI Life Insurance Co. Ltd.	0.27		Union Bank Of India		
Nuvoco Vistas Corporation Ltd.	0.27		( At I Bond Under Basel III )	CRISIL AA+	0.51
Chemplast Sammar Ltd.	0.23		<b>Total</b>		<b>55.65</b>
Indian Energy Exchange Ltd.	0.22		<b>Government Securities</b>		
Sundram Fasteners Ltd.	0.21		Government Of India	SOVEREIGN	11.69
Garware Technical Fibres Ltd.	0.18		<b>Total</b>		<b>11.69</b>
Esab India Ltd.	0.16		<b>State Development Loans</b>		
ICICI Lombard General Insurance Company Ltd.	0.13		State Government Of Bihar	SOVEREIGN	1.27
<b>Total</b>	<b>22.44</b>		State Government Of Haryana	SOVEREIGN	1.03
<b>Certificate Of Deposits</b>			State Government Of Rajasthan	SOVEREIGN	0.03
HDFC Bank Ltd.	CRISIL A1+	0.96	<b>Total</b>		<b>2.33</b>
<b>Total</b>		<b>0.96</b>	<b>Infrastructure Investment Trust</b>		
<b>Non Convertible Debentures</b>			Cube Highways Trust		0.75
Bharti Telecom Ltd.	CRISIL AA+	3.43	<b>Total</b>		<b>0.75</b>
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.09	<b>Cash, Cash Equivalents And Others</b>		6.18
Tata Power Renewable Energy Ltd.	[ICRA]AA+	3.08	<b>Grand Total</b>		<b>100.00</b>
(Guaranteed By Tata Power Ltd.)		3.08			
Infopark Properties Ltd.	CARE AA-	3.08			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.56
Sovereign	14.02
Power	11.65
Telecommunication	5.71
Realty	4.46
Chemicals	3.83
Construction	3.39
Capital Goods	3.17
Information Technology	2.58
Services	2.17
Fast Moving Consumer Goods	1.76
Consumer Durables	1.07
Automobile And Auto Components	1.05
Oil, Gas & Consumable Fuels	1.00
Healthcare	0.78
Textiles	0.75
Consumer Services	0.60
Construction Materials	0.27
Cash, Cash Equivalents And Others	6.18

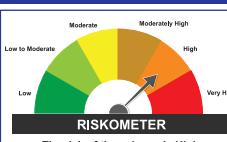
### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



**SBI Conservative Hybrid Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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





## MULTI ASSET ALLOCATION FUND

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

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

### Investment Objective

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

### Fund Details

- Type of Scheme

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

• Date of Allotment: 16/05/2018

• Report As On: 31/01/2025

• AAUM for the Month of January 2025

₹ 7,052.00 Crores

• AUM as on January 31, 2025

₹ 5,975.72 Crores

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

Managing Since:

Mr. Dinesh Balachandran - Dec 2023

Ms. Mansi Sajeja - Dec 2023

Ms. Vandna Soni - Jan 2024

Mr. Pradeep Kesavan - Dec 2023

Total Experience:

Mr. Dinesh Balachandran - Over 21 years

Ms. Mansi Sajeja - Over 15 years

Ms. Vandna Soni - Over 14 years

Mr. Pradeep Kesavan - Over 18 Years

- First Tier Benchmark:

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

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

For 10% of investments : Nil

For remaining investment: 1.00%

For exit after 12 months from the date of allotment - Nil

- Entry Load: N.A.

• Plans Available: Regular, Direct

• Options: Growth, IDCW

- SIP

Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

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

Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimum of 4 installments.

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

- Minimum Investment

₹ 5,000 & in multiples of ₹ 1

- Additional Investment

₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 3.88 years
Average Maturity	: 6.97 years
Macaulay Duration	: 4.11 years
Yield to Maturity^	: 8.16%

<sup>^</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	55.0441	Dir-Plan-Growth	60.7992
Reg-Plan-Monthly IDCW	24.6135	Dir-Plan-Monthly IDCW	27.3012
Reg-Plan-Quarterly IDCW	24.5894	Dir-Plan-Quarterly IDCW	28.8793
Reg-Plan-Annual IDCW	31.1264	Dir-Plan-Annual IDCW	34.6414

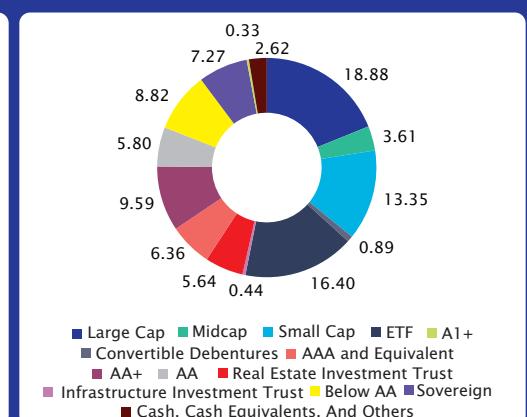
### PORTFOLIO

Issuer Name	Rating (%) Of Total AUM	Issuer Name	Rating (%) Of Total AUM
<b>Equity Shares</b>		<b>Certificate Of Deposits</b>	
HDFC Bank Ltd.	2.19	Canara Bank	CRISIL A1+
HCL Technologies Ltd.	1.88	<b>Total</b>	0.33 <b>0.33</b>
Reliance Industries Ltd.	1.45	<b>Non Convertible Debentures</b>	
Wipro Ltd.	1.31	Bharti Telecom Ltd.	CRISIL AA+
Vrl Logistics Ltd.	1.24	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+ CRISIL AA
Punjab National Bank	1.13	Aditya Birla Renewables Ltd.	CARE AA-
Ltimindtree Ltd.	1.12	Avanse Financial Services Ltd.	CARE AA-
Axis Bank Ltd.	1.10	Infopark Properties Ltd.	IND AA-
Gail (India) Ltd.	1.08	Sbfc Finance Ltd.	1.74 [ICRA]AAA CRISIL AAA
Dabur India Ltd.	1.04	Bank of Baroda( Tier II Bond Under Basel III )	1.41 Godrej Industries Ltd.
State Bank Of India	1.03	Bajaj Housing Finance Ltd.	1.40 Reservex Global Pvt Ltd.
Infosys Ltd.	1.00	Muthoot Finance Ltd.	1.26 Canara Bank( Tier II Bond Under Basel III )
ZF Commercial Vehicle Control Systems India Ltd.	0.98	Mahindra Rural Housing Finance Ltd.	1.19 Tata Projects Ltd.
Oil & Natural Gas Corporation Ltd.	0.92	Cholamandalam Investment & Finance Co. Ltd.	1.07 [ICRA]AA+ CRISIL AAA
ICICI Prudential Life Insurance Company Ltd.	0.87	JM Financial Credit Solutions Ltd.	1.06 SMFG India Home Finance Co. Ltd.
Indian Energy Exchange Ltd.	0.86	JM Financial Asset Reconstruction Company Ltd.	0.70 CRISIL AA- CRISIL AA
Steel Authority Of India Ltd.	0.85	JM Financial Services Ltd.	0.56 Indstar Capital Finance Ltd.
Kalpataru Project International Ltd.	0.83	Sundaram Finance Ltd.	0.42 L&T Metro Rail (Hyderabad) Ltd.
Emami Ltd.	0.83	[Guaranteed By Larsen & Toubro Ltd.]	0.35 JM Financial Services Ltd.
Tata Technologies Ltd.	0.78	Aadhar Housing Finance Ltd.	0.32 <b>Total</b>
FSN E-Commerce Ventures Ltd.	0.78	<b>Government Securities</b>	SOVEREIGN Government Of India
Bandhan Bank Ltd.	0.74	<b>Total</b>	5.87 <b>5.87</b>
Vip Industries Ltd.	0.72	<b>State Development Loans</b>	SOVEREIGN State Government Of Haryana
Sagar Cements Ltd.	0.64	<b>Exchange Traded Funds</b>	1.40 SBI Gold ETF
Jubilant Foodworks Ltd.	0.63	Nippon India Silver ETF	10.49 SBI Silver ETF
Whirlpool Of India Ltd.	0.61	<b>Total</b>	10.49 3.39 2.52 <b>16.40</b>
Restaurant Brands Asia Ltd.	0.61	<b>Real Estate Investment Trust</b>	3.20 Brookfield India Real Estate Trust
Ashoka Buildcon Ltd.	0.61	Embassy Office Parks Reit	2.44 <b>Total</b>
CESC Ltd.	0.57	<b>Infrastructure Investment Trust</b>	0.44 Cube Highways Trust
Life Insurance Corporation Of India	0.56	<b>Total</b>	0.44 <b>0.44</b>
Gokaldas Exports Ltd.	0.50	<b>Cash, Cash Equivalents And Others</b>	2.62 Grand Total
ICICI Bank Ltd.	0.48		100.00
Britannia Industries Ltd.	0.43		
City Union Bank Ltd.	0.43		
Mahindra Lifespace Developers Ltd.	0.43		
Laurus Labs Ltd.	0.40		
Heidelbergcement India Ltd.	0.39		
Tech Mahindra Ltd.	0.38		
Ashiana Housing Ltd.	0.36		
United Spirits Ltd.	0.36		
Bharti Airtel Ltd.	0.32		
V-Mart Retail Ltd.	0.32		
Equitas Small Finance Bank Ltd.	0.31		
HDFC Asset Management Co. Ltd.	0.31		
Gland Pharma Ltd.	0.21		
Biocon Ltd.	0.17		
Rallis India Ltd.	0.15		
Elin Electronics Ltd.	0.11		
PVR Inox Ltd.	0.05		
Indian Bank	0.01		
Nuvoco Vistas Corporation Ltd.			
<b>Total</b>	<b>35.84</b>		
<b>Convertible Debentures</b>			
Cholamandalam Investment & Finance Co. Ltd.	0.89		
<b>Total</b>	<b>0.89</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	46.48
Realty	8.70
Power	7.48
Sovereign	7.27
Information Technology	6.48
Oil, Gas & Consumable Fuels	3.45
Fast Moving Consumer Goods	2.73
Construction	2.50
Consumer Services	2.34
Services	2.03
Consumer Durables	1.48
Diversified	1.40
Construction Materials	1.05
Automobile And Auto Components	0.98
Healthcare	0.95
Metals & Mining	0.85
Textiles	0.57
Telecommunication	0.36
Chemicals	0.17
Media, Entertainment & Publication	0.11
Cash, Cash Equivalents And Others	2.62

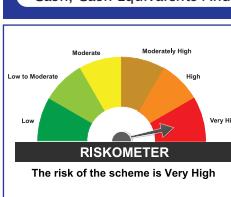
### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



**SBI Multi Asset Allocation Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- 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.

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





## MAGNUM CHILDREN'S BENEFIT FUND - SAVINGS PLAN

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

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

### Investment Objective

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

### Fund Details

- Type of Scheme**

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

- Date of Allotment:** 21/02/2002

- Report As On:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 121.55 Crores

- AUM as on January 31, 2025**

₹ 121.20 Crores

- Fund Manager:**

Mr. R Srinivasan -Equity

Mr. Rajeev Radhakrishnan -Debt

Mr. Pradeep Kesavan -overseas investments

- Managing since:**

Mr. R Srinivasan January 13, 2021

Mr. Rajeev Radhakrishnan Jun-2008

Mr. Pradeep Kesavan Dec 2023

- Total Experience:**

Mr. R Srinivasan -Over 30 years

Mr. Rajeev Radhakrishnan -Over 20 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:**

NIFTY 50 Hybrid Composite Debt 15:85 Index

- Exit Load:**

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

- Entry Load: N.A**

- Plans Available:** Regular, Direct

- Options:** Growth,

- SIP**

Any Day 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	: 4.04 years
Average Maturity	: 5.88 years
Macaulay Duration	: 4.20 years
Yield to Maturity <sup>2</sup>	: 7.26%

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

Ratios including debt instruments and cash

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	105.6116
Dir-Plan-Growth	114.9205

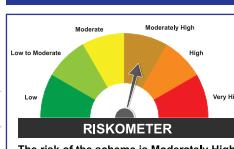
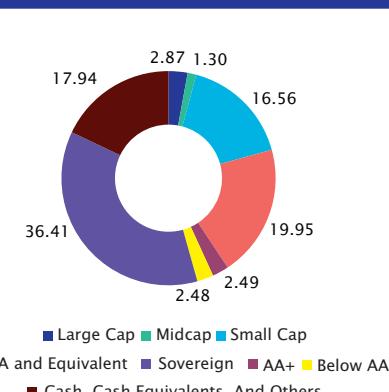
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
Garware Technical Fibres Ltd.	1.49		Sundaram Finance Ltd.	CRISIL AAA	4.25
Hawkins Cookers Ltd.	1.45		Nexus Select Trust	CRISIL AAA	4.13
Muthoot Finance Ltd.	1.30		Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.12
E.I.D-Parry (India) Ltd.	1.29		Muthoot Finance Ltd.	CRISIL AA+	2.49
Pitti Engineering Ltd.	1.23		Avanse Financial Services Ltd.	CARE AA-	2.48
Doms Industries Ltd.	1.13		Cube Highways Trust	IND AAA	2.47
Hatsun Agro Product Ltd.	1.09		State Bank Of India ( Tier II Bond Under Basel III )	CRISIL AAA	2.45
K.P.R. Mill Ltd.	1.08		Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.63
Sanathan Textiles Ltd.	1.06		Power Grid Corporation Of India Ltd.	CRISIL AAA	0.90
Thangamayil Jewellery Ltd.	1.05		<b>Total</b>		<b>24.92</b>
Samvardhana Motherson International Ltd.	1.05		<b>Government Securities</b>		
Ganesha Ecosphere Ltd.	1.00		Government Of India	SOVEREIGN	16.79
Adani Ports And Special Economic Zone Ltd.	1.00		<b>Total</b>		<b>16.79</b>
Brainbees Solutions Ltd.	0.99		<b>State Development Loans</b>		
Aether Industries Ltd.	0.89		State Government Of Uttar Pradesh	SOVEREIGN	12.63
Sheela Foam Ltd.	0.83		State Government Of Rajasthan	SOVEREIGN	4.26
Power Grid Corporation Of India Ltd.	0.82		<b>Total</b>		<b>16.89</b>
Wonderla Holidays Ltd.	0.76		<b>Strips</b>		
Relaxo Footwears Ltd.	0.66		Government Of India	SOVEREIGN	2.73
Elin Electronics Ltd.	0.56		<b>Total</b>		<b>2.73</b>
<b>Total</b>		<b>20.73</b>	<b>Cash, Cash Equivalents And Others</b>		<b>17.94</b>
<b>Non Convertible Debentures</b>			<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	36.41
Financial Services	17.09
Textiles	4.63
Consumer Durables	4.55
Realty	4.13
Services	3.47
Fast Moving Consumer Goods	2.22
Chemicals	2.18
Consumer Services	1.75
Power	1.72
Telecommunication	1.63
Capital Goods	1.23
Automobile And Auto Components	1.05
Cash, Cash Equivalents And Others	17.94

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



**SBI Magnum Children's Benefit Fund – Savings Plan**  
This product is suitable for investors who are seeking<sup>3</sup>:

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

<sup>3</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# HYBRID – EQUITY SAVINGS FUND

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

## SBI EQUITY SAVINGS FUND

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

### Investment Objective

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

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

### Fund Details

- Type of Scheme:**  
An open-ended Scheme investing in equity, arbitrage and debt.
- Date of Allotment:** 27/05/2015
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 5,761.69 Crores
- AUM as on January 31, 2025**  
₹ 5,714.13 Crores

- Fund Manager:**  
Ms. Nidhi Chawla (Equity Portion)  
Ms. Mansi Sajeja (Debt Portion)  
Mr. Neeraj Kumar (Arbitrage Portion)  
Mr. Pradeep Kesavan (overseas investments)  
Ms. Vandna Soni (Commodities Portion)

#### Managing Since:

- Ms. Nidhi Chawla - Jan 2022
  - Ms. Mansi Sajeja - June 2021
  - Mr. Neeraj Kumar - May 2015
  - Mr. Pradeep Kesavan Dec-2023
  - Ms. Vandna Soni - Jan 2024
- Total Experience:**
- Ms. Nidhi Chawla - Over 17 years
  - Ms. Mansi Sajeja - Over 15 years
  - Mr. Neeraj Kumar - Over 25 years
  - Mr. Pradeep Kesavan - Over 18 years
  - Ms. Vandna Soni - Over 14 years

#### First Tier Benchmark: NIFTY Equity Savings Index

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

#### Entry Load: N.A.

- Plans Available:** Regular, Direct
- Options:** Growth, IDCW

#### SIP

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	: 2.52 years
Average Maturity	: 3.34 years
Macaulay Duration	: 2.66 years
Yield to Maturity <sup>a</sup>	: 7.73%

<sup>a</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	22.6988	Dir-Plan-Growth	24.9682
Reg-Plan-Monthly IDCW	21.0442	Dir-Plan-Monthly IDCW	22.8546
Reg-Plan-Quarterly IDCW	21.4645	Dir-Plan-Quarterly IDCW	23.6443

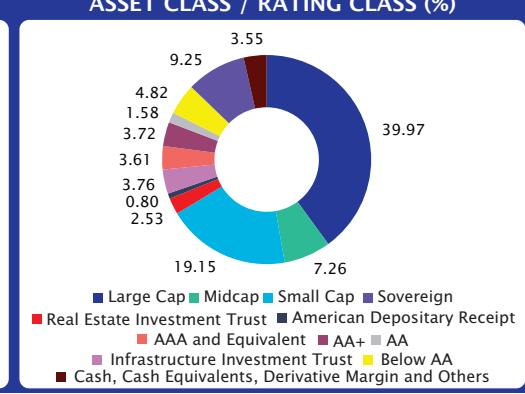
### PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives Net % of AUM
<b>Equity Shares</b>			
Canesha Ecophere Ltd.	0.99	0.99	
Aster DM Healthcare Ltd.	0.96	0.96	
Indian Energy Exchange Ltd.	0.95	0.95	
Wonderla Holidays Ltd.	0.94	0.94	
Jubilant Foodworks Ltd.	0.94	0.94	
Paradeep Phosphates Ltd.	0.91	0.91	
EIH Ltd.	0.91	0.91	
Rainbow Children's Medicare Ltd.	0.80	0.80	
Dome Industries Ltd.	0.80	0.80	
Whirlpool Of India Ltd.	0.78	0.78	
Aavas Financiers Ltd.	0.78	0.78	
ZF Commercial Vehicle Control Systems India Ltd.	0.75	0.75	
Torrent Power Ltd.	0.72	0.72	
Sansera Engineering Ltd.	0.71	0.71	
Neogen Chemicals Ltd.	0.71	0.71	
Brainbees Solutions Ltd.	0.68	0.68	
Swiggy Ltd.	0.66	0.66	
Garware Technical Fibres Ltd.	0.65	0.65	
Finolex Industries Ltd.	0.65	0.65	
Gokaldas Exports Ltd.	0.63	0.63	
Aether Industries Ltd.	0.63	0.63	
Aptus Value Housing Finance India Ltd.	0.62	0.62	
Esab India Ltd.	0.55	0.55	
Kalpataru Projects International Ltd.	0.54	0.54	
Gland Pharma Ltd.	0.52	0.52	
Vip Industries Ltd.	0.48	0.48	
Tega Industries Ltd.	0.46	0.46	
Vrl Logistics Ltd.	0.38	0.38	
Kmt Constructions Ltd.	0.38	0.38	
Kajaria Ceramics Ltd.	0.30	0.30	
Bharat Forge Ltd.	0.29	0.29	
Petronet LNG Ltd.	0.01	0.01	
<b>Total</b>	<b>21.08</b>	<b>21.08</b>	
<b>Equity Shares &amp; Derivatives</b>			
HDFC Bank Ltd.	4.95	-4.98	-0.03
Kotak Mahindra Bank Ltd.	4.86	-3.21	1.65
Reliance Industries Ltd.	3.90	-3.92	-0.02
ICICI Bank Ltd.	2.78	-0.29	2.49
State Bank Of India	2.66	-0.88	1.78
Larsen & Toubro Ltd.	2.24	-0.99	1.25
Axysankar Ltd.	2.04	-0.48	1.56
Axis Motors Ltd.	1.40	-1.41	0.01
Mahindra & Mahindra Ltd.	1.32	-1.33	-0.01
Indus Towers Ltd.	1.31	-1.32	-0.01
National Aluminium Company Ltd.	1.28	-1.26	0.02
Bajaj Auto Ltd.	1.19	-0.13	1.06
DLF Ltd.	0.90	-0.91	-0.01
Punjab National Bank	0.89	-0.89	
Hindalco Industries Ltd.	0.86	-0.86	
Samvardhana Motherson International Ltd.	0.71	-0.29	0.42
Berger Paints India Ltd.	0.69	-0.02	0.67
REC Ltd.	0.63	-0.63	
Ambuja Cements Ltd.	0.55	-0.55	
ACC Ltd.	0.48	-0.48	
Bajaj Finance Ltd.	0.44	-0.45	-0.01
Tata Power Company Ltd.	0.44	-0.44	
Tata Consultancy Services Ltd.	0.44	-0.44	
NTPC Ltd.	0.44	-0.44	
Gmr Airports Ltd.	0.43	-0.43	
Manappuram Finance Ltd.	0.42	-0.42	
Hindustan Aeronautics Ltd.	0.39	-0.39	
Canara Bank	0.37	-0.37	
Bharat Heavy Electricals Ltd.	0.37	-0.37	
Bank Of Baroda	0.36	-0.36	
Aditya Birla Capital Ltd.	0.36	-0.36	
Tata Steel Ltd.	0.33	-0.33	
Zydus Lifesciences Ltd.	0.30	-0.30	
Bharti Airtel Ltd.	0.30	-0.26	0.04
Bajaj Finserv Ltd.	0.27	-0.28	-0.01
Vodafone Idea Ltd.	0.25	-0.25	
Titan Company Ltd.	0.24	-0.24	
IndusInd Bank Ltd.	0.22	-0.22	
Bharat Electronics Ltd.	0.22	-0.22	
<b>Total</b>	<b>45.30</b>	<b>-33.98</b>	<b>11.32</b>
<b>American Depository Receipt</b>			
Lonza Group			0.80
<b>Total</b>	<b>0.80</b>		
<b>Non Convertible Debentures</b>			
Bharti Telecom Ltd.			CRISIL AA+
Infopark Properties Ltd.			CARE AA-
SMFC India Home Finance Co. Ltd.			CRISIL AAA
SBFC Finance Ltd.			IND AA
Avanse Financial Services Ltd.			CARE AA-
Mutual Fund Finance Ltd.			CRISIL AA+
JM Financial Credit Solutions Ltd.			[ICRA]AA
Bank Of Baroda ( Tier II Bond Under Basel III )			CRISIL AAA
Mahindra Rural Housing Finance Ltd.			CRISIL AAA
Cube Highways Trust			IND AAA
ONGC Petro Additions Ltd.			CRISIL AA
Gruhini Housing Finance Ltd.			CARE AA-
Aadhar Housing Finance Ltd.			[ICRA]AA
<b>Total</b>	<b>13.73</b>		
<b>Government Securities</b>			SOVEREIGN
Government Of India			8.22
<b>Total</b>	<b>8.22</b>		
<b>Treasury Bills</b>			
182 Day T-Bill 15.05.25			SOVEREIGN
182 Day T-Bill 05.06.25			SOVEREIGN
<b>Total</b>	<b>0.17</b>		
<b>Real Estate Investment Trust</b>			
Embassy Office Parks Reit			1.39
Brookfield India Real Estate Trust			1.14
<b>Total</b>	<b>2.53</b>		
<b>Infrastructure Investment Trust</b>			
Cube Highways Trust			1.92
National Highways Infra Trust			1.84
<b>Total</b>	<b>3.76</b>		
<b>Cash, Cash Equivalents, Derivative Margin And Others</b>			3.55
<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.91
Sovereign	9.25
Automobile And Auto Components	6.37
Services	5.59
Realty	5.19
Oil, Gas & Consumable Fuels	4.42
Consumer Services	4.33
Healthcare	3.69
Construction	3.16
Metals & Mining	2.92
Capital Goods	2.70
Chemicals	2.69
Consumer Durables	2.63
Textiles	2.27
Telecommunication	1.86
Power	1.60
Construction Materials	1.10
Fast Moving Consumer Goods	1.06
Information Technology	0.71
Cash, Cash Equivalents, Derivative Margin And Others	3.55

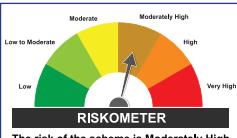
### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



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

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

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





# ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Scheme investing in arbitrage opportunities.

- Date of Allotment:** 03/11/2006

- Report As On:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 31,802.12 Crores

- AUM as on January 31, 2025**

₹ 27,408.67 Crores

- Fund Manager:**

Mr. Neeraj Kumar –Equity Portion

Mr. Ardhendu Bhattacharya –Debt Portion

Managing Since:

Mr. Neeraj Kumar –Oct 2012

Mr. Ardhendu Bhattacharya – Dec - 2021

Total Experience:

Mr. Neeraj Kumar –Over 25 years

Mr. Ardhendu Bhattacharya –Over 13 years

- First Tier Benchmark:** Nifty 50 Arbitrage Index

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

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Option:** Growth, IDCW

- SIP**

Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum ₹ 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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>a</sup> : 0.61%

Beta<sup>a</sup> : 0.70

Sharpe Ratio<sup>a</sup> : 0.38

Modified Duration : 0.45 years

Average Maturity : 0.58 years

Macaulay Duration : 0.48 years

Yield to Maturity<sup>a</sup> : 7.69%

Portfolio Turnover<sup>a</sup> : 2.49

Equity Turnover : 13.66

Total Turnover : Total Turnover = Equity + Debt + Derivatives

<sup>a</sup> Source : CRISIL Fund Analysts report  
"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 (6.65% as on 31st January 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

Ratios including debt instruments and cash

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.2913
Reg-Plan-Growth	32.8801
Dir-Plan-IDCW	18.8492
Dir-Plan-Growth	34.8858

## LAST IDCW

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

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

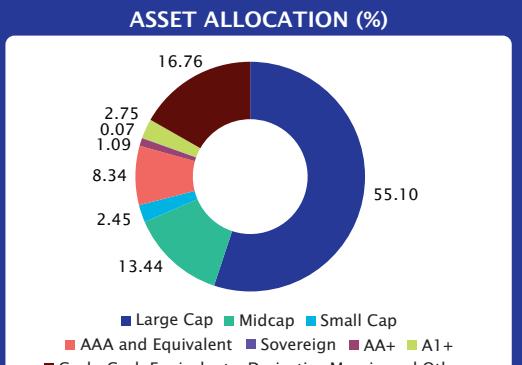
## PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM Derivatives	Net % of AUM
Primal Enterprises Ltd.	0.13	-0.13	
Dalmia Indus.	0.13	-0.13	
Baja Finance Ltd.	0.12	-0.12	
ICICI Bank Ltd.	0.12	-0.12	
Reliance Industries Ltd.	0.12	-0.12	
Indus Towers Ltd.	0.12	-0.12	
Bharti Airtel Ltd.	0.12	-0.12	
Tata Motors Ltd.	0.11	-0.11	
Tata Consumer Services Ltd.	0.11	-0.11	
ITC Ltd.	0.11	-0.11	
Larsen & Toubro Ltd.	0.11	-0.11	
Bharat Electronics Ltd.	0.11	-0.11	
Reliance Capital Ltd.	0.11	-0.11	
Punjab National Bank	0.10	-0.10	
Power Finance Corporation Ltd.	0.10	-0.10	
HDFC Bank Ltd.	0.10	-0.10	
Hindustan Aeronautics Ltd.	0.10	-0.10	
Indus Tower Ltd.	0.10	-0.10	
Adani Enterprises Ltd.	0.10	-0.10	
Trent Ltd.	0.10	-0.10	
Reliance Consumer Products Ltd.	0.10	-0.10	
Tata Power Company Ltd.	0.10	-0.10	
Godrej Properties Ltd.	0.10	-0.10	
Bajaj Finance Ltd.	0.09	-0.09	
Mahindra & Mahindra Ltd.	0.09	-0.09	
HCL Technologies Ltd.	0.09	-0.09	
Reliance Jio Infocomm Ltd.	0.09	-0.09	
GAIL (India) Ltd.	0.09	-0.09	
JSW Steel Ltd.	0.09	-0.09	
Reliance Retail Ltd.	0.09	-0.09	
Larsen & Toubro Ltd.	0.09	-0.09	
Reliance Infrastructure Ltd.	0.09	-0.09	
Adani Ports and Special Economic Zone Ltd.	0.09	-0.09	
Jio Financial Services Ltd.	0.09	-0.09	
Hero Cycles Ltd.	0.09	-0.09	
Hero MotorCorp Ltd.	0.09	-0.09	
GMAR Airports Ltd.	0.09	-0.09	
Crompton Greaves Consumer Electricals Ltd.	0.09	-0.09	
Canara Bank Ltd.	0.09	-0.09	
Novartis Pharma Ltd.	0.09	-0.09	
UltraTech Cement Ltd.	0.09	-0.09	
The Federal Bank Ltd.	0.09	-0.09	
Coforge Ltd.	0.09	-0.09	
Reliance Retail Ltd.	0.09	-0.09	
Aditya Birla Capital Ltd.	0.09	-0.09	
Vodafone Idea Ltd.	0.09	-0.09	
Power Grid Corporation Of India Ltd.	0.09	-0.09	
Padmanabhanilal Petroleum Ltd.	0.09	-0.09	
Bharti Airtel Ltd.	0.09	-0.09	
TVS Motor Company Ltd.	0.09	-0.09	
Reliance Retail Ltd.	0.09	-0.09	
NMDC Ltd.	0.09	-0.09	
UPL Ltd.	0.09	-0.09	
JSW Steel Ltd.	0.09	-0.09	
Hindalco Industries Ltd.	0.09	-0.09	
Exide Industries Ltd.	0.09	-0.09	
IPCA Laboratories International Ltd.	0.09	-0.09	
Jindal Steel & Power Ltd.	0.09	-0.09	
Shriram Finance Ltd.	0.09	-0.09	
Info Edge (India) Ltd.	0.09	-0.09	
Reliance Retail Ltd.	0.09	-0.09	
Hindustan Unilever Ltd.	0.09	-0.09	
MphasiS Ltd.	0.09	-0.09	
Central Fashion & Retail Ltd.	0.09	-0.09	
Sun Pharmaceutical Industries Ltd.	0.09	-0.09	
HDFC Asset Management Co. Ltd.	0.09	-0.09	
HDFC Life Insurance Co. Ltd.	0.09	-0.09	
ABP India Ltd.	0.09	-0.09	
ABP News India Ltd.	0.09	-0.09	
<b>Total</b>		<b>70.99</b>	<b>-71.23</b>
CRISIL A1+	1.16		
CRISIL A1+	0.45		
CRISIL A1+	0.24		
CRISIL A1+	0.15		
CRISIL A1+	0.08		
CRISIL AAA	3.08		
CRISIL AAA	1.09		
CRISIL AAA	0.93		
CRISIL AAA	0.62		
CRISIL AAA	0.59		
[CRISILAAA]	0.54		
CRISIL AAA	0.46		
CRISIL AAA	0.43		
[CRISILAAA]	0.39		
SMG India Credit Company Ltd.	0.39		
Power Finance Corporation Ltd.	0.39		
L&T Financial Services Ltd.	0.39		
(Guaranteed by Larsen & Toubro Ltd.)	0.39		
National Bank for Agriculture And Rural Development	0.39		
REC Ltd.	0.39		
Small Industries Development Bank Of India	0.39		
The Federal Bank Ltd.	0.39		
Punjab National Bank	0.39		
<b>Total</b>		<b>0.51</b>	<b>-0.22</b>
Non Convertible Debentures			
National Bank For Agriculture And Rural Development	3.08		
Bharat Electronics Ltd.	1.09		
Kotak Mahindra Prime Ltd.	0.93		
HDFC Financial Services Ltd.	0.62		
HDFC Life Insurance Co. Ltd.	0.59		
Tata Capital Ltd.	0.54		
LIC Housing Finance Ltd.	0.46		
REC Ltd.	0.43		
[CRISILAAA]	0.39		
SMG India Credit Company Ltd.	0.39		
Power Finance Corporation Ltd.	0.39		
L&T Financial Services Ltd.	0.39		
(Guaranteed by Larsen & Toubro Ltd.)	0.39		
National Bank For Agriculture And Rural Development	0.39		
<b>Total</b>		<b>0.41</b>	<b>9.43</b>
Treasury Bills			
₹ 18.25 T-Bill 05.06.25			
<b>Total</b>		<b>SOVEREIGN</b>	<b>0.07</b>
Cash, Cash Equivalents, Derivative Margin And Others#			
Grand Total		<b>16.76</b>	<b>16.76</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.39
Oil, Gas & Consumable Fuels	7.24
Automobile And Auto Components	5.40
Metals & Mining	4.64
Information Technology	4.56
Capital Goods	3.60
Telecommunication	3.58
Fast Moving Consumer Goods	3.53
Healthcare	2.73
Consumer Services	2.44
Power	2.34
Realty	1.94
Consumer Durables	1.81
Chemicals	1.56
Services	1.55
Construction Materials	1.22
Construction	0.64
Sovereign	0.07
Cash, Cash Equivalents, Derivative Margin And Others	16.76

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## SBI Arbitrage Opportunities Fund

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

- Short term investment.
- Investments to exploit profitable arbitrage opportunities in the cash and derivative segments of the equity markets to provide capital appreciation and regular income.

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

# HYBRID - BALANCED ADVANTAGE FUND

## SBI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

### Investment Objective

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

### Fund Details

- Type of Scheme:** An open-ended dynamic asset allocation fund.
- Date of Allotment:** 31/08/2021
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 33,152.15 Crores
- AUM as on January 31, 2025**  
₹ 33,305.48 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)
  - Mr. Pradeep Kesavan –(overseas investment)
- 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
  - Mr. Pradeep Kesavan Dec 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
  - Mr. Pradeep Kesavan –Over 18 years

- First Tier Benchmark:** Nifty 50 Hybrid Composite Debt 50:50 Index

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

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

- SIP:**

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

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

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

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

**Minimum Investment**  
₹ 5000 & in multiples of ₹ 1

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

### Quantitative Data

Standard Deviation*	: 6.13%
Beta*	: 0.82
Sharpe Ratio*	: 0.91
Modified Duration	: 4.99 years
Average Maturity	: 7.31 years
Macaulay Duration	: 5.24 years
Yield to Maturity^	: 7.44%
Portfolio Turnover*	
Equity Turnover	: 0.14
Total Turnover	: 5.07

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) over Avg. AUM of trailing twelve months. Risk Free rate: FBLI Overnight Mibor rate (6.65% as on 31st January 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	14.5725	Dir-Plan-IDCW	15.0816
Reg-Plan-Growth	14.5723	Dir-Plan-Growth	15.0812

PORTFOLIO					
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM	
<b>Equity Shares</b>					
Torrent Power Ltd.	1.80	1.80			
CESC Ltd.	1.46	1.46			
Ashok Leyland Ltd.	1.19	1.19			
Biocon Ltd.	1.09	1.09			
Punjab National Bank	0.90	0.90			
ITC Prudential Life Insurance Company Ltd.	0.79	0.79			
Life Insurance Corporation Of India	0.61	0.61			
Sona Blw PRECISION Forgings Ltd.	0.59	0.59			
Carborundum Universal Ltd.	0.56	0.56			
Gateway Distribarks Ltd.	0.48	0.48			
Delhivery Ltd.	0.39	0.39			
Bajaj Finserv Ltd.	0.26	0.26			
Go Fashion (India) Ltd.	0.25	0.25			
Alkem Laboratories Ltd.	0.14	0.14			
ITC Ltd.	0.02	0.02			
<b>Total</b>	<b>11.33</b>	<b>11.33</b>			
<b>Equity Shares &amp; Derivatives</b>					
HDCL Bank Ltd.	4.94	-1.50	3.44		
Reliance Industries Ltd.	4.59	-0.88	3.81		
Reliance Jio Infocomm Ltd.	3.32	-1.06	2.26		
GAIL (India) Ltd.	2.78	0.93	1.85		
Axis Bank Ltd.	2.44	-0.04	2.10		
HCL Technologies Ltd.	2.24		2.24		
Larsen & Toubro Ltd.	2.15	-1.19	0.96		
Mahindra & Mahindra Ltd.	2.14	-2.15	-0.01		
Tech Mahindra Ltd.	2.11	-0.02	2.09		
Tata Steel Ltd.	1.92	-0.21	1.71		
Indian Oil Corporation Ltd.	1.70	-0.86	0.84		
Kotak Mahindra Bank Ltd.	1.63	-0.71	0.92		
Sun Pharmaceutical Industries Ltd.	1.60	-0.64	0.96		
State Bank Of India	1.58	-1.59	-0.01		
DIF Ltd.	1.32	-1.33	-0.01		
ICICI Bank Ltd.	1.14	-1.14			
Tata Motors Ltd.	1.11	-0.06	1.05		
Tata Consultancy Services Ltd.	1.05	-0.52	0.53		
Tatnef Spirits Ltd.	0.96				
Petronet LNG Ltd.	0.95	-0.49	0.46		
Cipila Ltd.	0.95	0.04	0.91		
Oil & Natural Gas Corporation Ltd.	0.83	-0.42	0.41		
Power Grid Corporation Of India Ltd.	0.82	-0.81	0.01		
Hindustan Unilever Ltd.	0.81	-0.49	0.32		
Interglobel Aviation Ltd.	0.77	-0.77			
Maruti Suzuki India Ltd.	0.75	-0.36	0.39		
Wipro Ltd.	0.68	-0.16	0.52		
Tata Power Company Ltd.	0.63	-0.64	-0.01		
Bharat Petroleum Corporation Ltd.	0.62	-0.05	0.57		
Cummins India Ltd.	0.57	-0.57			
ICICI Lombard General Insurance Company Ltd.	0.41	-0.41			
Lupin Ltd.	0.39	-0.40	-0.01		
Grasim Industries Ltd.	0.34	-0.34			
Infosys Ltd.	0.31	0.02	0.29		
Container Corporation Of India Ltd.	0.28	0.04	0.24		
Titan Company Ltd.	0.23	-0.23			
Bajaj Auto Ltd.	0.23	-0.23			
Bajaj Finance Ltd.	0.21	-0.21			
Aditya Birla Capital Ltd.	0.21	-0.21			
SBI Life Insurance Co. Ltd.	0.20	-0.20			
Canara Bank	0.20	-0.20			
ACC Ltd.	0.20				0.20
Ultratech Cement Ltd.	0.19	-0.19			
Indus Towers Ltd.	0.19	-0.19			
Hindustan Petroleum Corporation Ltd.	0.18	-0.18			
Hero Motocorp Ltd.	0.16	-0.16			
Hero Cycles Ltd.	0.15	-0.15			
HDFC Asset Management Co. Ltd.	0.14	-0.14			
Coal India Ltd.	0.14	-0.14			
Bank Of Baroda	0.13	-0.13			
NTPC Ltd.	0.13	-0.11			
Jsw Steel Ltd.	0.11	-0.11			
Shriram Finance Ltd.	0.10	-0.11			
Vodafone Idea Ltd.	0.09	-0.09	-0.01		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)					
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)					
Financial Services	28.24				
Oil, Gas & Consumable Fuels	11.79				
Sovereign	10.77				
Information Technology	6.97				
Power	6.15				
Realty	5.14				
Automobile And Auto Components	4.99				
Services	4.40				
Telecommunication	4.20				
Healthcare	4.19				
Fast Moving Consumer Goods	2.75				
Metals & Mining	2.52				
Capital Goods	2.40				
Construction	2.15				
Construction Materials	0.70				
Consumer Services	0.32				
Consumer Durables	0.27				
Cash, Cash Equivalents, Derivative Margin And Others	2.05				



**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.



- Large Cap
- Midcap
- Small Cap
- Sovereign
- Real Estate Investment Trust
- Cash, Cash Equivalents, Derivative Margin and Others
- Infrastructure Investment Trust
- Foreign Equity Shares
- Convertible Debentures

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

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

**Investment Objective**

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

**Fund Details**
**Type of Scheme**

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

**Date of Allotment:** 29/09/2020

**Report As On:** 31/01/2025

**AUM for the Month of January 2025**

₹ 3,179.85 Crores

**AUM as on January 31, 2025**

₹ 3,126.58 Crores

**Fund Manager:**

Mr. R Srinivasan -(Equity Portion)  
 Mr. Rajeev Radhakrishnan -(Debt Portion)  
 Mr. Pradeep Kesavan (overseas investments)  
 Managing since:  
 Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
 Mr. R Srinivasan –September 29, 2020  
 Mr. Rajeev Radhakrishnan -(w.e.f. Nov 2023)  
 Total Experience:  
 Mr. R. Srinivasan –Over 30 years  
 Mr. Rajeev Radhakrishnan –Over 20 years  
 Mr. Pradeep Kesavan –Over 18 years

**First Tier Benchmark:**  
 CRISIL Hybrid 35+65 -Aggressive Index

**Exit Load:**

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

**Entry Load: NA**
**Plans Available:** Regular, Direct

**Option:** Growth

**SIP**

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

**Minimum Investment**

₹ 5000 &amp; in multiples of ₹ 1

**Additional Investment**

₹ 1000 &amp; in multiples of ₹ 1

**Quantitative Data**

Modified Duration : 0.01 year  
 Average Maturity : 0.01 year  
 Macaulay Duration : 0.01 year  
 Yield To Maturity<sup>^</sup> : 6.60%

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

Ratios including debt instruments and cash

**NET ASSET VALUE**

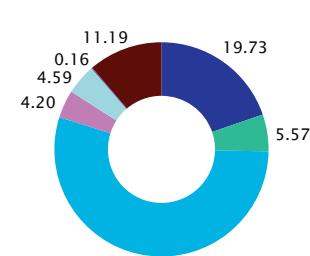
Option	NAV (₹)
Reg-Plan-Growth	39.8517
Dir-Plan-Growth	42.2246

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Equity Shares</b>								
Muthoot Finance Ltd.	5.57		Aptus Value Housing Finance India Ltd.		1.45			
Hatsun Agro Product Ltd.	5.07		Hyundai Motor India Ltd.		1.27			
Shakti Pumps (India) Ltd.	4.52		Hawkins Cookers Ltd.		0.94			
K.P.R. Mill Ltd.	3.88		Elin Electronics Ltd.		0.60			
Aether Industries Ltd.	3.45		<b>Total</b>		<b>79.86</b>			
Brainbees Solutions Ltd.	3.42		<b>Foreign Equity shares</b>					
Le Travenues Technology Pvt. Ltd.	3.36		Renew Energy Global		4.59			
Dodla Dairy Ltd.	3.27		<b>Total</b>		<b>4.59</b>			
Relaxo Footwears Ltd.	3.19		<b>Treasury Bills</b>					
Sanathan Textiles Ltd.	3.17		182 Day T-Bill 05.06.25	SOVEREIGN	0.16			
Adani Ports And Special Economic Zone Ltd.	3.17		<b>Total</b>		<b>0.16</b>			
Kotak Mahindra Bank Ltd.	3.04		<b>Infrastructure Investment Trust</b>					
ICICI Bank Ltd.	2.81		Cube Highways Trust		3.20			
Gokaldas Exports Ltd.	2.73		National Highways Infra Trust		1.00			
Pakka Ltd.	2.67		<b>Total</b>		<b>4.20</b>			
Indus Towers Ltd.	2.40		<b>Cash, Cash Equivalents And Others</b>					
Kalpataru Projects International Ltd.	2.37		11.19					
E.I.D-Parry (India) Ltd.	2.36		<b>Grand Total</b>		<b>100.00</b>			
Bharti Airtel Ltd.	2.29							
Wonderla Holidays Ltd.	2.26							
One Mobikwik Systems Pvt. Ltd.	2.15							
Campus Activewear Ltd.	2.01							
Bajaj Finance Ltd.	1.77							
Thangamayil Jewellery Ltd.	1.69							
Interglobe Aviation Ltd.	1.52							
State Bank Of India	1.46							

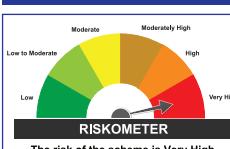
**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	18.25
Textiles	9.78
Consumer Services	9.04
Services	8.89
Consumer Durables	8.43
Fast Moving Consumer Goods	8.34
Chemicals	5.81
Telecommunication	4.69
Power	4.59
Capital Goods	4.52
Forest Materials	2.67
Construction	2.37
Automobile And Auto Components	1.27
Sovereign	0.16
Cash, Cash Equivalents And Others	11.19

**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

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




**RETIREMENT BENEFIT FUND-  
AGGRESSIVE PLAN**

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

**Investment Objective**

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

**Fund Details**

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

- Date of Allotment:** 10/02/2021

- Report As On:** 31/01/2025

- AUM for the Month of January 2025**  
₹ 2,674.04 Crores

- AUM as on January 31, 2025**  
₹ 2,673.25 Crores

- Fund Manager:**

Mr. Rohit Shimpi (Equity Portion)  
Mr. Ardhendu Bhattacharya (Debt portion)  
Mr. Pradeep Kesavan (overseas investments)

**Managing since:**

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

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

**Total Experience:**

Mr. Rohit Shimpi - Over 18 years

Mr. Ardhendu Bhattacharya -Over 13 years

Mr. Pradeep Kesavan -Over 18 years

- First Tier Benchmark:** BSE 500 TRI

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Option:** Growth, IDCW

- SIP**

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

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

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

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

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

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

- Minimum Investment**

₹ 5000 & in multiples of ₹ 1

- Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

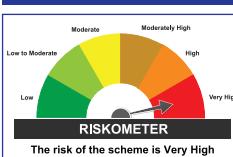
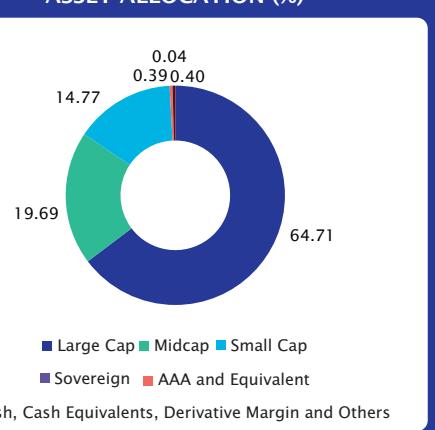
Modified Duration	: 1.06 years
Average Maturity	: 1.59 years
Macaulay Duration	: 1.11 years
Yield to Maturity^	: 7.12%
^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash	

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	18.9598	Direct Plan-IDCW	19.9697
Reg-Plan-Growth	18.9592	Dir-Plan-Growth	19.9803

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.	8.43		Page Industries Ltd.		1.32
ICICI Bank Ltd.	6.12		DLF Ltd.		1.28
Reliance Industries Ltd.	5.83		Sona Blw PRECision Forgings Ltd.		1.22
Infosys Ltd.	5.46		ICICI Lombard General Insurance Company Ltd.		1.22
Larsen & Toubro Ltd.	4.20		Thermax Ltd.		1.19
Maruti Suzuki India Ltd.	4.16		Esab India Ltd.		1.14
Tata Consultancy Services Ltd.	3.78		Balrampur Chini Mills Ltd.		1.14
State Bank Of India	3.33		ABB India Ltd.		1.14
Ultratech Cement Ltd.	3.11		Pitti Engineering Ltd.		1.08
Kotak Mahindra Bank Ltd.	2.79		FSN E-Commerce Ventures Ltd.		0.96
Jubilant Foodworks Ltd.	2.50		Carborundum Universal Ltd.		0.93
Divi's Laboratories Ltd.	2.46		HDFC Asset Management Co. Ltd.		0.90
Axis Bank Ltd.	2.45		AIA Engineering Ltd.		0.86
L&T Technology Services Ltd.	2.26		Chalet Hotels Ltd.		0.83
Timken India Ltd.	2.04		Nuvoco Vistas Corporation Ltd.		0.64
Kajaria Ceramics Ltd.	2.04		V-Guard Industries Ltd.		0.62
Abbott India Ltd.	1.93		Hawkins Cookers Ltd.		0.60
HDFC Life Insurance Company Ltd.	1.91		Teamlease Services Ltd.		0.55
Schaeffler India Ltd.	1.90		<b>Total</b>		<b>99.17</b>
Hindalco Industries Ltd.	1.88		<b>Non Convertible Debentures</b>		
Endurance Technologies Ltd.	1.87		Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.20
Power Grid Corporation Of India Ltd.	1.86		Bajaj Housing Finance Ltd.	CRISIL AAA	0.19
Grindwell Norton Ltd.	1.64		<b>Total</b>		<b>0.39</b>
Ltmindtree Ltd.	1.62		<b>Floating Rate Bonds</b>		
Honeywell Automation India Ltd.	1.56		Government Of India	SOVEREIGN	0.04
ZF Commercial Vehicle Control Systems India Ltd.	1.52		<b>Total</b>		<b>0.04</b>
Cholamandalam Investment & Finance Co. Ltd.	1.46		<b>Cash, Cash Equivalents And Others</b>		0.40
TVS Motor Company Ltd.	1.44		<b>Grand Total</b>		<b>100.00</b>

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

Financial Services	29.00
Information Technology	13.12
Automobile And Auto Components	12.11
Capital Goods	11.58
Oil, Gas & Consumable Fuels	5.83
Healthcare	4.39
Consumer Services	4.29
Construction	4.20
Construction Materials	3.75
Consumer Durables	3.26
Metals & Mining	1.88
Power	1.86
Textiles	1.32
Realty	1.28
Fast Moving Consumer Goods	1.14
Services	0.55
Sovereign	0.04
Cash, Cash Equivalents And Others	0.40

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


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

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

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


**RETIREMENT BENEFIT FUND-  
AGGRESSIVE HYBRID PLAN**

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

**Investment Objective**

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

**Fund Details**

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

- Date of Allotment:** 10/02/2021

- Report As On:** 31/01/2025

- AAUM for the Month of January 2025**  
₹ 1,481.46 Crores

- AUM as on January 31, 2025**  
₹ 1,463.36 Crores

- Fund Manager:**

Mr. Rohit Shimpi (Equity Portion)  
Mr. Ardhendu Bhattacharya (Debt portion)  
Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021  
Mr. Ardhendu Bhattacharya: June - 2021  
Mr. Pradeep Kesavan: Dec 2023

Total Experience:

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

- First Tier Benchmark:**

CRISIL Hybrid 35+65 -Aggressive Index

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Option:** Growth, IDCW

- SIP**

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

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

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

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

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

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

- Minimum Investment**

₹ 5000 & in multiples of ₹ 1

- Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 0.24 years
Average Maturity	: 3.05 years
Macaulay Duration	: 0.25 years
Yield to Maturity^	: 6.57%

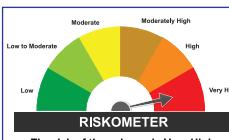
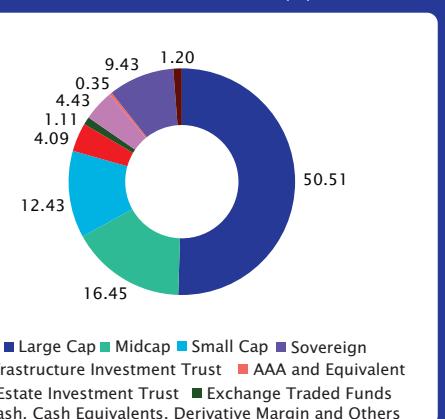
<sup>^</sup>In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	17.7926	Direct Plan-IDCW	18.6602
Reg-Plan-Growth	17.7930	Dir-Plan-Growth	18.6581

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Pitti Engineering Ltd.		0.89	Carborundum Universal Ltd.		0.88
Thermax Ltd.		0.81	Hawkins Cookers Ltd.		0.81
ABB India Ltd.		0.79	FSN E-Commerce Ventures Ltd.		0.73
HDLC Asset Management Co. Ltd.		0.71	Chalet Hotels Ltd.		0.66
Teamlease Services Ltd.		0.59	V-Guard Industries Ltd.		0.47
Nuvoco Vistas Corporation Ltd.		0.46	Total		79.39
<b>Non Convertible Debentures</b>			Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.35
Total		0.35			
<b>Floating Rate Bonds</b>			Government Of India	SOVEREIGN	9.09
Total		9.09			
<b>State Development Loans</b>			State Government Of Gujarat	SOVEREIGN	0.34
Total		0.34			
<b>Exchange Traded Funds</b>			SBI Gold ETF		1.11
Total		1.11			
<b>Real Estate Investment Trust</b>			Embassy Office Parks Reit		2.06
			Nexus Select Trust		2.03
Total		4.09			
<b>Infrastructure Investment Trust</b>			National Highways Infra Trust		2.29
			Cube Highways Trust		2.14
Total		4.43			
<b>Cash, Cash Equivalents And Others</b>					1.20
Grand Total		100.00			

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

Financial Services	23.64
Information Technology	10.34
Automobile And Auto Components	9.73
Capital Goods	9.71
Sovereign	9.43
Realty	5.12
Services	5.02
Oil, Gas & Consumable Fuels	4.45
Healthcare	3.82
Consumer Services	3.36
Construction	3.27
Construction Materials	3.05
Consumer Durables	2.84
Metals & Mining	1.55
Power	1.45
Textiles	1.03
Fast Moving Consumer Goods	0.99
Cash, Cash Equivalents And Others	1.20

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

**SBI Retirement Benefit Fund - Aggressive Hybrid Plan**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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


**RETIREMENT BENEFIT FUND-  
CONSERVATIVE HYBRID PLAN**

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

**Investment Objective**

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

**Fund Details**

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

- Date of Allotment:** 10/02/2021

- Report As On:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 271.26 Crores

- AUM as on January 31, 2025**

₹ 271.76 Crores

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- Fund Manager:**

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: Dec 2023

Total Experience:

Mr. Rohit Shimpi -Over 18 years

Mr. Ardhendu Bhattacharya -Over 13 years

Mr. Pradeep Kesavan -Over 18 years

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- 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.

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- Minimum Investment**

₹ 5000 & in multiples of ₹ 1

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- Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 7.37 years
Average Maturity	: 14.11 years
Macaulay Duration	: 7.67 years
Yield to Maturity^	: 7.18%

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

Ratios including debt instruments and cash

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.8939	Direct Plan-IDCW	15.2685
Reg-Plan-Growth	14.8923	Dir-Plan-Growth	15.2705

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.	3.28		Carborundum Universal Ltd.	0.41	
ICICI Bank Ltd.	2.38		Thermax Ltd.	0.38	
Reliance Industries Ltd.	2.19		Cholamandalam Investment & Finance Co. Ltd.	0.37	
Infosys Ltd.	2.16		ABB India Ltd.	0.37	
Larsen & Toubro Ltd.	1.55		Esab India Ltd.	0.36	
Maruti Suzuki India Ltd.	1.53		Pitti Engineering Ltd.	0.35	
Tata Consultancy Services Ltd.	1.38		FSN E-Commerce Ventures Ltd.	0.34	
State Bank Of India	1.25		HDFC Asset Management Co. Ltd.	0.33	
Ultratech Cement Ltd.	1.12		Chalet Hotels Ltd.	0.31	
Axis Bank Ltd.	0.99		Teamlease Services Ltd.	0.28	
Kotak Mahindra Bank Ltd.	0.98		Nuvoco Vistas Corporation Ltd.	0.24	
Jubilant Foodworks Ltd.	0.95		V-Guard Industries Ltd.	0.22	
Divi's Laboratories Ltd.	0.86		<b>Total</b>	<b>37.52</b>	
L&T Technology Services Ltd.	0.81		<b>Non Convertible Debentures</b>		
Kajaria Ceramics Ltd.	0.80		Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.75
Schaeffler India Ltd.	0.79		Torrent Power Ltd.	CRISIL AA+	1.91
Timken India Ltd.	0.78		Sundaram Finance Ltd.	CRISIL AAA	1.89
Power Grid Corporation Of India Ltd.	0.77		REC Ltd.	CRISIL AAA	1.89
Hindalco Industries Ltd.	0.76		Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.85
Endurance Technologies Ltd.	0.74		Power Finance Corporation Ltd.	CRISIL AAA	1.85
Abbott India Ltd.	0.67		Godrej Properties Ltd.	[ICRA]AA+	1.84
Grindwell Norton Ltd.	0.66		Bajaj Housing Finance Ltd.	CRISIL AAA	1.84
HDFC Life Insurance Company Ltd.	0.63		Union Bank Of India (At 1 Bond Under Basel III )	CRISIL AA+	0.74
Honeywell Automation India Ltd.	0.60		<b>Total</b>	<b>17.56</b>	
ZF Commercial Vehicle Control Systems India Ltd.	0.55		<b>Floating Rate Bonds</b>		
TVS Motor Company Ltd.	0.55		Government Of India	SOVEREIGN	0.94
Ltimindtree Ltd.	0.54		<b>Total</b>	<b>0.94</b>	
Page Industries Ltd.	0.53		<b>Government Securities</b>		
Dlf Ltd.	0.48		Government Of India	SOVEREIGN	40.29
Sona Blw PRECision Forgings Ltd.	0.47		<b>Total</b>	<b>40.29</b>	
Hawkins Cookers Ltd.	0.46		<b>Cash, Cash Equivalents And Others</b>		
AIA Engineering Ltd.	0.46		<b>Cash, Cash Equivalents And Others</b>	<b>3.69</b>	
Balrampur Chini Mills Ltd.	0.45		<b>Grand Total</b>	<b>100.00</b>	
ICICI Lombard General Insurance Company Ltd.	0.44				

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

Sovereign	41.23
Financial Services	18.86
Information Technology	4.89
Automobile And Auto Components	4.63
Power	4.53
Capital Goods	4.37
Telecommunication	3.75
Realty	2.32
Oil, Gas & Consumable Fuels	2.19
Consumer Services	1.60
Construction	1.55
Healthcare	1.53
Consumer Durables	1.48
Construction Materials	1.36
Metals & Mining	0.76
Textiles	0.53
Fast Moving Consumer Goods	0.45
Services	0.28
Cash, Cash Equivalents And Others	3.69

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

Asset Type	Percentage
Large Cap	24.14
Midcap	7.51
Small Cap	5.87
Sovereign	3.69
AAA and Equivalent	6.34
AA+	11.22
Cash, Cash Equivalents, and Others	

- Large Cap
- Midcap
- Small Cap
- Sovereign
- AAA and Equivalent
- AA+
- Cash, Cash Equivalents, and Others

The Riskometer shows the risk level of the scheme. The scale ranges from Low to Moderate (green) to High (red). The arrow points to the 'High' category, indicating that the risk of the scheme is high.

**SBI Retirement Benefit Fund - Conservative Hybrid Plan**  
This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment predominantly in debt and money market

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

**41**


**RETIREMENT BENEFIT FUND-  
CONSERVATIVE PLAN**

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

**Investment Objective**

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

**Fund Details**

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

- Date of Allotment:** 10/02/2021

- Report As On:** 31/01/2025

- AUAM for the Month of January 2025**

₹ 175.61 Crores

- AUAM as on January 31, 2025**

₹ 174.71 Crores

- Fund Manager:**

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: Dec 2023

Total Experience:

Mr. Rohit Shimpi - Over 18 years

Mr. Ardhendu Bhattacharya - Over 13 years

Mr. Pradeep Kesavan - Over 18 years

- First Tier Benchmark:**

CRISIL Hybrid 85+15 - Conservative Index

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Option:** Growth, IDCW

- SIP**

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

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

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

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

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

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

- Minimum Investment**

₹ 5000 & in multiples of ₹ 1

- Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

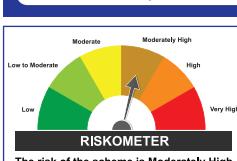
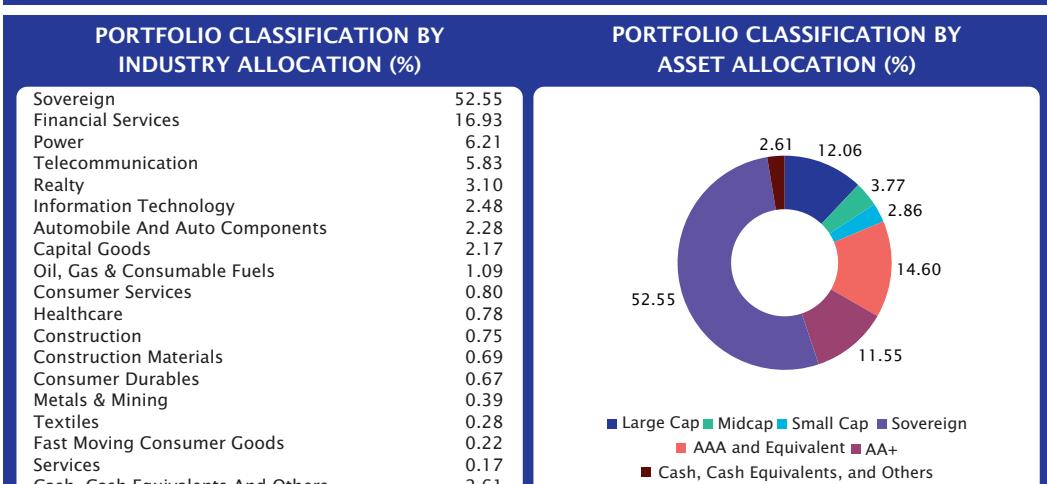
Modified Duration	: 7.91 years
Average Maturity	: 14.71 years
Macaulay Duration	: 8.25 years
Yield to Maturity^	: 7.26%

^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	13.7228	Direct Plan-IDCW	13.9990
Reg-Plan-Growth	13.7230	Dir-Plan-Growth	14.0010

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.	1.63		ICICI Lombard General Insurance Company Ltd.	0.19	
ICICI Bank Ltd.	1.18		Esab India Ltd.	0.19	
Reliance Industries Ltd.	1.09		ABB India Ltd.	0.19	
Infosys Ltd.	1.08		Pitti Engineering Ltd.	0.18	
Larsen & Toubro Ltd.	0.75		Teamlease Services Ltd.	0.17	
Maruti Suzuki India Ltd.	0.74		HDFC Asset Management Co. Ltd.	0.17	
Tata Consultancy Services Ltd.	0.71		Hawkins Cookers Ltd.	0.17	
State Bank Of India	0.60		Chalet Hotels Ltd.	0.15	
Ultratech Cement Ltd.	0.57		Nuvoco Vistas Corporation Ltd.	0.12	
Kotak Mahindra Bank Ltd.	0.49		V-Guard Industries Ltd.	0.10	
Axis Bank Ltd.	0.49				<b>18.69</b>
Jubilant Foodworks Ltd.	0.45		<b>Total</b>		
Divi'S Laboratories Ltd.	0.43		<b>Non Convertible Debentures</b>		
L&T Technology Services Ltd.	0.42		Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.83
Kajaria Ceramics Ltd.	0.40		Torrent Power Ltd.	CRISIL AA+	2.96
Hindalco Industries Ltd.	0.39		Sundaram Finance Ltd.	CRISIL AAA	2.95
Timken India Ltd.	0.38		REC Ltd.	CRISIL AAA	2.94
Power Grid Corporation Of India Ltd.	0.38		Power Finance Corporation Ltd.	CRISIL AAA	2.88
Endurance Technologies Ltd.	0.38		Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.87
Schaeffler India Ltd.	0.37		Union Bank Of India (At 1 Bond Under Basel Iii )	CRISIL AA+	2.86
Abbott India Ltd.	0.35		Godrej Properties Ltd.	[ICRA]AA+	2.86
HDFC Life Insurance Company Ltd.	0.33				<b>26.15</b>
Grindwell Norton Ltd.	0.32		<b>Total</b>		
Honeywell Automation India Ltd.	0.29		<b>Floating Rate Bonds</b>		
TVS Motor Company Ltd.	0.28		Government Of India	SOVEREIGN	1.47
Page Industries Ltd.	0.28				<b>1.47</b>
Ltimindtree Ltd.	0.27		<b>Total</b>		
ZF Commercial Vehicle Control Systems India Ltd.	0.26		<b>Government Securities</b>		
Sona Blw PREcision Forgings Ltd.	0.25		Government Of India	SOVEREIGN	48.17
DLF Ltd.	0.24				<b>48.17</b>
Cholamandalam Investment & Finance Co. Ltd.	0.22		<b>Total Development Loans</b>		
Balrampur Chini Mills Ltd.	0.22		State Government Of Maharashtra	SOVEREIGN	2.91
AIA Engineering Ltd.	0.22				<b>2.91</b>
Thermax Ltd.	0.20		<b>Total</b>		
FSN E-Commerce Ventures Ltd.	0.20		<b>Cash, Cash Equivalents And Others</b>		
Carborundum Universal Ltd.	0.20				<b>2.61</b>
			<b>Grand Total</b>		
					<b>100.00</b>



**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

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 Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
<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. Mansi Kesavan	Mr. Rajeev Radhakrishnan Mr. Arghendu Bhattacharya (Co Fund Manager) & Mr. Pradeep Kesavan	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager) Mr. pradeep kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajja Co Fund Manager & Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajja Co Fund Manager & Mr. Pradeep Kesavan	Mr. Tejas Soman (w.e.f. Dec 2023)
<b>Managing Since</b>	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev Jan-2019 Arohendhu & Pradeep (w.e.f. Dec 2023)	Lokesh Feb-2017 Adesh & Pradeep (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008 Mansi & Pradeep (w.e.f. Dec 2023)	(w.e.f. Dec-2023)
<b>First Tier Benchmark</b>	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index All	NIFTY Credit Risk Bond Index B-II	NIFTY Medium Duration Debt Index A-III	CRISIL Short Duration Debt A-III Index	Nifty 10 Yr Benchmark G-Sec
<b>Fund Details as on 31 January 2025</b>								
Month End AUM (Rs. in Crores)	₹11,267.80	₹1,890.05	₹3,338.94	₹20,319.98	₹2,266.07	₹6,551.34	₹13,525.30	₹1,800.04
Modified Duration (years)	9.95	5.54	8.53	3.18	2.20	3.42	2.65	6.88
Average Maturity (years)	24.01	9.58	19.62	4.13	3.05	4.90	3.38	9.87
Macaulay Duration (years)	10.30	5.77	8.84	3.35	2.30	3.58	2.78	7.11
Yield to Maturity (%) <sup>a</sup>	7.04	7.59	7.24	7.55	8.74	7.97	7.54	6.88
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.77%	Regular- 1.40% Direct- 0.62%	Regular- 0.76% Direct- 0.34%	Regular- 1.55% Direct- 0.89%	Regular- 1.22% Direct- 0.71%	Regular- 0.85% Direct- 0.33%	Regular- 0.64% Direct- 0.31%
<b>Composition by Assets as on 31 January 2025</b>								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	35.81	22.52	80.58	76.68	53.05	65.50	-
Gilts	89.79	52.36	66.60	10.30	14.28	30.66	24.17	96.54
Money Market Instruments	-	4.96	-	1.18	-	8.93	-	-
Other Assets	10.21	6.87	10.88	7.94	9.04	7.36	10.33	3.46
<b>Composition by Ratings as on 31 January 2025</b>								
AA, AA+, AAA and EQUIVALENT	-	26.39	22.52	80.58	40.24	32.65	65.50	-
Below AA	-	9.42	-	-	36.44	20.40	-	-
Sovereign	96.50	52.36	75.19	10.32	14.28	30.66	29.27	96.54
Below A1+, A1+	-	4.96	-	1.18	-	8.93	-	-
Cash, Cash Equivalents, Derivatives and Others	3.50	6.87	2.29	7.92	9.04	7.36	5.23	3.46
<b>Other Details</b>								
Exit Load	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 5(2)(a)(b) and 5(2)(a)(c) of SEBI (MF) regulations for both Direct and Regular plan. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. ^In case of semi-annual convention, the YTM is annualised

## Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund	SBI Savings Fund	SBI 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. Pradeep Kesavan	Mr. Rajeev Radhakrishnan & Mr.Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ardhendu Bhattacharya *Co Fund Manager *Mr. Pradeep Kesavan	Mr. Radhakrishnan Co Fund Manager (w.e.f. Dec 01 2023)	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya & *Mr. Pradeep Kesavan	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager) & Mr. Pradeep Kesavan	Mr. Tejas Soman *Mr. Pradeep Kesavan	Ms. Ranjhana Gupta & Mr. Tejas Soman
<b>Managing Since</b>	Rajeev June-2008 & Pradeep (w.e.f.Dec-2023)	Rajeev Dec-2023 & Pradeep Dec-2023	Rajeev Nov-2013 - Ardhendu & Pradeep (w.e.f. Dec 02/23)	Rajeev Dev-2023	CRISIL Ultra Short Duration Debt A-II Index	Rajeev Ardhendu & Pradeep (w.e.f. Dec 2023)	Ardhendu June-21, Rajeev Oct-20 & Pradeep Dec-23	(w.e.f. Dec - 2024)
<b>First Tier Benchmark</b>	CRISIL Low Duration Debt A-II Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	NIFTY Liquid Index A-I	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
<b>Fund Details as on 31 January 2025</b>								
<b>Month End AUM (Rs. in Crs)</b>	₹12,256.29	₹27,940.90	₹3,787.76	₹64,019.38	₹12,139.53	₹1,259.93	₹2,886.65	₹16,755.96
<b>Modified Duration (years)</b>	0.80	0.37	3.37	0.12	0.39	1.28	11.63	1day
<b>Average Maturity (years)</b>	1.50	0.40	4.48	0.13	0.64	5.08	28.87	1day
<b>Macaulay Duration (years)</b>	0.85	0.39	3.58	0.12	0.42	1.33	12.04	1day
<b>Yield to Maturity (%)<sup>a</sup></b>	7.69	7.51	7.41	7.26	7.56	7.57	7.12	6.62
<b>Expense Ratio</b>	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- 0.55% Direct- 0.34%	Regular- 0.42% Direct- 0.26%	Regular- 0.67% Direct- 0.29%	Regular- 0.15% Direct- 0.07%
<b>Composition by Assets as on 31 January 2025</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	64.91	-	76.52	-	33.17	23.30	-	-
<b>Gilts</b>	13.03	-	13.29	-	4.90	62.63	94.93	-
<b>Money Market Instruments</b>	14.33	81.01	3.08	97.74	51.34	11.19	-	3.28
<b>Other Assets</b>	7.73	18.99	7.11	2.26	10.59	2.88	5.07	96.72
<b>Composition by Ratings as on 31 January 2025</b>								
<b>AA, AA+, AAA And Equivalent</b>	64.91	-	76.52	-	33.17	23.30	-	-
<b>Below AA</b>	-	-	-	-	-	-	-	-
<b>Sovereign</b>	17.15	16.56	15.14	14.36	16.06	62.63	94.93	3.28
<b>Below A1+, A1+</b>	12.75	80.43	3.08	83.69	47.34	11.19	-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	5.19	3.01	5.26	1.95	3.43	2.88	5.07	96.72
<b>Other Details</b>								
<b>Exit Load</b>	Nil	Nil	Nil	Nil	Nil	For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil	Nil	Nil

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


**Investment Objective**

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

**Fund Details****Type of Scheme**

An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk

**Date of Allotment:** 30/12/2000**Report As On:** 31/01/2025**AUM for the Month of January 2025**

₹ 11,260.19 Crores

**AUM as on January 31, 2025**

₹ 11,267.80 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	: 9.95 years
Average Maturity	: 24.01 years
Macaulay Duration	: 10.30 years
Yield to Maturity <sup>▲</sup>	: 7.04%

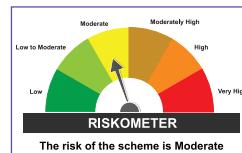
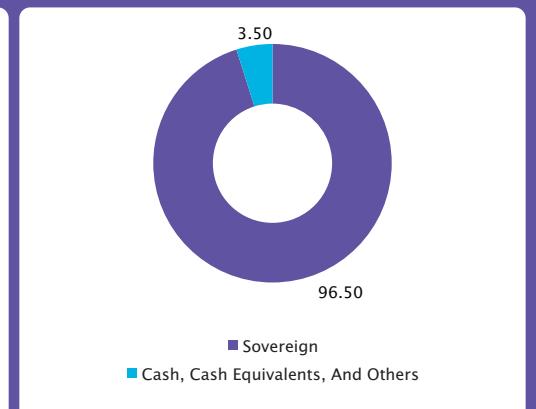
<sup>▲</sup>in case of semi-annual convention , the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	19.7353
PF-Fixed Period-2 Year-IDCW	19.9709
PF-Fixed Period-3 Year-IDCW	19.3634
PF 3 Year - Growth	38.3146
PF Regular - Growth	41.0078

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	89.24
<b>Total</b>		<b>89.24</b>
<b>State Development Loans</b>		
State Government Of Karnataka	SOVEREIGN	6.49
State Government Of Rajasthan	SOVEREIGN	0.22
<b>Total</b>		<b>6.71</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	89.24
State Development Loans	6.71
Floating Rate Bonds	0.55
Cash, Cash Equivalents And Others	3.50

**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.

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

**SBI  
MAGNUM INCOME  
FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**: An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk.
- Date of Allotment:** 25/11/1998
- Report As On:** 31/01/2025
- AUM for the Month of January 2025**: ₹ 1,868.46 Crores
- AUM as on January 31, 2025**: ₹ 1,890.05 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. Lokesh Mallya (w.e.f. Dec-2023) Mr. Adesh Sharma (w.e.f. Dec-2023) Mr. Pradeep Kesavan (w.e.f. Dec-2023) Total Experience: Mr. Lokesh Mallya Over 17 years Mr. Adesh Sharma Over 15 years Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** CRISIL Medium to Long Duration Debt A-III Index
- Exit Load:** For exit within 1 year from the date of allotment. For 10% of investment : Nil For remaining investment: 1.00% For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**: Any Day SIP<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. 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	: 5.54 years
Average Maturity	: 9.58 years
Macaulay Duration	: 5.77 years
Yield to Maturity <sup>1</sup>	: 7.59%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	41.3476	Dir-Plan-Bonus	44.5419
Reg-Plan-Growth	68.2405	Dir-Plan-Growth	73.4105
Reg-Plan-Half Yearly IDCW	17.8483	Dir-Plan-Half Yearly IDCW	20.8283
Reg-Plan-Quarterly IDCW	19.2175	Dir-Plan-Quarterly IDCW	21.3232

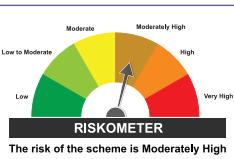
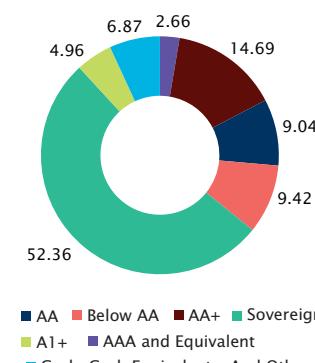
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
HDFC Bank Ltd.	CRISIL A1+	2.48
Canara Bank	CRISIL A1+	2.48
<b>Total</b>		
<b>Non Convertible Debentures</b>		
Torrent Power Ltd.	CRISIL AA+	4.08
Bharti Telecom Ltd.	CRISIL AA+	3.99
Godrej Properties Ltd.	[ICRA]AA+	3.97
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.87
Indostar Capital Finance Ltd.	CRISIL AA-	3.13
Avanse Financial Services Ltd.	CARE AA-	2.91
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.66
Bank Of Baroda( Tier I Bond Under Basel III )	CRISIL AAA	2.66
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.65
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	1.79
Grihun Housing Finance Ltd.	CARE AA-	1.59
Aadhar Housing Finance Ltd.	[ICRA]AA	1.32
Jindal Stainless Ltd.	CRISIL AA	1.19
<b>Total</b>		
<b>Government Securities</b>		
Government Of India	SOVEREIGN	52.36
<b>Total</b>		
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		

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

Government Securities	52.36
Non Convertible Debentures	35.81
Certificate Of Deposits	4.96
Cash, Cash Equivalents And Others	6.87

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



**SBI Magnum Income Fund**  
This product is suitable for investors who are seeking<sup>1</sup>:

- Regular income for medium to long-term
- Investment 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.

# SBI

## DYNAMIC BOND FUND

### Investment Objective

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

### Fund Details

- Type of Scheme**: An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk
- Date of Allotment**: 09/02/2004
- Report As On**: 31/01/2025
- AUM for the Month of January 2025**: ₹ 3,330.64 Crores
- AUM as on January 31, 2025**: ₹ 3,338.94 Crores
- Fund Manager**: Mr. Rajeev Radhakrishnan  
Mr. Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)
- Total Experience**:  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Tejas Soman Over 8 years  
Mr. Pradeep Kesavan Over 18 Years
- First Tier Benchmark**: CRISIL Dynamic Bond A-III Index
- Exit Load**: For exit within 1 month from the date of allotment For 10% of investment : Nil  
For remaining investment: 0.25%  
For exit after one month from the date of allotment - Nil
- Entry Load**: N.A.
- Plans Available**: Regular, Direct
- Options**: Growth, IDCW
- SIP**: Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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	: 8.53 years
Average Maturity	: 19.62 years
Macaulay Duration	: 8.84 years
Yield to Maturity^	: 7.24%

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.0731
Reg-Plan-Growth	34.4739
Dir-Plan-IDCW	20.9987
Dir-Plan-Growth	37.5943

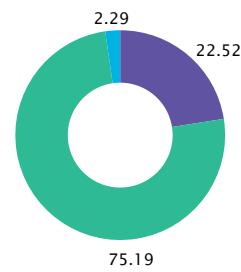
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Highways Infrastructure Trust	CRISIL AAA	4.91
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.68
LIC Housing Finance Ltd.	CRISIL AAA	4.49
Bank Of Baroda( Tier Ii Bond Under Basel Iii )	CRISIL AAA	3.01
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.20
<b>Total</b>		<b>18.29</b>
<b>Securitised Debt</b>		
India Universal Trust Al2	CRISIL AAA(SO)	4.23
<b>Total</b>		<b>4.23</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	66.60
<b>Total</b>		<b>66.60</b>
<b>State Development Loans</b>		
State Government Of Rajasthan	SOVEREIGN	8.59
<b>Total</b>		<b>8.59</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

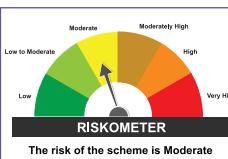
### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	66.60
Non Convertible Debentures	18.29
State Development Loans	8.59
Securitised Debt	4.23
Cash, Cash Equivalents And Others	2.29

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



### SBI Dynamic Bond Fund

This product is suitable for investors who are seeking^:

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

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



# CORPORATE BOND FUND

## Investment Objective

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

## Fund Details

- Type of Scheme**: An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 16/01/2019
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**: ₹ 20,345.24 Crores
- AUM as on January 31, 2025**: ₹ 20,319.98 Crores
- Fund Manager: Mr. Rajeev Radhakrishnan**  
**Mr. Ardhendu Bhattacharya (Co-Fund Manager)**  
**Mr. Pradeep Kesavan (overseas investments)**  
**Managing Since:**  
**Mr. Rajeev Radhakrishnan** Jan-2019  
**Mr. Ardhendu Bhattacharya** Dec 2023  
**Mr. Pradeep Kesavan** Dec 2023  
**Total Experience:**  
**Mr. Rajeev Radhakrishnan** Over 20 years  
**Mr. Ardhendu Bhattacharya** Over 13 years  
**Mr. Pradeep Kesavan** Over 18 Years
- First Tier Benchmark:** NIFTY Corporate Bond Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**: Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- Minimum Investment**: ₹ 5,000 & in multiples of ₹ 1
- Additional Investment**: ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

Modified Duration	: 3.18 years
Average Maturity	: 4.13 years
Macaulay Duration	: 3.35 years
Yield to Maturity <sup>▲</sup>	: 7.55%

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

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	14.0678	Dir-Plan-Monthly IDCW	14.4708
Reg-Plan-Growth	14.9063	Dir-Plan-Growth	15.3309
Reg-Plan-Quarterly IDCW	14.4831	Dir-Plan-Quarterly IDCW	14.9038

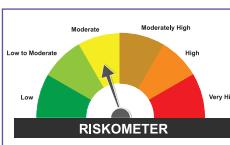
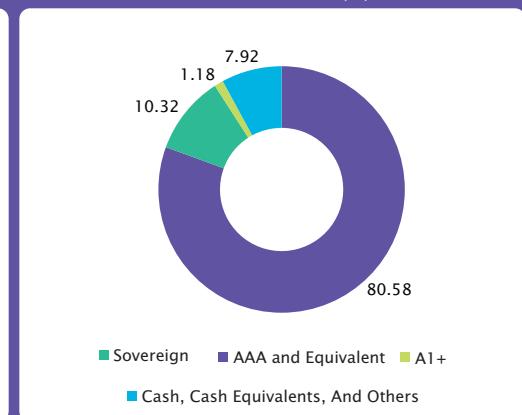
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.28
Toyota Financial Services India Ltd.	CRISIL A1+	0.37	NHPC Ltd.	IND AAA	1.23
<b>Total</b>		<b>0.37</b>	Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.16
<b>Certificate Of Deposits</b>			Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.11
HDFC Bank Ltd.	CRISIL A1+	0.69	Small Industries Development Bank Of India	[ICRA]AAA	0.98
National Bank For Agriculture And Rural Development	CRISIL A1+	0.12	HDB Financial Services Ltd.	CRISIL AAA	0.84
<b>Total</b>		<b>0.81</b>	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.75
<b>Non Convertible Debentures</b>			Power Grid Corporation Of India Ltd.	CRISIL AAA	0.68
National Bank For Agriculture And Rural Development	[ICRA]AAA	5.96	Indigrid Infrastructure Trust	[ICRA]AAA	0.68
Larsen & Toubro Ltd.	CRISIL AAA	5.56	Toyota Financial Services India Ltd.	[ICRA]AAA	0.62
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	4.95	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.60
Small Industries Development Bank Of India	CRISIL AAA	4.51	Canara Bank ( Tier II Bond Under Basel III )	IND AAA	0.49
LIC Housing Finance Ltd.	CRISIL AAA	4.40	Rec Ltd.	[ICRA]AAA	0.25
Indigrid Infrastructure Trust	CRISIL AAA	3.81	National Bank For Agriculture And Rural Development	CRISIL AAA	0.25
Power Finance Corporation Ltd.	CRISIL AAA	3.52	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.22
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	3.36	John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.12
Tata Communications Ltd.	CARE AAA	3.21	<b>Total</b>		<b>77.51</b>
Bajaj Housing Finance Ltd.	CRISIL AAA	3.15	<b>Securitised Debt</b>		
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.84	India Universal Trust AII	CRISIL AAA(SO)	3.07
Sundaram Finance Ltd.	[ICRA]AAA	2.79	<b>Total</b>		<b>3.07</b>
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.64	<b>Government Securities</b>		
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.32	Government Of India	SOVEREIGN	10.30
SMFG India Credit Company Ltd.	[ICRA]AAA	2.22	<b>Total</b>		<b>10.30</b>
Highways Infrastructure Trust	CRISIL AAA	1.96	<b>State Development Loans</b>		
Bajaj Finance Ltd.	CRISIL AAA	1.85	State Government Of Jharkhand	SOVEREIGN	0.02
Sundaram Home Finance Ltd.	CRISIL AAA	1.54	<b>Total</b>		<b>0.02</b>
Mindspace Business Parks Reit	[ICRA]AAA	1.47	<b>Cash, Cash Equivalents And Others</b>		<b>7.92</b>
Rec Ltd.	CRISIL AAA	1.46	<b>Grand Total</b>		<b>100.00</b>
Tata Capital Ltd.	CRISIL AAA	1.41			
Mindspace Business Parks Reit	CRISIL AAA	1.32			

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	77.51
Government Securities	10.30
Securitised Debt	3.07
Certificate Of Deposits	0.81
Commercial Papers	0.37
State Development Loans	0.02
Cash, Cash Equivalents And Others	7.92

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

<sup>▲</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:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 2,271.46 Crores
- AUM as on January 31, 2025**  
₹ 2,266.07 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Lokesh Mallya Feb-2017  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Credit Risk Bond Index B-II
- Exit Load**  
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated Jun 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment\$**  
₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

Modified Duration	: 2.20 years
Average Maturity	: 3.05 years
Macaulay Duration	: 2.30 years
Yield to Maturity	: 8.74%
<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>	

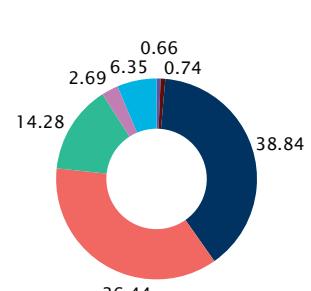
NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	19.8589
Reg-Plan-Daily IDCW	14.5390
Reg-Plan-Growth	43.9275
Dir-Plan-IDCW	22.0153
Dir-Plan-Daily IDCW	15.0115
Dir-Plan-Growth	47.3082

PORTFOLIO			
Issuer Name	Rating	(%) Of Total AUM	Issuer Name
<b>Non Convertible Debentures</b>			<b>Government Securities</b>
Aadhar Housing Finance Ltd.	IND AA	4.95	Government Of India
Nirma Ltd.	CRISIL AA	4.89	<b>Total</b>
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.73	14.28
Infopark Properties Ltd.	CARE AA-	4.64	<b>Total</b>
Eris Lifesciences Ltd.	IND AA-	3.76	2.69
Aditya Birla Real Estate Ltd.	CRISIL AA	3.75	<b>Infrastructure Investment Trust</b>
Sandur Manganese & Iron Ores Ltd.	[ICRA]A+	3.67	Cube Highways Trust
Renserv Global Pvt Ltd.	CARE A+(CE)	3.53	<b>Total</b>
Avanse Financial Services Ltd.	CARE AA-	3.53	2.69
Ashoka Buildcon Ltd.	CARE AA-	3.51	<b>Cash, Cash Equivalents And Others</b>
Sheela Foam Ltd.	IND AA	3.32	<b>Grand Total</b>
Aditya Birla Renewables Ltd.	CRISIL AA	3.32	100.00
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	3.30	
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.30	
JSW Steel Ltd.	[ICRA]AA	3.30	
Indostar Capital Finance Ltd.	CRISIL AA-	3.10	
Yes Bank Ltd. ( Tier II Bond Under Basel III )	[ICRA]A	2.77	
Prestige Projects Pvt. Ltd.	[ICRA]A	2.22	
Tata Projects Ltd.	IND AA	2.21	
Jindal Stainless Ltd.	CRISIL AA	1.98	
JM Financial Services Ltd.	CRISIL AA	1.55	
Grihun Housing Finance Ltd.	CARE AA-	1.55	
Phoenix Arc Pvt. Ltd.	CRISIL AA	1.54	
Yes Bank Ltd.	[ICRA]A	0.86	
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	0.74	

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	76.68
Government Securities	14.28
Infrastructure Investment Trust	2.69
Cash, Cash Equivalents And Others	6.35

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



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

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

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

**SBI**  
**MAGNUM MEDIUM DURATION FUND**

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	19.1173
Reg-Plan-Growth	49.3186
Dir-Plan-IDCW	20.6774
Dir-Plan-Growth	53.1939

**Investment Objective**

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

**Fund Details**

- Type of Scheme:** An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 12/11/2003
- Report As On:** 31/01/2025
- AUM for the Month of January 2025**  
₹ 6,550.14 Crores
- AUM as on January 31, 2025**  
₹ 6,551.34 Crores
- Fund Managers:** Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Lokesh Mallya (w.e.f. Dec 2023)  
Mr. Mohit Jain (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
Total Experience:  
Mr. Lokesh Mallya Over 17 years  
Mr. Mohit Jain Over 10 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** NIFTY Medium Duration Debt Index A-II
- Exit Load:**  
For exit within 3 months from the date of allotment: - 1%  
For exit after 3 months from the date of allotment: Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment:** ₹ 5,000 & in multiples of ₹ 1
- Additional Investment:** ₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.42 years
Average Maturity	: 4.90 years
Macaulay Duration	: 3.58 years
Yield to Maturity^	: 7.97%

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

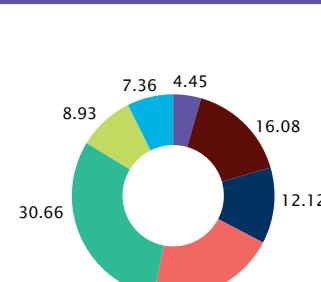
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM				
<b>Commercial Papers</b>									
Larsen & Toubro Ltd.	CRISIL A1+	3.05	Jindal Stainless Ltd.	CRISIL AA	1.82				
<b>Total</b>									
		<b>3.05</b>	Grihun Housing Finance Ltd.	CARE AA-	1.68				
<b>Certificate Of Deposits</b>									
Punjab National Bank	CRISIL A1+	3.02	Tata Projects Ltd.	IND AA	1.45				
HDFC Bank Ltd.	CRISIL A1+	1.43	Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.25				
Canara Bank	CRISIL A1+	1.43	Aadhar Housing Finance Ltd.	[ICRA]AA	1.22				
<b>Total</b>									
		<b>5.88</b>	LIC Housing Finance Ltd.	CRISIL AAA	1.15				
<b>Non Convertible Debentures</b>									
Torrent Power Ltd.	CRISIL AA+	5.39	Jm Financial Services Ltd.	CRISIL AA	0.53				
Godrej Properties Ltd.	[ICRA]AA+	4.58	Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.38				
Avanse Financial Services Ltd.	CARE AA-	3.82	Eris Lifesciences Ltd.	IND AA-	0.38				
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.57	Nirma Ltd.	CRISIL AA	0.17				
Yes Bank Ltd.	[ICRA]A	3.51	Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.15				
Aditya Birla Real Estate Ltd.	CRISIL AA	3.36	National Bank For Agriculture And Rural Development	CRISIL AAA	0.08				
Renserv Global Pvt Ltd.	CARE A+(CE)	3.20	<b>Total</b>						
Bank Of Baroda ( Tier II Bond Under Basel III )	CRISIL AAA	3.07							<b>53.05</b>
Bharti Telecom Ltd.	CRISIL AA+	2.72	<b>Floating Rate Bonds</b>						
Jm Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.69	Government Of India	SOVEREIGN	0.70				
Indostar Capital Finance Ltd.	CRISIL AA-	2.54	<b>Total</b>						<b>0.70</b>
Ashoka Buildcon Ltd.	CARE AA-	2.20	<b>Government Securities</b>						
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.14	Government Of India	SOVEREIGN	29.96				
<b>Total</b>									<b>29.96</b>
<b>Cash, Cash Equivalents And Others</b>									<b>7.36</b>
<b>Grand Total</b>									<b>100.00</b>

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

Non Convertible Debentures	53.05
Government Securities	29.96
Certificate Of Deposits	5.88
Commercial Papers	3.05
Floating Rate Bonds	0.70
Cash, Cash Equivalents And Others	7.36

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



■ AAA and Equivalent ■ AA ■ Below AA ■ AA+ ■ Sovereign

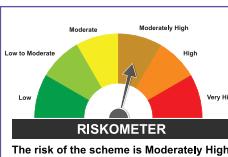
■ A1+ ■ Cash, Cash Equivalents, And Others

**SBI Magnum Medium Duration Fund**

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

- Regular income for medium term
- Investment 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.



**SBI  
SHORT TERM DEBT FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk

- Date of Allotment:** 27/7/2007

- Report As On:** 31/01/2025

- AUM for the Month of January 2025**

₹ 13,439.28 Crores

- AUM as on January 31, 2025**

₹ 13,525.30 Crores

- Fund Manager:**

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

Managing Since:

Mr. Rajeev Jun-2008

Ms. Mansi Dec-2023

Mr. Pradeep Dec-2023

Total Experience:

Mr. Rajeev Over 20 years

Ms. Mansi Over 15 years

Mr. Pradeep Over 18 years

- First Tier Benchmark:**

CRISIL Short Duration Debt A-II Index

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Options:** Growth, IDCW

- SIP**

Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year

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

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

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

- Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

- Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.65 years
Average Maturity	: 3.38 years
Macaulay Duration	: 2.78 years
Yield to Maturity <sup>▲</sup>	: 7.54%

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

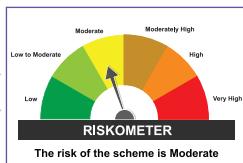
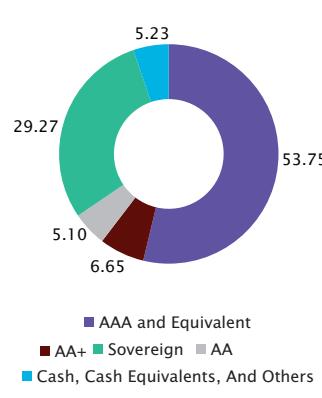
NET ASSET VALUE	
Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	14.5269
Retail-Plan-Growth	34.9673
Retail-Plan-Monthly IDCW	16.0158
Retail-Plan-Weekly IDCW	14.5051
Reg-Plan-Fortnightly IDCW	13.9991
Reg-Plan-Growth	30.9059
Option	NAV (₹)
Reg-Plan-Monthly IDCW	17.0868
Reg-Plan-Weekly IDCW	14.0129
Dir-Plan-Fortnightly IDCW	22.0722
Dir-Plan-Growth	32.7698
Dir-Plan-Monthly IDCW	18.2650
Dir-Plan-Weekly IDCW	14.3541

PORTFOLIO						
Issuer Name	Rating	(%) Of Total AUM	Issuer Name			
<b>Non Convertible Debentures</b>						
National Bank For Agriculture And Rural Development	[ICRA]AAA	7.41	Rec Ltd.	CRISIL AAA	0.44	
Power Finance Corporation Ltd.	CRISIL AAA	4.56	Nexus Select Trust	CRISIL AAA	0.37	
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.03	Bajaj Housing Finance Ltd.	CRISIL AAA	0.37	
Bharti Telecom Ltd.	CRISIL AA+	3.61	National Bank For Agriculture And Rural Development	CRISIL AAA	0.30	
Toyota Financial Services India Ltd.	[ICRA]AAA	3.59	<b>Total</b>		<b>62.53</b>	
SMFG India Credit Company Ltd.	[ICRA]AAA	3.37	<b>Zero Coupon Bonds</b>			
Mindspace Business Parks Reit	CRISIL AAA	3.34	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04	
Tata Communications Ltd.	CARE AAA	2.96	<b>Total</b>		<b>0.04</b>	
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.91	<b>Securitised Debt</b>			
ONGC Petre Additions Ltd.	CRISIL AA	2.82	India Universal Trust A1I	IND AAA(SO)	1.51	
LIC Housing Finance Ltd.	CRISIL AAA	2.60	India Universal Trust A2I	CRISIL AAA(SO)	1.42	
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	2.52	<b>Total</b>		<b>2.93</b>	
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	2.20	<b>Government Securities</b>			
Tata Projects Ltd.	CRISIL AA	1.47	Government Of India	SOVEREIGN	24.17	
Mindspace Business Parks Reit	[ICRA]AAA	1.47	<b>Total</b>		<b>24.17</b>	
Small Industries Development			<b>State Development Loans</b>			
Bank Of India	CRISIL AAA	1.34	State Government Of Karnataka	SOVEREIGN	5.08	
Sundaram Home Finance Ltd.	[ICRA]AAA	1.30	State Government Of Tamil Nadu	SOVEREIGN	0.01	
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.30	<b>Total</b>		<b>5.09</b>	
Torrent Power Ltd.	CRISIL AA+	1.19	<b>Strips</b>			
Can Fin Homes Ltd.	IND AA+	1.11	Government Of India	SOVEREIGN	0.01	
Tata Capital Ltd.	[ICRA]AAA	0.89	<b>Total</b>		<b>0.01</b>	
TVS Credit Services Ltd.	CRISIL AA	0.81	<b>Cash, Cash Equivalents And Others</b>			
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.74	5.23			
REC Ltd.	[ICRA]AAA	0.74	<b>Grand Total</b>		<b>100.00</b>	
National Housing Bank	CRISIL AAA	0.74				
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.74				
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.74				
HDB Financial Services Ltd.	CRISIL AAA	0.55				

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

Non Convertible Debentures	62.53
Government Securities	24.17
State Development Loans	5.09
Securitised Debt	2.93
Zero Coupon Bonds	0.04
Strips	0.01
Cash, Cash Equivalents And Others	5.23

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



**SBI Short Term Debt Fund**  
This product is suitable for investors who are seeking<sup>▲</sup>:

- Regular income for short term
- Investment 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.

**SBI**  
**MAGNUM CONSTANT  
MATURITY FUND**

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	19.9225
Reg-Plan-Growth	61.2557
Dir-Plan-IDCW	20.6909
Dir-Plan-Growth	63.6090

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk
- Date of Allotment:** 30/12/2000
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 1,776.17 Crores
- AUM as on January 31, 2025**  
₹ 1,800.04 Crores
- Fund Manager:** Mr. Tejas Soman  
**Managing Since:** (w.e.f. Dec-2023)  
**Total Experience:** Over 8 years
- First Tier Benchmark:**  
Nifty 10 yr Benchmark G-Sec
- Exit Load:** NIL
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 6.88 years
Average Maturity	: 9.87 years
Macaulay Duration	: 7.11 years
Yield to Maturity <sup>^</sup>	: 6.88%

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

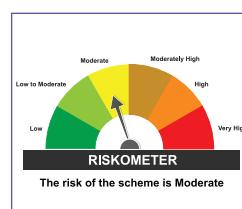
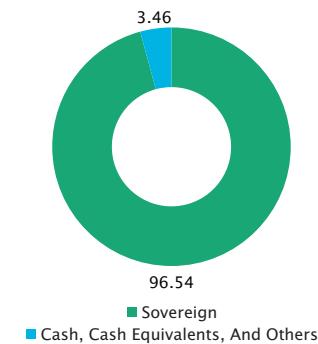
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	96.54
<b>Total</b>		<b>96.54</b>
<b>Cash, Cash Equivalents And Others</b>		<b>3.46</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	96.54
Cash, Cash Equivalents And Others	3.46

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



**SBI Magnum Constant Maturity 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 having a constant maturity of around 10 years.

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

**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:** 31/01/2025• **AAMU for the Month of January 2025**

₹ 12,146.87 Crores

• **AUM as on January 31, 2025**

₹ 12,256.29 Crores

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

## Managing Since:

Mr. Rajeev Jun-2008

Mr. Pradeep Kesavan Dec-2023

## Total Experience:

Mr. Rajeev Over 20 years

Mr. Pradeep Kesavan Over 18 years

• **First Tier Benchmark:**

CRISIL Low Duration Debt A-I Index

• **Exit Load:** Nil• **Entry Load:** N.A.• **Plans Available:** Regular, Direct• **Options:** Growth, IDCW• **SIP**

Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year

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

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

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

• **Minimum Investment**

₹ 5,000 &amp; in multiples of ₹ 1

• **Additional Investment**

₹ 1,000 &amp; in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 0.80 years
Average Maturity	: 1.50 years
Macaulay Duration	: 0.85 years
Yield to Maturity <sup>a</sup>	: 7.69%

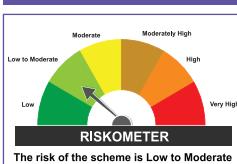
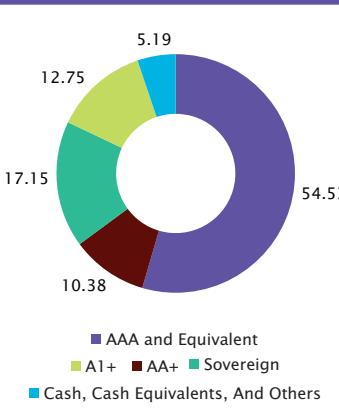
<sup>a</sup>In case of semi-annual convention , the YTM is annualised

NET ASSET VALUE	
Option	NAV (₹)
Institutional-Daily IDCW	1,316.4317
Institutional-Growth	3,438.4692
Institutional-Weekly IDCW	1,313.1639
Reg-Plan-Daily IDCW	1,316.1208
Reg-Plan-Fortnightly IDCW	1,339.1570
Reg-Plan-Growth	3,378.8995
Reg-Plan-Monthly IDCW	1,481.9999
Reg-Plan-Weekly IDCW	1,316.1105
Dir-Plan-Daily IDCW	1,352.1835
Dir-Plan-Fortnightly IDCW	1,375.8272
Dir-Plan-Growth	3,507.7092
Dir-Plan-Monthly IDCW	1,558.7237
Dir-Plan-Weekly IDCW	1,354.1622

PORTFOLIO			
Issuer Name	Rating	(%) Of Total AUM	Issuer Name
<b>Commercial Papers</b>			
Panatone Finvest Ltd.	CRISIL A1+	3.10	Bharti Telecom Ltd.
CESC Ltd.	[ICRA]A1+	2.43	Can Fin Homes Ltd.
Bharti Telecom Ltd.	CRISIL A1+	1.54	Titan Company Ltd.
Credila Financial Services Ltd.	CRISIL A1+	0.81	Interise Trust
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.40	Mahindra & Mahindra Financial Services Ltd.
<b>Total</b>		<b>8.28</b>	CRISIL AAA
<b>Certificate Of Deposits</b>			Summit Digital Infrastructure Pvt. Ltd.
Axis Bank Ltd.	CRISIL A1+	4.47	CRISIL AAA
<b>Total</b>		<b>4.47</b>	National Housing Bank
<b>Non Convertible Debentures</b>			Bajaj Finance Ltd.
Power Finance Corporation Ltd.	CRISIL AAA	6.49	Indigrid Infrastructure Trust
LIC Housing Finance Ltd.	CRISIL AAA	4.49	Kotak Mahindra Prime Ltd.
National Bank For Agriculture And Rural Development	CRISIL AAA	4.37	John Deere Financial India Pvt. Ltd.
Small Industries Development Bank Of India	[ICRA]AAA	4.29	<b>Total</b>
Rec Ltd.	[ICRA]AAA	4.21	<b>Floating Rate Bonds</b>
Trent Ltd.	[ICRA]AA+	3.97	Government Of India
Rec Ltd.	CRISIL AAA	3.21	SOVEREIGN
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.64	<b>Total</b>
Sundaram Finance Ltd.	[ICRA]AAA	2.57	<b>Securitised Debt</b>
Indigrid Infrastructure Trust	CRISIL AAA	2.45	India Universal Trust A12
Small Industries Development Bank Of India	CRISIL AAA	2.25	CRISIL AAA(SO)
Bajaj Housing Finance Ltd.	CRISIL AAA	2.04	India Universal Trust A11
Mankind Pharma Ltd.	CRISIL AA+	2.00	CRISIL AAA(SO)
Cube Highways Trust	IND AAA	1.96	First Business Receivablestrust
National Bank For Agriculture And Rural Development	[ICRA]AAA	1.72	<b>Total</b>
PNB Housing Finance Ltd.	[ICRA]AA+	1.67	<b>Government Securities</b>
HDB Financial Services Ltd.	CRISIL AAA	1.66	Government Of India
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.17	SOVEREIGN
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.06	<b>Total</b>
			<b>State Development Loans</b>
			State Government Of Karnataka
			State Government Of Maharashtra
			<b>Total</b>
			<b>Treasury Bills</b>
			182 Day T-Bill 31.07.25
			SOVEREIGN
			<b>Total</b>
			<b>Strips</b>
			Government Of India
			SOVEREIGN
			<b>Total</b>
			<b>Cash, Cash Equivalents And Others</b>
			5.19
			<b>Grand Total</b>
			100.00

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

Non Convertible Debentures	60.05
Floating Rate Bonds	12.74
Commercial Papers	8.28
Securitised Debt	4.86
Certificate Of Deposits	4.47
State Development Loans	2.52
Treasury Bills	1.58
Government Securities	0.29
Strips	0.02
Cash, Cash Equivalents And Others	5.19

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)****SBI Magnum Low Duration Fund**

This product is suitable for investors who are seeking^:

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

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

# 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:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 27,494.77 Crores

- AUM as on January 31, 2025**

₹ 27,940.90 Crores

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

- Managing Since:**

Rajeev Radhakrishnan Dec-2023

Mr. Pradeep Kesavan Dec-2023

- Total Experience:**

Mr. Rajeev Radhakrishnan Over 20 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:**

CRISIL Money Market A-I Index

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Options:** Growth, IDCW

- SIP**

Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year

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

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

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

- Minimum Investment**

₹ 500 & in multiples of ₹ 1

- Additional Investment**

₹ 500 & in multiples of ₹ 1

## Quantitative Data

Modified Duration	: 0.37 years
Average Maturity	: 0.40 years
Macaulay Duration	: 0.39 years
Yield to Maturity <sup>a</sup>	: 7.51%

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

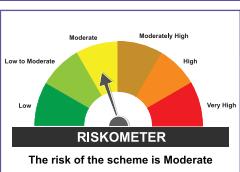
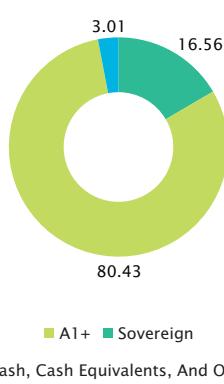
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	13.0811	Dir-Plan-Daily IDCW	13.4214
Reg-Plan-Growth	40.1302	Dir-Plan-Growth	42.9824
Reg-Plan-Monthly IDCW	15.8234	Dir-Plan-Monthly IDCW	17.0369
Reg-Plan-Weekly IDCW	14.9333	Dir-Plan-Weekly IDCW	15.2211

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Punjab National Bank	CRISIL A1+	3.74
Bharti Telecom Ltd.	CRISIL A1+	5.27	Bank Of Baroda	IND A1+	3.11
JSW Infrastructure Ltd.	CARE A1+	3.61	Equitas Small Finance Bank Ltd.	CRISIL A1+	3.07
Credila Financial Services Ltd.	CRISIL A1+	2.36	IDBI Bank Ltd.	CRISIL A1+	2.83
LIC Housing Finance Ltd.	CRISIL A1+	2.10	Punjab & Sind Bank	[ICRA]A1+	2.36
Muthoot Finance Ltd.	CRISIL A1+	2.07	Bank Of India	CRISIL A1+	2.35
Panatone Finvest Ltd.	CRISIL A1+	2.03	The Federal Bank Ltd.	CRISIL A1+	2.08
Tata Housing Development Co. Ltd.	IND A1+	1.82	Indian Bank	CRISIL A1+	1.77
Tata Communications Ltd.	CRISIL A1+	1.69	Canara Bank	CRISIL A1+	1.63
ICICI Securities Ltd.	CRISIL A1+	1.44	Union Bank Of India	[ICRA]A1+	1.51
Small Industries Development			CSB Bank Ltd.	CRISIL A1+	1.08
Bank Of India	CRISIL A1+	1.43	Kotak Mahindra Bank Ltd.	CRISIL A1+	0.36
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.26	AU Small Finance Bank Ltd.	CRISIL A1+	0.34
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	1.06	<b>Total</b>		<b>49.47</b>
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.91	<b>State Development Loans</b>		
JM Financial Services Ltd.	CRISIL A1+	0.84	State Government Of Rajasthan	SOVEREIGN	5.16
Sundaram Finance Ltd.	CRISIL A1+	0.77	State Government Of Madhya Pradesh	SOVEREIGN	3.41
Pilani Investment & Industries			State Government Of Tamil Nadu	SOVEREIGN	2.57
Corporation Ltd.	CRISIL A1+	0.36	State Government Of Maharashtra	SOVEREIGN	1.62
Nexus Select Trust	IND A1+	0.36	State Government Of Gujarat	SOVEREIGN	1.09
Godrej Properties Ltd.	CRISIL A1+	0.36	State Government Of Karnataka	SOVEREIGN	0.86
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.35	State Government Of Haryana	SOVEREIGN	0.46
IGH Holdings Pvt Ltd.	CRISIL A1+	0.35	State Government Of Uttar Pradesh	SOVEREIGN	0.45
Sundaram Home Finance Ltd.	CRISIL A1+	0.34	State Government Of Andhra Pradesh	SOVEREIGN	0.27
Reliance Industries Ltd.	CRISIL A1+	0.18	State Government Of Telangana	SOVEREIGN	0.09
<b>Total</b>		<b>30.96</b>	<b>Total</b>		<b>15.98</b>
<b>Certificate Of Deposits</b>			<b>Treasury Bills</b>		
Axis Bank Ltd.	CRISIL A1+	7.28	364 Day T-Bill 06.02.25	SOVEREIGN	0.58
HDFC Bank Ltd.	CRISIL A1+	6.88	<b>Total</b>		<b>0.58</b>
IndusInd Bank Ltd.	CRISIL A1+	4.77	<b>Cash, Cash Equivalents And Others</b>		<b>3.01</b>
ICICI Bank Ltd.	[ICRA]A1+	4.31	<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	49.47
Commercial Papers	30.96
State Development Loans	15.98
Treasury Bills	0.58
Cash, Cash Equivalents And Others	3.01

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



**SBI Savings Fund**  
This product is suitable for investors who are seeking<sup>a</sup>:

- 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.

**SBI**  
**BANKING & PSU FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme:** An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 09/10/2009
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 3,722.24 Crores
- AUM as on January 31, 2025**  
₹ 3,787.76 Crores
- Fund Manager:**  
Mr. Rajeev Radhakrishnan  
Mr. Ardhendhu Bhattacharya (Co Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Rajeev Nov 2013  
Mr. Ardhendhu (w.e.f. Dec 2023)  
Mr. Pradeep (w.e.f. Dec 2023)  
Total Experience:  
Mr. Rajeev Radhakrishnan - Over 20 years  
Mr. Ardhendhu Bhattacharya - Over 13 years  
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:** Nifty Banking & PSU Debt Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

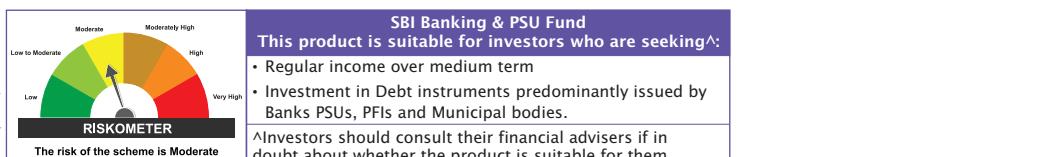
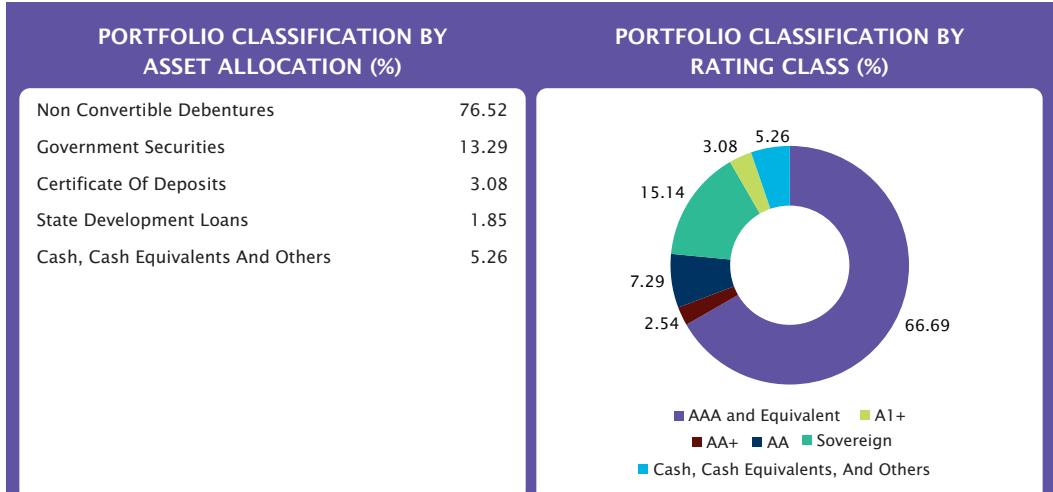
**Quantitative Data**

Modified Duration	: 3.37 years
Average Maturity	: 4.48 years
Macaulay Duration	: 3.58 years
Yield to Maturity <sup>A</sup>	: 7.41%

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

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Daily IDCW	1,367.9394
Reg-Plan-Growth	2,998.3686
Reg-Plan-Monthly IDCW	1,199.5957
Reg-Plan-Weekly IDCW	1,367.6463
Dir-Plan-Daily IDCW	1,401.2116
Dir-Plan-Growth	3,181.1535
Dir-Plan-Monthly IDCW	1,275.4425
Dir-Plan-Weekly IDCW	1,398.0967

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			NTPC Ltd.	CRISIL AAA	0.66
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.84	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.20
Punjab National Bank	CRISIL A1+	1.24	<b>Total</b>		<b>76.52</b>
<b>Total</b>		<b>3.08</b>	<b>Government Securities</b>		
<b>Non Convertible Debentures</b>			Government Of India	SOVEREIGN	13.29
Small Industries Development Bank Of India	CRISIL AAA	8.35	<b>Total</b>		<b>13.29</b>
REC Ltd.	CRISIL AAA	8.35	<b>State Development Loans</b>		
ONGC Petro Additions Ltd.	CRISIL AA	7.29	State Government Of Tamil Nadu	SOVEREIGN	1.32
Power Grid Corporation Of India Ltd.	CRISIL AAA	6.63	State Government Of Maharashtra	SOVEREIGN	0.53
HDFC Bank Ltd.	CRISIL AAA	5.86	<b>Total</b>		<b>1.85</b>
Nuclear Power Corporation Of India Ltd. [ICRA]AAA		5.44	<b>Cash, Cash Equivalents And Others</b>		<b>5.26</b>
National Bank For Agriculture And Rural Development	[ICRA]AAA	5.30	<b>Grand Total</b>		<b>100.00</b>
National Bank For Financing Infrastructure And Development	CRISIL AAA	4.81			
Power Finance Corporation Ltd.	CRISIL AAA	4.73			
Gail (India) Ltd.	IND AAA	3.97			
National Bank For Agriculture And Rural Development	CRISIL AAA	3.69			
State Bank Of India (At1 Bond Under Basel Iii)	CRISIL AA+	2.54			
Export-Import Bank Of India	CRISIL AAA	1.72			
Punjab National Bank (Tier I Bond Under Basel Iii)	CRISIL AAA	1.70			
Nuclear Power Corporation Of India Ltd. CRISIL AAA		1.59			
NHPC Ltd. [ICRA]AAA		1.58			
Indian Railway Finance Corporation Ltd. CRISIL AAA		1.32			
Punjab National Bank	CRISIL AAA	0.79			



# SBI LIQUID FUND

## Investment Objective

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

## Fund Details

- Type of Scheme**: An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 24/11/2003
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**: ₹ 68,022.75 Crores
- AUM as on January 31, 2025**: ₹ 64,019.38 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan Managing Since: Mr. Rajeev Radhakrishnan Dec-2023 Total Experience: Mr. Rajeev Radhakrishnan Over 20 years
- First Tier Benchmark:** NIFTY Liquid Index A-I
- Exit Load:**

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

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

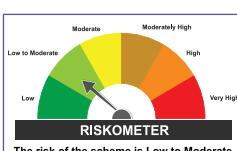
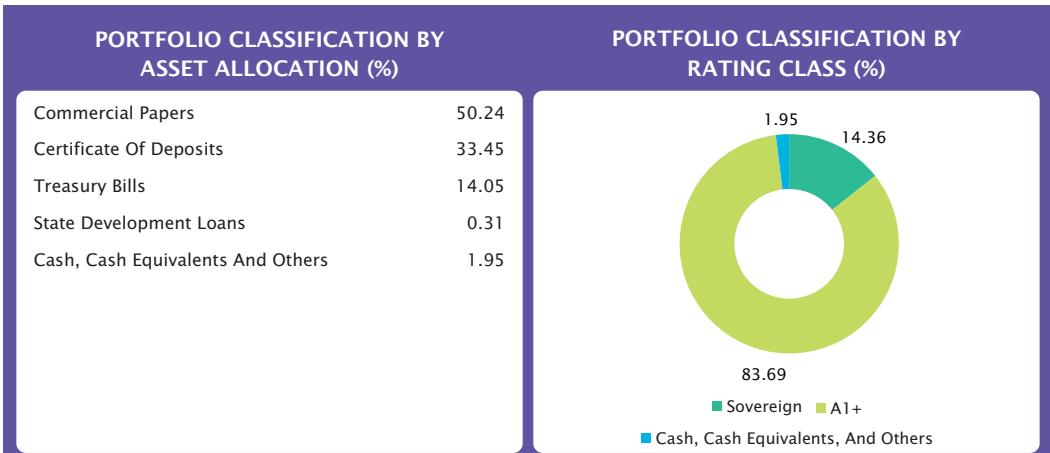
## Quantitative Data

Modified Duration	: 0.12 years
Average Maturity	: 0.13 years
Macaulay Duration	: 0.12 years
Yield to Maturity^	: 7.26%

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

NET ASSET VALUE	
Option	NAV (₹)
Institutional-Daily IDCW	1,286.8250
Institutional-Growth	4,005.5395
Reg-Plan-Daily IDCW	1,140.7391
Reg-Plan-Fortnightly IDCW	1,302.2247
Reg-Plan-Growth	3,968.0133
Reg-Plan-Weekly IDCW	1,361.9771
Dir-Plan-Daily IDCW	1,144.0484
Dir-Plan-Fortnightly IDCW	1,308.5594
Dir-Plan-Growth	4,007.2232
Dir-Plan-Weekly IDCW	1,368.5991

PORTFOLIO			
Issuer Name	Rating	(%) Of Total AUM	Issuer Name
<b>Commercial Papers</b>			
Reliance Jio Infocomm Ltd.	CRISIL A1+	6.36	Punjab National Bank
ICICI Securities Ltd.	CRISIL A1+	5.72	Axis Bank Ltd.
National Bank For Agriculture And Rural Development	CRISIL A1+	5.42	Bank Of Baroda
NTPC Ltd.	CRISIL A1+	5.22	Union Bank Of India
Reliance Retail Ventures Ltd.	CRISIL A1+	4.67	HDFC Bank Ltd.
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	3.96	Indian Bank
Tata Capital Ltd.	CRISIL A1+	2.40	Canara Bank
Indian Railway Finance Corporation Ltd.	CARE A1+	1.74	Small Industries Development Bank Of India
Poonawalla Fincorp Ltd.	CRISIL A1+	1.54	UCO Bank
Bajaj Finance Ltd.	CRISIL A1+	1.54	Bank Of Maharashtra
Kotak Securities Ltd.	CRISIL A1+	1.32	ICICI Bank Ltd.
Tata Steel Ltd.	[ICRA]A1+	1.16	<b>Total</b>
Aditya Birla Finance Ltd.	CRISIL A1+	1.15	<b>State Development Loans</b>
Aditya Birla Housing Finance Ltd.	CRISIL A1+	1.09	State Government Of Gujarat
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.08	<b>Total</b>
Small Industries Development Bank Of India	CRISIL A1+	0.93	<b>Treasury Bills</b>
L&T Finance Ltd.	CRISIL A1+	0.93	91 Day T-Bill 06.02.25
Larsen & Toubro Ltd.	CRISIL A1+	0.78	91 Day T-Bill 17.04.25
Ultratech Cement Ltd.	CRISIL A1+	0.77	91 Day T-Bill 01.05.25
PNB Housing Finance Ltd.	CRISIL A1+	0.77	91 Day T-Bill 24.04.25
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.62	91 Day T-Bill 06.03.25
Panatone Finvest Ltd.	CRISIL A1+	0.46	364 Day T-Bill 24.04.25
Axis Securities Ltd.	CRISIL A1+	0.31	91 Day T-Bill 27.02.25
Godrej Consumer Products Ltd.	CRISIL A1+	0.15	<b>Total</b>
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.15	<b>Cash, Cash Equivalents And Others</b>
<b>Total</b>		<b>50.24</b>	<b>Grand Total</b>
<b>Certificate Of Deposits</b>			



### 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.



## MAGNUM ULTRA SHORT DURATION FUND

### Investment Objective

To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments.

### Fund Details

- Type of Scheme:**

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

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

- Report As On:** 31/01/2025

- AAUM for the Month of January 2025**

₹ 12,285.64 Crores

- AUM as on January 31, 2025**

₹ 12,139.53 Crores

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

- Managing Since:**

Mr. Ardhendhu Bhattacharya Dec-2023

Mr. Pradeep Kesavan Dec-2023

- Total Experience:**

Mr. Ardhendhu Bhattacharya Over 13 years

Mr. Pradeep Kesavan Over 18 years

- First Tier Benchmark:**

CRISIL Ultra Short Duration Debt A-I Index

- Exit Load:** Nil

- Entry Load:** N.A.

- Plans Available:** Regular, Direct

- Options:** Growth, IDCW

- SIP:**

(w.e.f. June 04, 2020)  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year

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

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

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

- Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

- Additional Investment**

₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

<b>Modified Duration</b>	: 0.39 years
<b>Average Maturity</b>	: 0.64 years
<b>Macaulay Duration</b>	: 0.42 years
<b>Yield to Maturity<sup>▲</sup></b>	: 7.56%

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

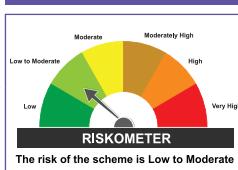
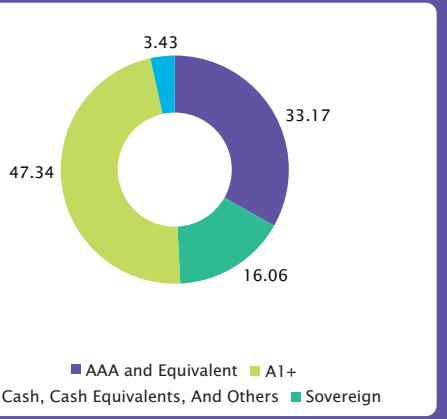
NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Cash Option	5,789.2753
Reg-Plan-Daily IDCW	2,180.5603
Reg-Plan-Weekly IDCW	1,264.6353
Dir-Plan-Cash	5,886.5159
Dir-Plan-Daily IDCW	2,201.1223
Dir-Plan-Weekly IDCW	1,272.5903

PORTFOLIO			
Issuer Name	Rating	(%) Of Total AUM	Issuer Name
<b>Commercial Papers</b>			
Bharti Telecom Ltd.	CRISIL A1+	3.93	Small Industries Development
NTPC Ltd.	CRISIL A1+	2.06	Bank Of India [ICRA]AAA
Muthoot Finance Ltd.	CRISIL A1+	2.05	Bajaj Finance Ltd. CRISIL AAA
Grasim Industries Ltd.	CRISIL A1+	1.65	Sundaram Finance Ltd. [ICRA]AAA
IGH Holdings Pvt Ltd.	CRISIL A1+	1.60	Punjab National Bank CRISIL AAA
Tata Teleservices Ltd.	CRISIL A1+	0.89	Sundaram Home Finance Ltd. CRISIL AAA
Small Industries Development			HDFC Bank Ltd. CRISIL AAA
Bank Of India	CRISIL A1+	0.80	Tata Capital Ltd. CRISIL AAA
<b>Total</b>		<b>12.98</b>	<b>29.08</b>
<b>Certificate Of Deposits</b>			
Bank Of Baroda	IND A1+	7.79	<b>Floating Rate Bonds</b>
Axis Bank Ltd.	CRISIL A1+	4.89	Government Of India SOVEREIGN
Indusind Bank Ltd.	CRISIL A1+	3.97	<b>Total</b>
ICICI Bank Ltd. [ICRA]A1+	3.42		
Bank Of India	CRISIL A1+	3.28	<b>Securitised Debt</b>
Union Bank Of India	[ICRA]A1+	3.18	India Universal Trust A12 CRISIL AAA(SO)
Canara Bank	CRISIL A1+	3.10	India Universal Trust A11 IND AAA(SO)
Punjab & Sind Bank	[ICRA]A1+	2.07	<b>Total</b>
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.42	<b>State Development Loans</b>
Small Industries Development			State Government Of Haryana SOVEREIGN
Bank Of India	CRISIL A1+	0.83	State Government Of Telangana SOVEREIGN
Punjab National Bank	CRISIL A1+	0.41	State Government Of Tamil Nadu SOVEREIGN
<b>Total</b>		<b>34.36</b>	State Government Of Rajasthan SOVEREIGN
<b>Non Convertible Debentures</b>			State Government Of Kerala SOVEREIGN
LIC Housing Finance Ltd.	CRISIL AAA	4.31	State Government Of Andhra Pradesh SOVEREIGN
National Bank For Agriculture And Rural Development	CRISIL AAA	4.30	State Government Of Madhya Pradesh SOVEREIGN
Power Finance Corporation Ltd.	CRISIL AAA	4.08	<b>Total</b>
REC Ltd.	CRISIL AAA	4.04	<b>Treasury Bills</b>
HDB Financial Services Ltd.	CRISIL AAA	2.86	182 Day T-Bill 31.07.25 SOVEREIGN
SMFG India Credit Company Ltd.	[ICRA]AAA	2.48	<b>Total</b>
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.82	<b>Cash, Cash Equivalents And Others</b>
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	1.44	<b>Grand Total</b>
			<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	34.36
Non Convertible Debentures	29.08
Commercial Papers	12.98
State Development Loans	7.16
Floating Rate Bonds	4.90
Securitised Debt	4.09
Treasury Bills	4.00
Cash, Cash Equivalents And Others	3.43

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



#### SBI Magnum Ultra Short Duration Fund

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

- 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.



## FLOATING RATE DEBT FUND

### Investment Objective

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

### Fund Details

- Type of Scheme:** An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/10/2020
- Report As On:** 31/01/2025
- AAUM for the Month of January 2025**  
₹ 1,284.37 Crores
- AUM as on January 31, 2025**  
₹ 1,259.93 Crores
- Fund Manager:**
  - Mr. Ardhendu Bhattacharya
  - Mr. Rajeev Radhakrishnan (Co-Fund Manager)
  - Mr. Pradeep Kesavan (overseas investments)
- Managing Since:**
  - Ardhendu Bhattacharya - June 2021
  - Rajeev Radhakrishnan - Oct 2020
  - Mr. Pradeep Kesavan - Dec 2023
- Total Experience:**
  - Mr. Rajeev Radhakrishnan: -Over 20 years
  - Mr. Ardhendu Bhattacharya: -Over 13 years
  - Mr. Pradeep Kesavan: -Over 18 years
- First Tier Benchmark:** Nifty Short Duration Debt Index A-II
- Exit Load:** For exit within 3 days from the date of allotment: 0.10%,  
For exit on or after 3 days from the date of allotment: Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment:** ₹ 5,000 & in multiples of ₹ 1
- Additional Investment:** ₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 1.28 years
Average Maturity	: 5.08 years
Macaulay Duration	: 1.33 years
<b>Yield to Maturity<sup>▲</sup></b>	: 7.57%

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.8350	Dir-Plan-Monthly IDCW	12.9437
Reg-Plan-Growth	12.8343	Dir-Plan-Growth	12.9444
Reg-Plan-Quarterly IDCW	12.8352	Dir-Plan-Quarterly IDCW	12.9447

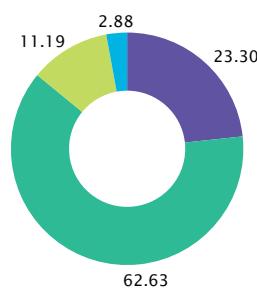
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
Union Bank Of India	[ICRA]A1+	3.74
Canara Bank	CRISIL A1+	3.73
HDFC Bank Ltd.	CRISIL A1+	3.72
<b>Total</b>		<b>11.19</b>
<b>Non Convertible Debentures</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.23
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.99
John Deere Financial India Pvt. Ltd.	CRISIL AAA	3.94
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.18
HDB Financial Services Ltd.	CRISIL AAA	2.00
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.99
Small Industries Development Bank Of India	[ICRA]AAA	1.97
<b>Total</b>		<b>23.30</b>
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	52.64
<b>Total</b>		<b>52.64</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	9.99
<b>Total</b>		<b>9.99</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>2.88</b>
		<b>100.00</b>

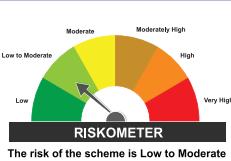
### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	52.64
Non Convertible Debentures	23.30
Certificate Of Deposits	11.19
Government Securities	9.99
Cash, Cash Equivalents And Others	2.88

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



### SBI Floating Rate Debt Fund

This product is suitable for investors who are seeking<sup>▲</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>▲</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## 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:** 31/01/2025
- **AAMU for the Month of January 2025**  
₹ 2,862.97 Crores
- **AUM as on January 31, 2025**  
₹ 2,886.65 Crores
- **Fund Manager:** Mr. Tejas Soman & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)
- **Total Experience:**  
Mr. Tejas Soman Over 8 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**  
CRISIL Long Duration Debt A-III Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Direct, Regular Plan
- **Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- **SIP**  
Any Day 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 due 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	: 11.63 years
Average Maturity	: 28.87 years
Macaulay Duration	: 12.04 years
Yield to Maturity <sup>1</sup>	: 7.12%

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	12.0384
Reg-Plan-Growth	12.0382
Dir-Plan-IDCW	12.1525
Dir-Plan-Growth	12.1521

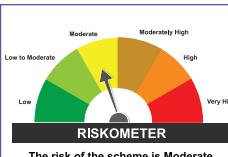
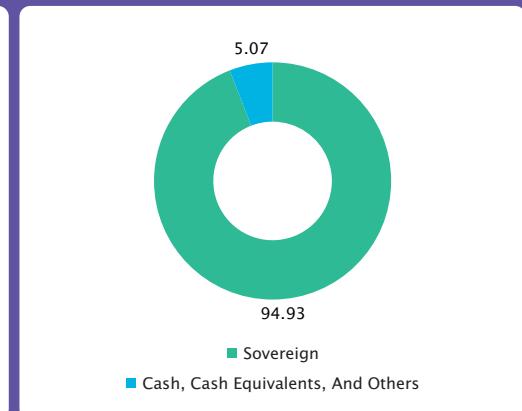
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	94.93
<b>Total</b>		<b>94.93</b>
<b>Cash, Cash Equivalents And Others</b>		<b>5.07</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	94.93
Cash, Cash Equivalents And Others	5.07

### 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.

  
**OVERNIGHT FUND**
**Investment Objective**

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

**Fund Details**

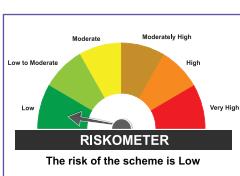
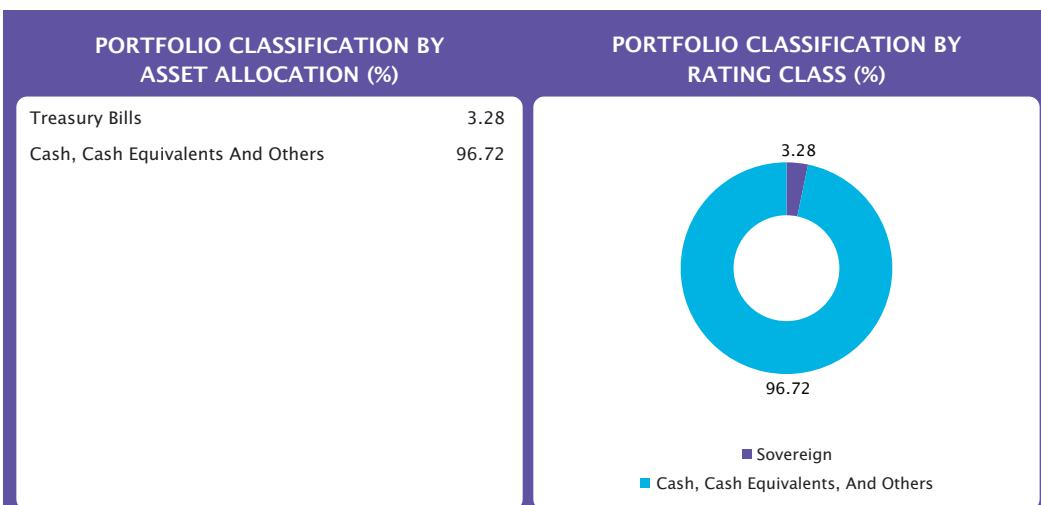
- Type of Scheme**: An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk
- Date of Allotment**: 01/10/2002
- Report As On**: 31/01/2025
- AAUM for the Month of January 2025**: ₹ 19,617.07 Crores
- AUM as on January 31, 2025**: ₹ 16,755.96 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>	: 6.62%
<sup>^</sup> In case of semi-annual convention , the YTM is annualised	

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-Daily IDCW	1,271.3786
Reg-Plan-Growth	4,059.3499
Reg-Plan-Weekly IDCW	1,298.1658
Dir-Plan-Daily IDCW	1,276.1431
Dir-Plan-Growth	4,111.4532
Dir-Plan-Weekly IDCW	1,303.1265

PORTFOLIO		
Issuer Name	Rating	(%) Of Total AUM
<b>Treasury Bills</b>		
91 Day T-Bill 13.02.25	SOVEREIGN	1.79
182 Day T-Bill 14.02.25	SOVEREIGN	0.86
364 Day T-Bill 13.02.25	SOVEREIGN	0.63
<b>Total</b>		<b>3.28</b>
<b>Cash, Cash Equivalents And Others</b>		<b>96.72</b>
<b>Grand Total</b>		<b>100.00</b>



**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 Tejas Soman (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Dynamic Bond Fund	8.28	10,831	6.79	12,182	6.40	13,644	6.07	34,478	Inception Date 09-02-2004
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.76	10,878	6.44	12,061	6.87	13,943	7.42	44,948	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	5.77	32,481	Tejas & Pradeep Dec-23
<b>Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) &amp; Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Magnum Income Fund	8.05	10,808	6.40	12,047	6.64	13,793	7.58	67,841	Inception Date 25-11-1998
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.72	10,874	6.35	12,031	6.85	13,935	9.37	1,04,448	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	N.A.	N.A.	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Magnum Medium Duration Fund	8.14	10,817	6.41	12,050	6.88	13,950	7.79	49,213	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.45	10,847	5.88	11,872	6.76	13,874	7.31	44,779	Managing Since Mr. Lokesh Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	5.72	32,604	Mr. Mohit Jain Dec-23 Mr. Pradeep Dec-23
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
SBI Magnum Gilt Fund	8.59	10,861	7.10	12,287	7.09	14,090	8.00	63,872	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.68	10,971	7.32	12,364	7.01	14,040	N.A.	N.A.	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	N.A.	N.A.	Tejas Dec-23
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Equity Hybrid Fund	12.46	11,250	10.95	13,663	13.25	18,641	15.17	6,29,723	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	10.01	11,004	11.49	13,864	14.34	19,557	N.A.	N.A.	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	12.72	3,35,541	Mansi & Pradeep Dec-23
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Conservative Hybrid Fund	8.87	10,889	9.10	12,990	10.65	16,595	8.45	69,069	Inception Date 09-04-2001
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.78	10,881	7.49	12,422	8.59	15,103	N.A.	N.A.	Managing Since Mansi - June 2021
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	N.A.	N.A.	Saurabh - Jan-22 Pradeep - Dec-23
<b>Fund Managed by Rohit Shimpi &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI ESG Exclusionary Strategy Fund	11.80	11,184	11.29	13,787	14.88	20,020	14.38	9,77,777	Inception Date 01-01-1991
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	9.92	10,995	10.77	13,596	16.79	21,746	N.A.	N.A.	Managing Since Rohit Jan-22
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	15.08	12,03,099	Pradeep Dec-23
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Children's Benefit Fund- Investment Plan	26.25	12,633	19.02	16,869	N.A.	N.A.	37.49	39,852	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	10.01	11,004	11.49	13,864	N.A.	N.A.	16.30	19,269	Managing Since R. Srinivasan - Sep-20 Rajeev - Nov 23
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	19.24	21,475	
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Credit Risk Fund	8.15	10,818	6.96	12,239	6.98	14,014	7.68	21,829	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.81	10,784	7.66	12,480	8.02	14,714	8.44	23,505	Managing Since Lokesh Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	7.18	20,793	Adesh & Pradeep Dec-23
<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) &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Balanced Advantage Fund	9.90	10,993	12.69	14,315	N.A.	N.A.	11.63	14,572	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	9.23	10,925	9.48	13,124	N.A.	N.A.	8.67	13,290	Managing Since Dinesh Aug-2021
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	10.39	14,026	Anup (w.e.f. Dec-2024) Mansi & Pradeep Dec-2023 Rajeev Nov-2023
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Multicap Fund	18.65	11,871	N.A.	N.A.	N.A.	N.A.	17.33	15,905	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	9.62	10,965	N.A.	N.A.	N.A.	N.A.	20.54	17,202	Managing Since R. Srinivasan & Pradeep March - 2022
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	N.A.	N.A.	N.A.	N.A.	15.13	15,055	Saurabh (w.e.f. April 2024)

**Notes:**

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Mr. Pradeep Kesavan - Investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja & 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no. of schemes managed by Mansi Sajeja is 2 (1 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)
- b. Different plans shall have a different expense structure. Performance for all 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. Loss is not considered for computation of returns.
- e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. SBI Equity Hybrid 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 TRD rate is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 18-Aug-96.
- i. SBI Magnum Gilt Fund: SBI 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. January 1, 2022
- l. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023), Ms. Mansi Sajeja and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).
- m. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- n. Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. 1st Nov 2023) & Tejas Soman (Co Fund Manager) w.e.f. 01st December 2023.
- o. SBI Multicap Fund are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.
- p. SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities)
- q. SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

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

# Comparative Performance for all Schemes – Regular Plan

 **SBI MUTUAL FUND**  
A PARTNER FOR LIFE

	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 &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Focused Equity Fund	17.00	11,705	11.79	13,975	15.81	20,846	18.70	3,29,335	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	9.70	10,973	14.16	14,883	18.24	23,133	15.62	1,92,709	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	15.33	1,83,149	Pradeep Dec-23
<b>Funds Managed by R. Srinivasan, Mohan Lal &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Small Cap Fund	10.21	11,024	16.12	15,665	23.34	28,579	19.87	1,63,078	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	5.63	10,564	17.95	16,415	25.40	31,050	12.27	59,453	Managing Since R. Srinivasan Nov-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	12.19	58,832	Mohan Lal May-24 Pradeep Dec-23
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Flexicap Fund	8.99	10,902	11.25	13,774	15.07	20,187	12.89	1,04,469	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	9.70	10,973	14.16	14,883	18.24	23,133	13.83	1,22,705	Managing Since Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.49	1,15,752	Dinesh & Anup (w.e.f. Dec 2024)
<b>Funds Managed by Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Global Fund	2.84	10,284	8.50	12,775	14.60	19,778	14.16	5,56,641	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	14.17	11,421	14.68	15,089	16.30	21,296	N.A.	N.A.	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	11.61	2,80,824	Pradeep Dec-23
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Ardhendu Bhattacharya (Debt portion)</b>									
SBI Arbitrage Opportunities Fund	7.35	10,737	6.60	12,117	5.40	13,014	6.74	32,880	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.52	10,755	6.71	12,152	5.28	12,940	N.A.	N.A.	Managing Since Neeraj Oct-12
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.51	10,753	6.32	12,021	5.60	13,134	6.23	30,140	Ardhendu Dec-24
<b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)</b>									
SBI Equity Savings Fund	7.41	10,743	9.41	13,100	10.56	16,529	8.83	22,699	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	8.63	10,866	8.70	12,846	9.89	16,034	8.92	22,887	Managing Since Neeraj -May-15
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.62	18,615	Nidhi - Jun-21 Pradeep Dec-23 Vandna - Jan-24
<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. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes managed by Mr. R. Srinivasan is 4. The total no of schemes jointly managed by Mr. Lokesh Malhotra is 1. The total no of schemes managed by Mansi Sajeja is 1/2 schemes are jointly managed with Mr. Saurabh Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla.									
b. Different plans shall have a different expense structure. Performance for all scheme(s) are 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 is total number of schemes managed by the Fund Managers does not include close ended Schemes.									
g. SBI Magnum Global Fund: As scheme benchmark TRD data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of SBI Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.									
i. SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI Magnum Global Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.									
j. The performance of the scheme is benchmarked to the Total Return variant of the Index.									
k. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021									
m. Ms. Vandna Soni is managing SBI Equity Savings Fund till 29th June 2022 *Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.									
n. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.									
p. SBI Focused Equity Fund: As scheme benchmark TRD data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.									
q. SBI Magnum Global Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities)									
r. SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from Feb 01, 2025.									
	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 &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Long Duration Fund	9.65	10,968	N.A.	N.A.	N.A.	N.A.	9.17	12,038	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	9.09	10,911	N.A.	N.A.	N.A.	N.A.	8.21	11,817	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.77	10,980	N.A.	N.A.	N.A.	N.A.	8.66	11,921	
	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 &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Infrastructure Fund	10.30	11,033	23.75	18,962	24.37	29,789	9.31	47,871	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	7.10	10,712	19.31	16,991	22.28	27,374	5.73	26,648	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	11.27	65,373	Pradeep Dec-23
<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. 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 data of the last working day has been considered for the calculation of performance.									
h. The performance of the schemes is benchmarked to the Total Return variant of the Index.									
j. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.									
k. SBI Long Duration Fund the scheme has not completed 1 Years   SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan									

# Comparative Performance for all Schemes – Regular Plan

 **SBI MUTUAL FUND**  
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan (Investments in foreign securities portion)</b>									
SBI Magnum MidCap Fund	14.68	11,473	17.23	16,116	24.09	29,456	17.00	2,25,998	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	11.57	11,160	21.09	17,763	25.37	31,007	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	14.97	1,59,534	
<b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan (Investments in foreign securities portion)</b>									
SBI Blue Chip Fund	11.82	11,185	12.73	14,330	15.71	20,759	12.04	86,494	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	10.75	11,078	13.33	14,561	16.84	21,792	13.03	1,02,157	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	12.85	99,067	
<b>Fund Managed by Milind Agrawal &amp; Pradeep Kesavan (Investments in foreign securities portion)</b>									
SBI Banking & Financial Services Fund	13.57	11,361	14.40	14,976	12.94	18,390	14.11	37,111	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	14.38	11,443	10.22	13,393	10.94	16,816	12.62	32,565	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	11.90	30,576	Pradeep Dec-23

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Blue Chip Fund and Mr. Bhavin Vithlani SBI Magnum Midcap Fund 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. Pradeep Kesavan (Foreign Securities) | SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- k. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Ashit Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Consumption Opportunities Fund	12.55	11,258	18.65	16,710	20.54	25,475	15.69	4,17,212	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	16.51	11,656	18.29	16,558	18.31	23,197	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.66	2,64,913	
<b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Large & Midcap Fund	11.75	11,178	15.55	15,436	19.15	24,041	14.94	8,54,560	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	11.03	11,106	16.77	15,928	20.74	25,684	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	12.68	4,53,253	Pradeep Dec-23
<b>Funds Managed by Vivek Gedda &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Technology Opportunities Fund	19.09	11,915	13.35	14,567	25.55	31,230	15.61	4,09,661	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	17.19	11,724	9.38	13,091	21.45	26,448	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.66	2,64,913	

	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 Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Healthcare Opportunities Fund	26.74	12,682	23.52	18,857	27.07	33,176	16.81	5,33,933	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	24.25	12,433	20.92	17,691	25.32	30,943	15.14	3,69,226	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.66	2,64,913	Pradeep Dec-23

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Dividend Yield Fund	11.84	11,187	N.A.	N.A.	N.A.	N.A.	22.24	14,610	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	10.03	11,006	N.A.	N.A.	N.A.	N.A.	25.30	15,307	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	9.32	10,934	N.A.	N.A.	N.A.	N.A.	18.20	13,712	

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. 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. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- m. SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024, | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities)
- n. SBI Consumption Opportunities Fund will be managed by Mr. Rohit Shimpi with effect from April 01, 2024, | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

# Comparative Performance for all Schemes – Regular Plan

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

## Funds Managed by Mr. Raj Gandhi

SBI Gold Fund	29.22	12,931	18.71	16,736	13.81	19,106	6.88	24,376	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	30.59	13,069	19.54	17,091	14.79	19,946	8.23	28,836	Managing Since Sep-11
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.73	56,018	

## Funds Managed by Raviprakash Sharma

SBI Nifty Index Fund	8.95	10,898	11.40	13,829	14.95	20,089	14.04	2,06,574	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	9.55	10,958	12.01	14,058	15.80	20,844	15.73	2,90,483	Managing Since Raviprakash Feb-11 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	16.21	3,19,560	

## Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities

SBI Equity Minimum Variance Fund	6.26	10,627	14.10	14,861	17.59	22,499	15.30	23,088	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	9.55	10,958	12.01	14,058	15.80	20,844	14.23	21,854	Managing Since RaviPrakash Mar-19 Pradeep Dec-23
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	15.11	20,223	14.07	21,677	

## Funds Managed by Raviprakash Sharma

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

## Funds Managed by Raviprakash Sharma

SBI Nifty Next 50 Index Fund	13.96	11,400	15.28	15,327	N.A.	N.A.	15.46	17,036	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	14.96	11,500	16.29	15,731	N.A.	N.A.	16.47	17,597	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	14.05	16,277	

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Raviprakash Sharma has been managing SBI GOLD Fund since September 2011, SBI Nifty Index Fund since February 2011 and SBI Equity Minimum Variance Fund since March 2019. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- e. Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Regular Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.
- f. Scheme count for the total schemes managed by the Fund Managers does not include ETF's 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/-	

## Fund managed by Mr. Rohit Shimpi

SBI International Access - US Equity FoF	24.67	12,474	13.43	14,599	N.A.	N.A.	14.91	17,114	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	29.91	13,000	15.62	15,460	N.A.	N.A.	17.00	18,350	Managing Since (w.e.f. Feb - 2025)
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	13.51	16,323	

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

## Funds Managed by Dinesh Balachandran

SBI Long Term Equity Fund	17.25	11,730	22.56	18,422	23.01	28,196	16.46	12,82,860	Inception Date 31-03-1993
First Tier Scheme Benchmark: - BSE 500 (TRI)	9.70	10,973	14.16	14,883	18.24	23,133	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.25	5,27,164	

## Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities

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

## Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities

SBI Multi Asset Allocation Fund	11.23	11,126	14.05	14,840	13.64	18,968	11.78	21,124	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	12.71	11,275	11.54	13,881	12.01	17,644	11.81	21,169	Managing Since Dinesh Dec-23 Vandna Jan-24
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	15.11	20,223	13.77	23,786	Mansi &Pradeep Dec-23

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxain Fund) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan).
- b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- c. Performance figures for the schemes are based on the monthly closing price of the scheme(s) and the same may not necessarily provide the basis for comparison with other investment.
- d. Load is not considered for computation of returns.
- e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- f. Scheme count for the total schemes managed by the Fund Managers does not include closed ended Schemes.
- g. SBI Long Term Equity 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 Multi Asset Allocation Fund: The scheme was launched since 16th October 2018. The total number of schemes managed by Mr. Pradeep Kesavan is 4.
- i. SBI Contra Fund: As scheme's benchmark TRR data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 01-Mar-93 to 18-Aug-96 and TRR values since 19-Aug-96.
- j. SBI Multi Asset Allocation Fund: Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDS w.e.f. February 27, 2023.
- k. 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.
- l. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f. October 1, 2021.
- m. SBI International Access - US Equity FoF- S&P 500 benchmark performance is calculated using NR equivalent closing price. (source: Bloomberg)
- n. "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- o. The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.

# Comparative Performance for all Schemes – Regular Plan

**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception	
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Rajeev Radhakrishnan</b>														
#SBI Liquid Fund	6.96	10,013	6.74	10,028	6.83	10,058	7.22	10,724	6.42	12,055	5.30	12,951	6.91	Inception Date 22-03-2007
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.88	10,013	6.79	10,028	6.94	10,059	7.35	10,737	6.59	12,113	5.41	13,015	7.21	34,704
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.28	29,699
<b>Funds Managed Rajeev Radhakrishnan &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Savings Fund	7.13	10,014	6.57	10,027	6.43	10,055	7.19	10,721	6.23	11,989	5.49	13,067	6.99	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	7.94	10,015	7.19	10,030	6.86	10,058	7.39	10,741	6.69	12,147	5.75	13,229	6.98	40,016
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.04	33,399
<b>Funds Managed by Ranjhana Gupta &amp; Tejas Soman</b>														
SBI Overnight Fund	6.43	10,012	6.42	10,026	6.44	10,055	6.57	10,659	6.00	11,913	4.85	12,676	6.46	Inception Date 01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.55	10,013	6.53	10,027	6.53	10,055	6.70	10,672	6.17	11,970	5.01	12,773	N.A.	N.A.
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	5.98	36,612

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- g. SBI Overnight Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (Investments in foreign securities portion) (w.e.f. December, 01 2023)

# The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "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/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		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 &amp; *Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Comma Fund	2.73	10,274	8.94	12,930	19.99	24,901	12.21	94,433	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	2.44	10,244	13.32	14,557	21.44	26,442	12.01	91,275	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	14.15	1,31,909	Pradeep Dec-23
<b>Funds Managed by Rohit Shimpi</b>									
SBI PSU Fund	7.34	10,736	30.03	21,999	23.42	28,676	7.73	29,608	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	9.19	10,922	31.40	22,704	27.98	34,375	7.84	30,051	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	12.24	53,866	

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. | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.
- k. This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		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	9.21	10,923	6.52	12,088	6.42	13,654	7.80	61,012	Inception Date 10-01-2001
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.72	10,975	6.67	12,141	5.70	13,200	7.40	55,819	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	N.A.	N.A.	

Notes:

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

# Comparative Performance for all Schemes –Regular Plan

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

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

SBI Energy Opportunities Fund	-17.19	8,281	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-2.58	9,742	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-22.36	7,764	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-13.89	8,611	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	-4.81	9,519	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.66	10,766	

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

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

SBI Automotive Opportunities Fund	-15.64	8,436	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-8.58	9,142	Inception Date 05-06-2024
First Tier Scheme Benchmark: -NiftyAuto TRI	-14.06	8,594	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-5.17	9,483	Managing Since June - 2024
Additional Benchmark: - BSE Sensex TRI	-4.81	9,519	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.86	10,486	

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

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

SBI Innovative Opportunities Fund	N.A.	-7.21	9,279	Inception Date 20-08-2024							
First Tier Scheme Benchmark: -Nifty500 TRI	N.A.	-7.07	9,293	Managing Since August - 2024							
Additional Benchmark: - BSE Sensex TRI	N.A.	-3.88	9,612								

**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 IDCW Option and is Net of IDCW distribution tax, if any.
- 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 – Regular Plan

**SBI MUTUAL FUND**  
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		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since					
		CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-						
<b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
SBI Short Term Debt Fund	7.77	10,779	6.09	11,941	6.04	13,414	6.65	30,906		Inception Date 27-07-2007					
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.83	10,785	6.27	12,005	6.31	13,583	7.57	35,912		Managing Since Rajeev Jun-08					
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.51	10,753	6.32	12,021	5.60	13,134	6.20	28,719		Mansi & Pradeep Dec-23					
<b>Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
SBI Magnum Children's Benefit Fund - Savings Plan	13.79	11,383	11.27	13,779	13.00	18,440	10.79	1,05,191		Inception Date 21-02-2002					
First Tier Scheme Benchmark: NIFTY 50 Hybrid Composite Debt 15:85 Index	8.78	10,881	7.49	12,422	8.59	15,103	8.98	72,019		Managing Since Srinivasan Jan-21 Rajeev Jun-08 Pradeep Dec-23					
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	15.11	20,223	16.03	3,03,765							
<b>Fund Managed Rajeev Radhakrishnan Mr. Ardhendhu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
SBI Banking and PSU Fund	7.71	10,774	5.81	11,849	5.90	13,324	7.43	29,984		Inception Date 09-10-2009					
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.63	10,765	5.85	11,863	6.16	13,488	7.47	30,174		Managing Since Rajeev Nov-13 Ardhendhu Dec-23 Pradeep Dec-23					
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.45	26,077							
SBI Corporate Bond Fund	7.93	10,796	6.05	11,927	6.16	13,486	6.88	14,906		Inception Date 01-02-2019					
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.51	10,753	6.04	11,927	6.33	13,597	6.93	14,949		Managing Since Rajeev Feb-19 Ardhendhu Dec-23 Pradeep Dec-23					
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.75	14,798							
<b>Fund Managed by Ardhendhu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
SBI Floating Rate Debt Fund	8.11	10,813	6.74	12,163	N.A.	N.A.	6.02	12,834		Inception Date 27-10-2020					
First Tier Scheme Benchmark: -Nifty Short Duration Debt Index A-II	7.61	10,763	6.18	11,972	N.A.	N.A.	5.51	12,572		Managing Since Ardhendhu June-2021 Rajeev Oct-2020 Pradeep Dec-2023					
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.51	10,753	6.32	12,021	N.A.	N.A.	5.45	12,539							
Annualized %		7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception	
		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>Fund managed by Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
SBI Magnum Ultra Short Duration Fund	7.14	10,014	6.67	10,027	6.61	10,056	7.35	10,737	6.35	12,030	5.61	13,140	7.06	57,760	Inception Date 21-05-1999
First Tier Scheme Benchmark: -CRISIL Ultra Short Duration Debt A-I Index	7.63	10,015	7.16	10,029	7.00	10,059	7.60	10,762	6.75	12,168	5.92	13,338	7.49	64,150	Managing Since Rajeev Dec-24 Ardhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.41	49,430	
<b>Fund Jointly Managed Rajeev Radhakrishnan &amp; Pradeep Kesavan fund manager for overseas securities</b>															
SBI Magnum Low Duration Fund	6.58	10,013	6.71	10,028	6.30	10,054	7.19	10,721	6.09	11,943	5.57	13,117	7.19	33,789	Inception Date 27-07-2007
First Tier Scheme Benchmark: -CRISIL Low Duration Debt A-I Index	8.33	10,016	7.54	10,031	6.74	10,057	7.59	10,761	6.58	12,110	6.04	13,414	7.20	33,846	Managing Since Rajeev Jun-08 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.20	28,719	
		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 (Equity Portion) Mr. Ardhendhu Bhattacharya (Debt portion) &amp; Mr. Pradeep Kesavan – Overseas Investments</b>															
SBI Retirement Benefit Fund - Aggressive Plan	7.63	10,765	13.28	14,542	N.A.	N.A.	17.46	18,959							
First Tier Scheme Benchmark: - BSE 500 TRI	9.70	10,973	14.16	14,883	N.A.	N.A.	15.98	18,025							
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856							
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	8.00	10,802	12.13	14,105	N.A.	N.A.	15.60	17,793							
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	10.01	11,004	11.49	13,864	N.A.	N.A.	12.13	15,766							
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856							
SBI Retirement Benefit Fund - Conservative Hybrid Plan	8.06	10,808	9.48	13,124	N.A.	N.A.	10.54	14,892							
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	9.49	10,952	9.31	13,066	N.A.	N.A.	9.38	14,281							
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856							
SBI Retirement Benefit Fund - Conservative Plan	8.27	10,829	8.36	12,725	N.A.	N.A.	8.29	13,723							
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	9.08	10,911	7.80	12,528	N.A.	N.A.	7.50	13,331							
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856							

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. 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).
- b. The 1st tier scheme is the scheme which has been selected by the Fund Manager for the scheme(s) he is managing.
- 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 schemes have different investment 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 benchmarked to the Total Return variant of the Index.
- h. Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. 01st December 2023.
- i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- j. Mr. Rohit Shimpi (equity portion) managing since October 1, 2021; Mr. Ardhendhu Bhattacharya (debt portion) managing since June 30, 2022; and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan /Conservative Hybrid Plan /Conservative Plan as Co-fund manager since June 2021.
- k. Mr. Rohit Shimpi (equity portion) managing since October 1, 2021; Mr. Ardhendhu Bhattacharya (debt portion) managing since June 30, 2022; and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan /Conservative Hybrid Plan /Conservative Plan as Co-fund manager since June 2021.
- l. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Comparative Performance of Permitted Category FPI Portfolio

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category FPI Portfolio 1	8.60	10,860	9.98	10,998	13.02	11,302	12.89	11,289	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	13.90	11,390	17.78	11,778	21.29	12,129	18.76	11,876	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,932	11.55	11,155	15.11	11,511	14.45	11,445	

# 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	8.77	10,877	14.75	11,475	17.01	11,701	17.56	11,756	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	15.19	11,519	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	9.91	10,991	15.01	11,501	15.33	11,533	15.35	11,535	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	14.84	11,484	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	12.88	11,288	16.10	11,610	15.52	11,552	15.24	11,524	Inception Date 22-Apr-2019
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	14.16	11,416	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	-5.04	9,496	2.65	10,265	10.16	11,016	9.42	10,942	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	10.75	11,075	13.33	11,333	16.84	11,684	15.80	11,580	Advising Since Nov-2018
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	15.19	11,519	Inception Date 3-Dec-2018
Permitted Category - FPI Portfolio 7	9.12	10,912	12.31	11,231	14.72	11,472	14.40	11,440	Advising Since Jul-2019
First Tier Benchmark: - MSCI INDIA	9.06	10,906	11.19	11,119	15.32	11,532	13.56	11,356	Inception Date 1-Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	14.45	11,445	Advising Since Dec-2018
Permitted Category - FPI Portfolio 8	13.11	11,311	1.34	10,134	5.46	10,546	5.99	10,599	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	20.10	12,010	4.68	10,468	7.37	10,737	7.56	10,756	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	14.06	11,406	Inception Date 1-Jul-2019
Permitted Category - FPI Portfolio 9	13.16	11,316	1.65	10,165	5.14	10,514	5.80	10,580	Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	20.10	12,010	4.68	10,468	7.37	10,737	7.56	10,756	Inception Date 1-Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	14.06	11,406	Advising Since Jul-2019
Permitted Category - FPI Portfolio 10	21.58	12,158	2.87	10,287	6.83	10,683	7.03	10,703	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	24.91	12,491	5.12	10,512	8.01	10,801	8.13	10,813	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	9.32	10,932	11.55	11,155	15.11	11,511	14.06	11,406	Inception Date 9-April-2024

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

**Notes:**

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

Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.38	10,438	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.	3.76	10,376	
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.93	10,493	Advising Since April-2024

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

**Notes:**

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

# Comparative Performance for all Schemes - Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Dynamic Bond Fund	9.19	10,921	7.65	12,477	7.23	14,182	8.28	26,170	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.76	10,878	6.44	12,061	6.87	13,943	7.92	25,133	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.60	21,669	Tejas & Pradeep Dec-2023
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Magnum Income Fund	8.79	10,881	7.11	12,289	7.33	14,250	8.17	25,853	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.72	10,874	6.35	12,031	6.85	13,935	7.91	25,115	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.60	21,669	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
SBI Magnum Medium Duration Fund	8.71	10,874	6.97	12,242	7.43	14,317	8.98	28,091	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.45	10,847	5.88	11,872	6.76	13,874	7.75	24,530	Managing Since Lokesh Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.52	21,361	Mohit & Pradeep Dec-23
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
SBI Magnum Gilt Fund	9.11	10,914	7.61	12,465	7.60	14,430	9.27	29,200	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.68	10,971	7.32	12,364	7.01	14,040	7.48	23,922	Managing Since Rajeev Nov-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.60	21,663	Tejas Dec-23
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Equity Hybrid Fund	13.22	11,326	11.71	13,946	14.03	19,290	14.86	53,366	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	10.01	11,004	11.49	13,864	14.34	19,557	12.49	41,481	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	Mansi & Pradeep Dec-23
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Conservative Hybrid Fund	9.41	10,944	9.66	13,190	11.25	17,052	10.01	31,639	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.78	10,881	7.49	12,422	8.59	15,103	8.78	27,609	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.55	21,508	
<b>Fund Managed by Rohit Shimpi &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI ESG Exclusionary Strategy Fund	12.50	11,253	12.00	14,053	15.68	20,729	14.49	51,363	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	9.92	10,995	10.77	13,596	16.79	21,746	14.60	51,960	Managing Since May-18
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Children's Benefit Fund- Investment Plan	27.70	12,779	20.49	17,503	N.A.	N.A.	39.33	42,225	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	10.01	11,004	11.49	13,864	N.A.	N.A.	16.30	19,269	Managing Since Sep-20
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	19.24	21,475	
<b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Focused Equity Fund	17.98	11,804	12.81	14,363	16.94	21,886	15.96	59,943	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	9.70	10,973	14.16	14,883	18.24	23,133	14.60	51,921	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Funds Managed by R. Srinivasan, Mohan Lal &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Small Cap Fund	11.22	11,126	17.30	16,145	24.63	30,102	24.72	1,44,439	Inception Date 02-01-2013
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	5.63	10,564	17.95	16,415	25.40	31,050	14.78	52,925	Managing Since Mohan May-2024
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.46	45,996	R. Srinivasan & Pradeep Nov-13
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Flexicap Fund	9.91	10,994	12.23	14,139	16.11	21,122	16.16	61,119	Inception Date 04-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	9.70	10,973	14.16	14,883	18.24	23,133	14.49	51,305	Managing Since Pradeep Jan-2022
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.43	45,833	Anup & Dinesh (w.e.f. Dec 2024)
<b>Funds Managed by Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Global Fund	3.55	10,356	9.26	13,045	15.43	20,506	15.50	57,100	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	14.17	11,421	14.68	15,089	16.30	21,296	15.16	55,116	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	Pradeep Jan-2022

Notes:

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Pradeep Kesavan (investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Saurabh Pant is 3 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no. of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)
- b. Different plans shall have a different expense structure. Performance for all 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
- i. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- j. SBI Magnum Global Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- k. SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from Feb 01, 2025.

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) &amp; Pradeep Kesavan (overseas securities)</b>									
SBI Arbitrage Opportunities Fund	7.92	10,794	7.14	12,301	5.91	13,332	6.84	22,210	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.52	10,755	6.71	12,152	5.28	12,940	6.06	20,329	Managing Since Pradeep Jan-13
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.51	10,753	6.32	12,021	5.60	13,134	6.48	21,323	Ardhendu Dec-24
<b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)</b>									
SBI Equity Savings Fund	7.98	10,800	9.98	13,308	11.20	17,010	9.90	24,968	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	8.63	10,866	8.70	12,846	9.89	16,034	8.92	22,887	Managing Since Neeraj-May-15
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.62	18,615	Mansi-June-21 Nidhi-Jan-22 Vandna-Jan-24
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Credit Risk Fund	8.87	10,889	7.64	12,476	7.66	14,467	8.38	23,373	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.81	10,784	7.66	12,480	8.02	14,714	8.44	23,505	Managing Since Lokesh-Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	7.18	20,793	Adesh Dec-23 Pradeep Dec-23
<b>Notes:</b> <ul style="list-style-type: none"> <li>a. The details of the period since the Fund Manager is managing the scheme(s) &amp; 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 &amp; 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)</li> <li>b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.</li> <li>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.</li> <li>d. Load is not considered for computation of returns.</li> <li>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.</li> <li>f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.</li> <li>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</li> <li>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.</li> <li>i. *Mr. Pradeep Kesavan is managing (Foreign Securities) portion &amp; Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.</li> <li>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.</li> </ul>									
	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 &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Infrastructure Fund	11.20	11,123	24.45	19,288	25.09	30,661	15.91	59,565	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	7.10	10,712	19.31	16,991	22.28	27,374	11.55	37,464	Managing Since Nov-18
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.46	45,996	
	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. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Balanced Advantage Fund	10.90	11,093	13.77	14,729	N.A.	N.A.	12.76	15,081	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	9.23	10,925	9.48	13,124	N.A.	N.A.	8.67	13,290	Managing Since Dinesh Aug-2021
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	10.39	14,026	Anup (w.e.f. Dec-2024) Mansi & Pradeep Dec-2023 Rajeev Nov-2023
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Multicap Fund	19.62	11,968	N.A.	N.A.	N.A.	N.A.	18.45	16,350	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	9.62	10,965	N.A.	N.A.	N.A.	N.A.	20.54	17,202	Managing Since R. Srinivasan & Pradeep March - 2022
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	N.A.	N.A.	N.A.	N.A.	15.13	15,055	Saurabh (w.e.f. April 2024)
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Dividend Yield Fund	13.00	11,304	N.A.	N.A.	N.A.	N.A.	23.54	14,905	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	10.03	11,006	N.A.	N.A.	N.A.	N.A.	25.30	15,307	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	9.32	10,934	N.A.	N.A.	N.A.	N.A.	18.20	13,712	

**Notes:** a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.

b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

c. Load is not considered for computation of returns.

d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

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

h. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).

i. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

j. SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

k. SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).

l. SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

**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 &amp; *Pradeep Kesavan (Investments in foreign securities portion)</b>									
SBI Magnum MidCap Fund	15.69	11,574	18.27	16,549	25.19	30,793	20.00	90,676	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	11.57	11,160	21.09	17,763	25.37	31,007	19.13	82,979	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Funds Managed by Saurabh Pant &amp; *Pradeep Kesavan (Investments in foreign securities portion)</b>									
SBI Blue Chip Fund	12.59	11,263	13.53	14,638	16.56	21,531	15.50	57,125	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	10.75	11,078	13.33	14,561	16.84	21,792	13.87	48,103	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Fund Managed by Milind Agrawal &amp; *Pradeep Kesavan (Investments in foreign securities portion)</b>									
SBI Banking & Financial Services Fund	14.82	11,486	15.71	15,499	14.26	19,489	15.32	41,241	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	14.38	11,443	10.22	13,393	10.94	16,816	12.62	32,565	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	11.90	30,576	

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 closed ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- i. 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 &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Consumption Opportunities Fund	13.77	11,381	19.93	17,257	21.84	26,875	17.29	68,782	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	16.51	11,656	18.29	16,558	18.31	23,197	14.92	53,718	Managing Since Ashit (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Large & Midcap Fund	12.76	11,280	16.56	15,841	20.12	25,036	17.42	69,717	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	11.03	11,106	16.77	15,928	20.74	25,684	16.53	63,597	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Funds Managed by Vivek Gedda &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Technology Opportunities Fund	20.37	12,043	14.63	15,068	26.96	33,033	21.63	1,06,271	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE Teck (TRI)	17.19	11,724	9.38	13,091	21.45	26,448	17.18	67,752	Managing Since Vivek (w.e.f. April 2024) Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.50	46,107	

	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 Tanmaya Desai &amp; *Pradeep Kesavan fund manager for overseas securities</b>									
SBI Healthcare Opportunities Fund	28.08	12,817	24.85	19,471	28.46	35,024	18.52	78,049	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	24.25	12,433	20.92	17,691	25.32	30,943	15.18	55,201	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Fund managed by Mr. Tejas Soman &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
SBI Long Duration Fund	10.14	11,017	N.A.	N.A.	N.A.	N.A.	9.65	12,152	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	9.09	10,911	N.A.	N.A.	N.A.	N.A.	8.21	11,817	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.77	10,980	N.A.	N.A.	N.A.	N.A.	8.66	11,921	

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 closed ended Scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- i. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- j. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan
- k. SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- l. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

# 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>									
<b>SBI Gold Fund</b>	29.48	12,957	19.01	16,863	14.16	19,403	7.39	23,690	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	30.59	13,069	19.54	17,091	14.79	19,946	8.41	26,532	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Nifty Index Fund</b>	9.26	10,929	11.74	13,957	15.34	20,428	12.71	42,480	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	9.55	10,958	12.01	14,058	15.80	20,844	13.40	45,744	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Equity Minimum Variance Fund</b>	6.61	10,663	14.47	15,006	18.01	22,907	15.72	23,590	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	9.55	10,958	12.01	14,058	15.80	20,844	14.23	21,854	Managing Since Mar-19
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	15.11	20,223	14.07	21,677	
	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>									
<b>SBI Nifty Next 50 Index Fund</b>	14.48	11,452	15.84	15,553	N.A.	N.A.	16.02	17,348	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	14.96	11,500	16.29	15,731	N.A.	N.A.	16.47	17,597	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	14.05	16,277	
<b>Notes:</b>	<ul style="list-style-type: none"> <li>a. The details of the period since the Fund Manager is managing the scheme(s) &amp; inception date provided alongside of the table. The total number of schemes managed by Mr. Raviprakash Sharma is 4.</li> <li>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.</li> <li>c. Load is not considered for computation of returns.</li> <li>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.</li> <li>e. Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Direct Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for and SBI Equity Minimum Variance Fund are of Growth Option - Direct Plan.</li> <li>f. Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.</li> <li>g. The performance of the schemes is benchmarked to the Total Return variant of the Index.</li> </ul>								
	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 Shimpai</b>									
<b>SBI International Access - US Equity FoF</b>	25.53	12,561	14.24	14,913	N.A.	N.A.	15.78	17,622	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	29.91	13,000	15.62	15,460	N.A.	N.A.	17.00	18,350	Managing Since (w.e.f. Feb - 2025)
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	13.51	16,323	
	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>									
<b>SBI Long Term Equity Fund</b>	18.03	11,809	23.38	18,793	23.81	29,124	16.88	65,891	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	9.70	10,973	14.16	14,883	18.24	23,133	14.60	51,921	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	
<b>Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Contra Fund</b>	12.58	11,262	22.62	18,445	29.08	35,883	17.04	67,051	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 TRI	9.70	10,973	14.16	14,883	18.24	23,133	14.60	51,921	Managing Since Dinesh May-18
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	Pradeep Dec-23
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Multi Asset Allocation Fund</b>	12.28	11,231	15.10	15,254	14.61	19,790	12.74	22,376	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	12.71	11,275	11.54	13,881	12.01	17,644	11.81	21,169	Managing Since Dinesh Dec-23
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	15.11	20,223	13.77	23,786	Vandna Jan-24 &Pradeep Dec-23
<b>Notes:</b>	<ul style="list-style-type: none"> <li>a. The details of the period since the Fund Manager is managing the scheme(s) &amp; inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srivinas till May 04, 2018. The total no. of schemes managed by Mr. Pradeep Kesavan is 43 (He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities).</li> <li>b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.</li> <li>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.</li> <li>d. Load is not considered for computation of returns.</li> <li>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.</li> <li>f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.</li> <li>g. SBI Multi Asset Allocation Fund - Ms. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.</li> <li>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 the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.</li> <li>i. The performance of the schemes is benchmarked to the Total Return variant of the Index.</li> <li>j. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.</li> <li>k. SBI International Access - US Equity FoF: S&amp;P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)</li> <li>l. "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.</li> </ul>								

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

# Comparative Performance for all Schemes -Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Inception Date & Managing Since	
<b>Funds Managed by Rajeev Radhakrishnan</b>															
#SBI Liquid Fund	7.06	10,014	6.84	10,028	6.93	10,059	7.34	10,736	6.54	12,094	5.41	13,016	6.81	22,189	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.88	10,013	6.79	10,028	6.94	10,059	7.35	10,737	6.59	12,113	5.41	13,015	6.78	22,102	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.50	21,414	Inception Date 01-01-2013
<b>Funds Managed by Rajeev Radhakrishnan Pradeep kesavan fund manager for overseas securities</b>															
SBI Savings Fund	7.56	10,014	7.01	10,029	6.87	10,058	7.73	10,776	6.78	12,177	6.04	13,414	7.53	24,059	Managing Since Rajeev Dec-23 Pradeep Dec-23
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	7.94	10,015	7.19	10,030	6.86	10,058	7.39	10,741	6.69	12,147	5.75	13,229	7.04	22,752	Inception Date 01-01-2013
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.50	21,414	Inception Date 01-01-2013
<b>Funds Managed by Ranjhana Gupta &amp; Tejas Soman</b>															
SBI Overnight Fund	6.51	10,012	6.50	10,027	6.52	10,055	6.65	10,667	6.09	11,942	4.93	12,725	6.26	20,825	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Liquid Overnight Index	6.55	10,013	6.53	10,027	6.53	10,055	6.70	10,672	6.17	11,970	5.01	12,773	6.13	20,524	Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.50	21,414	Inception Date 01-01-2013

**Notes:**

- a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. 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 & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Balachandran &amp; *Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Comma Fund	3.34	10,335	9.53	13,144	20.67	25,609	13.64	46,868	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	2.44	10,244	13.32	14,557	21.44	26,442	12.00	39,340	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.43	45,833	Pradeep Dec-23
<b>Funds Managed by Rohit Shimpi</b>									
SBI PSU Fund	8.56	10,858	31.47	22,739	24.67	30,147	11.85	38,717	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	9.19	10,922	31.40	22,704	27.98	34,375	11.36	36,736	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	9.32	10,934	11.55	13,883	15.11	20,223	13.52	46,309	

**Notes:**

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	9.57	10,960	6.86	12,205	6.76	13,871	8.88	27,970	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.72	10,975	6.67	12,141	5.70	13,200	6.55	21,529	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.60	21,663	

**Notes:**

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

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

# Comparative Performance for all Schemes -Direct Plan



	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Raj Gandhi Mr. Pradeep Kesavan (Investments in foreign securities portion)</b>											
SBI Energy Opportunities Fund	-16.71	8,329	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-1.48	9,852	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-22.36	7,764	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-13.89	8,611	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	-4.81	9,519	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.66	10,766	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Tanmaya Desai Mr. Pradeep Kesavan (Investments in foreign securities portion)</b>											
SBI Automotive Opportunities Fund	-15.12	8,488	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-7.84	9,216	Inception Date 05-06-2024
First Tier Scheme Benchmark: -NiftyAuto TRI	-14.06	8,594	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-5.17	9,483	Managing Since June - 2024
Additional Benchmark: - BSE Sensex TRI	-4.81	9,519	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.86	10,486	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	CAGR %	Point-to-Point Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Prasad Padala Mr. Pradeep Kesavan (investments in foreign securities portion)</b>											
SBI Innovative Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-6.70	9,330	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.	-7.07	9,293	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.	-3.88	9,612	

## 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. Considering the IDCW Option and is Net of IDCW distribution tax, if any.
- g. 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.
- h. \* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns.

# Comparative Performance for all Schemes - Direct Plan



	CAGR %	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since				
		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 %					
<b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Short Term Debt Fund	8.30	10,833	6.61	12,121	6.57	13,753	7.80	24,803		Inception Date 01-01-2013				
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.83	10,785	6.27	12,005	6.31	13,583	7.61	24,281		Managing Since Rajeev Jan-13				
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.51	10,753	6.32	12,021	5.60	13,134	6.50	21,414		Mansi & Pradeep Dec-23				
<b>Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Magnum Children's Benefit Fund - Savings Plan	14.18	11,422	11.65	13,923	13.53	18,872	12.54	41,665		Inception Date 21-02-2002				
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.78	10,881	7.49	12,422	8.59	15,103	8.77	27,624		Managing Since Jun-08				
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	15.11	20,223	13.43	45,833						
<b>Fund Managed Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Banking and PSU Fund	8.21	10,824	6.31	12,016	6.40	13,641	7.91	25,073		Inception Date 07-01-2013				
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.63	10,765	5.85	11,863	6.16	13,488	7.39	23,651		Managing Since Rajeev Nov-13				
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.55	21,508		Ardhendhu Dec-23 Pradeep Dec-23				
SBI Corporate Bond Fund	8.41	10,844	6.52	12,088	6.65	13,799	7.38	15,331		Inception Date 01-02-2019				
First Tier Scheme Benchmark: - NIFTY Corporate Bond Index A-II	7.51	10,753	6.04	11,927	6.33	13,597	6.93	14,949		Managing Since Rajeev Feb-19				
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.77	10,980	6.62	12,121	5.77	13,244	6.75	14,798		Ardhendhu Dec-23 Pradeep Dec-23				
<b>Fund Managed by Ardhendhu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Floating Rate Debt Fund	8.32	10,834	6.95	12,235	N.A.	N.A.	6.24	12,944		Inception Date 27-10-2020				
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.61	10,763	6.18	11,972	N.A.	N.A.	5.51	12,572		Managing Since Ardhendhu June-2021				
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.51	10,753	6.32	12,021	N.A.	N.A.	5.45	12,539		Rajeev Oct-2020 Pradeep Dec-2023				
	7 Days	15 Days		1 Month		1 Year		3 Year		5 Year	Since Inception			
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since	
<b>Fund managed by Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Magnum Ultra Short Duration Fund	7.35	10,014	6.88	10,028	6.82	10,058	7.60	10,762	6.58	12,107	5.82	13,270	7.20	23,182
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	7.63	10,015	7.16	10,029	7.00	10,059	7.60	10,762	6.75	12,168	5.92	13,338	7.23	23,262
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.50	21,414
<b>Fund Managed Rajeev Radhakrishnan &amp; Pradeep Kesavan fund manager for overseas securities</b>														
SBI Magnum Low Duration Fund	7.12	10,014	7.27	10,030	6.87	10,058	7.79	10,781	6.68	12,143	6.16	13,485	7.43	23,777
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	8.33	10,016	7.54	10,031	6.74	10,057	7.59	10,761	6.58	12,110	6.04	13,414	7.48	23,931
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.70	10,015	8.66	10,036	7.30	10,062	7.51	10,753	6.32	12,021	5.60	13,134	6.50	21,414
	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 %			
<b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendhu Bhattacharya (Debt portion) &amp; Mr. Pradeep Kesavan – Overseas Investments</b>														
SBI Retirement Benefit Fund - Aggressive Plan	8.85	10,888	14.68	15,088	N.A.	N.A.	19.02	19,980					Inception Date 10-02-2021	
First Tier Scheme Benchmark: - BSE 500 TRI	9.70	10,973	14.16	14,883	N.A.	N.A.	15.98	18,025						
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856						
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	9.15	10,918	13.39	14,585	N.A.	N.A.	16.99	18,658						
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	10.01	11,004	11.49	13,864	N.A.	N.A.	12.13	15,766						
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856					Managing Since Rohit Oct- 2021 Ardhendhu June - 2021 Pradeep Dec - 2023	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	8.62	10,865	10.10	13,348	N.A.	N.A.	11.24	15,271						
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	9.49	10,952	9.31	13,066	N.A.	N.A.	9.38	14,281						
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856						
SBI Retirement Benefit Fund - Conservative Plan	8.77	10,879	8.88	12,909	N.A.	N.A.	8.83	14,001						
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	9.08	10,911	7.80	12,528	N.A.	N.A.	7.50	13,331						
Additional Benchmark: - BSE Sensex TRI	9.32	10,934	11.55	13,883	N.A.	N.A.	12.29	15,856						

**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 (w.e.f. 1st Nov 2023) is 21 (schemes is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)
- b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- c. Load is not considered for computation of returns.
- d. Period for which scheme's performance has been provided is computed 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 plan may be available for a scheme for all categories (for all schemes) are of Direct Plan - Growth Option.
- f. Scheme count for the total schemes managed by the Fund Manager is based on index-based end scheme.
- g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
- h. Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. December 01, 2023.
- i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund Series from January 13, 2021.
- j. Mr. Ardhendhu Bhattacharya has been managing SBI Floating Rate Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan/Conservative Hybrid Plan /Conservative Plan as Co-fund manager since June 2021.
- k. Mr. Rajeev Radhakrishnan has been managing SBI Short Duration Fund from November 01, 2023. Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr. Pradeep Kesavan (overseas investments) are managing SBI Retirement Benefit Fund/Aggressive Plan/Aggressive Hybrid Plan /Conservative Hybrid Plan /Conservative Plan as Co-fund manager since June 2021.
- l. Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40

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

# 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 January 31, 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 & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	95,41,596	57,43,074	24,50,845	9,05,214	4,43,842	1,20,819
Returns (Annualised) (%)	13.43	14.17	13.67	16.44	14.05	1.26
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.26	13.89	14.82	17.29	14.74	-0.95
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.81	13.38	14.17	15.29	12.51	0.29

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

Returns are calculated for Regular Plan Growth Option

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	40,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	8,58,84,564	53,96,772	24,50,488	8,94,024	4,44,561	1,20,400
Returns (Annualised) (%)	14.35	13.45	13.67	15.94	14.16	0.62
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	14.93	16.02	13.86	-1.81
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.58	13.38	14.17	15.29	12.51	0.29

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

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	6,95,57,457	72,56,392	34,12,420	11,94,122	4,96,647	1,18,760
Returns (Annualised) (%)	19.97	16.86	19.82	27.90	22.01	-1.90
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.50	14.60	15.61	18.69	15.92	-3.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.71	13.38	14.17	15.29	12.51	0.29

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	38,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	9,98,21,016	68,40,351	28,52,615	10,03,760	4,64,710	1,20,466
Returns (Annualised) (%)	16.32	16.18	16.50	20.68	17.27	0.72
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.38	16.49	17.42	21.63	19.01	-1.98
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.64	13.38	14.17	15.29	12.51	0.29

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	1,63,93,942	84,03,594	30,73,409	10,91,226	4,76,935	1,21,086
Returns (Annualised) (%)	16.80	18.53	17.88	24.13	19.11	1.68
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.64	19.17	20.36	26.86	24.08	-1.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.08	13.38	14.17	15.29	12.51	0.29

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

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online

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

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

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

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

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	36,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	9,30,61,401	56,22,560	22,33,713	8,18,369	4,10,535	1,18,490
Returns (Annualised) (%)	17.15	13.93	11.93	12.35	8.70	-2.32
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.63	14.82	14.06	16.64	15.48	-5.04
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.02	13.38	14.17	15.29	12.51	0.29

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	1,66,53,179	67,68,406	26,79,947	9,19,286	4,59,142	1,25,201
Returns (Annualised) (%)	16.29	16.06	15.34	17.07	16.42	8.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.05	14.60	15.61	18.69	15.92	-3.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.28	13.38	14.17	15.29	12.51	0.29

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

Returns are calculated for Regular Growth

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	1,20,72,261	1,12,65,647	34,13,618	10,40,295	4,56,564	1,15,622
Returns (Annualised) (%)	21.65	21.85	19.82	22.15	16.02	-6.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.30	15.57	18.33	26.75	21.77	-9.16
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.28	13.38	14.17	15.29	12.51	0.29

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

Returns are calculated for Regular Plan Growth Option

### SBI Long Term Equity Fund FUND MANAGER –DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	38,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	14,59,44,591	69,36,232	31,01,649	11,43,129	5,27,671	1,20,701
Returns (Annualised) (%)	18.10	16.34	18.05	26.07	26.42	1.08
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.60	15.61	18.69	15.92	-3.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.68	13.38	14.17	15.29	12.51	0.29

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

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

### SBI Flexicap Fund Fund Manager –Dinesh Balachandran, Anup Upadhyay (Co Fund Manager) & Pradeep Kesavan (overseas Investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	99,13,280	58,76,431	24,53,158	8,94,288	4,40,925	1,19,812
Returns (Annualised) (%)	13.26	14.44	13.69	15.95	13.59	-0.29
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.82	14.60	15.61	18.69	15.92	-3.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.87	13.38	14.17	15.29	12.51	0.29

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

Returns are calculated for Regular Plan Growth Option

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

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

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

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	3,98,69,464	87,26,382	35,88,136	10,56,206	4,91,189	1,32,146
Returns (Annualised) (%)	16.69	18.96	20.75	22.78	21.21	19.22
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	16.01	17.56	18.90	18.69	16.74
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.71	13.38	14.17	15.29	12.51	0.29

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

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

### SBI Consumption Opportunities Fund

FUND MANAGER –ASHIT DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	5,69,37,701	77,95,440	30,29,021	10,61,838	4,70,374	1,19,948
Returns (Annualised) (%)	18.79	17.68	17.61	23.00	18.12	-0.08
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	15.69	15.63	19.57	19.00	2.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.71	13.38	14.17	15.29	12.51	0.29

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

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

### SBI Banking & Financial Services Fund

FUND MANAGER –MILIND AGRAWAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	12,00,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	26,70,980	NA	NA	9,26,710	4,65,373	1,22,703
Returns (Annualised) (%)	15.28	NA	NA	17.40	17.37	4.19
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.82	NA	NA	14.03	12.10	4.87
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.18	NA	NA	15.29	12.51	0.29

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

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

### SBI Infrastructure Fund

FUND MANAGER –BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	84,21,163	67,26,343	33,35,559	11,89,650	5,19,133	1,15,566
Returns (Annualised) (%)	14.13	15.99	19.40	27.74	25.22	-6.76
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.84	12.73	16.72	23.55	21.56	-8.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.02	13.38	14.17	15.29	12.51	0.29

Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## BSE SENSEX, Inception Date: July 06, 2007

Returns are calculated for Regular Plan Growth Option

### SBI Magnum COMMA Fund

FUND MANAGER –DINESH BALACHANDRAN & \*PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)	86,84,447	54,05,169	27,56,637	9,24,025	4,38,236	1,13,331
Returns (Annualised) (%)	12.04	13.47	15.86	17.28	13.17	-10.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.75	12.94	15.92	20.09	13.88	-14.89
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.90	13.38	14.17	15.29	12.51	0.29

Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## BSE SENSEX, Inception Date: August 08, 2005

Returns are calculated for Regular Plan Growth Option

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

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

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

\*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.

# 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 January 31, 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 & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		30,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		4,91,60,590	76,17,542	30,45,552	11,12,674	5,56,796	1,31,760
Returns (Annualised) (%)		17.93	17.41	17.71	24.94	30.41	18.59
First Tier Benchmark Returns (Annualised) (TRI) (%) #		16.17	15.90	16.45	23.28	28.85	14.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.71	13.38	14.17	15.29	12.51	0.29

Past performance may or may not be sustained in the future. # BSE Health Care, ## BSE SENSEX, Inception Date: July 07, 1999

Returns are calculated for Regular Plan Growth Option

SBI PSU Fund		FUND MANAGER – ROHIT SHIMPI					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		17,50,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		49,50,363	NA	30,39,443	12,91,311	5,67,248	1,12,011
Returns (Annualised) (%)		13.17	NA	17.68	31.20	31.81	-12.07
First Tier Benchmark Returns (Annualised) (TRI) (%) #		14.25	NA	19.67	35.93	34.22	-13.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##		13.48	NA	14.17	15.29	12.51	0.29

Past performance may or may not be sustained in the future. # BSE PSU, ## BSE SENSEX, Inception Date: July 07, 2010

Returns are calculated for Regular Plan IDCW Option.

SBI Multicap Fund		FUND MANAGER – R. SRINIVASAN, SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		3,50,000	NA	NA	NA	NA	1,20,000
Mkt Value as on January 31, 2025 (₹)		4,61,031	NA	NA	NA	NA	1,24,813
Returns (Annualised) (%)		19.27	NA	NA	NA	NA	7.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #		19.07	NA	NA	NA	NA	-3.71
Additional Benchmark Returns (Annualised) (TRI) (%) ##		12.70	NA	NA	NA	NA	0.29

Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## BSE Sensex TRI, Inception Date: March 08, 2022

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

SBI Dividend Yield Fund		FUND MANAGER – MR. ROHIT SHIMPI & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		2,30,000	NA	NA	NA	NA	1,20,000
Mkt Value as on January 31, 2025 (₹)		2,63,764	NA	NA	NA	NA	1,19,036
Returns (Annualised) (%)		14.38	NA	NA	NA	NA	-1.48
First Tier Benchmark Returns (Annualised) (TRI) (%) #		14.68	NA	NA	NA	NA	-2.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##		11.02	NA	NA	NA	NA	0.29

Past performance may or may not be sustained in the future. # NIFTY 500 TRI, ## BSE Sensex TRI, Inception Date: March 14, 2023

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

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

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

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

The total no. of schemes managed by Mr. Pradeep Kesavan is 40. | #This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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 January 31, 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.

<b>SBI Equity Hybrid Fund</b>		FUND MANAGER – R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT)) MANSI SAJEJA (CO FUND MANAGER FOR DEBT), PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	35,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	5,54,28,461	53,52,968	23,17,609	8,53,741	4,38,964	1,23,143	
Returns (Annualised) (%)	15.39	13.36	12.63	14.06	13.28	4.88	
First Tier Benchmark Returns (Annualised) (%) #	NA	12.44	12.86	14.03	12.89	1.40	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.24	13.38	14.17	15.29	12.51	0.29	

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE SENSEX, Inception Date: October 09, 1995

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

<b>SBI Magnum Childrens Benefit Fund –Savings Plan</b>		FUND MANAGER – R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt) & Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	27,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	1,17,54,826	47,44,740	22,08,807	8,43,208	4,42,467	1,26,224	
Returns (Annualised) (%)	11.10	11.96	11.73	13.56	13.84	9.73	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.77	8.75	8.50	8.12	8.65	6.89	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.78	13.37	14.17	15.33	12.46	0.31	

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

<b>SBI Magnum Childrens Benefit Fund –Investment Plan</b>		FUND MANAGER – R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	5,30,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	9,70,994	NA	NA	NA	5,12,868	1,28,603	
Returns (Annualised) (%)	28.06	NA	NA	NA	24.34	13.51	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.90	NA	NA	NA	12.89	1.40	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.41	NA	NA	NA	12.51	0.29	

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: September 29, 2020

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

<b>SBI Equity Savings Fund</b>		FUND MANAGER – Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (overseas investments), Ms. Vandna Soni (Commodities Portion)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	11,70,000	NA	NA	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	18,97,669	NA	NA	7,90,402	4,22,342	1,22,053	
Returns (Annualised) (%)	9.59	NA	NA	10.95	10.63	3.18	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.46	NA	NA	9.89	9.67	5.19	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.32	NA	NA	6.34	8.51	9.46	

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

<b>SBI Conservative Hybrid Fund</b>		FUND MANAGER – Saurabh Pant (Equity) & Mansi Sajeja (Debt) & Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	28,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	89,84,241	38,18,058	19,49,221	7,79,086	4,17,192	1,23,094	
Returns (Annualised) (%)	8.61	9.39	9.37	10.38	9.80	4.80	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	8.75	8.50	8.12	8.65	6.89	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.62	6.33	6.35	8.52	9.52	

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## CRISIL 10 Year Gilt Index, Inception Date: September 04, 2001

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

Investors are advised to refer to the performance summary table on page 60-74. Returns are calculated for the Regular Plan & Direct Plan.  
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The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

"Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. Intervening periods where plan does not have corpus are excluded.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on January 31, 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 Multi Asset Allocation Fund		FUND MANAGER -Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Vandna Soni (for Commodities Portion) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		8,10,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		12,96,601	NA	NA	8,63,350	4,52,290	1,23,127
Returns (Annualised) (%)		13.71	NA	NA	14.52	15.37	4.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #		12.15	NA	NA	12.28	13.04	5.95
Additional Benchmark Returns (Annualised) (TRI) (%) ##		14.81	NA	NA	15.33	12.46	0.31

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) & Mr.Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,10,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		5,12,855	NA	NA	NA	4,41,090	1,22,120
Returns (Annualised) (%)		13.15	NA	NA	NA	13.62	3.28
First Tier Benchmark Returns (Annualised) (TRI) (%) #		10.18	NA	NA	NA	10.67	4.11
Additional Benchmark Returns (Annualised) (TRI) (%) ##		11.96	NA	NA	NA	12.51	0.29

Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## BSE Sensex TRI, Inception Date: August 31, 2021

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

SBI Retirement Benefit Fund –Aggressive Plan		FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,80,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		6,39,079	NA	NA	NA	4,39,438	1,17,007
Returns (Annualised) (%)		14.37	NA	NA	NA	13.36	-4.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #		15.39	NA	NA	NA	15.92	-3.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##		12.33	NA	NA	NA	12.51	0.29

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI Retirement Benefit Fund –Aggressive Hybrid Plan		FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,80,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		6,23,885	NA	NA	NA	4,33,421	1,18,584
Returns (Annualised) (%)		13.13	NA	NA	NA	12.41	-2.17
First Tier Benchmark Returns (Annualised) (TRI) (%) #		12.28	NA	NA	NA	12.89	1.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##		12.33	NA	NA	NA	12.51	0.29

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI Retirement Benefit Fund –Conservative Hybrid Plan		FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		4,80,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		5,85,472	NA	NA	NA	4,18,285	1,21,730
Returns (Annualised) (%)		9.89	NA	NA	NA	9.97	2.68
First Tier Benchmark Returns (Annualised) (TRI) (%) #		9.91	NA	NA	NA	10.59	4.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##		12.34	NA	NA	NA	12.46	0.31

Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

Investors are advised to refer to the performance summary table on page 60 -74. Returns are calculated for the Regular Plan & Direct Plan.  
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The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on January 31, 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 Retirement Benefit Fund -Conservative Plan		FUND MANAGER -Mr. Rohit Shimpi Equity Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	4,80,000	NA	NA	NA	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	5,69,298	NA	NA	NA	4,11,369	1,23,350	
Returns (Annualised) (%)	8.48	NA	NA	NA	8.84	5.20	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.30	NA	NA	NA	9.06	6.67	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.34	NA	NA	NA	12.46	0.31	

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 (₹)	29,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	80,97,657	35,14,464	17,72,064	7,14,192	4,06,170	1,24,830	
Returns (Annualised) (%)	7.67	8.40	7.56	6.90	7.98	7.52	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.57	7.40	7.15	8.80	9.05	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.62	6.33	6.35	8.52	9.52	

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 (₹)	29,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	83,77,529	34,49,466	17,61,589	7,06,969	4,07,005	1,25,630	
Returns (Annualised) (%)	7.91	8.18	7.45	6.49	8.12	8.79	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.42	6.58	6.24	6.37	8.59	9.52	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.62	6.33	6.35	8.52	9.52	

Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000

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

SBI Magnum Income Fund		FUND MANAGER -LOKESH MALLYA ADESH SHARMA (Co Fund Manager) & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	31,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	89,86,410	32,84,745	17,32,402	7,06,253	4,02,832	1,24,886	
Returns (Annualised) (%)	7.18	7.59	7.13	6.45	7.42	7.61	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.16	7.80	7.28	6.57	7.80	8.38	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.62	6.33	6.35	8.52	9.52	

Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998

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

SBI Corporate Bond Fund		FUND MANAGER -Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	7,20,000	NA	NA	6,00,000	3,60,000	1,20,000	
Mkt Value as on January 31, 2025 (₹)	8,70,646	NA	NA	7,00,499	4,00,746	1,24,993	
Returns (Annualised) (%)	6.25	NA	NA	6.13	7.08	7.78	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.33	NA	NA	6.19	6.99	7.32	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.25	NA	NA	6.35	8.52	9.52	

Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019

Returns are calculated for Regular Plan Growth Option

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

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

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

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

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on January 31, 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 & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		12,70,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		18,74,703	N.A.	17,25,399	7,17,392	4,04,679	1,25,113
Returns (Annualised) (%)		7.13	N.A.	7.05	7.07	7.73	7.97
First Tier Benchmark Returns (Annualised) (TRI) (%) #		8.11	N.A.	8.06	7.76	7.97	7.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.42	N.A.	6.33	6.35	8.52	9.52

Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014

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

SBI Dynamic Bond Fund		FUND MANAGER -^RAJEEV RADHAKRISHNAN, TEJAS SOMAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		25,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		56,56,653	32,85,548	17,24,937	7,06,543	4,03,965	1,24,642
Returns (Annualised) (%)		7.10	7.59	7.05	6.47	7.61	7.23
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.91	7.81	7.24	6.59	7.82	8.27
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.47	6.62	6.33	6.35	8.52	9.52

Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

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

SBI Magnum Medium Duration Fund		FUND MANAGER -^LOKESH MALLYA, MOHIT JAIN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		25,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		64,32,367	34,21,670	17,60,970	7,09,212	4,02,987	1,25,127
Returns (Annualised) (%)		7.96	8.08	7.44	6.62	7.45	7.99
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.69	7.56	7.03	6.32	7.33	8.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.44	6.62	6.33	6.35	8.52	9.52

Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003

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

SBI Savings Fund		FUND MANAGER -RAJEEV RADHAKRISHNAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		24,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		53,66,768	30,55,919	16,39,455	6,98,072	3,99,225	1,24,480
Returns (Annualised) (%)		6.97	6.71	6.08	5.99	6.82	6.97
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.00	6.84	6.30	6.37	7.18	7.20
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.27	6.37	6.07	6.09	7.03	7.35

Past performance may or may not be sustained in the future. # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004

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

SBI Short Term Debt Fund		FUND MANAGER -Rajeev Radhakrishnan, Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		19,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		35,80,802	31,57,147	16,78,966	7,00,166	4,00,528	1,24,916
Returns (Annualised) (%)		7.13	7.11	6.53	6.11	7.04	7.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.38	7.36	6.83	6.37	7.26	7.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.35	6.37	6.07	6.09	7.03	7.35

Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007

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

**Note:** During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

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

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

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

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on January 31, 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 & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		30,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		83,33,857	30,84,919	16,54,724	7,00,275	4,00,060	1,24,595
Returns (Annualised) (%)		6.96	6.82	6.25	6.11	6.96	7.16
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.28	7.04	6.49	6.48	7.30	7.39
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.21	6.37	6.07	6.09	7.03	7.35

Past performance may or may not be sustained in the future. CRISIL Ultra Short Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: May 21, 1999

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

SBI Magnum Low Duration Fund		FUND MANAGER -MR. RAJEEV RADHAKRISHNAN MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		21,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		40,54,335	30,91,569	16,51,748	6,97,029	3,98,900	1,24,483
Returns (Annualised) (%)		6.97	6.85	6.22	5.93	6.77	6.98
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.22	7.22	6.64	6.42	7.23	7.39
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.33	6.37	6.07	6.09	7.03	7.35

Past performance may or may not be sustained in the future. CRISIL Low Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: July 07, 2007

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

SBI Long Duration Fund		FUND MANAGER -MR. TEJAS SOMAN & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		2,60,000	NA	NA	NA	NA	1,20,000
Mkt Value as on January 31, 2025 (₹)		2,87,320	NA	NA	NA	NA	1,25,005
Returns (Annualised) (%)		9.15	NA	NA	NA	NA	7.80
First Tier Benchmark Returns (Annualised) (TRI) (%) #		8.41	NA	NA	NA	NA	7.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##		9.08	NA	NA	NA	NA	9.52

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) & Pradeep Kesavan (overseas investments)					
SIP Investments		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)		18,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2025 (₹)		32,84,577	31,65,276	16,80,491	6,96,388	3,99,470	1,24,780
Returns (Annualised) (%)		7.16	7.14	6.55	5.89	6.86	7.45
First Tier Benchmark Returns (Annualised) (TRI) (%) #		7.23	7.21	6.65	6.06	6.97	7.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##		6.60	6.62	6.33	6.35	8.52	9.52

Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009

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

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

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

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

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# Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.51	0.82	SBI Retirement Benefit Fund – Aggressive Plan	1.95	0.85
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.40	0.73	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.10	1.06
SBI Magnum Global Fund	1.89	1.21	SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.68	1.18
SBI Magnum Mid Cap Fund	1.67	0.81	SBI Retirement Benefit Fund – Conservative Plan	1.38	0.92
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.94	1.33	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	0.97	0.43
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.57	0.75	SBI Short Term Debt Fund	0.85	0.39
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	1.98	0.91	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.54	1.05
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.94	0.89	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.31	0.21
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.89	0.84	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.21	0.85
SBI Contra Fund	1.52	0.60	SBI Magnum Income Fund	1.46	0.77
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.67	0.84	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.31
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.61	0.73	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Magnum Comma Fund	2.52	1.88	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.44	0.53
SBI PSU Fund	1.88	0.78	SBI Savings Fund	0.69	0.25
SBI Infrastructure Fund	1.88	0.83	SBI Dynamic Bond Fund	1.40	0.62
SBI Arbitrage Opportunities Fund	0.94	0.41	SBI Corporate Bond Fund	0.76	0.34
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.59	0.70	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.89
SBI Equity Savings Fund	1.42	0.88	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.71
SBI Banking And Financial Services Fund	1.81	0.73	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.55	0.34
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	0.95	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.39
SBI Equity Minimum Variance Fund	0.75	0.42	SBI Magnum Children's Benefit Fund – Investment Plan	1.91	0.81
SBI MultiCap Fund	1.69	0.87	SBI Floating Rate Debt Fund	0.42	0.26
SBI Dividend Yield Fund	1.78	0.78	SBI Balanced Advantage Fund	1.57	0.69
SBI Energy Opportunities Fund	1.75	0.61	SBI Long Duration Fund	0.67	0.29
SBI Automotive Opportunities Fund	1.85	0.67			
SBI Quant Fund	1.91	0.70			

Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan

## Statutory Details & Risk Factors

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

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# IDCW History Of Debt & Hybrid Funds

## SBI Conservative Hybrid Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	11.8695
Direct Plan - Qtr IDCW	28-Jun-19	0.2200	13.2913
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	11.8903
Direct Plan - Qtr IDCW	27-Sep-19	0.2200	13.3387
Regular Plan - Qtr IDCW	27-Dec-19	0.1800	11.9186
Direct Plan - Qtr IDCW	27-Dec-19	0.2050	13.3878

**Face value:** ₹10

## SBI Conservative Hybrid Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	14.2182
Direct Plan - Annual IDCW	24-Mar-17	0.8000	16.3740
Regular Plan - Annual IDCW	23-Mar-18	0.8000	14.0798
Direct Plan - Annual IDCW	23-Mar-18	0.8000	16.4921
Regular Plan - Annual IDCW	29-Mar-19	0.8000	13.9783
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.6829

**Face value:** ₹10

## SBI Conservative Hybrid Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Mthly IDCW	27-Dec-19	0.0500	16.1384
Regular Plan - Mthly IDCW	27-Dec-19	0.0500	12.7925
Direct Plan - Mthly IDCW	31-Jan-20	0.0500	16.2508
Regular Plan - Mthly IDCW	31-Jan-20	0.0500	12.8634
Direct Plan - Mthly IDCW	28-Feb-20	0.0500	16.1993
Regular Plan - Mthly IDCW	28-Feb-20	0.0500	12.8064

**Face value:** ₹10

## SBI Multi Asset Allocation Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Reg. Plan - Monthly IDCW	27-Dec-19	0.0500	12.9939
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.8000
Reg. Plan - Monthly IDCW	31-Jan-20	0.0500	13.0258
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.8459
Reg. Plan - Monthly IDCW	28-Feb-20	0.0500	12.7450
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.5572

**Face value:** ₹10

## SBI Multi Asset Allocation Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	12.5479
Direct Plan - Qtr IDCW	28-Jun-19	0.2000	14.0457
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	12.8404
Direct Plan - Qtr IDCW	27-Sep-19	0.2000	14.4187
Regular Plan - Qtr IDCW	27-Dec-19	0.1950	12.8814
Direct Plan - Qtr IDCW	27-Dec-19	0.2150	14.4924

**Face value:** ₹10

## SBI Multi Asset Allocation Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	15.0660
Direct Plan - Annual IDCW	24-Mar-17	0.8000	15.5711
Regular Plan - Annual IDCW	23-Mar-18	0.8000	15.2971
Direct Plan - Annual IDCW	23-Mar-18	0.8000	15.9910
Regular Plan - Annual IDCW	29-Mar-19	0.8000	15.0775
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.0175

**Face value:** ₹10

## SBI Magnum Gilt Fund PF Regular - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Regular	28-Jun-19	0.2000	14.3123
IDCW - PF Regular	27-Sep-19	0.2100	14.4904
IDCW - PF Regular	27-Dec-19	0.2200	14.6101

**Face value:** ₹10

## SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 1 Year	28-Jun-19	0.2000	13.6834
IDCW - PF Fixed 1 Year	27-Sep-19	0.2000	13.8546
IDCW - PF Fixed 1 Year	27-Dec-19	0.2100	13.9694

**Face value:** ₹10

## SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 2 Years	28-Jun-19	0.2000	13.8489
IDCW - PF Fixed 2 Years	27-Sep-19	0.2000	14.0244
IDCW - PF Fixed 2 Years	27-Dec-19	0.2150	14.1381

**Face value:** ₹10

## SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 3 Years	28-Jun-19	0.2000	13.4302
IDCW - PF Fixed 3 Years	27-Sep-19	0.2000	13.5943
IDCW - PF Fixed 3 Years	27-Dec-19	0.2050	13.7079

**Face value:** ₹10

## SBI Magnum Gilt Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Sep-19	0.2100	14.2970
Direct Plan - IDCW	27-Sep-19	0.2250	15.2465
Regular Plan - IDCW	27-Dec-19	0.2200	14.4121
Direct Plan - IDCW	27-Dec-19	0.2300	15.3912
Regular Plan - IDCW	31-Jan-22	0.5800	16.5691
Direct Plan - IDCW	31-Jan-22	0.5800	17.8701

**Face value:** ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.  
Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

## 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

## 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

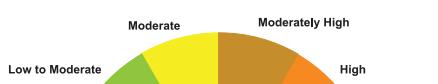
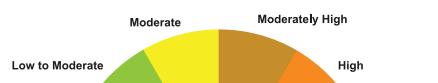
## SBI Magnum Gilt Fund - Regular Plan - IDCW Option

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

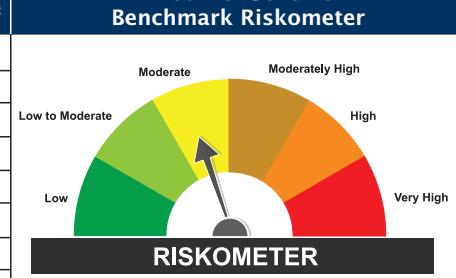
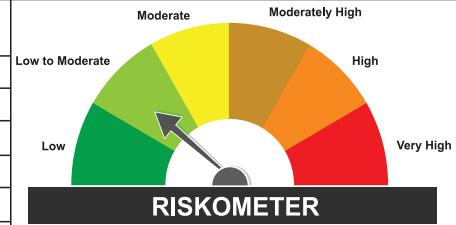
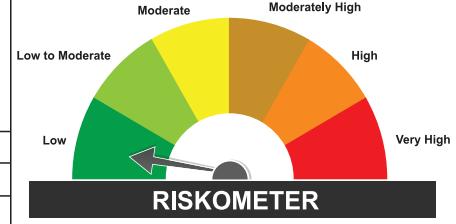
Face value: ₹10

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 31 January, 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 <b>Very High</b></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 <b>High</b></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 <b>Moderately High</b></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 31 January, 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><b>RISKOMETER</b> 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	
4	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
5	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
6	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
7	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index A-III	
8	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 <p><b>RISKOMETER</b> The risk of the benchmark is Low to 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	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 <p><b>RISKOMETER</b> 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 Short Term Debt Fund | SBI Floating Rate Debt Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

- **SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund | SBI Long Duration Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Disclosure of Potential Risk Class (PRC) matrix

- SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓		B-I	
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			

- SBI Banking & PSU Fund | SBI Corporate Bond Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Disclosure of Potential Risk Class (PRC) matrix

- SBI Magnum Low Duration Fund

		Potential Risk Class		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				C-II
Relatively High (Class III)				

- SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund

		Potential Risk Class		
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)				C-III

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# How to read the Factsheet?



## Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.



## Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.



## First Tier Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty 50, BSE Sensex, BSE 200, BSE 500, 10-Year Gsec.



## Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is 100 and the exit load is 1%, the redemption price would be 99 Per Unit.



## Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.



## Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.



## Tracking Error

Measure that indicates how closely the portfolio return tracks the benchmark return. Tracking error is the standard deviation of the difference of returns between a portfolio and the benchmark over a specified holding period.



## Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.



## SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.



## Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.



## Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield



## Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.



## Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.



## IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.



## Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.



## NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.



## Note

Pursuant to para 10.4 of master circular for mutual funds dated May 19, 2023. SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor



## Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.



## AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.



## Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



## Rating Profile

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated May 19, 2023, nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.

# TA%WISE

A ready reckoner for applicable taxation rates

## MUTUAL FUNDS TAX RECKONER 2024-25

The Income Tax/TDS rates are applicable for Financial Year (FY) 2024-25 as amended vide Finance (No. 2) Act 2024

### TAX ON INCOME DISTRIBUTION (IDCW OPTION)

Investor	Tax Rate	TDS
(A) Resident Investor	Applicable Slab / Tax rates <sup>\$</sup>	10% ( <i>if income distributed &gt; Rs.5,000 during FY</i> ) <sup>#</sup>
(B) Non-Resident Investor	20% <sup>\$</sup>	20% <sup>\$ #</sup>

### TAX ON CAPITAL GAINS

#### EQUITY ORIENTED FUNDS (STT PAID)<sup>1 & 2</sup>

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains			
	Holding Period	Tax Rates <sup>\$</sup>			Holding Period	Tax Rates <sup>\$</sup>		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
up to 22/7/2024	Up to 12 months	15%	15% <sup>#</sup>	15%	More than 12 months	10% <sup>3</sup>	10% <sup>3 #</sup>	10% <sup>3</sup>
on/after 23/7/2024		20%	20% <sup>#</sup>	20%		12.5% <sup>3</sup>	12.5% <sup>3 #</sup>	12.5% <sup>3</sup>

#### NON-EQUITY ORIENTED FUNDS – PURCHASED ON / BEFORE 31st MARCH 2023

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains			
	Holding Period	Tax Rates <sup>\$</sup>			Holding Period	Tax Rates <sup>\$</sup>		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
up to 22/7/2024	Up to 36 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7 #</sup>	30%	More than 36 months	20% <sup>5</sup>	Listed: 20% <sup>5 #</sup> Unlisted: 10% <sup>6 #</sup>	10% <sup>6</sup>
on/after 23/7/2024 <i>(Unlisted MF)</i>	Up to 24 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7 #</sup>	30%	More than 24 months	12.50% <sup>6</sup>	12.50% <sup>6 #</sup>	10% <sup>6</sup>
on/after 23/7/2024 <i>(Listed MF)</i>	Up to 12 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7 #</sup>	30%	More than 12 months	12.50% <sup>6</sup>	12.50% <sup>6 #</sup>	10% <sup>6</sup>

## NON-EQUITY ORIENTED FUNDS – PURCHASED ON / AFTER 1st APRIL 2023<sup>4</sup>

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains				
	Holding Period	Tax Rates <sup>\$</sup>			FII	Holding Period	Tax Rates <sup>\$</sup>		
		Resident	Non-Resident (other than FII)	FII			Resident	Non-Resident (other than FII)	FII
<b>(A) MF WITH EQUITY EXPOSURE MORE THAN 35%<sup>4(i)</sup></b>									
up to 22/7/2024	Up to 36 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%		Not Applicable			
on/after 23/7/2024 <i>(Unlisted MF)</i>	Up to 24 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%	More than 24 months	12.50% <sup>6</sup>	12.50% <sup>6#</sup>	10% <sup>6</sup>	
on/after 23/7/2024 <i>(Listed MF)</i>	Up to 12 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%	More than 12 months	12.50% <sup>6</sup>	12.50% <sup>6#</sup>	10% <sup>6</sup>	
<b>(B) MF WITH EQUITY EXPOSURE UP TO 35%<sup>4(i)</sup></b>									
up to 31/3/2025	N.A.	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%		Not Applicable			
<b>(C) MF WITH DEBT EXPOSURE MORE THAN 65%<sup>4(ii)</sup></b>									
on/after 1/4/2025	N.A.	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%		Not Applicable			
<b>(D) MF WITH DEBT EXPOSURE UP TO 65%<sup>4(ii)</sup></b>									
on/after 1/4/2025 <i>(Unlisted MF)</i>	Up to 24 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%	More than 24 months	12.50% <sup>6</sup>	12.50% <sup>6#</sup>	10% <sup>6</sup>	
on/after 1/4/2025 <i>(Listed MF)</i>	Up to 12 months	A.T.R. <sup>7</sup>	A.T.R. <sup>7#</sup>	30%	More than 12 months	12.50% <sup>6</sup>	12.50% <sup>6#</sup>	10% <sup>6</sup>	

**(1)** Equity-Oriented Fund (EOF) refers to a scheme of a MF wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an EOF if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

**(2)** STT @ 0.001% is applicable on redemption of units of Equity-oriented Mutual Funds

**(3)** Without Indexation & foreign exchange fluctuation benefit. LTCG on EOF are exempt from tax up to Rs.1,25,000 per year from FY 2024-25 onwards (earlier Rs.1,00,000).

**(4)** Specified Mutual Funds (Non-Equity Mutual Funds):

As per Section 50AA of the Income-tax Act, 1961, investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

**(i)** Up to 31st March 2025, a “Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. It is possible that an “equity-oriented fund” which invests in units of another equity fund instead of investing directly in equity shares of domestic company may be regarded as “specified mutual fund” and taxed accordingly.

**(ii)** From 1st April 2025 onwards, a “Specified Mutual Fund” means: (a) a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or (b) a fund which invests 65% or more of its total proceeds in units of a fund referred to in (a). The percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

**(5)** with indexation benefit

**(6)** without indexation and foreign exchange fluctuation benefit

**(7)** A.T.R. – Applicable Slab / Tax Rates (refer below)

## INCOME TAX RATES

### A. For Individuals / HUF / AOP / BOI / Artificial Juridical Persons

#### DEFAULT – NEW TAX REGIME [Section 115BAC(1A)]

Total Income	Tax Rate <sup>\$</sup>
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 7,00,000	5%
INR 7,00,001 to INR 10,00,000	10%
INR 10,00,001 to INR 12,00,000	15%
INR 12,00,001 to INR 15,00,000	20%
INR 15,00,001 and above	30%

#### OPTIONAL – OLD TAX REGIME (with specified exemptions & deductions)

Total Income	Tax Rate <sup>\$</sup>
Up to INR 2,50,000	NIL
INR 2,50,001 to INR 5,00,000	5%
INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

- (i) Under the old tax regime, in the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000 and in the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000
- (ii) In cases where the taxable income, reduced by long term capital gains / short term capital gains of a resident individual/HUF is below the basic exemption limit, the long-term capital gain / short-term capital gains will be reduced to the extent of this shortfall and only the balance is chargeable to income tax. The benefits of this provision are not available to non-resident individuals.
- (iii) Rebate of up to INR 25,000 is available for taxpayers whose total income chargeable to tax under the default New Tax Regime u/s. 115BAC(1A) does not exceed INR 700,000. In case a resident individual opts to pay tax under the old tax regime, then rebate of up to Rs.12,500 is available if total income does not exceed Rs.5,00,000. However, such rebate is not available with respect to income-tax on long-term capital gains arising on transfer of units of equity-oriented schemes.

## B. For Domestic Companies

	If availing specified exemptions / deductions		Optional Regime (Without specified exemptions / deductions)	
	Turnover ≤ Rs. 400 Crore for FY 2022-23	Turnover > Rs.400 Crore for FY 2022-23	Section 115BAA	Section 115BAB
Basic Tax Rate <sup>\$</sup>	25%	30%	22%	15%
Minimum Alternate Tax (MAT) <sup>\$</sup>	15%	15%	Not Applicable	

### S Surcharge:

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

'Specified income' refers to total income excluding dividend income on shares, STCG on EOF and LTCG on mutual fund units. Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

**Cess:** Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge

### # Tax Deduction at Source (TDS) or Withholding Tax:

The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

### TDS on Income Distributions (IDCW Option):

- In case of non-resident investors (other than FII): As per provisions of Section 196A, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.
- In case of FII: As per provisions of Section 196D, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.

**TDS on Capital Gains:** Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance (No. 2) Act 2024 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

**TDS at higher rates:** TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply. In case PAN is inoperative, then TDS as per Section 206AA would apply, subject to Rule 37BC of the Income-tax Rules, 1962.

(8) The tax rates above are based on the Income Tax Act, 1961 as amended by the Finance (No. 2) Act, 2024.

(9) The above tax rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.

(10) Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

(11) Under the provisions of the Income-tax Act, 1961, every person who has been allotted a PAN on or after July 1, 2017 and is eligible to obtain Aadhaar Number, is required to link his PAN with Aadhaar. From July 1, 2023, the PAN of taxpayers who have failed to link PAN with Aadhaar, as required, shall become inoperative and the consequences during the period that PAN remains inoperative will be as follows:

- (i) no refund shall be made against such PANs;
- (ii) interest shall not be payable on such refund for the period during which PAN remains inoperative; and
- (iii) TDS and TCS shall be deducted /collected at higher rate, as provided in the Act.

Additionally, such taxpayers will not be able to conduct transactions where quoting PAN is mandatory, like investments in mutual funds.

The PAN can be made operative again in 30 days, upon linking of PAN with Aadhaar after payment of fee of Rs.1,000.

**Disclaimer:** The above overview is not exhaustive or comprehensive and is not intended to be a substitute for professional advice. The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions. The investor alone shall be fully responsible and/or liable for any decision/action taken on the basis of this document. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of SBI Mutual Fund.

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