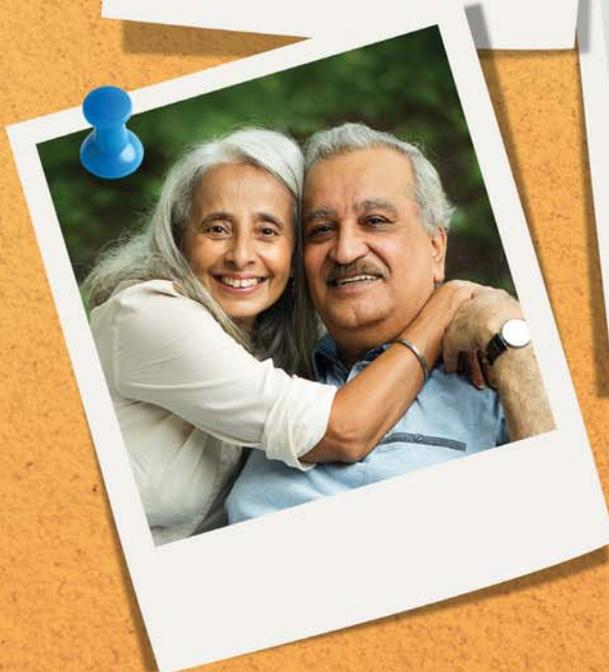
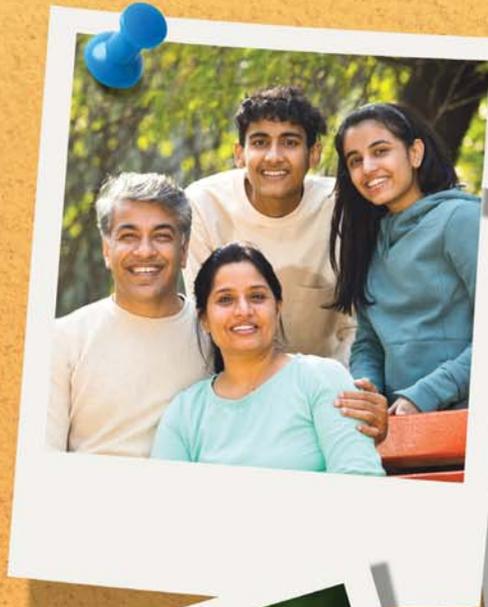


At every
step in life,
Mutual Fund
Solutions
help you
step forward.



INDEX

Content	Category	No.
From the MD & CEO's Desk		04
Market Overview		05
From the DMD & Jt. CEO's Desk		08
Snapshot of Equity Funds & Other Categories		09
SBI Blue Chip Fund	Equity - Large Cap	12
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	Equity - Thematic Fund	13
SBI Flexicap Fund (Previously known as SBI Magnum Multicap Fund)	Equity - Flexicap Fund	14
SBI Multicap Fund	Equity - Multicap Fund	15
SBI Dividend Yield Fund	Equity - Dividend Yield Fund	16
SBI Contra Fund	Equity - Contra Fund	17
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	Equity - Large & Mid Cap Fund	18
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	Equity - Focused Fund	19
SBI Magnum MidCap Fund	Equity - Mid Cap Fund	20
SBI Magnum Global Fund	Equity - Thematic Fund	21
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	Equity - Small Cap Fund	22
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	Equity - ELSS	23
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	Equity - Sectoral Fund	24
SBI Banking And Financial Services Fund	Equity - Sectoral Fund	25
SBI PSU Fund	Equity - Sectoral Fund	26
SBI Magnum Comma Fund	Equity - Sectoral Fund	27
SBI Infrastructure Fund	Equity - Sectoral Fund	28
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	Equity - Thematic	29
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	Equity - Sectoral Fund	30
SBI Equity Minimum Variance Fund	Equity - Thematic	31
SBI Gold Fund	Fund of Funds	32
SBI International Access - US Equity FoF	Fund of Funds	33
Snapshot of Hybrid Funds & Solution Oriented Scheme		34
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	Hybrid - Aggressive Hybrid Fund	36
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	Hybrid - Conservative Hybrid Fund	37
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	Hybrid - Multi Asset Allocation Fund	38
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	Solutions Oriented Scheme - Children's Fund	39

INDEX

Content	Category	No.
SBI Equity Savings Fund	Hybrid - Equity Savings Fund	40
SBI Arbitrage Opportunities Fund	Hybrid - Arbitrage Fund	41
SBI Balanced Advantage Fund	Hybrid - Balanced Advantage Fund	42
SBI Magnum Children's Benefit Fund – Investment Plan	Solutions Oriented Scheme - Children's Fund	43
SBI Retirement Benefit Fund – Aggressive Plan	Solutions Oriented Scheme - Retirement Fund	44
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	45
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	46
SBI Retirement Benefit Fund – Conservative Plan	Solutions Oriented Scheme - Retirement Fund	47
Snapshot of Debt Funds & Other Categories		48
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	Debt - Gilt Fund	50
SBI Magnum Income Fund	Debt - Medium To Long Duration Fund	51
SBI Dynamic Bond Fund	Debt - Dynamic Bond Fund	52
SBI Corporate Bond Fund	Debt - Corporate Bond Fund	53
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	Debt - Credit Risk Fund	54
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	Debt - Medium Duration Fund	55
SBI Short Term Debt Fund	Debt - Short Duration Fund	56
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	Debt - Gilt Fund With 10 Year Constant Duration	57
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	Debt - Low Duration Fund	58
SBI Savings Fund	Debt - Money Market Fund	59
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	Debt - Banking And PSU Fund	60
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	Debt - Liquid Fund	61
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	Debt - Ultra Short Duration Fund	62
SBI Floating Rate Debt Fund	Debt - Floater Fund	63
SBI Long Duration Fund	Debt - Long Duration Fund	64
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	Debt - Overnight Fund	65
Comparative Performance for all Schemes		66
Systematic Investment Plan (SIP)		79
Total Expense Ratios		87
IDCW History Of Debt & Hybrid Funds		88
Benchmark Riskometer		91
Potential Risk Class (PRC) Matrix		93
Disclaimer		96
SBI Funds Management limited Branches		97
How to read the Factsheet		98



From the MD & CEO's Desk

Dear Investors,

Wish you and your loved ones a Happy New Year!

I hope you have begun the new year on the right footing. The robust performance of the equity markets in 2023 have surely set the bar higher for the year ahead. The good thing is that companies are looking bullish on the back of a good festive season, stock market momentum and better-than-expected performance of the Indian economy in the recent quarters.

The reminder here is that past performance is not a guarantee for future returns as we like to say in the asset management industry and the reason to spell this out right upfront in January is simple. We have witnessed a record run for the markets, which would have attracted a large number of new investors to the market. Savings are getting invested is a heartening development but at the same time, these investors have come to the fold of investments expecting a future performance similar to that of the recent past.

As someone having spent my career in the financial services space, I would caution you and reaffirm what certainly works is discipline. Investing regularly, for years, with sight set simply on your financial goals and diversifying your investments. This discipline helps even for short-term goals. In fact, the prevalent level of interest rates makes some fixed income schemes, an attractive proposition at present.

What works for your friend or relative might not work for you, simply because their financial goals and risk tolerance may be very different than yours. The investments you choose, should be a function of your own investment horizon and risk-taking ability. An ideal portfolio should have investments spread across different asset classes. Take these decisions after a detailed discussion with a financial adviser.

That being said, we maintain our faith in the potential of the Indian economy. Bank credit growth, infrastructure development and investments, and healthy tax buoyancy are just a few indicators that objectively make our belief in the Indian economy stronger and expect this year to be action-packed as our country continues to drive growth momentum across sectors. Globally, there is an expectation of a growth slowdown in the near future. It is also likely to have some impact on the Indian economy, especially on external sectors like exports.

Just like the year gone by, and the years before that, we at SBI Mutual Fund continue to work towards delivering the best-in-class services to you and ensure that our processes are aligned in the interests of your financial goals. Your feedback has helped us improve in the past, and I would encourage you to reach out to us in the future too.

On that note, here is looking to a safe, healthy, and prosperous 2024!

Warm Regards,

Shamsher Singh

MD & CEO

Market Overview

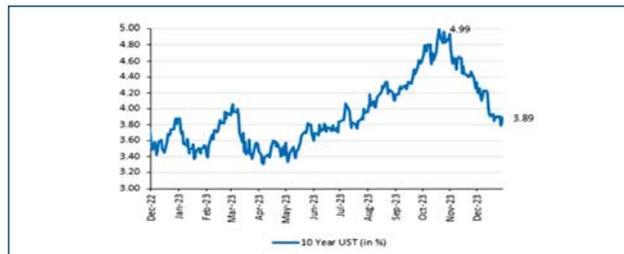
2023 Fixed Income market review: Volatile global, Stable Local

Calendar Year 23 witnessed significant volatility in global bond yields as market pricing, which overextended at various points, remained at variance from central bank guidance and eventual actions. The year began with markets anticipating a recession in the US, following an inversion of the sovereign curve on the back of aggressive hikes in Calendar Year 22 that took the US Fed Funds rate to 4.25%-4.50%. The impact of the banking crisis in Feb-March 23 led to a significant easing in yields as markets started factoring in aggressive cuts over the remainder of Calendar Year 23.

As the crisis receded with prompt and focused regulatory and government intervention, markets had to grapple with the reality of continued central bank actions given the higher than target inflation and resilient growth. Over the year the FED hiked rates subsequently by an additional 100 bps. This led the benchmark 10y US treasury yield to move up from 3.30% in early April to 5% by mid-October. Apart from central bank actions, the issue of a higher fiscal deficit and bond supply, ongoing QT by the central bank and policy normalization in Japan and potential reduced foreign buying weighed in on yields.

Chart 1:

Wild ride on the UST 10y with yields flat over the year

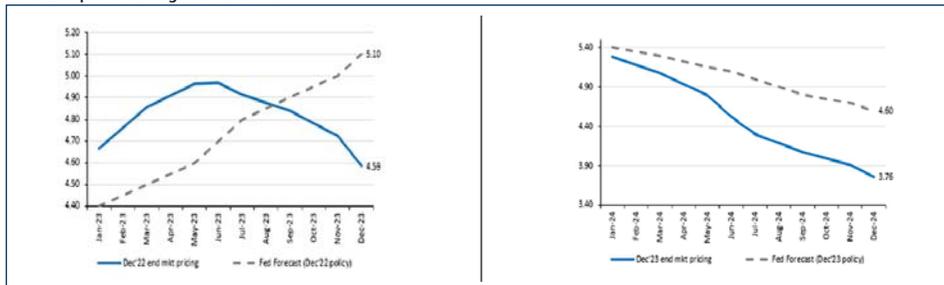


Source: Bloomberg, SBIFM Research

The last quarter led to a dramatic change in market dynamics as the "higher for longer" thesis came into question with markets taking comfort from the better-than-expected reduction in US CPI and signs of some slowdown in the jobs market. The resultant loosening of financial conditions was further turbo charged by the FED chair's post policy media briefing in December. Signs of a possible pivot were latched on to by markets as the modest increase of an additional cut (cumulative 3 cuts in CY 24) as per the Dot plot projections from September was overwhelmed by comments about possible discussions on rate cuts & no pushback against over aggressive market pricing. The benchmark 10y UST moved lower by more than 110bps over the last 2.5 months to close at 3.87%, broadly flat over the year. More significantly, this has led to a significant up move in all asset classes as markets have now priced in significant loosening of policy rates in Cy24 across all developed economies.

Chart 2:

Market pricing on Fed funds rate Vs Dot plots- divergence sustains.



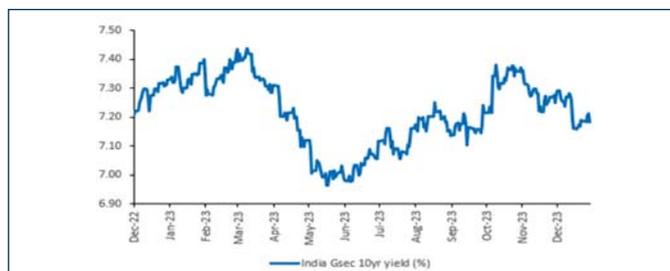
Source: Bloomberg, SBIFM Research.

Currently market implied policy rates for the FOMC point to almost 6 cuts being priced in for Calendar Year 24 with the first reduction being fully priced in for March 24. Unlike the previous year, the FED having seemingly engineered a soft landing with relatively strong growth and a steady decline in CPI towards the target, there remains a clear visibility for some cuts into Calendar Year 24 as indicated by the dot plots. However, there remains a material risk of markets having overextended once again both on the timing and magnitude of cuts in the coming year. This remains a material risk factor going into the coming year for all asset classes. While geopolitical frictions have broadly receded into the background with little durable impact on commodity prices, the flaring up of the same alongside a heavy political calendar in CY24 could have some impact on markets going forward.

Indian fixed income markets have broadly remained stable over the year with a marginal drop in yields on a y-o-y basis. The RBI last hiked policy rates by 25bps in the Feb 23 review and has stayed on a pause since the April 23 review. At the same time, the operational aspects of monetary policy has seen a subtle shift as the effective rate has stayed around the MSF rate since the last quarter. Unlike expectations at the beginning of the year, real GDP growth for FY24 is expected to be better than the RBI's initial estimate of 6.5% and most market expectations of below 6% growth. At the same time, recurring and persistent food price shocks have ensured that the average CPI inflation for FY24 remains north of 5% at around 5.4%. This has ensured that the bias towards maintaining a tighter domestic monetary stance has endured through the year.

Chart 3:

Indian yields relatively stable on a relative basis



Source: Bloomberg, SBIFM Research

Chart 4:

While stealth tightening happens over the last quarter



Source: Bloomberg, SBIFM Research

CY24 starts with a relatively more sanguine global backdrop as the markets continue to price in significant rate cuts by major developed market central banks. To the extent this has a positive impact on capital flows, the RBI would be faced with a lesser challenge on the currency front. Apart from equity capital flows, the bond index inclusion should provide scope for debt inflows as seen in CY23. RBI's liquidity management stance would guide the net impact of debt flows on the bond yields. Overall given the current liquidity dynamics, the impact of flows on the bond market should be assumed to be positive at the margin. While major central banks are likely to shift their policy stance in accordance with their domestic growth- inflation mandates, it is premature at this stage to price in similar expectations in India. The evolution of market outcomes in India over the coming year would be a function of the following variables.

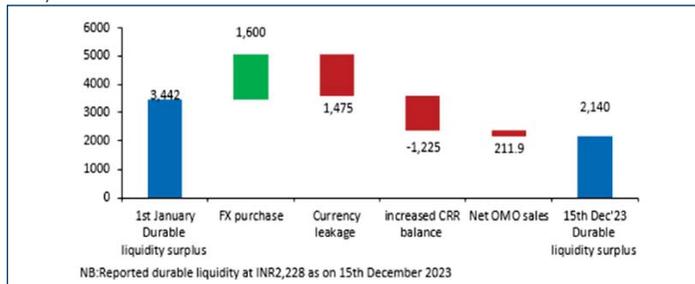
Growth inflation dynamics:

Most high frequency indicators continue to provide visibility of relative resilience in economic growth. Deceleration in global growth as well as the lag effects of policy tightening should lead to an actual outcome coming in lower than FY24. However, growth at 6%-6.5% as expected remains relatively robust. To the extent that economic growth trajectory is resilient, the central bank has sufficient leeway to focus on the midpoint target on CPI. This has been repeatedly reiterated in recent RBI guidance. Steady deceleration in core inflation and muted services inflation so far point to a better outcome in the coming year. More than a shift to monetary easing, this should prompt a shift to a neutral stance and easier liquidity as the year progresses. In the absence of any growth shocks, this remains conditional on a steady easing in headline CPI trajectory.

Liquidity stance:

The importance of the liquidity channel in rates transmission cannot be underestimated in the Indian context. Enabling significant undershoot of overnight rates below the Repo rate during the easing phase has now been reversed with a modest overshoot over the repo rate over the last few months. While lag effects of policy hikes need to be considered along with softening of core inflation, the effective hike delivered by tighter liquidity stance can be unwound quickly as the underlying situation changes. Based on current evidence, the central banks seems likely to provide just adequate liquidity to ensure that the current settings on the overnight rate are not breached significantly. As inflation dynamics start to change, the liquidity stance could shift first. If the projected deceleration in headline towards the midpoint evolves as expected, one could see a shift occurring over H2 of Cy24. Seasonality in liquidity flows should provide space for the shorter end of the curve to move lower over the first half of FY25.

Chart 5:



Source: Bloomberg, SBIFM Research

Apart from the central bank stance on rates and liquidity, demand- supply as well as overall credit demand are expected to influence bond spreads. A pickup in SDL issuances in Q3 FY24 has been sustained with a larger than expected schedule for Q4 FY24. While fiscal deficit at the general government level is expected to reduce gradually, a faster pace of consolidation may probably be required to avoid crowding out. The pickup in bank credit growth and CD issuances has been accompanied with higher corporate bond

issuances in FYTD. Bond issuances for the current FY has grown at 18% y-o-y at Rs 5.74 trillion. Spreads on AAA bonds at the shorter end have widened over the last year, while investor demand has anchored long term AAA spreads. In the near term, as the stance of tighter liquidity sustains, short-term high-grade bonds up to 3-5y provide higher relative value. Along with money market segment, this segment should benefit from the anticipated shift in liquidity over the year. Notwithstanding the near-term volatility and the still unfinished battle against higher than target inflation, fixed income investments provide attractive value over the medium term. This is on account of:

- Based on all reasonable forward looking CPI estimates, bond investments across tenors provide visibility of real returns.
- RBI's commitment to the midpoint target, provides confidence on a durable anchoring of inflation expectations around the policy target.
- Higher real GDP growth estimates, improved tax buoyancy and domestic financing of the fiscal deficit provide a high degree of resilience to India's fiscal account.
- External sector dynamics remain extremely robust with a modest deficit anticipated on the current account. Reduced inflation differentials and prospect of higher capital flows should provide grounds for a stable rupee both on the fundamental and flow angles respectively.
- While offshore flows into debt can be accompanied with associated volatility based on global events, this effectively adds an additional layer of demand for government securities.

2024 Market Outlook

A key macro change over the past few years has been the policy shift towards fiscal expansion versus monetary accommodation. This policy skew should be positive for hard assets such as infrastructure, real estate and commodities in our view. In addition, years of underinvestment and strong relative underperformance make physical assets well placed over the next few years. Within financial assets, the relative spread of earnings yield versus bond yields puts equities at a relative disadvantage versus bonds. Within equities, preference is for large caps over mid and small caps given the record valuation disparity.

The spread between equity earnings yield and bond yields suggests equities are relatively expensive versus bonds. This is true both on trailing earnings and cyclically adjusted earnings-based yield spreads.

Chart 1:

Trailing earnings yield to bond yield spread.



Source: Bloomberg, SBIFM research. Note: The spread plots Sensex's trailing earnings yield minus 10 year Indian bond yields. The lower the reading, the less attractive equities are relative to bonds.

Chart 2:

Cyclically adjusted earnings yield to bond yield spread

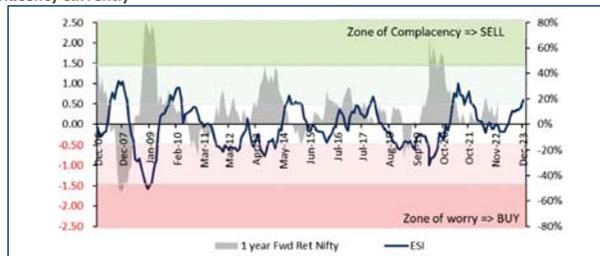


Source: Bloomberg, SBIFM research. Note: The spread plots Sensex's cyclically adjusted earnings yield minus 10 year Indian bond yields. The lower the reading, the less attractive equities are relative to bonds.

Our proprietary Equity market sentiment index has inched to levels suggesting heated sentiment and high complacency. As a contrarian indicator, such elevated readings are consistent with weak forward returns on equities.

Chart 3:

Equity market sentiment is suggesting high complacency currently



Source: Bloomberg, FactSet, SBIFM research

Between large caps and broader markets, relative valuations favour the former. The ratio of Sensex market cap to BSE500 market cap is near historical lows- a reversion higher would augur well for relative performance of large caps versus mid and small caps.

Chart 4:

Relative valuations favour large caps over broader markets

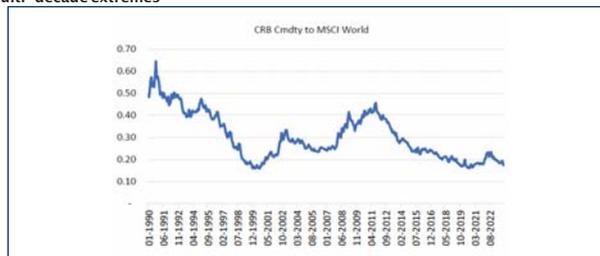


Source: Bloomberg, SBIFM research

The recent pivot from US Federal Reserve on policy rates and the corresponding decline in global yields should help the policy support towards fiscal expansion globally. Lower yields should provide more leeway to indebted governments around the world to support fiscal spends. The ensuing infrastructure build out should be positive for natural resources. We stay positive on hard assets, commodities and infrastructure as a multi-year theme.

Chart 5:

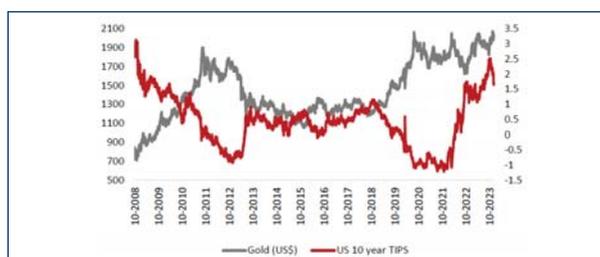
Commodities' underperformance to equities at multi-decade extremes



Source: Bloomberg, SBIFM research

Chart 6:

Commodities such as Gold have strong negative correlation to US real yields



Source: Bloomberg, SBIFM research

Overall, even as we are entering 2024 on an optimistic note, we continue to advocate a diversified approach to asset allocation. Diversification within financial assets as well as beyond, into physical assets and related plays.



From the DMD & Jt. CEO's Desk

Dear Friends,

Wish you and your loved ones a Happy New Year!

For many, the New Year brings promises many new starts, reflections of the year gone by and an optimism to face challenges and grab opportunities of the year ahead.

While the world witnessed yet another conflict and the adversities of a war adding to geopolitical tensions, our country's improving macroeconomic indicators kept investors' confidence elevated. A faster-than-expected 7.6% GDP growth in the September 2023 quarter along with a moderation of its CAD to USD 8.3 billion* supported the equity markets run in 2023.

The markets saw best returns in December with S&P BSE Sensex and Nifty 50 gaining around 8% month on-month while for the calendar year 2023, S&P BSE Sensex and Nifty 50 soared 19% and 20%, respectively*. Domestic investors, NRIs and FIIs, are showing keen interest in the country's potential growth prospects and I believe market highs are just reflections of an economy with strong fundamentals. The coming year will be interesting with elections in many countries which is of strategic importance to India.

On the back of the strong equity market run, there was a dream run in the small and mid-cap space and retail investors continue to invest in strong numbers through SIP[^]. Domestic investors have begun to counter FIIs with retail inflows into the economy which is a heartening trend. As I mentioned in my previous communication, investing always seems easy and generates interest when the markets are booming and everything is positive however, expectations have to be tempered even with the economy doing well, and investors need to stick to their asset allocation as per their goals. Equity remains the better option for those seeking to invest for the long-term and meet their life goals, however one can consider hybrid funds. Hybrid Funds are a very prudent way to achieve asset allocation and may help investors diversify their portfolio well.

For those still looking to plan their tax saving investments, one can consider Equity Linked Saving Schemes. ELSS mutual funds remain an attractive option not only due to tax savings, but their diversified equity portfolio helps in potential long term wealth creation. Hence these funds can be suitable even if Tax savings through MF's is not the primary goal of certain investors.

Best wishes for the year ahead. Make 2024 the year you achieve the goals you are keen to achieve, personally and professionally.

Warm Regards,

D P Singh

Deputy MD & Joint CEO

Source: *CRISIL | [^]AMFI

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI Magnum Equity ESC Fund (Previously known as SBI Magnum Equity Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
Ideal Investment Horizon	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Ms. Sohini Andani & *Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Pradeep Kesavan	Mr. R. Srinivasan & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Rohit Shimpi & *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Ms. Sohini Andani & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & *Mr. Pradeep Kesavan
Managing Since	Ms. Sohini Sep-2010 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit Jan-2022 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan March-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit March-2023 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Dinesh May-2018 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Sep-2016 & Mr. Pradeep (w.e.f. Dec 2023)	Ms. Sohini July-2010 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	S&P BSE 100 Index (TRI)	Nifty ESG 100 TRI	S&P BSE 500 Index (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	S&P BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)

Fund Details as on 31 December 2023

Month End AUM (₹ in Crores)	₹43,486.94	₹5,536.79	₹19,688.29	₹14,267.71	₹6,165.02	₹21,483.10	₹18,926.95	₹15,456.14	₹6,514.65
Portfolio Turnover	0.17	0.18	0.48	0.46	-	1.98	0.43	0.12	0.61
Standard Deviation*	12.67%	12.82%	11.96%	-	-	12.81%	13.00%	13.59%	11.55%
Beta*	0.92	0.87	0.84	-	-	0.83	0.86	0.80	0.75
Sharpe Ratio*	0.78	0.73	0.83	-	-	1.76	1.19	1.41	0.87
Expense Ratio	Regular- 1.54% Direct- 0.85%	Regular- 1.94% Direct- 1.31%	Regular- 1.68% Direct- 0.84%	Regular- 1.74% Direct- 0.92%	Regular- 1.83% Direct- 0.77%	Regular- 1.64% Direct- 0.69%	Regular- 1.67% Direct- 0.78%	Regular- 1.71% Direct- 0.84%	Regular- 1.88% Direct- 1.20%

Portfolio Classification By Asset Allocation (%) as on 31 December 2023

Large Cap (%)	85.48	73.23	57.08	36.82	63.96	39.13	42.37	12.26	22.65
Mid Cap (%)	10.45	18.24	28.63	27.67	20.39	28.59	40.37	64.53	35.78
Small Cap (%)	-	2.95	8.92	31.97	4.26	13.66	10.73	15.87	19.37
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	3.95	5.58	5.27	2.13	11.39	14.08	6.53	6.70	22.20

Portfolio Classification By Industry Allocation (%) as on 31 December 2023

Portfolio Classification	Financial Services 31.71 Automobile And Auto Components 14.61 Fast Moving Consumer Goods 10.23 Healthcare 6.99 Construction 6.01 Information Technology 4.26 Oil, Gas & Consumable Fuels 4.06 Cash, Cash Equivalents And Others 3.95 Construction Materials 3.36 Capital Goods 3.32	Financial Services 28.01 Information Technology 20.86 Automobile And Auto Components 11.02 Capital Goods 8.22 Construction 5.20 Fast Moving Consumer Goods 4.48 Construction Materials 4.34 Healthcare 3.11 Cash, Cash Equivalents And Others 2.80 Cash, Cash Equivalents And Others 2.76	Financial Services 31.13 Information Technology 9.78 Automobile And Auto Components 8.55 Fast Moving Consumer Goods 7.30 Oil, Gas & Consumable Fuels 5.82 Healthcare 5.63 Consumer Durables Services 3.51 Capital Goods 3.18 Construction Materials 3.18	Financial Services 21.19 Consumer Durables 8.53 Automobile And Auto Components 8.08 Healthcare 7.76 Consumer Services 6.81 Textiles 6.13 Fast Moving Consumer Goods 5.79 Chemicals 5.12 Media, Entertainment & Services 4.50 Publication Services 3.95	Financial Services 20.97 Information Technology 15.69 Automobile And Auto Components 12.27 Fast Moving Consumer Goods 9.78 Capital Goods 7.45 Cash, Cash Equivalents And Others 5.46 Oil, Gas & Consumable Fuels 4.99 Power Services 4.80 Realty 4.21 Construction 3.67	Financial Services 21.59 Oil, Gas & Consumable Fuels 9.68 Information Technology 7.94 Automobile And Auto Components 7.22 Healthcare 5.75 Automobile And Auto Components 5.65 Capital Goods 5.13 Metals & Mining Derivatives 5.01 Power 4.97 Sovereign 4.54	Financial Services 22.18 Healthcare 11.85 Information Technology 9.36 Automobile And Auto Components 7.54 Fast Moving Consumer Goods 6.91 Capital Goods 6.30 Metals & Mining 5.78 Consumer Durables 5.66 Construction Materials 4.23 Consumer Services 3.32	Financial Services 16.45 Automobile And Auto Components 15.54 Capital Goods 11.75 Healthcare 7.82 Cash, Cash Equivalents And Others 6.67 Textiles 6.61 Chemicals 6.28 Consumer Services 5.23 Realty 4.40 Construction Materials 3.93	Consumer Goods 22.23 Information Technology 20.96 Healthcare 14.36 Capital Goods 9.76 Automobile And Auto Components 8.66 Textiles 6.99 Cash, Cash Equivalents And Others 5.74 Chemicals 4.22 Financial Services 2.63 Consumer Durables 2.31
---------------------------------	--	--	--	---	--	--	--	---	---

Other Details

Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%
------------------	--------------------	--------------------	------------------------------	--------------------	--------------------	--------------------	------------------------------	--------------------	--------------------

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. *Risk Free rate: FBIL Overnight Mibor rate (6.90% as on 29th December 2023)
Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 1st Dec 2023.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Magnum COMMA Fund
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Milind Agrawal & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Richard D'souza	Mr. Richard D'souza & Mr. Pradeep Kesavan (w.e.f. Dec 2023)
Managing Sinc	Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Nov - 2013 & 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)	Aug-2014	Mr. Richard Aug-2014 & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	S&P BSE 500 Index (TRI)	S&P BSE 250 Small Cap Index TRI	S&P BSE 500 Index (TRI)	S&P BSE HEALTH CARE Index (TRI)	Nifty Financial Services Index (TRI)	S&P BSE PSU INDEX (TRI)	Nifty Commodities Index (TRI)
Fund Details as on 31 December 2023							
Month End AUM (Rs. in Crores)	₹31,515.93	₹23,716.39	₹18,714.49	₹2,263.16	₹4,827.37	₹1,159.03	₹542.55
Portfolio Turnover	0.23	1.06	0.16	0.38	1.29	0.53	0.61
Standard Deviation*	12.85%	12.38%	13.32%	14.45%	16.59%	21.80%	18.99%
Beta*	0.77	0.64	0.91	0.87	0.94	0.89	0.86
Sharpe Ratio*	0.75	1.39	1.25	0.63	0.49	1.28	0.84
Expense Ratio	Regular- 1.59% Direct- 0.73%	Regular- 1.62% Direct- 0.67%	Regular- 1.67% Direct- 0.98%	Regular- 2.06% Direct- 1.00%	Regular- 1.87% Direct- 0.76%	Regular- 2.23% Direct- 1.10%	Regular- 2.57% Direct- 2.02%
Portfolio Classification By Asset Allocation (%) as on 31 December 2023							
Large Cap (%)	49.60	-	57.03	38.03	65.21	54.10	47.22
Mid Cap (%)	37.47	10.92	23.07	31.46	14.78	18.90	17.97
Small Cap (%)	1.88	73.81	15.43	28.60	14.90	23.94	30.70
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	10.42	15.27	4.47	1.91	5.11	3.06	4.11
Portfolio Classification By Industry Allocation (%) as on 31 December 2023							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 42.34 Telecommunication 9.76 Fast Moving Consumer Goods 9.22 Information Technology 7.37 Healthcare 5.33 Chemicals 4.91 Automobile And Auto Components 3.70 Consumer Services 3.29 Cash, Cash Equivalents And Others 2.99 Services 2.93	Capital Goods 15.01 Consumer Durables 11.92 Financial Services 11.61 Consumer Services 11.32 Cash, Cash Equivalents And Others 7.91 Derivatives 7.29 Chemicals 6.82 Fast Moving Consumer Goods 6.53 Construction 6.30 Automobile And Auto Components 2.99	Financial Services 24.56 Oil, Gas & Consumable Fuels 10.54 Healthcare 8.94 Capital Goods 8.72 Automobile And Auto Components 8.57 Information Technology 7.15 Cash, Cash Equivalents And Others 4.47 Construction 4.06 Metals & Mining 4.00 Consumer Goods 3.39	Healthcare 92.60 Chemicals 5.49 Cash, Cash Equivalents And Others 1.61 Capital Goods 0.30	Financial Services 94.89 Cash, Cash Equivalents And Others 4.38 Derivatives 0.73	Financial Services 38.92 Capital Goods 15.48 Power 14.46 Metals & Mining 13.91 Oil, Gas & Consumable Fuels 11.16 Cash, Cash Equivalents And Others 3.06 Construction 3.01	Metals & Mining 28.77 Oil, Gas & Consumable Fuels 19.16 Construction 17.85 Power 7.28 Textiles 6.32 Chemicals 6.23 Utilities 5.24 Fast Moving Consumer Goods 5.04 Cash, Cash Equivalents And Others 4.11
Other Details							
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. *Risk Free rate: FBIL Overnight Mibor rate (6.90% as on 29th December 2023) 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 Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI Gold Fund	SBI International Access - US Equity FoF
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	NA
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021
Fund Manager	Mr. Bhavin Vithlani & *Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Raviprakash Sharma & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Raviprakash Sharma	Mr. Pradeep Kesavan (w.e.f. Dec 2023)
Managing Since	Mr. Bhavin Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Raviprakash Mar-2019 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2011	(w.e.f. Dec 2023)
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	S&P BSE Teck Index (TRI)	Nifty 50 Index (TRI)	Price of Physical Gold	S&P 500 Index, after converting it to Indian Rupee
Fund Details as on 31 December 2023						
Month End AUM (Rs. in Crores)	₹1,801.29	₹1,913.03	₹3,585.88	₹180.32	₹1,512.72	₹826.64
Portfolio Turnover	0.38	0.36	0.53	0.30	-	-
Standard Deviation*	14.11%	11.03%	16.90%	12.31%	-	-
Beta*	0.82	0.57	0.89	0.85	-	-
Sharpe Ratio*	1.70	1.55	0.79	0.92	-	-
Expense Ratio	Regular- 2.16% Direct- 1.63%	Regular- 2.10% Direct- 1.02%	Regular- 1.93% Direct- 0.85%	Regular- 0.74% Direct- 0.41%	Regular- 0.42%, Direct- 0.10%	Regular- 1.60%, Direct- 0.90%
Portfolio Classification By Asset Allocation (%) as on 31 December 2023						
Large Cap (In %)	43.70	36.98	61.23	100.04	-	-
Mid Cap (In %)	18.79	24.26	12.15	-	-	-
Small Cap (In %)	29.85	34.70	13.97	-	ETF: 99.96	Overseas Mutual Fund: 99.62
Unclassified (%)	-	-	-	-	-	-
Other Assets (In %)	7.66	4.06	12.65	-0.04	0.04	0.38
Portfolio Classification By Industry Allocation (%) as on 31 December 2023						
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 15.07 Oil, Gas & Consumable Fuels 13.42 Construction Materials 11.98 Construction 10.10 Financial Services 9.39 Power 7.32 Cash, Cash Equivalents And Others 6.08 Services 4.90 Automobile And Auto Components 4.78 Metals & Mining 4.24	Fast Moving Consumer Goods 39.23 Consumer Durables 17.51 Consumer Services 15.98 Automobile And Auto Components 13.55 Cash, Cash Equivalents And Others 4.06 Textiles 3.40 Media, Entertainment & Publication 2.51 Telecommunication Services 2.05	Information Technology 69.02 Telecommunication 8.35 Media, Entertainment & Publication 8.19 Services 6.76 Consumer Services 6.64 Cash, Cash Equivalents And Others 1.04	Fast Moving Consumer Goods 27.12 Healthcare 21.26 Information Technology 10.66 Financial Services 9.44 Automobile And Auto Components 6.50 Power 5.94 Oil, Gas & Consumable Fuels 5.56 Metals & Mining 4.17 Telecommunication 2.35 Construction Materials 2.10	Exchange Traded Funds 99.96 Cash, Cash Equivalents And Others 0.04	Mutual Fund 99.62 Cash, Cash Equivalents And Others 0.38
Other Details						
Exit Load	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	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	On or before 15 days - 1%	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. *Risk Free rate: FBIL Overnight Mibor rate (6.90% as on 29th December 2023) 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.

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:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 42,425.62 Crores
- AUM as on December 31, 2023**
₹ 43,486.94 Crores
- Fund Manager:** Ms. Sohini Andani & *Mr. Pradeep Kesavan
Managing Since:
Ms. Sohini Andani Sep-2010
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Ms. Sohini Andani Over 27 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 100 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 SIP¹ Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#]	: 12.67%
Beta[#]	: 0.92
Sharpe Ratio[#]	: 0.78
Portfolio Turnover^{**}	
Equity Turnover	: 0.16
Total Turnover	: 0.17

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: RBI Overnight Mibor rate (6.90% as on 29th December 2023) 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	44.3876
Reg-Plan-Growth	78.0258
Dir-Plan-IDCW	55.5010
Dir-Plan-Growth	85.5183

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.

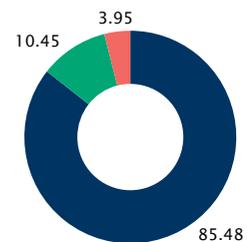
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	10.04
ICICI Bank Ltd.	7.35
Larsen & Toubro Ltd.	6.01
ITC Ltd.	5.21
Bajaj Finance Ltd.	4.74
Infosys Ltd.	4.26
Reliance Industries Ltd.	3.61
Britannia Industries Ltd.	2.94
Page Industries Ltd.	2.81
Divi'S Laboratories Ltd.	2.50
Eicher Motors Ltd.	2.39
Cholamandalam Investment & Finance Co. Ltd.	2.11
Hindustan Unilever Ltd.	2.08
Kotak Mahindra Bank Ltd.	2.06
Bharti Airtel Ltd.	2.00
Mahindra & Mahindra Ltd.	1.99
Sun Pharmaceutical Industries Ltd.	1.85
Hindalco Industries Ltd.	1.84
Shree Cement Ltd.	1.81
Maruti Suzuki India Ltd.	1.66
DLF Ltd.	1.59
Ultratech Cement Ltd.	1.55
Sona Blw Precision Forgings Ltd.	1.48
Bajaj Auto Ltd.	1.40
HDFC Life Insurance Company Ltd.	1.37
Cummins India Ltd.	1.36
Thermax Ltd.	1.23
Mankind Pharma Ltd.	1.19

Stock Name	(%) Of Total AUM
TVS Motor Company Ltd.	1.09
Cipla Ltd.	1.06
Samvardhana Motherson International Ltd.	1.04
ICICI Prudential Life Insurance Company Ltd.	1.03
Tube Investments Of India Ltd.	1.01
Axis Bank Ltd.	1.01
ICICI Lombard General Insurance Company Ltd.	0.99
Schaeffler India Ltd.	0.97
Hero Motocorp Ltd.	0.95
Avenue Supermarts Ltd.	0.88
Godrej Properties Ltd.	0.79
Asian Paints Ltd.	0.78
SKF India Ltd.	0.73
Mothersum Sumi Wiring India Ltd.	0.63
PI Industries Ltd.	0.49
Max Healthcare Institute Ltd.	0.39
Indian Oil Corporation Ltd.	0.39
Life Insurance Corporation Of India	0.38
Jio Financial Services Ltd.	0.33
State Bank Of India	0.30
Zomato Ltd.	0.20
Hindustan Petroleum Corporation Ltd.	0.06
Total	95.93
Treasury Bills	
364 Day T-Bill 22.03.24	0.06
182 Day T-Bill 18.01.24	0.06
Total	0.12
Cash, Cash Equivalents And Others	3.95
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.71
Automobile And Auto Components	14.61
Fast Moving Consumer Goods	10.23
Healthcare	6.99
Construction	6.01
Information Technology	4.26
Oil, Gas & Consumable Fuels	4.06
Construction Materials	3.36
Capital Goods	3.32
Textiles	2.81
Realty	2.38
Telecommunication	2.00
Metals & Mining	1.84
Consumer Services	1.08
Consumer Durables	0.78
Chemicals	0.49
Sovereign	0.12
Cash, Cash Equivalents And Others	3.95

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

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



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

- Long term capital appreciation.
 - Investment in equity and equity-related instruments of large cap companies.
- [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI

MAGNUM EQUITY ESG FUND

An open-ended Equity Scheme investing in companies following the ESG theme (Previously known as SBI Magnum Equity 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.

The Fund aims at achieving its objectives by aligning itself to its Responsible Investment Policy and using ESG assessments of constituent companies to minimise risks arising from ESG factors and deliver risk-adjusted returns to the investors. The fund uses negative screening, ESG integration and best-in-class approaches for stock selection.

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 investing in companies following the ESG theme.
- Date of Allotment:** 01/01/1991
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 5,419.53 Crores
- AUM as on December 31, 2023**
₹ 5,536.79 Crores
- Fund Manager: Mr. Rohit Shimpi & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Rohit Shimpi Jan-2022
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Rohit Shimpi Over 16 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 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 1000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation [#]	: 12.82%
Beta [#]	: 0.87
Sharpe Ratio [#]	: 0.73
Portfolio Turnover ^{**}	
Equity Turnover	: 0.18
Total Turnover	: 0.18

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 (6.90% as on 29th December 2023) 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	63.9658
Reg-Plan-Growth	204.5309
Dir-Plan-IDCW	79.6966
Dir-Plan-Growth	221.9959

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 (₹)
16-Mar-18 (Reg Plan)	3.40	29.0857
16-Mar-18 (Dir Plan)	4.00	34.6356
30-May-17 (Reg Plan)	2.00	30.8936
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

Face value: ₹10

PORTFOLIO

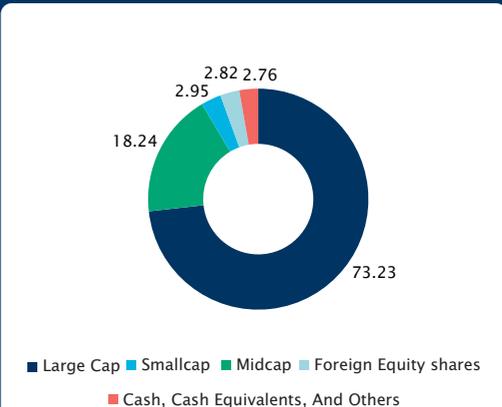
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	8.14
Infosys Ltd.	7.01
Tata Consultancy Services Ltd.	6.28
ICICI Bank Ltd.	5.25
Larsen & Toubro Ltd.	5.20
Axis Bank Ltd.	4.76
Ultratech Cement Ltd.	4.34
TVS Motor Company Ltd.	3.77
ABB India Ltd.	3.38
State Bank of India	3.25
Maruti Suzuki India Ltd.	2.74
Hindustan Unilever Ltd.	2.60
Cholamandalam Investment & Finance Co. Ltd.	2.50
Cummins India Ltd.	2.48
Titan Company Ltd.	2.39
Hindalco Industries Ltd.	2.11
Sona Blw Precision Forgings Ltd.	2.10
Page Industries Ltd.	2.06
HDFC Asset Management Co. Ltd.	2.03
L&T Technology Services Ltd.	1.90
Britannia Industries Ltd.	1.88
Kotak Mahindra Bank Ltd.	1.77
Divi'S Laboratories Ltd.	1.76
Timken India Ltd.	1.70
Coforge Ltd.	1.70
Brigade Enterprises Ltd.	1.62
Eicher Motors Ltd.	1.60

Stock Name	(%) Of Total AUM
FSN E-Commerce Ventures Ltd.	1.42
Jubilant Foodworks Ltd.	1.38
Cipla Ltd.	1.35
Tech Mahindra Ltd.	1.15
PVR Inox Ltd.	1.02
Schaeffler India Ltd.	0.81
Ashok Leyland Ltd.	0.66
Credit Access Grameen Ltd.	0.31
Total	94.42
Foreign Equity Shares	
Microsoft Corporation	2.82
Total	2.82
Cash, Cash Equivalents And Others	2.76
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.01
Information Technology	20.86
Automobile And Auto Components	11.02
Capital Goods	8.22
Construction	5.20
Fast Moving Consumer Goods	4.48
Construction Materials	4.34
Healthcare	3.11
Consumer Services	2.80
Consumer Durables	2.39
Metals & Mining	2.11
Textiles	2.06
Realty	1.62
Media, Entertainment & Publication	1.02
Cash, Cash Equivalents And Others	2.76

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

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:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 19,284.04 Crores
- AUM as on December 31, 2023**
₹ 19,688.29 Crores
- Fund Manager:** Mr. R. Srinivasan & *Mr. Pradeep Kesavan
Managing Since:
Mr. R. Srinivasan Jan-2022
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. R. Srinivasan Over 30 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 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 SIP¹ Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 1000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 11.96%
Beta*	: 0.84
Sharpe Ratio*	: 0.83
Portfolio Turnover*	
Equity Turnover	: 0.42
Total Turnover	: 0.48

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 (6.90% as on 29th December 2023) 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	42.0074
Reg-Plan-Growth	93.8133
Dir-Plan-IDCW	51.7044
Dir-Plan-Growth	103.4439

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

Face value: ₹10

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

PORTFOLIO

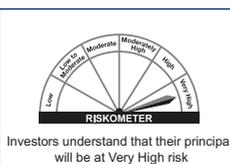
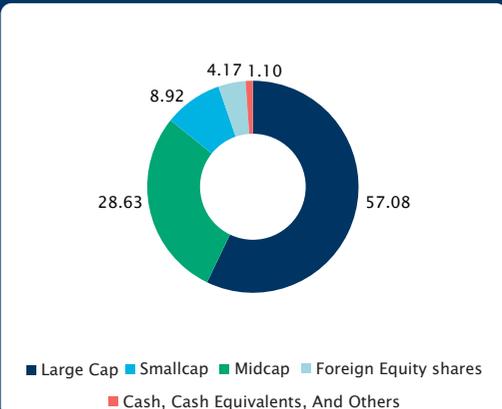
Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	7.65
Infosys Ltd.	5.61
HDFC Bank Ltd.	5.29
Kotak Mahindra Bank Ltd.	4.52
Reliance Industries Ltd.	4.49
ITC Ltd.	3.64
Larsen & Toubro Ltd.	3.02
Bharti Airtel Ltd.	2.65
Bajaj Finance Ltd.	2.52
Nuvoco Vistas Corporation Ltd.	2.30
Hindalco Industries Ltd.	2.30
Sun Pharmaceutical Industries Ltd.	2.24
Carborundum Universal Ltd.	1.82
REC Ltd.	1.68
TVS Motor Company Ltd.	1.65
Muthoot Finance Ltd.	1.61
Sona Blw Precision Forgings Ltd.	1.55
ZF Commercial Vehicle Control Systems India Ltd.	1.54
Tata Motors Ltd.	1.53
HDFC Life Insurance Company Ltd.	1.44
CESC Ltd.	1.36
Bharat Forge Ltd.	1.36
Petronet Lng Ltd.	1.33
Colgate Palmolive (India) Ltd.	1.32
Mahindra & Mahindra Ltd.	1.29
Torrent Power Ltd.	1.28
Max Healthcare Institute Ltd.	1.26
Delhivery Ltd.	1.25
United Breweries Ltd.	1.17
HDFC Asset Management Co. Ltd.	1.17
InterGlobe Aviation Ltd.	1.14
Cipla Ltd.	1.14
K.P.R. Mill Ltd.	1.12

Stock Name	(%) Of Total AUM
Container Corporation Of India Ltd.	1.12
Bank Of India	1.09
Volta Ltd.	1.04
V-Guard Industries Ltd.	1.04
Shriram Finance Ltd.	1.01
Jubilant Foodworks Ltd.	1.01
Uno Minda Ltd.	0.99
Divi'S Laboratories Ltd.	0.99
Page Industries Ltd.	0.97
FSN E-Commerce Ventures Ltd.	0.97
Havells India Ltd.	0.96
Canara Bank	0.96
Hindustan Unilever Ltd.	0.95
Star Cement Ltd.	0.88
Sheela Foam Ltd.	0.85
PVR Inox Ltd.	0.80
Nippon Life India Asset Management Ltd.	0.74
ICICI Lombard General Insurance Company Ltd.	0.69
Rossari Biotech Ltd.	0.67
Relaxo Footwears Ltd.	0.62
Life Insurance Corporation Of India	0.41
Indian Bank	0.35
Doms Industries Ltd.	0.22
Shyam Metals And Energy Ltd.	0.06
Total	94.63
Foreign Equity Shares	
Alphabet Inc.	2.95
Microsoft Corporation	1.22
Total	4.17
Treasury Bills	
182 Day T-Bill 18.01.24	0.10
Total	0.10
Cash, Cash Equivalents And Others	1.10
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.13
Information Technology	9.78
Automobile And Auto Components	8.55
Fast Moving Consumer Goods	7.30
Oil, Gas & Consumable Fuels	5.82
Healthcare	5.63
Consumer Durables	4.51
Services	3.51
Capital Goods	3.18
Construction Materials	3.18
Construction	3.02
Telecommunication	2.65
Power	2.64
Metals & Mining	2.36
Textiles	2.09
Consumer Services	1.98
Media, Entertainment & Publication	0.80
Chemicals	0.67
Sovereign	0.10
Cash, Cash Equivalents And Others	1.10

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.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.



MULTICAP FUND

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

Investment Objective

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

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

Fund Details

• Type of Scheme

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

• Date of Allotment: 08/03/2022

• Report As On: 31/12/2023

• AAUM for the Month of December 2023

₹ 14,091.95 Crores

• AUM as on December 31, 2023

₹ 14,267.71 Crores

• Fund Manager: Mr. R. Srinivasan &

*Mr. Pradeep Kesavan

Managing Since:

Mr. R. Srinivasan March-2022

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. R. Srinivasan Over 30 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 instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.

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 : 0.36

Total Turnover : 0.46

*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 29th December 2023, 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	13.0790
Reg-Plan-Growth	13.0775
Dir-Plan-IDCW	13.3255
Dir-Plan-Growth	13.3255

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

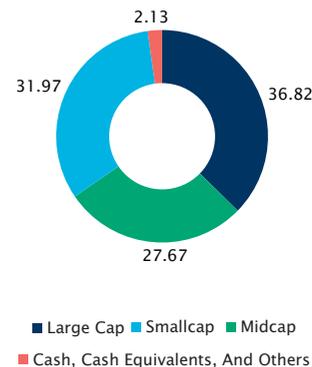
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		V-Guard Industries Ltd.	1.86
TVS Motor Company Ltd.	5.82	Arcnean Chemical Industries Ltd.	1.86
ICICI Bank Ltd.	4.89	Nazara Technologies Ltd.	1.63
K.P.R. Mill Ltd.	4.05	Sai Silks (Kalamandir) Ltd.	1.49
Interglobe Aviation Ltd.	3.95	Kalpataru Projects International Ltd.	1.44
Hindalco Industries Ltd.	3.88	V-Mart Retail Ltd.	1.40
Bajaj Finance Ltd.	3.59	Jupiter Life Line Hospitals Ltd.	1.29
Divi'S Laboratories Ltd.	3.56	Bank Of India	1.10
Bharti Airtel Ltd.	3.54	Samhi Hotels Ltd.	1.03
Muthoot Finance Ltd.	3.41	Relaxo Footwears Ltd.	1.03
United Breweries Ltd.	3.38	Aether Industries Ltd.	0.99
State Bank Of India	3.15	Karur Vysya Bank Ltd.	0.49
Blue Star Ltd.	3.02	Vedant Fashions Ltd.	0.44
Krishna Institute Of Medical Sciences Ltd.	2.91	Campus Activewear Ltd.	0.24
PVR Inox Ltd.	2.87	Total	96.46
Carborundum Universal Ltd.	2.73	Government Securities	
Torrent Power Ltd.	2.53	Government Of India	0.71
Jubilant Foodworks Ltd.	2.45	Total	0.71
Mrs. Bectors Food Specialities Ltd.	2.41	Treasury Bills	
Aptus Value Housing Finance India Ltd.	2.39	182 Day T-Bill 18.01.24	0.70
TTK Prestige Ltd.	2.38	Total	0.70
Paradeep Phosphates Ltd.	2.27	Cash, Cash Equivalents And Others	2.13
Infosys Ltd.	2.27	Grand Total	100.00
Sona Blw Precision Forgings Ltd.	2.26		
Petronet Lng Ltd.	2.21		
Life Insurance Corporation Of India	2.17		
Page Industries Ltd.	2.08		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	21.19
Consumer Durables	8.53
Automobile And Auto Components	8.08
Healthcare	7.76
Consumer Services	6.81
Textiles	6.13
Fast Moving Consumer Goods	5.79
Chemicals	5.12
Media, Entertainment & Publication Services	4.50
Metals & Mining	3.88
Telecommunication	3.54
Capital Goods	2.73
Power	2.53
Information Technology	2.27
Oil, Gas & Consumable Fuels	2.21
Construction	1.44
Sovereign	1.41
Cash, Cash Equivalents And Others	2.13

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

SBI MultiCap Fund

This product is suitable for investors who are seeking^:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

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:** 31/12/2023

• **AAUM for the Month of December 2023**
₹ 5,932.96 Crores

• **AUM as on December 31, 2023**
₹ 6,165.02 Crores

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

***Mr. Pradeep Kesavan**
Managing Since:

Mr. Rohit Shimpi March-2023

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. Rohit Shimpi: Over 16 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 instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.

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	12.8660
Reg-Plan-Growth	12.8658
Dir-Plan-IDCW	12.9786
Dir-Plan-Growth	12.9787

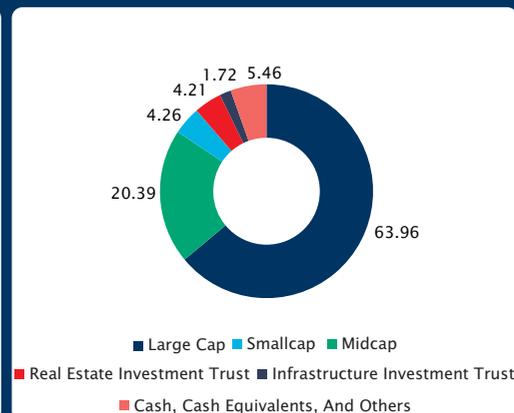
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Mahindra & Mahindra Ltd.	1.68
HDFC Bank Ltd.	9.27	Mahindra & Mahindra Financial Services Ltd.	1.66
Infosys Ltd.	6.17	Ultratech Cement Ltd.	1.62
Tata Consultancy Services Ltd.	5.49	Divi'S Laboratories Ltd.	1.58
Power Grid Corporation Of India Ltd.	4.80	Tata Steel Ltd.	1.52
Larsen & Toubro Ltd.	3.67	Bank Of Baroda	1.43
Hindustan Unilever Ltd.	3.33	Tech Mahindra Ltd.	1.30
Bajaj Auto Ltd.	3.03	Abbott India Ltd.	1.30
State Bank Of India	2.97	Computer Age Management Services Ltd.	1.29
Maruti Suzuki India Ltd.	2.92	National Aluminium Company Ltd.	1.07
L&T Technology Services Ltd.	2.73	Bharat Forge Ltd.	1.05
HDFC Asset Management Co. Ltd.	2.65	Total	88.61
Gail (India) Ltd.	2.63	Real Estate Investment Trust	
Cummins India Ltd.	2.56	Nexus Select Trust	3.09
ITC Ltd.	2.47	Embassy Office Parks Reit	1.12
Oil & Natural Gas Corporation Ltd.	2.36	Total	4.21
Schaeffler India Ltd.	2.34	Infrastructure Investment Trust	
TVS Motor Company Ltd.	2.30	Cube Highways Trust	1.72
Colgate Palmolive (India) Ltd.	2.26	Total	1.72
SKF India Ltd.	1.94	Cash, Cash Equivalents And Others	5.46
The Great Eastern Shipping Co. Ltd.	1.90	Grand Total	100.00
Grindwell Norton Ltd.	1.90		
Nestle India Ltd.	1.72		
ICICI Lombard General Insurance Company Ltd.	1.70		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.97
Information Technology	15.69
Automobile And Auto Components	12.27
Fast Moving Consumer Goods	9.78
Capital Goods	7.45
Oil, Gas & Consumable Fuels	4.99
Power	4.80
Realty	4.21
Construction	3.67
Services	3.62
Healthcare	2.88
Metals & Mining	2.59
Construction Materials	1.62
Cash, Cash Equivalents And Others	5.46

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


Investors understand that their principal will be at Very High risk

SBI Dividend Yield Fund

This product is suitable for investors who are seeking^:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme following contrarian investment strategy.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2023
- NAV for the Month of December 2023**
₹ 20,387.19 Crores
- AUM as on December 31, 2023**
₹ 21,483.10 Crores
- Fund Manager:** Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan
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:** S&P 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 SIP¹ Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
(Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation [#]	: 12.81%
Beta [#]	: 0.83
Sharpe Ratio [#]	: 1.76
Portfolio Turnover [*]	
Equity Turnover	: 0.22
Total Turnover	: 1.98

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 (6.90% as on 29th December 2023) 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	54.8626
Reg-Plan-Growth	316.3822
Dir-Plan-IDCW	71.8946
Dir-Plan-Growth	340.6598

LAST IDCW

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

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

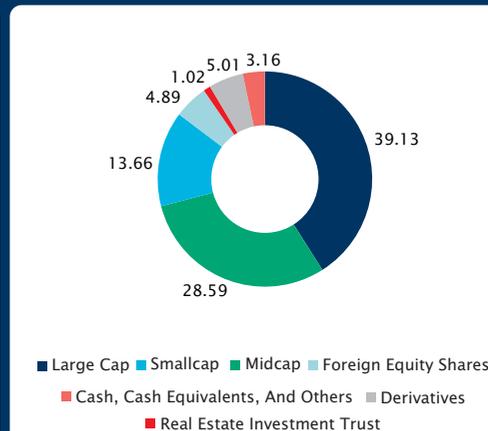
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Equity Shares				Foreign Equity Shares			
HDFC Bank Ltd.	4.17	-	4.17	Gland Pharma Ltd.	0.73	-	0.73
Gail (India) Ltd.	3.11	-	3.11	NHPC Ltd.	0.71	-	0.71
State Bank Of India	3.06	-	3.06	JSW Infrastructure Ltd.	0.71	-	0.71
ICICI Bank Ltd.	2.45	-	2.45	Co Forge Ltd.	0.71	-	0.71
Punjab National Bank	2.14	-	2.14	Rallis India Ltd.	0.62	-	0.62
Biocon Ltd.	1.95	-	1.95	Lupin Ltd.	0.61	-	0.61
ICICI Prudential Life Insurance Company Ltd.	1.82	-	1.82	Bharat Petroleum Corporation Ltd.	0.61	-	0.61
Petronet Lng Ltd.	1.81	-	1.81	Sanofi India Ltd.	0.60	-	0.60
Torrent Power Ltd.	1.67	-	1.67	Timken India Ltd.	0.55	-	0.55
Oil & Natural Gas Corporation Ltd.	1.67	-0.31	1.36	Neogen Chemicals Ltd.	0.55	-	0.55
Cipla Ltd.	1.62	-	1.62	K.P.R. Mill Ltd.	0.50	-	0.50
Axis Bank Ltd.	1.54	-	1.54	Sula Vineyards Ltd.	0.49	-	0.49
ACC Ltd.	1.49	-	1.49	Info Edge (India) Ltd.	0.49	-	0.49
Reliance Industries Ltd.	1.48	-	1.48	Gateway Distriparks Ltd.	0.48	-	0.48
Equitas Small Finance Bank Ltd.	1.47	-	1.47	Carborundum Universal Ltd.	0.47	-	0.47
Alkem Laboratories Ltd.	1.45	-	1.45	Bosch Ltd.	0.47	-	0.47
Hindalco Industries Ltd.	1.44	-	1.44	Maruti Suzuki India Ltd.	0.45	-	0.45
Mahindra & Mahindra Ltd.	1.41	-	1.41	Indian Energy Exchange Ltd.	0.42	-	0.42
CESC Ltd.	1.35	-	1.35	Max Financial Services Ltd.	0.38	-	0.38
NMDC Ltd.	1.34	-	1.34	V-Guard Industries Ltd.	0.37	-	0.37
The Federal Bank Ltd.	1.32	-	1.32	Ingersoll Rand (India) Ltd.	0.33	-	0.33
Tata Steel Ltd.	1.32	-	1.32	Kalpataru Projects International Ltd.	0.28	-	0.28
Delhivery Ltd.	1.30	-	1.30	Aurobindo Pharma Ltd.	0.26	-	0.26
Volta Ltd.	1.25	-	1.25	Solar Industries India Ltd.	0.25	-	0.25
Power Grid Corporation Of India Ltd.	1.24	-	1.24	Tube Investments Of India Ltd.	0.23	-	0.23
Infosys Ltd.	1.19	-	1.19	Greenply Industries Ltd.	0.22	-	0.22
Tata Motors Ltd.	1.16	-	1.16	Motherson Axli Wiring India Ltd.	0.20	-	0.20
FSN E-Commerce Ventures Ltd.	1.12	-	1.12	Automotive Sums Ltd.	0.20	-	0.20
Tech Mahindra Ltd.	1.05	-	1.05	Prataap Snacks Ltd.	0.14	-	0.14
Coromandel International Ltd.	1.03	-	1.03	Jio Financial Services Ltd.	0.13	-	0.13
The Ramco Cements Ltd.	1.00	-	1.00	Dabur India Ltd.	0.11	-	0.11
Indian Oil Corporation Ltd.	1.00	-	1.00	Tata Technologies Ltd.	0.10	-	0.10
United Spirits Ltd.	0.99	-	0.99	Finolex Industries Ltd.	0.07	-	0.07
National Aluminium Company Ltd.	0.97	-	0.97	NMDC Steel Ltd.	0.06	-	0.06
GR Infra Projects Ltd.	0.96	-	0.96	Nifty Index 25-01-2024	-	2.94	2.94
Nuvoco Vistas Corporation Ltd.	0.94	-	0.94	Bank Nifty Index 25-01-2024	-	2.38	2.38
HDFC Asset Management Co. Ltd.	0.94	-	0.94	Total	81.38	5.01	86.39
Mahindra & Mahindra Financial Services Ltd.	0.88	-	0.88	Foreign Equity Shares			
Ashok Leyland Ltd.	0.88	-	0.88	Cognizant Technology Solutions Corporation	2.89	-	-
Bank Of India	0.87	-	0.87	Epam Systems Inc	2.00	-	-
Hero Motocorp Ltd.	0.86	-	0.86	Total	4.89	-	-
Grindwell Norton Ltd.	0.86	-	0.86	Treasury Bills			
Cummins India Ltd.	0.86	-	0.86	91 Day T-Bill 29.02.24	1.84	-	-
Disa India Ltd.	0.84	-	0.84	91 Day T-Bill 22.02.24	1.84	-	-
Wendt (India) Ltd.	0.79	-	0.79	91 Day T-Bill 18.01.24	0.86	-	-
ITC Ltd.	0.79	-	0.79	Total	4.54	-	-
Tata Motors Ltd. - Dvr	0.77	-	0.77	Real Estate Investment Trust			
Ashiana Housing Ltd.	0.77	-	0.77	Embassy Office Parks Reit	1.02	-	-
Bharti Airtel Ltd.	0.75	-	0.75	Total	1.02	-	-
Prism Johnson Ltd.	0.74	-	0.74	Cash, Cash Equivalents And Others	3.16	-	-
				Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	21.59
Oil, Gas & Consumable Fuels	9.68
Information Technology	7.94
Healthcare	7.22
Automobile And Auto Components	5.75
Capital Goods	5.65
Metals & Mining	5.13
Power	4.97
Sovereign	4.54
Construction Materials	4.17
Fast Moving Consumer Goods	2.52
Services	2.49
Chemicals	2.45
Consumer Durables	1.84
Realty	1.79
Consumer Services	1.61
Construction	1.24
Telecommunication	0.75
Textiles	0.50
Derivatives	5.01
Cash, Cash Equivalents And Others	3.16

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

SBI Contra Fund

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

- Long term capital appreciation.
 - Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.
- [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

EQUITY-LARGE & MID CAP FUND

SBI LARGE & MIDCAP FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 18,127.41 Crores
- AUM as on December 31, 2023**
₹ 18,926.95 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan**
Managing Since:
Mr. Saurabh Pant Sep-2016
Mr. Pradeep Kesavan Dec-2023
Total Experience
Mr. Saurabh Pant Over 15 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 SIP¹ Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#]	: 13.00%
Beta[#]	: 0.86
Sharpe Ratio[#]	: 1.19
Portfolio Turnover[*]	
Equity Turnover	: 0.20
Total Turnover	: 0.43

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: RBI Overnight Mibor rate (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	226.1901	09-Mar-18 (Reg-plan)	11.00	94.1106
Reg-Plan-Growth	500.6628	09-Mar-18 (Dir-plan)	13.00	111.1062
Dir-Plan-IDCW	279.2739	27-Feb-17 (Reg-plan)	7.80	89.6546
Dir-Plan-Growth	535.7990	27-Feb-17 (Dir-plan)	9.20	105.2064
		12-Sep-14 (Reg-plan)	11.50	74.9641

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

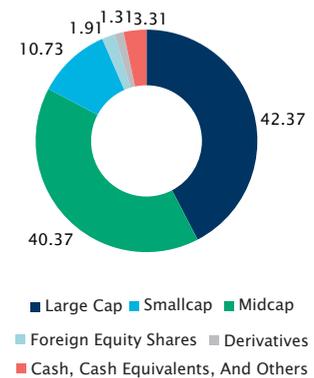
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Equity Shares				Tega Industries Ltd.	0.99	-	0.99
HDFC Bank Ltd.	5.06	-	5.06	HDFC Life Insurance Company Ltd.	0.99	-	0.99
ICICI Bank Ltd.	3.90	-	3.90	Torrent Power Ltd.	0.98	-	0.98
Reliance Industries Ltd.	3.00	-	3.00	Nuvoco Vistas Corporation Ltd.	0.95	-	0.95
HDFC Asset Management Co. Ltd.	2.72	-	2.72	Container Corporation Of India Ltd.	0.91	-	0.91
State Bank Of India	2.46	-	2.46	Torrent Pharmaceuticals Ltd.	0.90	-	0.90
Coforge Ltd.	2.46	-	2.46	Hatsun Agro Product Ltd.	0.90	-	0.90
Infosys Ltd.	2.36	-	2.36	Tata Motors Ltd.	0.82	-	0.82
Muthoot Finance Ltd.	2.07	0.19	2.26	Tata Steel Ltd.	0.81	-	0.81
Gland Pharma Ltd.	2.03	-	2.03	Blue Star Ltd.	0.79	-	0.79
National Aluminium Company Ltd.	2.02	-	2.02	Bank Of Baroda	0.79	-	0.79
Sun Pharmaceutical Industries Ltd.	1.93	-	1.93	Kotak Mahindra Bank Ltd.	0.75	-	0.75
Volta Ltd.	1.87	-	1.87	Neogen Chemicals Ltd.	0.72	-	0.72
Kajaria Ceramics Ltd.	1.84	-	1.84	United Breweries Ltd.	0.70	-	0.70
Hindalco Industries Ltd.	1.82	-	1.82	G R Infra Projects Ltd.	0.67	-	0.67
ITC Ltd.	1.81	-	1.81	Godrej Consumer Products Ltd.	0.66	-	0.66
Divi'S Laboratories Ltd.	1.71	-	1.71	Motherhood Sumi Wiring India Ltd.	0.65	-	0.65
Shree Cement Ltd.	1.69	-	1.69	Relaxo Footweares Ltd.	0.62	-	0.62
Fortis Healthcare Ltd.	1.64	-	1.64	Sundram Fasteners Ltd.	0.59	-	0.59
ACC Ltd.	1.59	-	1.59	Privi Speciality Chemicals Ltd.	0.57	-	0.57
Ltimindtree Ltd.	1.56	-	1.56	HCL Technologies Ltd.	0.57	-	0.57
Delhivery Ltd.	1.54	-	1.54	Sona Blw Precision Forgings Ltd.	0.56	-	0.56
Alkem Laboratories Ltd.	1.54	-	1.54	Punjab National Bank	0.56	-	0.56
Abbott India Ltd.	1.54	-	1.54	Dr. Lal Path Labs Ltd.	0.56	-	0.56
SBI Life Insurance Co. Ltd.	1.51	-	1.51	Sheela Foam Ltd.	0.54	-	0.54
FSN E-Commerce Ventures Ltd.	1.51	-	1.51	Lemon Tree Hotels Ltd.	0.51	-	0.51
Page Industries Ltd.	1.47	-	1.47	Wipro Ltd.	0.50	-	0.50
Ingersoll Rand (India) Ltd.	1.46	-	1.46	Ganesha Ecosphere Ltd.	0.48	-	0.48
Hindustan Unilever Ltd.	1.42	-	1.42	Indian Bank	0.37	-	0.37
Emami Ltd.	1.40	-	1.40	AIA Engineering Ltd.	0.31	-	0.31
Bharti Airtel Ltd.	1.31	-	1.31	Petronet LNG Ltd.	0.30	-	0.30
Bharat Forge Ltd.	1.31	-	1.31	CESC Ltd.	0.24	-	0.24
The Indian Hotels Company Ltd.	1.30	-	1.30	Finolex Industries Ltd.	0.15	-	0.15
Bajaj Auto Ltd.	1.30	-	1.30	Andhra Paper Ltd.	0.06	-	0.06
ZF Commercial Vehicle Control Systems India Ltd.	1.29	-	1.29	Flair Writing Industries Ltd.	0.02	-	0.02
Uno Minda Ltd.	1.28	-	1.28	Bank Nifty Index 25-01-2024	-	1.12	1.12
Jindal Steel & Power Ltd.	1.13	-	1.13	Total	93.47	1.31	94.78
Ashok Leyland Ltd.	1.06	-	1.06	Foreign Equity Shares	1.91	-	-
Tube Investments Of India Ltd.	1.05	-	1.05	Epam Systems Inc	1.91	-	-
Timken India Ltd.	1.02	-	1.02	Total	3.31	-	-
Bank Of India	1.00	-	1.00	Cash, Cash Equivalents And Others	3.31	-	-
				Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	22.18
Healthcare	11.85
Information Technology	9.36
Automobile And Auto Components	7.54
Fast Moving Consumer Goods	6.91
Capital Goods	6.30
Metals & Mining	5.78
Consumer Durables	5.66
Construction Materials	4.23
Consumer Services	3.32
Oil, Gas & Consumable Fuels	3.30
Services	2.45
Textiles	1.95
Telecommunication	1.31
Chemicals	1.29
Power	1.22
Construction	0.67
Forest Materials	0.06
Derivatives	1.31
Cash, Cash Equivalents And Others	3.31

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Large & Midcap Fund
 This product is suitable for investors who are seeking¹:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.


FOCUSED EQUITY FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- Date of Allotment:** 17/09/2004
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 31,152.58 Crores
- AUM as on December 31, 2023**
₹ 31,515.93 Crores
- Fund Manager: Mr. R. Srinivasan & *Mr. Pradeep Kesavan**
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:** S&P BSE 500 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 SIP¹ Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation [#]	: 12.85%
Beta [#]	: 0.77
Sharpe Ratio [#]	: 0.75
Portfolio Turnover*	
Equity Turnover	: 0.16
Total Turnover	: 0.23

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 (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points
 Ratios are computed using Total Return Index (TRI) ain terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	51.4186
Reg-Plan-Growth	281.1174
Dir-Plan-IDCW	75.9406
Dir-Plan-Growth	311.6245

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Reg Plan)	2.70	23.7583
09-Mar-18 (Dir Plan)	3.70	33.0672
28-Apr-17 (Reg Plan)	2.20	22.1892
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.

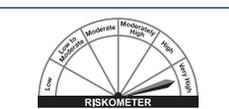
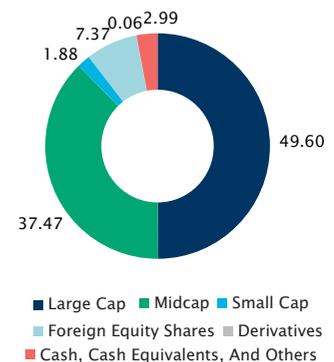
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Equity Shares				Medplus Health Services Ltd.			
Bharti Airtel Ltd.	9.76	-	9.76	Delhivery Ltd.	1.77	-	1.77
ICICI Bank Ltd.	8.54	-	8.54	Jubilant Foodworks Ltd.	1.41	0.06	1.47
HDFC Bank Ltd.	7.59	-	7.59	HDFC Life Insurance Company Ltd.	1.21	-	1.21
Muthoot Finance Ltd.	7.17	-	7.17	JSW Infrastructure Ltd.	1.16	-	1.16
Procter & Gamble Hygiene And Health Care Ltd.	6.00	-	6.00	Total	88.95	0.06	89.01
State Bank Of India	5.50	-	5.50	Foreign Equity Shares			
Divi'S Laboratories Ltd.	5.33	-	5.33	Alphabet Inc.	7.37	-	-
Solar Industries India Ltd.	4.91	-	4.91	Total	7.37	-	-
Bajaj Finance Ltd.	4.88	-	4.88	Treasury Bills			
ICICI Lombard General Insurance Company Ltd.	4.06	-	4.06	364 Day T-Bill 04.01.24	0.63	-	-
ZF Commercial Vehicle Control Systems India Ltd.	3.70	-	3.70	Total	0.63	-	-
HDFC Asset Management Co. Ltd.	3.39	-	3.39	Cash, Cash Equivalents And Others			
Hatsun Agro Product Ltd.	3.22	-	3.22		2.99	-	-
Shree Cement Ltd.	2.73	-	2.73	Grand Total			
Relaxo Footwears Ltd.	2.42	-	2.42		100.00		
Page Industries Ltd.	2.32	-	2.32				

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	42.34
Telecommunication	9.76
Fast Moving Consumer Goods	9.22
Information Technology	7.37
Healthcare	5.33
Chemicals	4.91
Automobile And Auto Components	3.70
Consumer Services	3.29
Services	2.93
Construction Materials	2.73
Consumer Durables	2.42
Textiles	2.32
Sovereign	0.63
Derivatives	0.06
Cash, Cash Equivalents And Others	2.99

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

SBI Focused Equity Fund

This product is suitable for investors who are seeking¹:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.


MAGNUM MIDCAP FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme predominantly investing in mid cap stocks.
- Date of Allotment:** 29/03/2005
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 15,027.52 Crores
- AUM as on December 31, 2023**
₹ 15,456.14 Crores
- Fund Manager: Ms. Sohini Andani & *Mr. Pradeep Kesavan**
Managing Since:
Ms. Sohini Andani July-2010
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Ms. Sohini Andani Over 27 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 SIP¹ Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation [#]	: 13.59%
Beta [#]	: 0.80
Sharpe Ratio [#]	: 1.41
Portfolio Turnover [*]	
Equity Turnover	: 0.08
Total Turnover	: 0.12

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: **FBI Overnight** Mibor rate (6.90% as on 29th December 2023) 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	79.8391
Reg-Plan-Growth	195.3912
Dir-Plan-IDCW	122.5218
Dir-Plan-Growth	216.1085

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg-Plan)	1.80	32.6595
16-Mar-18 (Dir-Plan)	2.60	47.5513
30-Jun-16 (Reg-Plan)	2.50	28.2445
30-Jun-16 (Dir-Plan)	3.50	40.3050
20-Mar-15 (Reg-Plan)	4.80	26.6619
20-Mar-15 (Dir-Plan)	6.80	37.4040

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

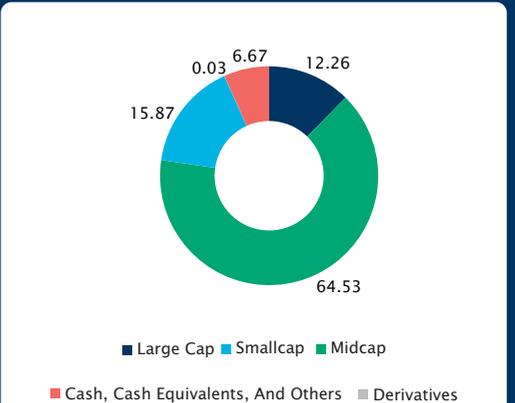
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Equity Shares				Uno Minda Ltd.	1.12	-	1.12
Crisil Ltd.	3.93	-	3.93	Godrej Properties Ltd.	1.11	-	1.11
Sundaram Finance Ltd.	3.38	-	3.38	SKF India Ltd.	1.05	-	1.05
Schaeffler India Ltd.	3.36	-	3.36	HDFC Asset Management Co. Ltd.	1.04	-	1.04
Tube Investments Of India Ltd.	3.21	-	3.21	Jubilant Foodworks Ltd.	1.00	0.03	1.03
Torrent Power Ltd.	3.12	-	3.12	Glaxosmithkline Pharmaceuticals Ltd.	0.99	-	0.99
Thermax Ltd.	3.01	-	3.01	Bajaj Finance Ltd.	0.95	-	0.95
Coromandel International Ltd.	2.83	-	2.83	PI Industries Ltd.	0.91	-	0.91
Sheela Foam Ltd.	2.61	-	2.61	VRL Logistics Ltd.	0.77	-	0.77
The Indian Hotels Company Ltd.	2.46	-	2.46	Nippon Life India Asset Management Ltd.	0.68	-	0.68
Page Industries Ltd.	2.39	-	2.39	Tatva Chintan Pharma Chem Ltd.	0.67	-	0.67
Cholamandalam Investment & Finance Co. Ltd.	2.28	-	2.28	Hatsun Agro Product Ltd.	0.65	-	0.65
K.P.R. Mill Ltd.	2.27	-	2.27	National Aluminium Company Ltd.	0.58	-	0.58
Procter & Gamble Hygiene And Health Care Ltd.	2.25	-	2.25	Pfizer Ltd.	0.57	-	0.57
Carborundum Universal Ltd.	2.23	-	2.23	Laurus Labs Ltd.	0.57	-	0.57
Sona Blw Precision Forgings Ltd.	2.19	-	2.19	FSN E-Commerce Ventures Ltd.	0.56	-	0.56
Max Healthcare Institute Ltd.	2.00	-	2.00	Sanofi India Ltd.	0.53	-	0.53
Gokaldas Exports Ltd.	1.95	-	1.95	Relaxo Footwears Ltd.	0.49	-	0.49
Bharat Forge Ltd.	1.88	-	1.88	Steel Authority Of India Ltd.	0.48	-	0.48
Aether Industries Ltd.	1.87	-	1.87	Prism Johnson Ltd.	0.47	-	0.47
TVS Motor Company Ltd.	1.84	-	1.84	Mahindra Lifespace Developers Ltd.	0.46	-	0.46
Coforge Ltd.	1.83	-	1.83	Dodla Dairy Ltd.	0.46	-	0.46
JK Cement Ltd.	1.75	-	1.75	City Union Bank Ltd.	0.46	-	0.46
The Phoenix Mills Ltd.	1.45	-	1.45	Whirlpool Of India Ltd.	0.44	-	0.44
Triveni Turbine Ltd.	1.44	-	1.44	Natco Pharma Ltd.	0.39	-	0.39
Mankind Pharma Ltd.	1.44	-	1.44	Timken India Ltd.	0.36	-	0.36
Oberoi Realty Ltd.	1.38	-	1.38	Mangalam Cement Ltd.	0.34	-	0.34
Jupiter Life Line Hospitals Ltd.	1.33	-	1.33	Persistent Systems Ltd.	0.33	-	0.33
HDFC Bank Ltd.	1.33	-	1.33	GR Infra Projects Ltd.	0.30	-	0.30
Motherson Sumi Wiring India Ltd.	1.31	-	1.31	ABB India Ltd.	0.30	-	0.30
Endurance Technologies Ltd.	1.29	-	1.29	Colgate Palmolive (India) Ltd.	0.25	-	0.25
Grindwell Norton Ltd.	1.24	-	1.24	Swaraj Engines Ltd.	0.24	-	0.24
ZF Commercial Vehicle Control Systems India Ltd.	1.22	-	1.22	Gruvoco Vistas Corporation Ltd.	0.23	-	0.23
The Federal Bank Ltd.	1.22	-	1.22	Indigo Paints Ltd.	0.09	-	0.09
Info Edge (India) Ltd.	1.21	-	1.21	Total	92.66	0.03	92.69
Mahindra & Mahindra Financial Services Ltd.	1.18	-	1.18	Treasury Bills			
The Ramco Cements Ltd.	1.14	-	1.14	182 Day T-Bill 18.01.24	0.64	-	-
				Total	0.64	-	-
				Cash, Cash Equivalents And Others	6.67	-	-
				Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	16.45
Automobile And Auto Components	15.54
Capital Goods	11.75
Healthcare	7.82
Textiles	6.61
Chemicals	6.28
Consumer Services	5.23
Realty	4.40
Construction Materials	3.93
Consumer Durables	3.63
Fast Moving Consumer Goods	3.61
Power	3.12
Information Technology	2.16
Metals & Mining	1.06
Services	0.77
Sovereign	0.64
Construction	0.30
Derivatives	0.03
Cash, Cash Equivalents And Others	6.67

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

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:** 31/12/2023

• **AAUM for the Month of December 2023**
₹ 6,393.13 Crores

• **AUM as on December 31, 2023**
₹ 6,514.65 Crores

• **Fund Manager: Mr. R. Srinivasan &**

***Mr. Pradeep Kesavan**
Managing Since:

Mr. R. Srinivasan Jan-2022

Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. R. Srinivasan Over 30 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

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

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

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

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

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

• Minimum Investment

₹ 5000 & in multiples of ₹ 1

• Additional Investment

₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[†] : 11.55%

Beta[†] : 0.75

Sharpe Ratio[†] : 0.87

Portfolio Turnover^{*}

Equity Turnover : 0.27

Total Turnover : 0.61

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 (6.90% as on 29th December 2023) 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	105.6573
Reg-Plan-Growth	345.8596
Dir-Plan-IDCW	134.6007
Dir-Plan-Growth	377.0687

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
29-Nov-17 (Reg Plan)	5.10	54.5060
29-Nov-17 (Dir Plan)	6.20	66.3252
25-Nov-16 (Reg Plan)	5.00	45.0759
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

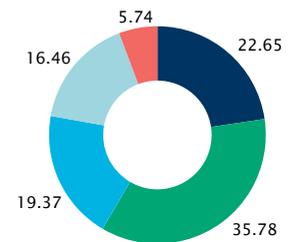
Stock Name	(%) Of Total AUM
Equity Shares	
Procter & Gamble Hygiene And Health Care Ltd.	7.54
Divi's Laboratories Ltd.	7.25
Maruti Suzuki India Ltd.	5.22
United Breweries Ltd.	4.66
Infosys Ltd.	4.50
Hindustan Unilever Ltd.	4.50
CCL Products (India) Ltd.	4.35
Page Industries Ltd.	4.32
Aether Industries Ltd.	4.22
Abbott India Ltd.	3.86
Grindwell Norton Ltd.	3.58
ZF Commercial Vehicle Control Systems India Ltd.	3.44
Gland Pharma Ltd.	3.25
SKF India Ltd.	2.82
Garware Technical Fibres Ltd.	2.67
CSB Bank Ltd.	2.63
Whirlpool Of India Ltd.	2.31
ESAB India Ltd.	2.26
Nazara Technologies Ltd.	2.14
Nestle India Ltd.	1.18

Stock Name	(%) Of Total AUM
Kennametal India Ltd.	1.10
Total	77.80
Foreign Equity Shares	
Alphabet Inc.	7.84
Epam Systems Inc	4.93
Microsoft Corporation	3.69
Total	16.46
Cash, Cash Equivalents And Others	5.74
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	22.23
Information Technology	20.96
Healthcare	14.36
Capital Goods	9.76
Automobile And Auto Components	8.66
Textiles	6.99
Chemicals	4.22
Financial Services	2.63
Consumer Durables	2.31
Media, Entertainment & Publication	2.14
Cash, Cash Equivalents And Others	5.74

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Smallcap ■ Midcap ■ Foreign Equity Shares
■ Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Very High risk

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.

^{*}Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.


SMALL CAP FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme predominantly investing in small cap stocks.
- Date of Allotment:** 09/09/2009
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 23,403.50 Crores
- AUM as on December 31, 2023**
₹ 23,716.39 Crores
- Fund Manager: Mr. R. Srinivasan & *Mr. Pradeep Kesavan**
Managing Since:
Mr. R. Srinivasan Nov - 2013
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. R. Srinivasan Over 30 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
S&P BSE 250 Small Cap Index TRI
- Exit Load:** For exit within one year from the date of allotment - 1%
For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:
Daily SIP/STP-in: ₹1,250,
Weekly SIP/STP-in: ₹6,250,
Monthly SIP/STP-in: ₹25,000,
Quarterly SIP/STP-in: ₹75,000
All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.
- Minimum Investment and Additional Investment:**
Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

Quantitative Data

Standard Deviation*	: 12.38%
Beta*	: 0.64
Sharpe Ratio*	: 1.39
Portfolio Turnover*	
Equity Turnover	: 0.10
Total Turnover	: 1.06
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 (6.90% as on 29th December 2023) 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	84.4050
Reg-Plan-Growth	142.8707
Dir-Plan-IDCW	110.0494
Dir-Plan-Growth	161.2377

LAST IDCW

Face value: ₹10

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

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

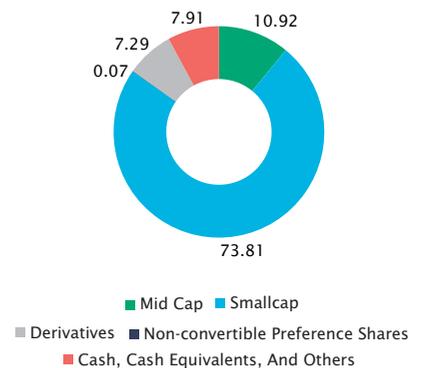
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Equity Shares							
Blue Star Ltd.	3.75	-	3.75	Dodla Dairy Ltd.	1.36	-	1.36
Finolex Industries Ltd.	2.94	-	2.94	Vst Industries Ltd.	1.30	-	1.30
Chalet Hotels Ltd.	2.85	-	2.85	G R Infra Projects Ltd.	1.30	-	1.30
Kalpataru Projects International Ltd.	2.69	-	2.69	Rajratan Global Wire Ltd.	1.24	-	1.24
SBFC Finance Ltd.	2.64	-	2.64	Ratnamani Metals & Tubes Ltd.	1.21	-	1.21
Lemon Tree Hotels Ltd.	2.53	-	2.53	Archean Chemical Industries Ltd.	1.21	-	1.21
City Union Bank Ltd.	2.45	-	2.45	Hawkins Cookers Ltd.	1.18	-	1.18
CMS Info Systems Ltd.	2.42	-	2.42	Karur Vysya Bank Ltd.	1.15	-	1.15
SJVN Ltd.	2.34	-	2.34	Navin Fluorine International Ltd.	1.14	-	1.14
Chemplast Sanmar Ltd.	2.32	-	2.32	Indian Energy Exchange Ltd.	1.08	-	1.08
Carborundum Universal Ltd.	2.32	-	2.32	Star Cement Ltd.	1.04	-	1.04
Elgi Equipments Ltd.	2.30	-	2.30	Knr Constructions Ltd.	0.84	-	0.84
Esab India Ltd.	2.23	-	2.23	Zydus Wellness Ltd.	0.72	-	0.72
V-Guard Industries Ltd.	2.10	-	2.10	Thangamayil Jewellery Ltd.	0.72	-	0.72
Krishna Institute Of Medical Sciences Ltd.	2.06	-	2.06	Relaxo Footwears Ltd.	0.69	-	0.69
Triveni Turbine Ltd.	1.96	-	1.96	Rossari Biotech Ltd.	0.68	-	0.68
Csb Bank Ltd.	1.94	-	1.94	V-Mart Retail Ltd.	0.63	-	0.63
Vedant Fashions Ltd.	1.87	-	1.87	Ananddrathi Wealth Ltd.	0.61	-	0.61
Ttk Prestige Ltd.	1.84	-	1.84	Gujarat State Petronet Ltd.	0.57	-	0.57
Go Fashion (India) Ltd.	1.83	-	1.83	Nuvoco Vistas Corporation Ltd.	0.53	-	0.53
Ge T&D India Ltd.	1.79	-	1.79	Graphite India Ltd.	0.16	-	0.16
ZF Commercial Vehicle Control Systems India Ltd.	1.75	-	1.75	Sai Silks (Kalamandir) Ltd.	0.09	-	0.09
LIC Housing Finance Ltd.	1.74	-	1.74	Happy Forgings Ltd.	0.02	-	0.02
Doms Industries Ltd.	1.74	-	1.74	Inox India Ltd.	0.01	-	0.01
Brigade Enterprises Ltd.	1.68	-	1.68	Nifty Index 25-01-2024	-	7.29	7.29
Pvr Inox Ltd.	1.66	-	1.66	Total	84.73	7.29	92.02
Sheela Foam Ltd.	1.64	-	1.64	Non-Convertible Preference Share			
Westlife Foodworld Ltd.	1.52	-	1.52	Shreno Ltd.	0.07	-	-
Fine Organic Industries Ltd.	1.47	-	1.47	Total	0.07	-	-
Ahluwalia Contracts (India) Ltd.	1.47	-	1.47	Cash, Cash Equivalents And Others			
Hatsun Agro Product Ltd.	1.41	-	1.41	Total	7.91	-	-
				Grand Total			
				Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	15.01
Consumer Durables	11.92
Financial Services	11.61
Consumer Services	11.32
Chemicals	6.82
Fast Moving Consumer Goods	6.53
Construction	6.30
Automobile And Auto Components	2.99
Services	2.42
Power	2.34
Healthcare	2.06
Realty	1.68
Media, Entertainment & Publication	1.66
Construction Materials	1.57
Oil, Gas & Consumable Fuels	0.57
Derivatives	7.29
Cash, Cash Equivalents And Others	7.91

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.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

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: 31/12/2023

• AAUM for the Month of December 2023

₹ 18,050.50 Crores

• AUM as on December 31, 2023

₹ 18,714.49 Crores

• Fund Manager: Mr. Dinesh Balachandran Managing Since: Sep-2016

• Total Experience: Over 21 years

• First Tier Benchmark: S&P BSE 500 Index (TRI)

• Exit Load: NIL

• Entry Load: N.A.

• Plans Available: Regular, Direct

• Options: Growth, IDCW

• SIP

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

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

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

• Minimum Investment

₹ 500 & in multiples of ₹ 500

• Additional Investment

₹ 500 & in multiples of ₹ 500

(subject to lock in period of 3 years from the date of allotment).

Quantitative Data

Standard Deviation* : 13.32%

Beta* : 0.91

Sharpe Ratio* : 1.25

Portfolio Turnover*

Equity Turnover : 0.16

Total Turnover : 0.16

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 (6.90% as on 29th December 2023) 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	67.6029
Reg-Plan-Growth	333.4467
Dir-Plan-IDCW	88.3487
Dir-Plan-Growth	356.6849

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
06-Mar-20 (Reg Plan)	3.40	33.1968
06-Mar-20 (Dir Plan)	4.30	42.3469
08-Mar-19 (Reg Plan)	3.40	38.0109
08-Mar-19 (Dir Plan)	4.30	48.1586
24-Mar-23 (Reg Plan)	5.25	46.5741
24-Mar-23 (Dir Plan)	6.80	60.5306

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

PORTFOLIO

Stock Name

(%) Of Total AUM

Equity Shares

ICICI Bank Ltd.	3.95
HDFC Bank Ltd.	3.88
Larsen & Toubro Ltd.	3.45
Ge T&D India Ltd.	3.28
Mahindra & Mahindra Ltd.	3.16
Torrent Power Ltd.	3.12
Bharti Airtel Ltd.	3.07
State Bank Of India	3.00
Cummins India Ltd.	2.90
Gail (India) Ltd.	2.79
Reliance Industries Ltd.	2.68
Axis Bank Ltd.	2.65
Cipla Ltd.	2.27
Hindalco Industries Ltd.	2.20
ITC Ltd.	2.18
Tech Mahindra Ltd.	2.16
Tata Motors Ltd. - DVR	2.11
Infosys Ltd.	2.09
Sun Pharmaceutical Industries Ltd.	2.02
ICICI Prudential Life Insurance Company Ltd.	1.97
Coforge Ltd.	1.96
Lupin Ltd.	1.90
Oil & Natural Gas Corporation Ltd.	1.75
HDFC Asset Management Co. Ltd.	1.74
Equitas Small Finance Bank Ltd.	1.72
Bharat Petroleum Corporation Ltd.	1.68
Mahindra & Mahindra Financial Services Ltd.	1.66
Petronet Lng Ltd.	1.64
Fortis Healthcare Ltd.	1.58
TVS Holdings Ltd.	1.46
Delhivery Ltd.	1.26
Godrej Consumer Products Ltd.	1.21
AIA Engineering Ltd.	1.19
Punjab National Bank	1.16

Stock Name

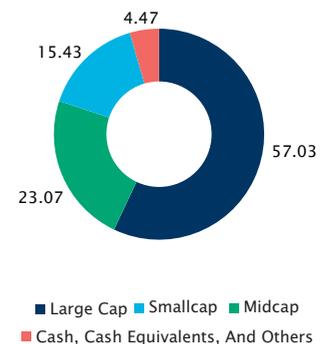
(%) Of Total AUM

Tata Motors Ltd.	1.11
Prism Johnson Ltd.	1.09
Tata Steel Ltd.	1.04
Kotak Mahindra Bank Ltd.	1.02
Chemplast Sanmar Ltd.	0.99
Wipro Ltd.	0.91
Jubilant Foodworks Ltd.	0.91
Rallis India Ltd.	0.89
Mahindra Lifespace Developers Ltd.	0.86
Shree Cement Ltd.	0.77
Hindustan Copper Ltd.	0.76
Container Corporation Of India Ltd.	0.74
Grindwell Norton Ltd.	0.69
Sanofi India Ltd.	0.64
IRB Infrastructure Developers Ltd.	0.61
ACC Ltd.	0.60
Multi Commodity Exchange Of India Ltd.	0.59
Sheela Foam Ltd.	0.58
Strides Pharma Science Ltd.	0.53
ICICI Lombard General Insurance Company Ltd.	0.48
Va Tech Wabag Ltd.	0.43
Sundaram Clayton Ltd.	0.38
Bharat Forge Ltd.	0.38
Exide Industries Ltd.	0.35
Timken India Ltd.	0.28
PB Fintech Ltd.	0.27
Crompton Greaves Consumer Electricals Ltd.	0.25
Jio Financial Services Ltd.	0.24
Computer Age Management Services Ltd.	0.23
Heidelbergcement India Ltd.	0.04
Tata Technologies Ltd.	0.03
Total	95.53
Cash, Cash Equivalents And Others	4.47
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	24.56
Oil, Gas & Consumable Fuels	10.54
Healthcare	8.94
Capital Goods	8.72
Automobile And Auto Components	8.57
Information Technology	7.15
Construction	4.06
Metals & Mining	4.00
Fast Moving Consumer Goods	3.39
Power	3.12
Telecommunication	3.07
Construction Materials	2.50
Services	2.00
Chemicals	1.88
Consumer Services	0.91
Realty	0.86
Consumer Durables	0.83
Utilities	0.43
Cash, Cash Equivalents And Others	4.47

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Long Term Equity Fund

This product is suitable for investors who are seeking:

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

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

SBI
HEALTHCARE OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in healthcare sector.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 2,198.54 Crores
- AUM as on December 31, 2023**
₹ 2,263.16 Crores
- Fund Manager: Mr. Tanmaya Desai & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Tanmaya Desai Jun-2011
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Tanmaya Desai Over 14 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
S&P BSE HEALTHCARE Index (TRI)
- Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation* : 14.45%
Beta* : 0.87
Sharpe Ratio* : 0.63

Portfolio Turnover*

Equity Turnover : 0.38
Total Turnover : 0.38

Total Turnover = Equity + Debt + Derivatives

*Source : CRISIL Fund Analyser
*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.
Risk Free rate: FBL Overnight Mibor rate (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

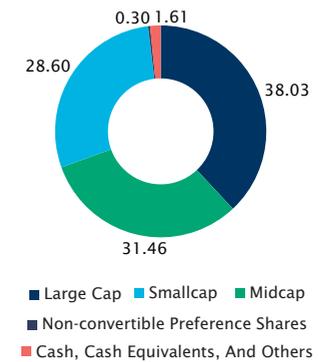
NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	193.4172	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	307.0387	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	240.3363	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	345.9212	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		

PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Zybus Lifesciences Ltd.	2.13
Sun Pharmaceutical Industries Ltd.	13.81	Laurus Labs Ltd.	1.52
Cipla Ltd.	7.43	Gufic Biosciences Ltd.	1.40
Divi's Laboratories Ltd.	6.90	AMI Organics Ltd.	1.19
Aether Industries Ltd.	5.49	Total	98.09
Max Healthcare Institute Ltd.	5.46	Non-Convertible Preference Share	
Global Health Ltd.	5.09	Shreno Ltd.	0.30
Mankind Pharma Ltd.	4.91	Total	0.30
Gland Pharma Ltd.	4.27	Cash, Cash Equivalents And Others	1.61
Rainbow Children'S Medicare Ltd.	4.22	Grand Total	100.00
Krishna Institute Of Medical Sciences Ltd.	4.20		
Jupiter Life Line Hospitals Ltd.	4.14		
Alkem Laboratories Ltd.	4.14		
Fortis Healthcare Ltd.	3.89		
Aurobindo Pharma Ltd.	3.83		
Lupin Ltd.	3.51		
JB Chemicals & Pharmaceuticals Ltd.	2.87		
Torrent Pharmaceuticals Ltd.	2.85		
Abbott India Ltd.	2.52		
Biocon Ltd.	2.32		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	92.60
Chemicals	5.49
Capital Goods	0.30
Cash, Cash Equivalents And Others	1.61

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI
BANKING & FINANCIAL SERVICES FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in Banking and Financial Services sector.
- Date of Allotment:** 26/02/2015
- Report As On:** 31/12/2023
- AUM for the Month of December 2023**
₹ 4,759.91 Crores
- AUM as on December 31, 2023**
₹ 4,827.37 Crores
- Fund Manager:** Mr. Milind Agrawal & *Mr. Pradeep Kesavan
Managing Since:
Mr. Milind Agrawal Aug-2019
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Milind Agrawal Over 15 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 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 12 months
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 16.59%
Beta*	: 0.94
Sharpe Ratio*	: 0.49
Portfolio Turnover*	
Equity Turnover	: 0.85
Total Turnover	: 1.29

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 (6.90% as on 29th December 2023) 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.

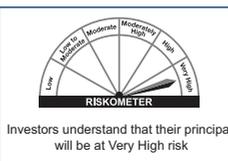
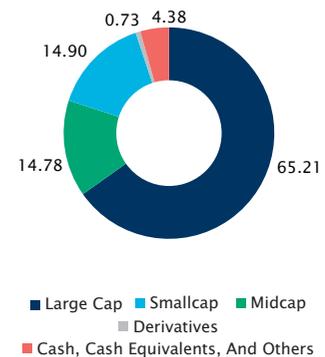
NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	28.5750	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	31.8198	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	31.2335	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		
Dir-Plan-Growth	34.9417			

PORTFOLIO

Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
Equity Shares			
ICICI Bank Ltd.	18.76	-	18.76
HDFC Bank Ltd.	18.11	-	18.11
Kotak Mahindra Bank Ltd.	9.09	-	9.09
Bajaj Finance Ltd.	6.39	-	6.39
Nippon Life India Asset Management Ltd.	3.79	-	3.79
State Bank Of India	3.50	-	3.50
REC Ltd.	3.16	-	3.16
HDFC Asset Management Co. Ltd.	2.89	-	2.89
Canara Bank	2.84	-	2.84
HDFC Life Insurance Company Ltd.	2.51	-	2.51
Bank Of India	2.46	-	2.46
Shriram Finance Ltd.	2.42	-	2.42
Bank Of Baroda	2.34	-	2.34
Karur Vysya Bank Ltd.	2.32	-	2.32
BSE Ltd.	2.29	-	2.29
Aptus Value Housing Finance India Ltd.	2.23	-	2.23
LIC Housing Finance Ltd.	1.99	-	1.99
Muthoot Finance Ltd.	1.86	0.73	2.59
Fusion Micro Finance Ltd.	1.77	-	1.77
ICICI Lombard General Insurance Company Ltd.	1.46	-	1.46
Indian Renewable Energy Development Agency Ltd.	1.08	-	1.08
Central Depository Services (I) Ltd.	0.67	-	0.67
SBFC Finance Ltd.	0.56	-	0.56
Bajaj Finserv Ltd.	0.21	-	0.21
Multi Commodity Exchange Of India Ltd.	0.19	-	0.19
Total	94.89	0.73	95.62
Cash, Cash Equivalents And Others	4.38	-	-
Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	94.89
Derivatives	0.73
Cash, Cash Equivalents And Others	4.38

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


SBI Banking & Financial Services Fund
 This product is suitable for investors who are seeking^:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.



PSU FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- Date of Allotment:** 07/07/2010
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 1,051.97 Crores
- AUM as on December 31, 2023**
₹ 1,159.03 Crores
- Fund Manager: Mr. Richard D'souza**
Managing Since: Aug 2014
Total Experience: Over 30 years
- First Tier Benchmark:** S&P BSE PSU INDEX (TRI)
- Exit Load:**
For exit on or before 30 days from the date of allotment - 0.50%
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation [#]	: 21.80%
Beta [#]	: 0.89
Sharpe Ratio [#]	: 1.28
Portfolio Turnover [*]	
Equity Turnover	: 0.53
Total Turnover	: 0.53

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: RBI Overnight Mibor rate (6.90% as on 29th December 2023) 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	24.6720
Reg-Plan-Growth	24.6747
Dir-Plan-IDCW	26.6722
Dir-Plan-Growth	26.7090

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	4.20	22.0929
16-Mar-18 (Dir Plan)	4.30	22.8433
15-Mar-10	3.00	16.0100
25-Jul-08	2.00	17.1400

Face value: ₹10

PORTFOLIO

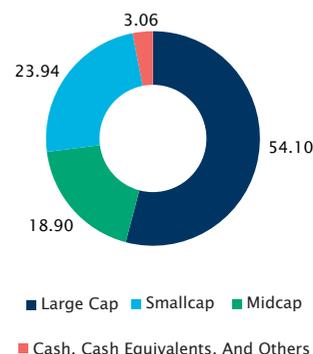
Stock Name	(%) Of Total AUM
Equity Shares	
State Bank Of India	12.62
NTPC Ltd.	7.63
Power Grid Corporation Of India Ltd.	6.83
Hindustan Copper Ltd.	5.65
Bharat Heavy Electricals Ltd.	5.01
Housing And Urban Development Corporation Ltd.	4.73
National Aluminium Company Ltd.	4.55
Punjab National Bank	4.48
Bank Of Baroda	4.36
Indian Bank	4.09
Coal India Ltd.	4.06
REC Ltd.	4.01
NMDC Ltd.	3.71
Bharat Petroleum Corporation Ltd.	3.50
Mazagon Dock Shipbuilders Ltd.	3.21
Rites Ltd.	3.01
Garden Reach Shipbuilders & Engineers Ltd.	2.79

Stock Name	(%) Of Total AUM
Canara Bank	2.55
Hindustan Aeronautics Ltd.	2.32
Oil & Natural Gas Corporation Ltd.	2.16
Bharat Electronics Ltd.	2.15
LIC Housing Finance Ltd.	2.08
Indian Oil Corporation Ltd.	1.44
Total	96.94
Cash, Cash Equivalents And Others	3.06
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	38.92
Capital Goods	15.48
Power	14.46
Metals & Mining	13.91
Oil, Gas & Consumable Fuels	11.16
Construction	3.01
Cash, Cash Equivalents And Others	3.06

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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.

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

SBI

MAGNUM COMMA FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in commodity and commodity related sectors.
- Date of Allotment:** 08/08/2005
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 516.26 Crores
- AUM as on December 31, 2023**
₹ 542.55 Crores
- Fund Manager: Mr. Richard D'souza & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Richard D'souza Aug-2014
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Richard D'souza Over 30 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 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#]	: 18.99%
Beta[#]	: 0.86
Sharpe Ratio[#]	: 0.84
Portfolio Turnover[*]	
Equity Turnover	: 0.61
Total Turnover	: 0.61

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 (6.90% as on 29th December 2023) 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	50.4839
Reg-Plan-Growth	88.9413
Dir-Plan-IDCW	54.2159
Dir-Plan-Growth	95.2742

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	4.20	22.0929
16-Mar-18 (Dir Plan)	4.30	22.8433
15-Mar-10	3.00	16.0100
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.

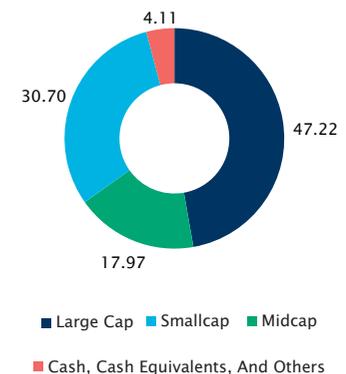
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
NTPC Ltd.	7.19
Tata Steel Ltd.	7.14
Hindustan Copper Ltd.	7.08
Ultratech Cement Ltd.	6.58
Coal India Ltd.	6.44
K.P.R. Mill Ltd.	6.32
Hindustan Petroleum Corporation Ltd.	5.33
Antony Waste Handling Cell Ltd.	5.24
Reliance Industries Ltd.	5.12
CCL Products (India) Ltd.	5.04
Hindalco Industries Ltd.	4.76
Neogen Chemicals Ltd.	4.01
Grasim Industries Ltd.	3.93
Shree Cement Ltd.	3.70
Sagar Cements Ltd.	3.64

Stock Name	(%) Of Total AUM
Shyam Metals And Energy Ltd.	3.47
NMDC Ltd.	3.42
Jindal Stainless Ltd.	2.90
Oil & Natural Gas Corporation Ltd.	2.27
Paradeep Phosphates Ltd.	2.11
Aether Industries Ltd.	0.11
Power Grid Corporation Of India Ltd.	0.09
Total	95.89
Cash, Cash Equivalents And Others	4.11
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Metals & Mining	28.77
Oil, Gas & Consumable Fuels	19.16
Construction Materials	17.85
Power	7.28
Textiles	6.32
Chemicals	6.23
Utilities	5.24
Fast Moving Consumer Goods	5.04
Cash, Cash Equivalents And Others	4.11

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.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI INFRASTRUCTURE FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- Date of Allotment:** 06/07/2007
- Report As On:** 31/12/2023
- AUM for the Month of December 2023**
₹ 1,705.54 Crores
- AUM as on December 31, 2023**
₹ 1,801.29 Crores
- Fund Manager:** Mr. Bhavin Vitlhani & *Mr. Pradeep Kesavan
Managing Since: Mr. Bhavin Vitlhani Jan-2022
Mr. Pradeep Kesavan Dec-2023
Total Experience: Mr. Bhavin Vitlhani 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 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 14.11%
Beta*	: 0.82
Sharpe Ratio*	: 1.70
Portfolio Turnover*	
Equity Turnover	: 0.38
Total Turnover	: 0.38

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 (6.90% as on 29th December 2023) 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	36.6674	16-Mar-18 (Reg Plan)	1.70	13.6863
Reg-Plan-Growth	41.2190	16-Mar-18 (Dir Plan)	1.80	14.0096
Dir-Plan-IDCW	38.8837	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.		
Dir-Plan-Growth	43.9351			

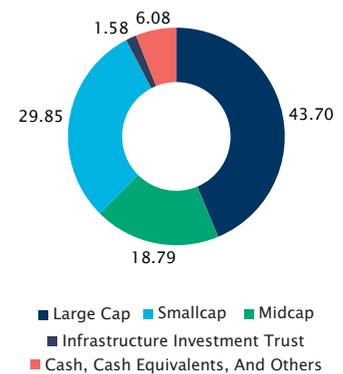
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Thermax Ltd.	1.70
Reliance Industries Ltd.	8.18	Bank Of India	1.69
Shree Cement Ltd.	5.73	MRF Ltd.	1.65
Larsen & Toubro Ltd.	5.68	ZF Commercial Vehicle Control Systems India Ltd.	1.60
Torrent Power Ltd.	4.67	Uno Minda Ltd.	1.53
Axis Bank Ltd.	4.28	VRL Logistics Ltd.	1.50
Bharti Airtel Ltd.	4.01	Nuvoco Vistas Corporation Ltd.	1.49
HDFC Bank Ltd.	3.42	Carborundum Universal Ltd.	1.39
Gail (India) Ltd.	3.24	Delhivery Ltd.	1.36
ESAB India Ltd.	3.23	Elin Electronics Ltd.	0.94
Ultratech Cement Ltd.	2.92	Inox India Ltd.	0.93
GE T&D India Ltd.	2.79	Kennametal India Ltd.	0.47
Sobha Ltd.	2.74	JSW Infrastructure Ltd.	0.46
CESC Ltd.	2.65	Volta Ltd.	0.31
Tega Industries Ltd.	2.56	Total	92.34
Kalpataru Projects International Ltd.	2.48	Infrastructure Investment Trust	
Solar Industries India Ltd.	2.43	National Highways Infra Trust	1.58
Samhi Hotels Ltd.	2.29	Total	1.58
Hindalco Industries Ltd.	2.15	Cash, Cash Equivalents And Others	6.08
Tata Steel Ltd.	2.09	Grand Total	100.00
Happy Forgings Ltd.	2.00		
Bharat Petroleum Corporation Ltd.	2.00		
Ahluwalia Contracts (India) Ltd.	1.94		
Prism Johnson Ltd.	1.84		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	15.07
Oil, Gas & Consumable Fuels	13.42
Construction Materials	11.98
Construction	10.10
Financial Services	9.39
Power	7.32
Services	4.90
Automobile And Auto Components	4.78
Metals & Mining	4.24
Telecommunication	4.01
Realty	2.74
Chemicals	2.43
Consumer Services	2.29
Consumer Durables	1.25
Cash, Cash Equivalents And Others	6.08

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI
CONSUMPTION OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme following consumption theme.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 1,855.17 Crores
- AUM as on December 31, 2023**
₹ 1,913.03 Crores
- Fund Manager: Mr. Saurabh Pant & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Saurabh Pant Jun-2011
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Saurabh Pant Over 15 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 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 11.03%
Beta*	: 0.57
Sharpe Ratio*	: 1.55
Portfolio Turnover*	
Equity Turnover	: 0.32
Total Turnover	: 0.36

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: **FBI Overnight Mibor rate (6.90% as on 29th December 2023)** 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	160.1035
Reg-Plan-Growth	265.9210
Dir-Plan-IDCW	210.0805
Dir-Plan-Growth	298.4162

LAST IDCW
Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	12.70	69.8210
16-Mar-18 (Dir Plan)	15.60	85.9324
29-May-15 (Reg Plan)	10.00	51.3257
29-May-15 (Dir Plan)	12.00	61.4862
17-May-13 (Reg Plan)	8.00	46.0416

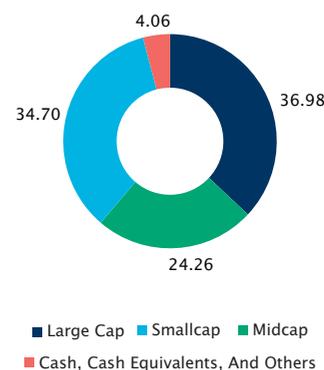
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
ITC Ltd.	6.13	Mahindra & Mahindra Ltd.	1.99
Hindustan Unilever Ltd.	4.92	Voltas Ltd.	1.94
Sheela Foam Ltd.	4.09	Hawkins Cookers Ltd.	1.92
Bajaj Auto Ltd.	3.91	TTK Prestige Ltd.	1.82
Jubilant Foodworks Ltd.	3.84	Doms Industries Ltd.	1.82
Chalet Hotels Ltd.	3.79	Interglobe Aviation Ltd.	1.71
Hero Motocorp Ltd.	3.57	Sula Vineyards Ltd.	1.69
Procter & Gamble Hygiene And Health Care Ltd.	3.45	Flair Writing Industries Ltd.	1.69
United Spirits Ltd.	3.27	Tata Motors Ltd.	1.55
United Breweries Ltd.	2.87	Samhi Hotels Ltd.	1.40
Godrej Consumer Products Ltd.	2.78	Relaxo Footwears Ltd.	1.37
Blue Star Ltd.	2.77	Ganesha Ecosphere Ltd.	1.32
Mrs. Bectors Food Specialities Ltd.	2.75	Sai Silks (Kalamandir) Ltd.	1.19
FSN E-Commerce Ventures Ltd.	2.64	Hatsun Agro Product Ltd.	1.19
Colgate Palmolive (India) Ltd.	2.64	V-Guard Industries Ltd.	1.07
Britannia Industries Ltd.	2.57	Dodla Dairy Ltd.	0.92
Maruti Suzuki India Ltd.	2.53	EIH Ltd.	0.76
PVR Inox Ltd.	2.51	Avanti Feeds Ltd.	0.54
Go Fashion (India) Ltd.	2.36	Campus Activewear Ltd.	0.29
Kajaria Ceramics Ltd.	2.24	Total	95.94
Page Industries Ltd.	2.08	Cash, Cash Equivalents And Others	4.06
Bharti Airtel Ltd.	2.05	Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	39.23
Consumer Durables	17.51
Consumer Services	15.98
Automobile And Auto Components	13.55
Textiles	3.40
Media, Entertainment & Publication	2.51
Telecommunication	2.05
Services	1.71
Cash, Cash Equivalents And Others	4.06

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI

TECHNOLOGY OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Equity Scheme investing in technology and technology related sectors.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 3,516.28 Crores
- AUM as on December 31, 2023**
₹ 3,585.88 Crores
- Fund Manager: Mr. Saurabh Pant & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Saurabh Pant Jan-2022
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Saurabh Pant Over 15 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE Teck Index (TRI)
- Exit Load:** For exit within 15 days from the date of allotment - 0.50%;
For exit after 15 days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation[#]	: 16.90%
Beta[#]	: 0.89
Sharpe Ratio[#]	: 0.79
Portfolio Turnover*	
Equity Turnover	: 0.27
Total Turnover	: 0.53

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 (6.90% as on 29th December 2023) 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

Option	NAV (₹)
Reg-Plan-IDCW	104.3030
Reg-Plan-Growth	173.2071
Dir-Plan-IDCW	137.8555
Dir-Plan-Growth	194.0897

LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	5.90	33.8510
16-Mar-18 (Dir Plan)	7.30	41.9142
26-Jun-15 (Reg Plan)	6.00	31.8390
26-Jun-15 (Dir Plan)	7.00	38.6976
08-Aug-13 (Reg Plan)	4.50	28.6220

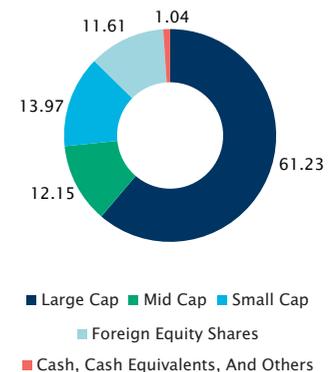
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	24.41
Tata Consultancy Services Ltd.	11.36
Bharti Airtel Ltd.	8.35
Tech Mahindra Ltd.	7.03
HCL Technologies Ltd.	5.68
Wipro Ltd.	3.87
Coforge Ltd.	3.66
Firstsource Solutions Ltd.	3.61
Indiamart Intermesh Ltd.	3.57
Delhivery Ltd.	3.15
FSN E-Commerce Ventures Ltd.	3.07
PVR Inox Ltd.	3.01
Nazara Technologies Ltd.	2.92
Persistent Systems Ltd.	2.27
Emudhra Ltd.	0.86
Tata Technologies Ltd.	0.53
Total	87.35
Foreign Equity Shares	
Microsoft Corporation	3.31
Epam Systems Inc	2.62
Netflix Inc.	2.26
Alphabet Inc.	1.81
Cognizant Technology Solutions Corporation	1.61
Total	11.61
Cash, Cash Equivalents And Others	1.04
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	69.02
Telecommunication	8.35
Media, Entertainment & Publication	8.19
Services	6.76
Consumer Services	6.64
Cash, Cash Equivalents And Others	1.04

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


Investors understand that their principal will be at Very High risk

SBI Technology Opportunities Fund
 This product is suitable for investors who are seeking^Δ:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI
EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

Investment Objective

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

Fund Details

- **Type of Scheme**
An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 31/12/2023
- **AAUM for the Month of December 2023**
₹ 174.73 Crores
- **AUM as on December 31, 2023**
₹ 180.32 Crores
- **Fund Manager: Mr. Raviprakash Sharma & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Raviprakash March-2019
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Raviprakash Over 22 years
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%
For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
Any Day SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments. (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 instalments
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments
- **Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 12.31%
Beta*	: 0.85
Sharpe Ratio*	: 0.92
Portfolio Turnover*	
Equity Turnover	: 0.27
Total Turnover	: 0.30

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: RBI Overnight Mibor rate (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	21.4001
Reg-Plan-Growth	21.3949
Dir-Plan-IDCW	21.7823
Dir-Plan-Growth	21.7836

PORTFOLIO
Stock Name (%) Of Total AUM
Equity Shares

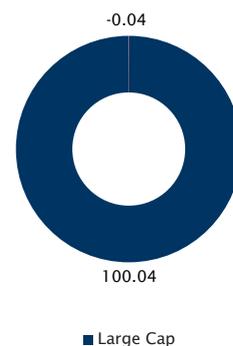
Nestle India Ltd.	8.43
Britannia Industries Ltd.	8.41
Hindustan Unilever Ltd.	7.64
Cipla Ltd.	7.04
Dr. Reddy's Laboratories Ltd.	6.38
Sun Pharmaceutical Industries Ltd.	5.92
Tata Consultancy Services Ltd.	5.63
Power Grid Corporation Of India Ltd.	4.80
Bharti Airtel Ltd.	2.35
Bharat Petroleum Corporation Ltd.	2.35
ITC Ltd.	1.54
Hero Motocorp Ltd.	1.22
Bajaj Auto Ltd.	1.20
NTPC Ltd.	1.14
Coal India Ltd.	1.14
Hindalco Industries Ltd.	1.13
Ultratech Cement Ltd.	1.12
Tata Motors Ltd.	1.11
Tata Consumer Products Ltd.	1.10
Eicher Motors Ltd.	1.09
Adani Ports And Special Economic Zone Ltd.	1.09
Oil & Natural Gas Corporation Ltd.	1.08
Ltimindtree Ltd.	1.07
Adani Enterprises Ltd.	1.06
HCL Technologies Ltd.	1.05
Wipro Ltd.	1.03
Titan Company Ltd.	1.02

Stock Name (%) Of Total AUM

Larsen & Toubro Ltd.	1.02
JSW Steel Ltd.	1.01
Mahindra & Mahindra Ltd.	1.00
HDFC Bank Ltd.	1.00
Reliance Industries Ltd.	0.99
Indusind Bank Ltd.	0.99
Apollo Hospitals Enterprise Ltd.	0.99
SBI Life Insurance Co. Ltd.	0.98
Kotak Mahindra Bank Ltd.	0.98
Grasim Industries Ltd.	0.98
Tata Steel Ltd.	0.97
Bajaj Finserv Ltd.	0.96
Infosys Ltd.	0.95
Asian Paints Ltd.	0.95
State Bank Of India	0.94
ICICI Bank Ltd.	0.94
Axis Bank Ltd.	0.94
Tech Mahindra Ltd.	0.93
Divi's Laboratories Ltd.	0.93
HDFC Life Insurance Company Ltd.	0.90
Maruti Suzuki India Ltd.	0.88
UPL Ltd.	0.86
Bajaj Finance Ltd.	0.81
Total	100.04
Cash, Cash Equivalents And Others	-0.04
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	27.12
Healthcare	21.26
Information Technology	10.66
Financial Services	9.44
Automobile And Auto Components	6.50
Power	5.94
Oil, Gas & Consumable Fuels	5.56
Metals & Mining	4.17
Telecommunication	2.35
Construction Materials	2.10
Consumer Durables	1.97
Services	1.09
Construction	1.02
Chemicals	0.86
Cash, Cash Equivalents And Others	-0.04

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


■ Large Cap
■ Cash, Cash Equivalents And Others



Investors understand that their principal will be at Very High risk

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.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme.

SBI
GOLD FUND

An open-ended Fund of Fund Scheme investing in SBI Gold ETF

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.9200
Reg-Plan-Growth	18.9149
Dir-Plan-IDCW	19.7072
Dir-Plan-Growth	19.7357

Investment Objective

The scheme seeks to provide returns that closely correspond to returns provided by SBI Gold ETF (erstwhile known as SBI Gold Exchange Traded Scheme).

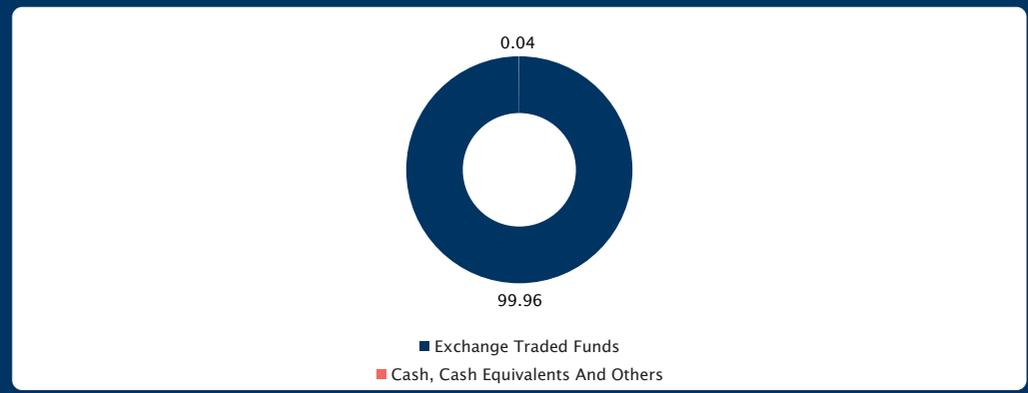
Fund Details

- Type of Scheme**
An open-ended Fund of Fund Scheme investing in SBI Gold ETF
- Date of Allotment:** 12/09/2011
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 1,500.32 Crores
- AUM as on December 31, 2023**
₹ 1,512.72 Crores
- Fund Manager:** Mr. Raviprakash Sharma
Managing Since: Sep-2011
Total Experience: Over 22 years
- First Tier Benchmark:** Price of Physical Gold
- Exit Load:** For exit on or before 15 days from the date of allotment - 1%
For exit after 15 days from the date of allotment - Nil (w.e.f. 8 September 2020)
- 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

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Exchange Traded Funds	
SBI Gold ETF	99.96
Total	99.96
Cash, Cash Equivalents And Others	0.04
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Gold Fund	
This product is suitable for investors who are seeking^:	
<p>Investors understand that their principal will be at High risk</p>	<ul style="list-style-type: none"> • Long term capital appreciation. • Investment in SBI Gold ETF.
^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 Gold Fund makes investments



INTERNATIONAL ACCESS - US EQUITY FoF

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- Date of Allotment:** 22/03/2021
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 814.38 Crores
- AUM as on December 31, 2023**
₹ 826.64 Crores
- Fund Manager:** *Mr. Pradeep Kesavan
Managing Since: (w.e.f. Dec 2023)
Total Experience: Over 18 years
- First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- Entry Load:** N.A
- Exit Load:** For exit on or before 1 year from the date of allotment - 1.00%
For exit after 1 year from the date of allotment - Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**
₹1000/- and in multiples of ₹1 thereafter
Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW- ins etc. is accepted in SBI International Access - US Equity FoF (the Scheme) with effect from July 3, 2023.
Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

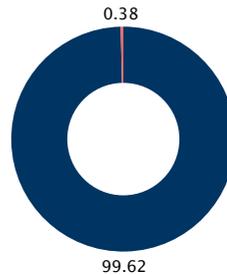
NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.4920
Reg-Plan-Growth	13.4923
Dir-Plan-IDCW	13.7882
Dir-Plan-Growth	13.7877

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Overseas Mutual Fund	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	99.62
Total	99.62
Cash, Cash Equivalents And Others	0.38
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

SBI International Access - US Equity FoF This product is suitable for investors who are seeking^:

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

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

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

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Magnum Children's Benefit Fund - Savings (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund - Investment Plan	
Ideal Investment Horizon	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +	
Inception Date	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020	
Fund Manager	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt *Mr. Pradeep Kesavan	Mr. Saurabh Pant - Equity Ms. Mansi Sajaja - Debt *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajaja (Debt Portfolio) Mr. Raj Ganahi (for ETCDs) & *Mr. Pradeep Kesavan	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt *Mr. Pradeep Kesavan	Ms. Nidhi Chawla (Equity Portion) Ms. Mansi Sajaja (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) *Mr. Pradeep Kesavan (Foreign Securities) (w.e.f. Dec 2023) Mr. Raj Ganahi (Commodities)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajaja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion) *Mr. Pradeep Kesavan	Mr. R. Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan - Debt Portion *Mr. Pradeep Kesavan	
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Rajeev (w.e.f. Nov 2023) Pradeep Kesavan (w.e.f. Dec 2023)	Saurabh Jan-2022 & Mansi June-2021 Pradeep Kesavan (w.e.f. Dec 2023)	Dinesh - Dec-2023 - Raj - Feb 2020 Mansi - Dec-2023 - Pradeep - Dec-2023	Mr. R. Srinivasan Jun-2021; Mr. Rajeev Radhakrishnan Jan-2008; Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Nidhi Jan-2023; Mansi June-2021 Neeraj May-2015; Pradeep w.e.f. Dec-2023 & Raj-Sep-2023	Oct 2012 - Neeraj Kumar June 2021 - Arun R	Dimesh (Aug 21), Rajeev (Nov 23) Mansi & Pradeep (w.e.f. Dec 2023)	R Srinivasan Sep 2020 & Pradeep Kesavan (w.e.f. Nov 2023) 2023) Rajeev (w.e.f. Nov 2023)	
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% S&P 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)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index	
Fund Details as on 31 December 2023									
Month End AUM (Rs. in Crores)	₹64,201.04	₹9,277.26	₹2,753.25	₹105.20	₹3,512.30	₹22,707.70	₹26,477.21	₹1,505.23	
Modified Duration (years)	4.86	4.36	3.45	4.32	1.67	0.32	4.45	0.13	
Average Maturity (years)	10.17	9.84	6.10	10.49	2.11	0.32	6.59	0.16	
Macaulay Duration (years)	5.09	4.59	3.61	4.50	1.76	0.32	4.65	0.14	
Yield to Maturity (%)[^]	7.66	7.91	7.96	7.76	7.83	7.63	7.62	6.78	
Standard Deviation[#]	9.43%	-	-	-	-	0.68%	-	-	
Beta[#]	0.98	-	-	-	-	0.66	-	-	
Sharpe Ratio[#]	0.69	-	-	-	-	-2.51	-	-	
Expense Ratio	Regular-1.43% Direct-0.76%	Regular- 1.12% Direct- 0.62%	Regular- 1.58% Direct- 0.66%	Regular- 1.21% Direct- 0.86%	Regular- 1.19% Direct- 0.67%	Regular- 0.95% Direct- 0.38%	Regular- 1.62% Direct- 0.72%	Regular- 2.08% Direct- 0.89%	
Composition by Assets as on 31 December 2023									
Equity Shares	76.71	24.03	43.13	23.06	65.64	74.77	68.37	83.09	
Corporate Debt	8.76	44.07	15.40	25.44	14.00	0.08	8.63	-	
Gilts	10.72	16.92	6.34	37.73	7.44	-	13.01	0.67	
Money Market Instruments	0.65	-	6.22	-	5.33	12.81	-	-	
Other Assets	3.16	14.98	Others 26.95, CCB 1.96	13.77	7.59	12.34	others 7.90, CCB 2.09	16.24	
Composition by Ratings & Assets as on 31 December 2023									
Large Cap	57.76	8.40	16.79	1.37	33.37	53.59	53.94	25.85	
Mid Cap	18.02	6.19	9.55	4.48	18.67	16.83	10.32	10.29	
Small Cap	0.93	9.44	15.81	17.21	13.60	4.35	3.03	40.02	
Unclassified	-	-	-	-	-	-	-	-	
AA, AA+, AAA And EQUIVALENT	8.70	43.37	13.00	22.59	12.86	0.08	8.63	-	
Below AA	0.06	0.70	2.40	2.85	1.14	-	-	-	
Sovereign	11.14	26.44	12.12	40.62	9.26	3.54	15.26	0.67	
Below A1+, A1+	0.65	-	7.20	-	3.51	9.27	-	-	
Cash, Cash Equivalents, Derivatives and Others	2.74	5.46	Others 10.97, ETF 12.16	10.88	7.59	12.34	8.82	23.17	
Other Details									
Exit Load	For exit within 12 months from the date of allotment - Nil For remaining investments - 1.00% For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	With respect to units not redeemed/switched back to initial period and the holding period is less than 3 years, 3% for redemption/switchback before 1 year from the date of allotment and after 1 year and up to 2 years from the date of allotment, Nil for redemption/switchback after 2 years from the date of allotment. Nil for redemption/switchback after 3 years from the date of allotment.	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	For exit within 1 month from the date of allotment - 0.5% For exit after 1 month from the date of allotment - Nil			For all investments with respect to units, not subject to lock-in period and the holding period is one or before 1 year from the date of allotment, 2% for redemption/switchback after 1 year from the date of allotment, Nil for redemption/switchback after 2 years from the date of allotment, Nil for redemption/switchback after 3 years from the date of allotment.

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +
Inception Date	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
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)
First Tier Benchmark	S&P BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
Fund Details as on 31 December 2023				
Month End AUM (Rs. in Crores)	₹2,065.25	₹1,255.50	₹253.02	₹165.64
Modified Duration (years)	0.54	0.73	4.22	5.06
Average Maturity (years)	1.87	2.50	7.00	10.25
Macaulay Duration (years)	0.56	0.75	4.47	5.36
Yield to Maturity (%)[^]	7.54	7.62	7.55	7.67
Standard Deviation[#]	-	-	-	-
Beta[#]	-	-	-	-
Sharpe Ratio[#]	-	-	-	-
Expense Ratio	Regular-2.02% Direct-0.84%	Regular-2.16% Direct-1.09%	Regular- 1.67% Direct- 1.15%	Regular- 1.38% Direct- 0.90%
Composition by Assets as on 31 December 2023				
Equity Shares	94.44	77.90	39.72	19.56
Corporate Debt	0.24	0.40	32.49	48.42
Gilts	2.78	13.34	14.90	22.73
Money Market Instruments	0.48	1.56	-	-
Other Assets	2.06	6.80	12.89	9.29
Composition by Ratings & Assets as on 31 December 2023				
Large Cap	54.06	42.82	21.68	10.50
Mid Cap	30.89	26.17	13.25	6.58
Small Cap	9.49	8.91	4.79	2.48
Unclassified	-	-	-	-
AA, AA+, AAA And EQUIVALENT	0.24	0.40	32.49	48.42
Below AA	-	-	-	-
Sovereign	3.88	16.03	14.90	22.73
Below A1+, A1+	0.48	1.56	-	-
Cash, Cash Equivalents, Derivatives and Others	0.96	4.11	12.89	9.29
Other Details				
Exit Load	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight, Mibor rate (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio Includes GST. Base TER and additional expenses as per regulation 52(GA)(b) and 52(GA)(c) of SEBI (MF) regulations. | *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

HYBRID – AGGRESSIVE HYBRID FUND

SBI EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

Investment Objective

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

Fund Details

• Type of Scheme

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

• **Date of Allotment:** 09/10/1995

• **Report As On:** 31/12/2023

• **AAUM for the Month of December 2023**
₹ 63,114.70 Crores

• **AUM as on December 31, 2023**
₹ 64,201.04 Crores

• Fund Managers:

Mr. R. Srinivasan –Equity
Mr. Rajeev Radhakrishnan –Debt
Ms. Mansi Sajeja –Co Fund Manager Debt & *Mr. Pradeep Kesavan

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 21 years
Ms. Mansi Sajeja –Over 16 years
Mr. Pradeep Kesavan – Over 18 years

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

• Exit Load:

For exit within 12 months from the date of allotment:
For 10% of investment - Nil
For remaining investments - 1.00%;
For exit after 12 months from the date of allotment - Nil.

• Entry Load: N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

• SIP

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

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

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

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

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

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

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

• Minimum Investment

₹ 1000 & in multiples of ₹ 1

• Additional Investment

₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation*	: 9.43%
Beta	: 0.98
Sharpe Ratio [†]	: 0.69
Modified Duration	: 4.86 years
Average Maturity	: 10.17 years
Macaulay Duration	: 5.09 years
Yield to Maturity ^{††}	: 7.66%
Portfolio Turnover ^{†††}	
Equity Turnover	: 0.19
Total Turnover	: -0.67
*Total Turnover = Equity + Debt + Derivatives	
†Source: CRISIL Fund Analysts Risk Free rate: FBIL Overnight Mibor rate (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points	
††In case of semi-annual convention, the YTM is annualised	
†††Ratios including debt instruments and cash	

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	51.2696
Reg-Plan-Growth	241.9467
Dir-Plan-IDCW	77.4041
Dir-Plan-Growth	264.5193

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

LAST IDCW

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

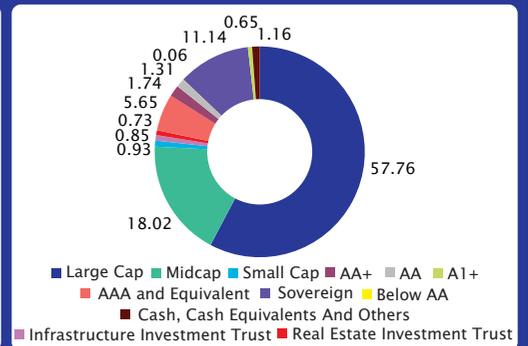
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Bank Of India	CRISIL AAA	1.00
ICICI Bank Ltd.		6.83	Bharti Telecom Ltd.	CRISIL AA+	0.83
HDFC Bank Ltd.		5.59	Indian Bank		
Bharti Airtel Ltd.		5.31	(Tier II Bond Under Basel III)	CRISIL AAA	0.63
Infosys Ltd.		5.05	HDFC Bank Ltd.	CRISIL AAA	0.58
State Bank Of India		4.40	Tata Communications Ltd.	CARE AAA	0.54
MRF Ltd.		4.24	Larsen & Toubro Ltd.	CRISIL AAA	0.53
Divi'S Laboratories Ltd.		4.20	Tata Housing Development Co. Ltd.	CARE AA	0.51
Bajaj Finance Ltd.		4.01	Muthoot Finance Ltd.	CRISIL AAA	0.47
Shree Cement Ltd.		3.53	KNR Tirumala Infra Pvt. Ltd.	CRISIL AA+	0.43
InterGlobe Aviation Ltd.		3.24	Bank Of India		
Solar Industries India Ltd.		3.22	(At1 Bond Under Basel III)	CRISIL AA	0.36
Larsen & Toubro Ltd.		2.85	Indian Bank		
Reliance Industries Ltd.		2.82	(Tier II Bond Under Basel III)	IND AA+	0.22
Hindalco Industries Ltd.		2.39	Torrent Power Ltd.	CRISIL AA+	0.18
Muthoot Finance Ltd.		2.18	REC Ltd.	CRISIL AAA	0.10
Cipla Ltd.		2.14	Punjab National Bank		
Avenue Supermarkets Ltd.		2.10	(Tier II Bond Under Basel III)	CRISIL AAA	0.06
AIA Engineering Ltd.		1.67	State Bank Of India		
Delhivery Ltd.		1.34	(Tier II Bond Under Basel III)	CRISIL AAA	0.05
HDFC Asset Management Co. Ltd.		1.27	Punjab National Bank		
ICICI Lombard General Insurance Company Ltd.		1.17	(At1 Bond Under Basel III)	IND AA+	0.04
Procter & Gamble Hygiene And Health Care Ltd.		1.16	JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.03
Maruti Suzuki India Ltd.		1.03	Avanse Financial Services Ltd.	CARE AA-	0.03
Vedant Fashions Ltd.		0.99	Total		8.18
Westliffe Foodworld Ltd.		0.93	Zero Coupon Bonds		
United Breweries Ltd.		0.83	Tata Motors Finance Ltd.	CRISIL AA	0.44
Page Industries Ltd.		0.76	Total		0.44
Life Insurance Corporation Of India		0.71	Floating Rate Notes		
Power Grid Corporation Of India Ltd.		0.39	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.14
Relaxo Footwears Ltd.		0.36	Total		0.14
Total		76.71	Government Securities		
Commercial Papers			Government Of India	SOVEREIGN	10.72
LIC Housing Finance Ltd.	CRISIL A1+	0.22	Total		10.72
Nirma Ltd.	CRISIL A1+	0.15	State Development Loans		
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.08	State Government Of Uttar Pradesh	SOVEREIGN	0.41
Hero Fincorp Ltd.	CRISIL A1+	0.04	State Government Of Tamil Nadu	SOVEREIGN	0.01
Bob Financial Solutions Ltd.	CRISIL A1+	0.04	Total		0.42
Total		0.53	Real Estate Investment Trust		
Certificate Of Deposits			Embassy Office Parks Reit		0.73
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	0.10	Total		0.73
The Federal Bank Ltd.	CRISIL A1+	0.01	Infrastructure Investment Trust		
Indusind Bank Ltd.	CRISIL A1+	0.01	Cube Highways Trust		0.85
Total		0.12	Total		0.85
Non Convertible Debentures			Cash, Cash Equivalents And Others		1.16
NABARD	CRISIL AAA	1.59	Grand Total		100.00
Small Industries Development					

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	33.23
Sovereign	11.14
Healthcare	6.34
Services	5.86
Telecommunication	5.85
Automobile And Auto Components	5.27
Information Technology	5.05
Consumer Services	4.02
Construction Materials	3.53
Construction	3.38
Chemicals	3.37
Oil, Gas & Consumable Fuels	2.82
Metals & Mining	2.39
Fast Moving Consumer Goods	1.99
Capital Goods	1.67
Realty	1.24
Textiles	0.76
Power	0.57
Consumer Durables	0.36
Cash, Cash Equivalents And Others	1.16

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. Schemes managed by Mr. Dinesh Ahuja are currently managed by Mr. Rajeev Radhakrishnan, Chief Investment Officer - Fixed Income from November 1, 2023 (effective date).

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: 31/12/2023

• AAUM for the Month of December 2023

₹ 9,184.87 Crores

• AUM as on December 31, 2023

₹ 9,277.26 Crores

• Fund Managers:

Mr. Saurabh Pant - (Equity Portion)

Ms. Mansi Sajeja - (Debt Portion)

***Mr. Pradeep Kesavan**

Managing Since:

Mr. Saurabh Pant - January 2022

Ms. Mansi Sajeja - June 2021

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

• Total Experience

Mr. Saurabh Pant - Over 15 years

Ms. Mansi Sajeja - Over 16 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 instalments.

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

• Minimum Investment

₹ 5,000 & in multiples of ₹ 1

• Additional Investment

₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 4.36 years
Average Maturity : 9.84 years
Macaulay Duration : 4.59 years
Yield to Maturity[^] : 7.91%

[^]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	62.7673	Dir-Plan-Growth	68.0535
Reg-Plan-Monthly IDCW	19.2804	Dir-Plan-Monthly IDCW	24.9115
Reg-Plan-Quarterly IDCW	18.1028	Dir-Plan-Quarterly IDCW	20.7931
Reg-Plan-Annual IDCW	22.1402	Dir-Plan-Annual IDCW	27.1386

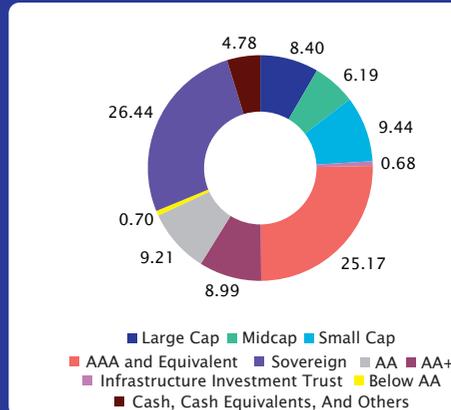
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares					
ICICI Bank Ltd.		1.96	Small Industries Development Bank Of India	CRISIL AAA	2.03
Infosys Ltd.		1.23	NABARD	CRISIL AAA	1.93
HDFC Asset Management Co. Ltd.		1.00	SMFG India Credit Company Ltd.	[ICRA]AAA	1.62
Aether Industries Ltd.		0.99	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.61
Multi Commodity Exchange Of India Ltd.		0.88	Bajaj Housing Finance Ltd.	CRISIL AAA	1.60
GE T&D India Ltd.		0.87	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.56
ICICI Lombard General Insurance Company Ltd.		0.86	ONGC Petro Additions Ltd.	CRISIL AA	1.51
Hindustan Unilever Ltd.		0.83	SMFG India Home Finance Co. Ltd.	CRISIL AA	1.45
Thangamayil Jewellery Ltd.		0.80	PNB Housing Finance Ltd.	[ICRA]AA	1.35
Tega Industries Ltd.		0.79	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	1.29
Procter & Gamble Hygiene And Health Care Ltd.		0.69	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.27
GR Infra Projects Ltd.		0.68	Larsen & Toubro Ltd.	CRISIL AAA	1.18
ZF Commercial Vehicle Control Systems India Ltd.		0.66	Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.08
Gland Pharma Ltd.		0.66	Citicorp Finance (India) Ltd.	CRISIL AAA	1.08
Carborundum Universal Ltd.		0.63	Punjab National Bank (At I Bond Under Basel III)	IND AA+	1.07
Sona Blw Precision Forgings Ltd.		0.62	India Grid Trust	[ICRA]AAA	1.06
Finolex Industries Ltd.		0.56	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.06
Reliance Industries Ltd.		0.52	Union Bank Of India (At I Bond Under Basel III)	IND AA	0.91
Page Industries Ltd.		0.52	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.81
Bharti Airtel Ltd.		0.52	LIC Housing Finance Ltd.	CRISIL AAA	0.80
ITC Ltd.		0.50	Aadhar Housing Finance Ltd.	[ICRA]AA	0.75
Godrej Consumer Products Ltd.		0.49	Avanse Financial Services Ltd.	CARE AA-	0.70
VRL Logistics Ltd.		0.48	HDFC Bank Ltd.	CRISIL AAA	0.54
HDFC Bank Ltd.		0.48	Bank Of India (At I Bond Under Basel III)	CRISIL AA	0.54
Aptus Value Housing Finance India Ltd.		0.47	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.52
State Bank Of India		0.45	Tata Housing Development Co. Ltd.	CARE AA	0.49
V-Guard Industries Ltd.		0.44	Total		44.07
Volta Ltd.		0.40	Government Securities		
Hatsun Agro Product Ltd.		0.40	Government Of India	SOVEREIGN	16.92
Graphite India Ltd.		0.35	Total		16.92
Jubilant Foodworks Ltd.		0.34	State Development Loans		
Sheela Foam Ltd.		0.32	State Government Of Maharashtra	SOVEREIGN	5.60
Nuvoco Vistas Corporation Ltd.		0.31	State Government Of Uttar Pradesh	SOVEREIGN	1.61
Gail (India) Ltd.		0.29	State Government Of Tamil Nadu	SOVEREIGN	1.28
National Aluminium Company Ltd.		0.28	State Government Of Bihar	SOVEREIGN	1.03
Sundram Fasteners Ltd.		0.27	Total		9.52
SBI Life Insurance Co. Ltd.		0.27	Infrastructure Investment Trust		
ESAB India Ltd.		0.25	Cube Highways Trust		0.68
Chemplast Sanmar Ltd.		0.25	Total		0.68
Firstsource Solutions Ltd.		0.24	Cash, Cash Equivalents And Others		
Avanti Feeds Ltd.		0.23	Cash, Cash Equivalents And Others		4.78
Elin Electronics Ltd.		0.15	Grand Total		100.00
Blue Star Ltd.		0.10			
Total		24.03			
Non Convertible Debentures					
Tata Projects Ltd.	IND AA	2.85			
Muthoot Finance Ltd.	CRISIL AA+	2.56			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.40			
Torrent Power Ltd.	CRISIL AA+	2.16			
Tata Communications Ltd.	CARE AAA	2.15			
Godrej Properties Ltd.	[ICRA]AA+	2.14			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.57
Sovereign	26.44
Telecommunication	6.63
Construction	4.71
Power	4.30
Capital Goods	3.45
Fast Moving Consumer Goods	3.14
Chemicals	2.75
Services	2.69
Realty	2.63
Consumer Durables	2.21
Automobile And Auto Components	1.55
Information Technology	1.23
Oil, Gas & Consumable Fuels	0.81
Healthcare	0.66
Textiles	0.52
Consumer Services	0.34
Construction Materials	0.31
Metals & Mining	0.28
Cash, Cash Equivalents And Others	4.78

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Investors understand that their principal will be at High risk

SBI Conservative Hybrid Fund

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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI
MULTI ASSET ALLOCATION FUND

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

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- Date of Allotment:** 16/05/2018
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 2,919.23 Crores
- AUM as on December 31, 2023**
₹ 2,753.25 Crores
- Fund Manager:** Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Mr. Raj Gandhi (for ETCDS) & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)
- Managing Since:**
Mr. Dinesh Balachandran - Dec 2023
Ms. Mansi Sajeja - Dec 2023
Mr. Raj Gandhi - Feb 27, 2020
Mr. Pradeep Kesavan - (w.e.f. Dec 2023)
- Total Experience:**
Mr. Dinesh Balachandran - Over 21 years
Ms. Mansi Sajeja - Over 16 years
Mr. Raj Gandhi - Over 17 years
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:**
45% S&P 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 instalments.
Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.45 years
Average Maturity	: 6.10 years
Macaulay Duration	: 3.61 years
Yield to Maturity ^A	: 7.96%
^A 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	48.9998	Dir-Plan-Growth	53.5731
Reg-Plan-Monthly IDCW	21.9102	Dir-Plan-Monthly IDCW	24.0564
Reg-Plan-Quarterly IDCW	21.8893	Dir-Plan-Quarterly IDCW	25.4470
Reg-Plan-Annual IDCW	27.7044	Dir-Plan-Annual IDCW	30.5241

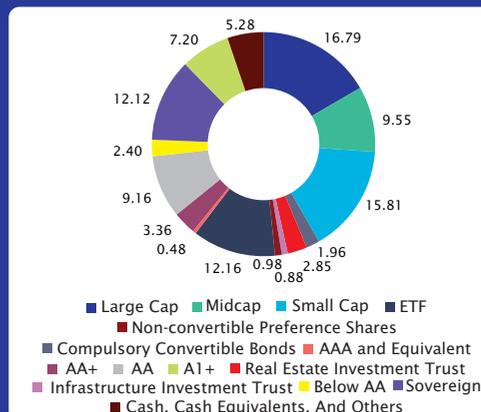
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Total		
Tata Technologies Ltd.		2.68	Compulsory Convertible Bonds		42.15
Gail (India) Ltd.		2.25	Cholamandalam Investment & Finance Co. Ltd.		1.96
HDFC Bank Ltd.		1.97	Commercial Papers		
State Bank Of India		1.95	Motilal Oswal Finvest Ltd.	CRISIL A1+	1.57
Indian Energy Exchange Ltd.		1.88	Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.57
Biocon Ltd.		1.67	Total		3.14
Brigade Enterprises Ltd.		1.43	Certificate Of Deposits		
Mahindra Lifespace Developers Ltd.		1.28	Indusind Bank Ltd.	CRISIL A1+	1.54
CESC Ltd.		1.27	HDFC Bank Ltd.	CRISIL A1+	1.54
Britannia Industries Ltd.		1.19	Total		3.08
Shriram Finance Ltd.		1.18	Non Convertible Debentures		
Equitas Small Finance Bank Ltd.		1.17	Muthoot Finance Ltd.	CRISIL AA+	2.88
Emami Ltd.		1.17	Tata Projects Ltd.	IND AA	2.72
Jubilant Foodworks Ltd.		1.15	Godrej Industries Ltd.	CRISIL AA	2.39
Sagar Cements Ltd.		1.07	JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	1.60
Indian Bank		1.02	JM Financial Services Ltd.	CRISIL AA	1.28
ICICI Bank Ltd.		1.02	JM Financial Credit Solutions Ltd.	[ICRA]AA	0.95
Ltimindtree Ltd.		1.00	Avanse Financial Services Ltd.	CARE AA-	0.80
Heidelbergcement India Ltd.		0.97	JM Financial Services Ltd.	[ICRA]AA	0.77
HCL Technologies Ltd.		0.94	Aadhar Housing Finance Ltd.	IND AA	0.73
City Union Bank Ltd.		0.93	Citicorp Finance (India) Ltd.	CRISIL AAA	0.48
VRL Logistics Ltd.		0.91	Bharti Telecom Ltd.	CRISIL AA+	0.48
Gland Pharma Ltd.		0.90	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.32
Hindustan Copper Ltd.		0.87	Total		15.40
Kalpataru Projects International Ltd.		0.80	Non-Convertible Preference Share		
Laurus Labs Ltd.		0.72	TVS Holdings Ltd.	CRISIL A1+	0.98
FSN E-Commerce Ventures Ltd.		0.72	Total		0.98
Tech Mahindra Ltd.		0.67	Government Securities		
United Spirits Ltd.		0.64	Government Of India	SOVEREIGN	6.34
Ashiana Housing Ltd.		0.59	Total		6.34
HDFC Asset Management Co. Ltd.		0.58	State Development Loans		
Harsha Engineers International Ltd.		0.55	State Government Of Rajasthan	SOVEREIGN	2.25
V-Mart Retail Ltd.		0.54	State Government Of Haryana	SOVEREIGN	1.92
Bharti Airtel Ltd.		0.53	State Government Of Uttar Pradesh	SOVEREIGN	1.61
ICICI Prudential Life Insurance Company Ltd.		0.50	Total		5.78
Bank Of Baroda		0.45	Exchange Traded Funds		
Sun Pharmaceutical Industries Ltd.		0.40	SBI Gold ETF		12.16
Rallis India Ltd.		0.40	Total		12.16
PVR Inox Ltd.		0.40	Real Estate Investment Trust		
Doms Industries Ltd.		0.39	Embassy Office Parks Reit		2.85
ACC Ltd.		0.35	Total		2.85
Axis Bank Ltd.		0.35	Infrastructure Investment Trust		
Elin Electronics Ltd.		0.32	Cube Highways Trust		0.88
Infosys Ltd.		0.10	Total		0.88
Godrej Consumer Products Ltd.		0.09	Cash, Cash Equivalents And Others		5.28
Marico Ltd.		0.06	Grand Total		100.00
Steel Authority Of India Ltd.		0.05			
Nuvoco Vistas Corporation Ltd.		0.03			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.47
Exchange Traded Funds	12.16
Sovereign	12.12
Realty	6.15
Information Technology	5.39
Healthcare	3.69
Fast Moving Consumer Goods	3.55
Construction	3.52
Construction Materials	2.46
Consumer Services	2.41
Diversified	2.39
Oil, Gas & Consumable Fuels	2.25
Services	1.79
Power	1.27
Automobile And Auto Components	0.98
Metals & Mining	0.92
Capital Goods	0.55
Telecommunication	0.53
Chemicals	0.40
Media, Entertainment & Publication	0.40
Consumer Durables	0.32
Cash, Cash Equivalents And Others	5.28

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



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

- 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.

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI

**MAGNUM CHILDREN'S BENEFIT
FUND - SAVINGS PLAN**

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

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

Investment Objective

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

Fund Details

Type of Scheme

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

Date of Allotment: 21/02/2002

Report As On: 31/12/2023

AAUM for the Month of December 2023

₹ 104.09 Crores

AUM as on December 31, 2023

₹ 105.20 Crores

Fund Manager:

Mr. R Srinivasan - Equity

Mr. Rajeev Radhakrishnan - Debt

*Mr. Pradeep Kesavan

Managing since:

Mr. R Srinivasan January 13, 2021

Mr. Rajeev Radhakrishnan Jun-2008

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

Total Experience:

Mr. R Srinivasan -Over 30 years

Mr. Rajeev Radhakrishnan -Over 21 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 Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

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

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

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

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

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

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

Minimum Investment

₹ 5,000 & in multiples of ₹ 1

Additional Investment

₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 4.32 years

Average Maturity : 10.49 years

Macaulay Duration : 4.50 years

Yield to Maturity : 7.76%

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

Ratios including debt instruments and cash

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	91.5358
Dir-Plan-Growth	99.2324

PORTFOLIO

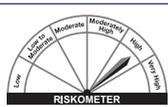
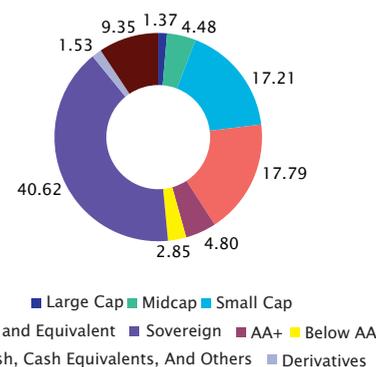
Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Equity Shares					
Doms Industries Ltd.		2.26	-	-	2.26
Hatsun Agro Product Ltd.		1.62	-	-	1.62
Hawkins Cookers Ltd.		1.51	-	-	1.51
Garware Technical Fibres Ltd.		1.41	-	-	1.41
Divi's Laboratories Ltd.		1.37	-	-	1.37
Inox India Ltd.		1.27	-	-	1.27
Dodla Dairy Ltd.		1.17	-	-	1.17
Jupiter Life Line Hospitals Ltd.		1.14	-	-	1.14
Samhi Hotels Ltd.		1.11	-	-	1.11
SBFC Finance Ltd.		1.10	-	-	1.10
K.P.R. Mill Ltd.		1.10	-	-	1.10
Aether Industries Ltd.		1.10	-	-	1.10
Sheela Foam Ltd.		1.09	-	-	1.09
Flair Writing Industries Ltd.		1.09	-	-	1.09
Thangamayil Jewellery Ltd.		0.99	-	-	0.99
JSW Infrastructure Ltd.		0.99	-	-	0.99
Blue Star Ltd.		0.99	-	-	0.99
Elin Electronics Ltd.		0.98	-	-	0.98
Relaxo Footwears Ltd.		0.77	-	-	0.77
Muthoot Finance Ltd.-25-Jan-24		-	1.53	1.53	
Total		23.06	1.53	24.59	
Non Convertible Debentures					
Nexus Select Trust	CRISIL AAA	4.73	-	-	
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.73	-	-	
Muthoot Finance Ltd.	CRISIL AA+	2.86	-	-	
Mahanagar Telephone					

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Nigam Ltd.	IND AAA(CE)	2.86	-	-	
Avanse Financial Services Ltd. CARE AA-		2.85	-	-	
State Bank Of India					
(Tier II Bond Under Basel III)	CRISIL AAA	2.76	-	-	
Mangloor Highways Pvt. Ltd. IND AAA		2.71	-	-	
Indian Bank					
(Tier II Bond Under Basel III)	IND AA+	1.94	-	-	
Total		25.44	-	-	
Floating Rate Bonds					
Government Of India	SOVEREIGN	9.45	-	-	
Total		9.45	-	-	
Government Securities					
Government Of India	SOVEREIGN	28.28	-	-	
Total		28.28	-	-	
Strips					
Government Of India	SOVEREIGN	2.89	-	-	
Total		2.89	-	-	
Cash, Cash Equivalents And Others					
		9.35	-	-	
Grand Total		100.00			

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

Sovereign	40.62
Financial Services	16.24
Consumer Durables	6.33
Fast Moving Consumer Goods	6.14
Realty	4.73
Services	3.70
Telecommunication	2.86
Healthcare	2.51
Textiles	2.51
Capital Goods	1.27
Consumer Services	1.11
Chemicals	1.10
Derivatives	1.53
Cash, Cash Equivalents And Others	9.35

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



Investors understand that their principal will be at High risk

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

- Regular income and capital appreciation.
 - Investment primarily in debt and money market instruments and secondarily in actively managed equity and equity related instruments.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI EQUITY SAVINGS FUND

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

Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market and fixed income instruments. The Scheme also aims to generate long-term capital appreciation by investing a part of the Scheme's assets in equity and equity related instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Details

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

• Date of Allotment: 27/05/2015

• Report As On: 31/12/2023

• AUM for the Month of December 2023
₹ 3,396.82 Crores

• AUM as on December 31, 2023
₹ 3,512.30 Crores

• Fund Manager:
Ms. Nidhi Chawla (Equity Portion)
Ms. Mansi Sajeja (Debt Portion)
Mr. Neeraj Kumar (Arbitrage Portion)

***Mr. Pradeep Kesavan** (Foreign Securities)
Mr. Raj Gandhi (Commodities)

Managing Since:
Ms. Nidhi Chawla - Jan 2022
Ms. Mansi Sajeja - June 2021
Mr. Neeraj Kumar - May 2015

***Mr. Pradeep Kesavan** Dec-2023
Mr. Raj Gandhi - Sep 2023

Total Experience:
Ms. Nidhi Chawla – Over 15 years
Ms. Mansi Sajeja – Over 16 years
Mr. Neeraj Kumar –Over 26 years
***Mr. Pradeep Kesavan** –Over 18 years
Mr. Raj Gandhi - Over 17 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 : 1.67 years
Average Maturity : 2.11 years
Macaulay Duration : 1.76 years
Yield to Maturity : 7.83%
*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	20.7473	Dir-Plan-Growth	22.6911
Reg-Plan-Monthly IDCW	19.2347	Dir-Plan-Monthly IDCW	20.7613
Reg-Plan-Quarterly IDCW	19.6189	Dir-Plan-Quarterly IDCW	21.4880

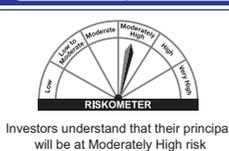
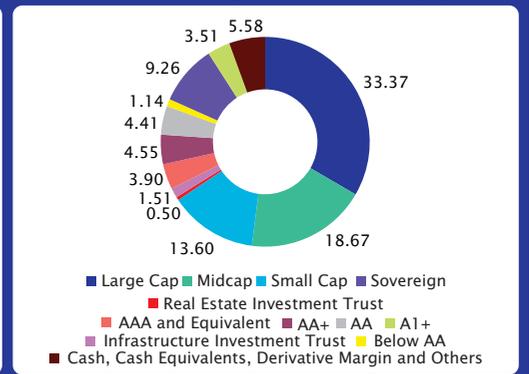
PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares					Commercial Papers				
Aptus Value Housing Finance India Ltd.	1.13	-	1.13		REC Ltd.		0.14	-0.14	-
Aether Industries Ltd.	1.10	-	1.10		Tata Power Company Ltd.		0.13	-0.13	-
Gland Pharma Ltd.	1.07	-	1.07		Zydus Lifesciences Ltd.		0.12	-0.12	-
ESAB India Ltd.	1.05	-	1.05		Power Grid Corporation Of India Ltd.		0.12	-0.12	-
TVS Motor Company Ltd.	1.04	-	1.04		SBI Life Insurance Co. Ltd.		0.09	-0.10	-0.01
Mrs. Bectors Food Specialities Ltd.	1.04	-	1.04		Indian Railway Catering & Tourism Corporation Ltd.		0.08	-0.08	-
HDFC Asset Management Co. Ltd.	1.04	-	1.04		Bajaj Finserv Ltd.		0.07	-0.07	-
VRL Logistics Ltd.	1.01	-	1.01		Apollo Tyres Ltd.		0.07	-0.07	-
Petronet Lng Ltd.	1.01	-	1.01		Volta Ltd.		0.06	-0.06	-
Delhivery Ltd.	0.99	-	0.99		The Indian Hotels Company Ltd.		0.06	-0.07	-0.01
Shree Cement Ltd.	0.98	-	0.98		Hindalco Industries Ltd.		0.06	-0.06	-
Bajaj Finance Ltd.	0.94	-	0.94		Coal India Ltd.		0.06	-0.06	-
ZF Commercial Vehicle Control Systems India Ltd.	0.91	-	0.91		Granules India Ltd.		0.05	-0.05	-
Procter & Gamble Hygiene And Health Care Ltd.	0.91	-	0.91		Oil & Natural Gas Corporation Ltd.		0.04	-0.05	-0.01
HDFC Life Insurance Company Ltd.	0.91	-	0.91		NTPC Ltd.		0.04	-0.04	-
Gokaldas Exports Ltd.	0.90	-	0.90		Dr. Reddy's Laboratories Ltd.		0.04	-0.04	-
Tata Motors Ltd.	0.89	-	0.89		Marico Ltd.		0.03	-0.03	-
Paradeep Phosphates Ltd.	0.89	-	0.89		Mahindra & Mahindra Ltd.		0.03	-0.03	-
Neogen Chemicals Ltd.	0.88	-	0.88		ITC Ltd.		0.03	-0.03	-
K.P.R. Mill Ltd.	0.84	-	0.84		InterGlobe Aviation Ltd.		0.03	-0.03	-
Finolex Industries Ltd.	0.84	-	0.84		IDFC Ltd.		0.02	-0.02	-
Jupiter Life Line Hospitals Ltd.	0.82	-	0.82		Aurobindo Pharma Ltd.		0.02	-0.02	-
Sheela Foam Ltd.	0.78	-	0.78		Godrej Consumer Products Ltd.		0.01	-0.01	-
Samhi Hotels Ltd.	0.75	-	0.75		Muthooth Finance Ltd.		-	0.86	0.86
JSW Infrastructure Ltd.	0.65	-	0.65		Jubilant Foodworks Ltd.-25-Jan-24		-	1.22	1.22
Bank Of India	0.64	-	0.64		Total		38.71	-30.03	8.68
Bharat Forge Ltd.	0.62	-	0.62		Non Convertible Debentures				
Doms Industries Ltd.	0.60	-	0.60		Muthooth Finance Ltd.	CRISIL AA+	2.70	-	-
Ganesh Ecosphere Ltd.	0.58	-	0.58		PNB Housing Finance Ltd.	[ICRA]AA	1.43	-	-
Tega Industries Ltd.	0.57	-	0.57		Tata Communications Ltd.	CARE AAA	1.42	-	-
Relaxo Footwears Ltd.	0.51	-	0.51		Citicorp Finance (India) Ltd.	CRISIL AAA	1.42	-	-
Bharti Airtel Ltd.	0.04	-	0.04		Tata Motors Ltd.	CRISIL AA	1.15	-	-
Total	26.93		26.93		Grihsum Housing Finance Ltd.	CARE AA-	1.14	-	-
Equity Shares & Derivatives					Bharti Telecom Ltd.	CRISIL AA+	1.14	-	-
HDFC Bank Ltd.	6.00	-6.04	-0.04		ONGC Petro Additions Ltd.	CRISIL AA	0.71	-	-
ICICI Bank Ltd.	4.28	-2.22	2.06		Godrej Properties Ltd.	[ICRA]AA+	0.71	-	-
Reliance Industries Ltd.	2.03	-2.05	-0.02		TMF Holdings Ltd.	CRISIL AA	0.56	-	-
Bharat Heavy Electricals Ltd.	1.99	-2.01	-0.02		KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.54	-	-
Larsen & Toubro Ltd.	1.76	-0.23	1.53		Manngloor Highways Pvt. Ltd.	IND AAA	0.52	-	-
Adani Ports And Special Economic Zone Ltd.	1.71	-1.73	-0.02		Aadhar Housing Finance Ltd.	[ICRA]AA	0.42	-	-
Kotak Mahindra Bank Ltd.	1.61	-1.62	-0.01		Aadhar Housing Finance Ltd.	CARE AA	0.14	-	-
State Bank Of India	1.27	-0.17	1.10		Total	14.00	-	-	-
Maruti Suzuki India Ltd.	1.22	-1.23	-0.01		Government Securities				
Grasim Industries Ltd.	1.22	-1.23	-0.01		Government Of India	SOVEREIGN	7.44	-	-
Container Corporation Of India Ltd.	1.13	-0.05	1.08		Total	7.44	-	-	-
L&T Finance Holdings Ltd.	1.11	-1.12	-0.01		Treasury Bills				
Coforge Ltd.	1.08	-0.01	1.07		364 Day T-Bill 29.03.24	SOVEREIGN	0.70	-	-
Ambuja Cements Ltd.	0.84	-0.85	-0.01		182 Day T-Bill 18.04.24	SOVEREIGN	0.70	-	-
DLF Ltd.	0.81	-0.81	-		91 Day T-Bill 15.02.24	SOVEREIGN	0.28	-	-
Bharat Electronics Ltd.	0.78	-0.79	-0.01		364 Day T-Bill 14.03.24	SOVEREIGN	0.14	-	-
Bank Of Baroda	0.70	-0.70	-		Total	1.82	-	-	-
Tata Steel Ltd.	0.63	-0.63	-		Real Estate Investment Trust				
Canara Bank	0.63	-0.63	-		Embassy Office Parks Reit		0.50	-	-
Manappuram Finance Ltd.	0.59	-0.60	-0.01		Total	0.50	-	-	-
Indus Towers Ltd.	0.56	-0.57	-0.01		Infrastructure Investment Trust				
ACC Ltd.	0.53	-0.53	-		Cube Highways Trust		1.51	-	-
Steel Authority Of India Ltd.	0.51	-0.51	-		Total	1.51	-	-	-
Cipla Ltd.	0.46	-0.47	-0.01		Cash, Cash Equivalents, Derivative Margin And Others				
Lupin Ltd.	0.45	-0.46	-0.01		Total	100.00	-	-	-
Vodafone Idea Ltd.	0.44	-0.44	-		Portfolio Classification by Industry Allocation (%)				
Ashok Leyland Ltd.	0.42	-0.42	-		Portfolio Classification by Asset Class / Rating Class (%)				
Zee Entertainment Enterprises Ltd.	0.39	-0.39	-						
Hindustan Unilever Ltd.	0.37	-0.37	-		<ul style="list-style-type: none"> Large Cap Midcap Small Cap Sovereign Real Estate Investment Trust AAA and Equivalent AA+ AA A1+ Infrastructure Investment Trust Below AA Cash, Cash Equivalents, Derivative Margin and Others 				
Axis Bank Ltd.	0.36	-0.36	-						
Wipro Ltd.	0.33	-0.33	-						
JSW Steel Ltd.	0.25	-0.25	-						
Piramal Enterprises Ltd.	0.18	-0.18	-						
Aditya Birla Capital Ltd.	0.18	-0.18	-						
Dabur India Ltd.	0.17	-0.17	-						
Tata Consultancy Services Ltd.	0.16	-0.17	-0.01						
Hindustan Petroleum Corporation Ltd.	0.16	-0.16	-						

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.35
Sovereign	9.26
Services	8.09
Capital Goods	6.27
Automobile And Auto Components	5.31
Chemicals	3.58
Construction Materials	3.57
Oil, Gas & Consumable Fuels	3.30
Fast Moving Consumer Goods	3.16
Healthcare	3.03
Telecommunication	2.46
Textiles	2.32
Realty	2.02
Construction	1.76
Information Technology	1.57
Metals & Mining	1.45
Consumer Durables	1.35
Consumer Services	0.89
Media, Entertainment & Publication	0.39
Power	0.29
Cash, Cash Equivalents, Derivative Margin And Others	5.58

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.

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.



ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

NET ASSET VALUE		LAST IDCW	
Option	NAV (₹)	Record Date	Face value: ₹10
Reg-Plan-IDCW	15.9734	27-Mar-20 (Reg Plan)	0.07 13.3989
Reg-Plan-Growth	30.3742	27-Mar-20 (Dir Plan)	0.07 14.2690
Dir-Plan-IDCW	17.3133	28-Feb-20 (Reg Plan)	0.07 13.4634
Dir-Plan-Growth	32.0433	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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Scheme investing in arbitrage opportunities.
- Date of Allotment:** 03/11/2006
- Report As On:** 31/12/2023
- AUM for the Month of December 2023**
₹24,759.50 Crores
- AUM as on December 31, 2023**
₹22,707.70 Crores
- Fund Manager:**
Mr. Neeraj Kumar –Equity Portion
Mr. Arun R. –Debt Portion
Managing Since:
Mr. Neeraj Kumar –Oct 2012
Mr. Arun R. – June 2021
- Total Experience:**
Mr. Neeraj Kumar –Over 26 years
Mr. R. Arun –Over 16 years

- First Tier Benchmark:** Nifty 50 Arbitrage Index
- Exit Load:** For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**

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

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

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

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

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

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

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

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

Quantitative Data

Standard Deviation*	:0.68%
Beta*	:0.66
Sharpe Ratio*	:-2.51
Modified Duration	:0.32 years
Average Maturity	:0.32 years
Macaulay Duration	:0.32 years
Yield to Maturity^	:7.63%
Portfolio Turnover*	
Equity Turnover	:2.26
Total Turnover	:14.90
<i>Total Turnover = Equity + Debt + Derivatives</i>	
<i>*Source: CRISIL Fund Analyser</i>	
<i>^Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.</i>	
<i>Risk Free rate: FBIL Overnight Mibor rate (6.90% as on 29th December 2023) Basis for Ratio Calculation: 3 Years Monthly Data Points</i>	
<i>Aln case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash</i>	

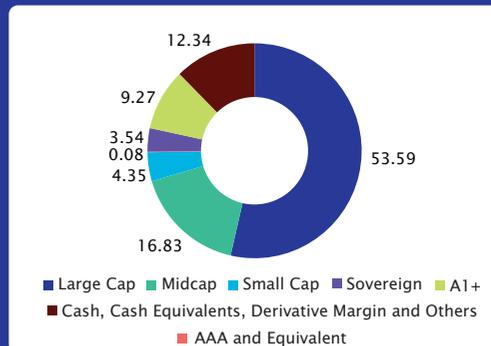
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO				PORTFOLIO			
Issuer Name	Rating	(% Of Total % of AUM Derivatives Net % of AUM)		Issuer Name	Rating	(% Of Total % of AUM Derivatives Net % of AUM)	
Equity Shares							
Reliance Industries Ltd.	5.96	-6.01	-0.05	Samvardhana Motherhood International Ltd.		0.21	-0.21
HDFC Bank Ltd.	5.04	-5.07	-0.03	HDFC Asset Management Co. Ltd.		0.21	-0.21
Adani Ports And Special Economic Zone Ltd.	5.52	-5.54	-0.02	Gujarat Narmada Valley Fertilizers & Chemicals Ltd. 0.21		0.21	-0.21
Tata Motors Ltd.	1.94	-1.96	-0.02	Granules India Ltd.		0.20	-0.20
NTPC Ltd.	1.71	-1.72	-0.01	REC Ltd.		0.19	-0.19
Tata Power Company Ltd.	1.64	-1.65	-0.01	Sun TV Network Ltd.		0.19	-0.19
Hindalco Industries Ltd.	1.58	-1.59	-0.01	Dwi's Laboratories Ltd.		0.19	-0.19
ICICI Bank Ltd.	1.40	-1.41	-0.01	Despal Nirmal Ltd.		0.19	-0.19
Power Grid Corporation Of India Ltd.	1.36	-1.37	-0.01	United Breweries Ltd.		0.18	-0.18
Axis Bank Ltd.	1.36	-1.37	-0.01	Mahindra & Mahindra Ltd.		0.18	-0.18
Vodafone Idea Ltd.	1.29	-1.31	-0.02	Crompton Greaves Consumer Electricals Ltd.		0.17	-0.17
ITC Ltd.	1.26	-1.27	-0.01	Piramal Enterprises Ltd.		0.16	-0.16
State Bank Of India	1.25	-1.26	-0.01	Indraprastha Gas Ltd.		0.16	-0.16
Shriram Finance Ltd.	1.24	-1.24	-0.01	Chambal Fertilisers And Chemicals Ltd.		0.15	-0.15
Ambuja Cements Ltd.	0.97	-0.98	-0.01	ICICI Prudential Life Insurance Company Ltd.		0.15	-0.15
Bharat Electronics Ltd.	0.96	-0.96	-	Coforge Ltd.		0.15	-0.15
Aurobindo Pharma Ltd.	0.93	-0.93	-	Syngene International Ltd.		0.14	-0.14
Infosys Ltd.	0.92	-0.92	-	InterGlobe Aviation Ltd.		0.14	-0.14
Bandhan Bank Ltd.	0.85	-0.86	-0.01	HDFC Life Insurance Company Ltd.		0.14	-0.14
Canara Bank	0.84	-0.85	-0.01	Chambal Fertilisers And Chemicals Ltd.		0.14	-0.14
Jindal Steel & Power Ltd.	0.83	-0.83	-	United Spirits Ltd.		0.13	-0.13
The Federal Bank Ltd.	0.82	-0.83	-0.01	Indian Oil Corporation Ltd.		0.13	-0.13
Bajaj Finance Ltd.	0.80	-0.81	-0.01	Dr. Reddy's Laboratories Ltd.		0.13	-0.13
Cresins Industries Ltd.	0.78	-0.79	-0.01	Container Corporation Of India Ltd.		0.13	-0.14
Dabur India Ltd.	0.76	-0.77	-0.01	Zydus Lifesciences Ltd.		0.12	-0.12
Bank Of Baroda	0.76	-0.77	-0.01	Shree Cement Ltd.		0.12	-0.12
GaII (India) Ltd.	0.74	-0.74	-	SBI Life Insurance Co. Ltd.		0.11	-0.11
Tata Consultancy Services Ltd.	0.70	-0.70	-	Marico Ltd.		0.11	-0.11
Bharat Heavy Electricals Ltd.	0.69	-0.70	-0.01	Indiamart Intermesh Ltd.		0.11	-0.11
Hindustan Aeronautics Ltd.	0.67	-0.68	-0.01	Cummins India Ltd.		0.11	-0.12
Tata Steel Ltd.	0.66	-0.67	-0.01	Can Fin Homes Ltd.		0.11	-0.11
Indian Railway Catering & Tourism Corporation Ltd.	0.66	-0.67	-0.01	Balaram Chini Mills Ltd.		0.11	-0.11
Larsen & Toubro Ltd.	0.64	-0.64	-	Volitas Ltd.		0.10	-0.10
Punjab National Bank	0.62	-0.62	-	Ltintimtree Ltd.		0.09	-0.09
Coal India Ltd.	0.62	-0.62	-	Brissoft Ltd.		0.09	-0.09
Oil & Natural Gas Corporation Ltd.	0.61	-0.61	-	JK Cement Ltd.		0.08	-0.08
JSW Steel Ltd.	0.61	-0.62	-0.01	Info Edge (India) Ltd.		0.08	-0.08
Bharat Petroleum Corporation Ltd.	0.58	-0.58	-	SBI Ltd.		0.07	-0.07
Vedanta Ltd.	0.56	-0.57	-0.01	Hero Motocorp Ltd.		0.07	-0.07
Maruti Suzuki India Ltd.	0.55	-0.56	-0.01	Datta Corp Ltd.		0.07	-0.07
Godrej Consumer Products Ltd.	0.55	-0.55	-	ABB India Ltd.		0.07	-0.07
Asian Paints Ltd.	0.55	-0.55	-	Oracle Financial Services Software Ltd.		0.06	-0.06
Steel Authority Of India Ltd.	0.51	-0.52	-0.01	Metropolis Healthcare Ltd.		0.06	-0.06
Titan Company Ltd.	0.50	-0.50	-	MRF Ltd.		0.05	-0.05
Indus Towers Ltd.	0.50	-0.50	-	Gujarat Gas Ltd.		0.05	-0.05
DLF Ltd.	0.50	-0.50	-	Godrej Properties Ltd.		0.05	-0.05
NMDC Ltd.	0.49	-0.50	-0.01	Balkrishna Industries Ltd.		0.05	-0.05
Kotak Mahindra Bank Ltd.	0.49	-0.50	-0.01	Astral Ltd.		0.05	-0.05
Zee Entertainment Enterprises Ltd.	0.47	-0.48	-0.01	Tata Consumer Products Ltd.		0.04	-0.04
Power Finance Corporation Ltd.	0.47	-0.47	-	Navin Fluoro International Ltd.		0.04	-0.04
Wipro Ltd.	0.46	-0.46	-	The Ramco Cements Ltd.		0.03	-0.03
Max Financial Services Ltd.	0.45	-0.45	-	Mahanagar Gas Ltd.		0.03	-0.03
LIC Housing Finance Ltd.	0.45	-0.46	-0.01	ICICI Lombard General Insurance Company Ltd.		0.03	-0.03
Dalmia Bharat Ltd.	0.45	-0.46	-0.01	Eicher Motors Ltd.		0.03	-0.03
HCL Technologies Ltd.	0.45	-0.45	-	Benger Paints India Ltd.		0.03	-0.03
CMR Airports Infrastructure Ltd.	0.42	-0.42	-	Atul Ltd.		0.03	-0.03
Sun Pharmaceutical Industries Ltd.	0.40	-0.41	-0.01	Apollo Tyres Ltd.		0.03	-0.03
RBL Bank Ltd.	0.39	-0.39	-	Aditya Birla Fashion And Retail Ltd.		0.03	-0.03
Aditya Birla Capital Ltd.	0.39	-0.40	-0.01	Abbott India Ltd.		0.03	-0.03
Oberoi Realty Ltd.	0.38	-0.38	-	Laurus Labs Ltd.		0.02	-0.02
L&T Finance Holdings Ltd.	0.38	-0.38	-	Dr. Lal Path Labs Ltd.		0.02	-0.02
ACC Ltd.	0.38	-0.39	-0.01	TVS Motor Company Ltd.		0.01	-0.01
IDFC Ltd.	0.37	-0.37	-	Tata Chemicals Ltd.		0.01	-0.01
Cipla Ltd.	0.37	-0.37	-	Polyvac India Ltd.		0.01	-0.01
Ashok Leyland Ltd.	0.37	-0.37	-	Bharat Forge Ltd.		0.01	-0.01
Tech Mahindra Ltd.	0.36	-0.36	-	Total		74.77	-75.35
Indusind Bank Ltd.	0.36	-0.37	-0.01	Commercial Papers			
Glenmark Pharmaceuticals Ltd.	0.36	-0.37	-0.01	HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	1.93	-
UPL Ltd.	0.35	-0.36	-0.01	Kotak Securities Ltd.	CRISIL A1+	1.36	-
Indian Energy Exchange Ltd.	0.34	-0.34	-	Bajaj Financial Securities Ltd.	CRISIL A1+	1.18	-
Havells India Ltd.	0.34	-0.35	-0.01	L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.98	-
Manappuram Finance Ltd.	0.33	-0.33	-	TVS Credit Services Ltd.	CRISIL A1+	0.97	-
Biocon Ltd.	0.32	-0.33	-0.01	Bharti Telecom Ltd.	CRISIL A1+	0.70	-
Trent Ltd.	0.30	-0.30	-	Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.40	-
Hindustan Unilever Ltd.	0.29	-0.29	-	Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.39	-
Bharti Airtel Ltd.	0.29	-0.29	-	Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.39	-
Adani Enterprises Ltd.	0.29	-0.29	-	ICICI Securities Ltd.	CRISIL A1+	0.29	-
Petronet Eng Ltd.	0.28	-0.29	-0.01	HDFC Bank Ltd.	CRISIL A1+	0.29	-
Lupin Ltd.	0.28	-0.28	-	Tata Consumer Products Ltd.	[ICRA]A+	0.19	-
Apollo Hospitals Enterprise Ltd.	0.28	-0.28	-	Total		9.07	
PVR Ltd.	0.27	-0.27	-	Certificate of Deposits			
Aarti Industries Ltd.	0.27	-0.27	-	Small Industries Development Bank Of India	CRISIL A1+	0.20	-
Nestle India Ltd.	0.26	-0.26	-	Total		0.20	
Hindustan Petroleum Corporation Ltd.	0.26	-0.26	-	Non Convertible Debentures			
Escorts Kubota Ltd.	0.26	-0.27	-0.01	HDB Financial Services Ltd.	CRISIL AAA	0.08	-
Hindustan Copper Ltd.	0.25	-0.25	-	Total		0.08	
City 1 Bank Ltd.	0.24	-0.24	-	Treasury Bills			
Bajaj Finserv Ltd.	0.24	-0.24	-	364 Day T-Bill 18.01.24	SOVEREIGN	0.79	-
Siemens Ltd.	0.23	-0.23	-	364 Day T-Bill 22.03.24	SOVEREIGN	0.78	-
The Indian Hotels Company Ltd.	0.22	-0.22	-	182 Day T-Bill 25.01.24	SOVEREIGN	0.78	-
Pillitile Industries Ltd.	0.22	-0.22	-	182 Day T-Bill 22.02.24	SOVEREIGN	0.78	-
PI Industries Ltd.	0.22	-0.22	-	364 Day T-Bill 01.02.24	SOVEREIGN	0.41	-
National Aluminium Company Ltd.	0.22	-0.22	-	Total		5.54	
Exide Industries Ltd.	0.22	-0.22	-	Cash, Cash Equivalents, Derivative Margin And Others		12.34	
Dixon Technologies (India) Ltd.	0.22	-0.22	-	Grand Total		100.00	

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.16
Oil, Gas & Consumable Fuels	9.42
Metals & Mining	6.00
Power	4.71
Services	4.19
Healthcare	4.01
Fast Moving Consumer Goods	3.88
Sovereign	3.54
Capital Goods	3.43
Automobile And Auto Components	3.34
Information Technology	3.26
Construction Materials	3.01
Telecommunication	2.08
Consumer Durables	1.91
Chemicals	1.75
Consumer Services	1.47
Media, Entertainment & Publication	0.93
Realty	0.93
Construction	0.64
Cash, Cash Equivalents, Derivative Margin And Others	12.34

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

- 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.

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

SBI
**BALANCED
ADVANTAGE FUND**

An open-ended dynamic asset allocation fund

Investment Objective

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

Fund Details

Type of Scheme

An open-ended dynamic asset allocation fund.

Date of Allotment: 31/08/2021

Report As On: 31/12/2023

AAUM for the Month of December 2023

₹ 25,953.67 Crores

AUM as on December 31, 2023

₹ 26,477.21 Crores

Fund Manager:

Mr. Dinesh Balachandran –(Equity Portion)

Mr. Rajeev Radhakrishnan –(Co Fund Manager Debt

Portion) Ms. Mansi Sajeja –(Debt Portion)

*Mr. Pradeep Kesavan

Managing Since:

Mr. Dinesh Balachandran August 2021

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. Dinesh Balachandran –Over 21 years

Mr. Rajeev Radhakrishnan –Over 21 years

Ms. Mansi Sajeja –Over 16 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 ₹5,000 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 : 4.45 years

Average Maturity : 6.59 years

Macaulay Duration : 4.65 years

Yield to Maturity[^] : 7.62%

[^]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	12.9252	Dir-Plan-IDCW	13.2468
Reg-Plan-Growth	12.9250	Dir-Plan-Growth	13.2460

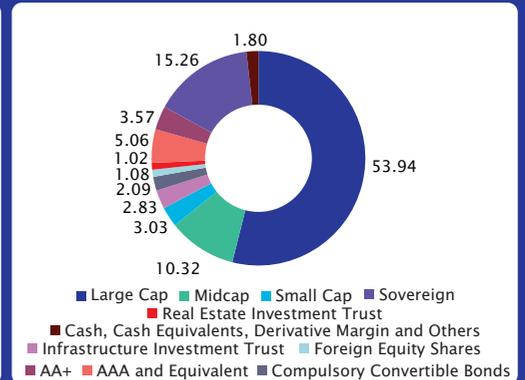
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Equity Shares						Foreign Equity Shares					
Gail (India) Ltd.		3.26	-	3.26	-	Asian Paints Ltd.		0.10	-0.10	-	-
CESC Ltd.		1.70	-	1.70	-	Exide Industries Ltd.		0.09	-0.09	-	-
Torrent Power Ltd.		1.47	-	1.47	-	Shree Cement Ltd.		0.08	-0.08	-	-
State Bank Of India		1.28	-	1.28	-	The Federal Bank Ltd.		0.07	-0.07	-	-
Ashok Leyland Ltd.		1.25	-	1.25	-	Dr. Reddy's Laboratories Ltd.		0.05	-0.05	-	-
NHPC Ltd.		0.99	-	0.99	-	Indian Energy Exchange Ltd.		0.02	-0.02	-	-
Cipla Ltd.		0.96	-	0.96	-	Hindustan Petroleum Corporation Ltd.		0.02	-0.02	-	-
United Spirits Ltd.		0.95	-	0.95	-	HDFC Life Insurance Company Ltd.		0.02	-0.02	-	-
Sona Blw Precision Forgings Ltd.		0.94	-	0.94	-	RBL Bank Ltd.		0.01	-0.01	-	-
Biocon Ltd.		0.94	-	0.94	-	Bank Of Baroda		0.01	-0.01	-	-
HDFC Asset Management Co. Ltd.		0.88	-	0.88	-	Aurobindo Pharma Ltd.		0.01	-0.01	-	-
ICICI Prudential Life Insurance Company Ltd.		0.87	-	0.87	-	Apollo Hospitals Enterprise Ltd.		0.01	-0.01	-	-
Power Grid Corporation Of India Ltd.		0.84	-	0.84	-	Total		42.71	-22.69	20.02	
Petronet Lng Ltd.		0.84	-	0.84	-	Compulsory Convertible Bonds					
Gateway Distriparks Ltd.		0.82	-	0.82	-	Cognizant Technology Solutions Corporation		0.67	-	-	-
Oil & Natural Gas Corporation Ltd.		0.77	-	0.77	-	Netflix Inc.		0.41	-	-	-
Life Insurance Corporation Of India		0.76	-	0.76	-	Total		1.08	-	-	-
Tata Consultancy Services Ltd.		0.74	-	0.74	-	Non Convertible Debentures					
Carborundum Universal Ltd.		0.66	-	0.66	-	NABARD	CRISIL AAA	1.87	-	-	-
Cummins India Ltd.		0.64	-	0.64	-	Small Industries Development			-	-	-
Bharat Petroleum Corporation Ltd.		0.62	-	0.62	-	Bank Of India	CRISIL AAA	1.31	-	-	-
Delhivery Ltd.		0.59	-	0.59	-	Bharti Telecom Ltd.	CRISIL AA+	1.13	-	-	-
Wipro Ltd.		0.49	-	0.49	-	Muthoot Finance Ltd.	CRISIL AA+	1.03	-	-	-
ICICI Lombard General Insurance Company Ltd.		0.44	-	0.44	-	Jamnagar Utilities &			-	-	-
Go Fashion (India) Ltd.		0.39	-	0.39	-	Power Pvt. Ltd.	CRISIL AAA	0.94	-	-	-
ACC Ltd.		0.27	-	0.27	-	Godrej Properties Ltd.	[ICRA]AA+	0.75	-	-	-
Jio Financial Services Ltd.		0.18	-	0.18	-	Torrent Power Ltd.	CRISIL AA+	0.66	-	-	-
Crompton Greaves Consumer Electricals Ltd.		0.04	-	0.04	-	Tata Communications Ltd.	CARE AAA	0.56	-	-	-
Total		24.58	-	24.58	-	HDFC Bank Ltd.	CRISIL AAA	0.38	-	-	-
Equity Shares & Derivatives						Total		8.63	-	-	-
HDFC Bank Ltd.		5.49	-1.56	3.93	-	Government Securities					
ICICI Bank Ltd.		4.83	-2.25	2.58	-	Government Of India	SOVEREIGN	13.01	-	-	-
Axis Bank Ltd.		3.65	-2.90	0.75	-	Total		13.01	-	-	-
Tata Motors Ltd.		2.81	-0.02	2.79	-	State Development Loans					
Reliance Industries Ltd.		2.54	-0.55	1.99	-	State Government Of			-	-	-
Tata Steel Ltd.		2.40	-0.16	2.24	-	Karnataka	SOVEREIGN	1.66	-	-	-
Bharti Airtel Ltd.		2.39	-0.86	1.53	-	State Government Of			-	-	-
Tech Mahindra Ltd.		2.16	-0.72	1.44	-	Tamil Nadu	SOVEREIGN	0.35	-	-	-
Indian Oil Corporation Ltd.		2.16	-2.17	-0.01	-	State Government Of			-	-	-
Larsen & Toubro Ltd.		2.05	-2.06	-0.01	-	Uttar Pradesh	SOVEREIGN	0.24	-	-	-
DLF Ltd.		1.62	-1.63	-0.01	-	Total		2.25	-	-	-
Mahindra & Mahindra Ltd.		1.56	-1.12	0.44	-	Real Estate Investment Trust					
Sun Pharmaceutical Industries Ltd.		1.52	-0.63	0.89	-	Embassy Office Parks Reit		1.02	-	-	-
ITC Ltd.		0.84	-0.11	0.73	-	Total		1.02	-	-	-
HCL Technologies Ltd.		0.77	-0.61	0.16	-	Infrastructure Investment Trust					
Hindustan Unilever Ltd.		0.76	-0.76	-	-	National Highways Infra Trust		2.83	-	-	-
SBI Life Insurance Co. Ltd.		0.61	-0.62	-0.01	-	Total		2.83	-	-	-
Maruti Suzuki India Ltd.		0.60	-0.61	-0.01	-	Cash, Cash Equivalents, Derivative Margin And Others					
Tata Power Company Ltd.		0.55	-0.55	-	-	Cash, Cash Equivalents, Derivative Margin And Others		1.80	-	-	-
Grasim Industries Ltd.		0.54	-0.55	-0.01	-	Grand Total		100.00	-	-	-
Interglobe Aviation Ltd.		0.51	-0.51	-	-						
Container Corporation Of India Ltd.		0.39	-0.02	0.37	-						
Lupin Ltd.		0.32	-0.32	-	-						
Kotak Mahindra Bank Ltd.		0.29	-0.29	-	-						
Infosys Ltd.		0.25	-0.01	0.24	-						
JSW Steel Ltd.		0.17	-0.17	-	-						
Bajaj Finserv Ltd.		0.17	-0.17	-	-						
Bajaj Finance Ltd.		0.14	-0.14	-	-						
Canara Bank		0.13	-0.13	-	-						

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

Financial Services	27.66
Sovereign	15.26
Oil, Gas & Consumable Fuels	10.21
Power	7.15
Automobile And Auto Components	6.00
Services	5.14
Information Technology	5.08
Healthcare	3.81
Realty	3.39
Telecommunication	2.95
Metals & Mining	2.57
Fast Moving Consumer Goods	2.55
Capital Goods	2.55
Construction	2.05
Construction Materials	0.89
Media, Entertainment & Publication	0.41
Consumer Services	0.39
Consumer Durables	0.14
Cash, Cash Equivalents, Derivative Margin And Others	1.80

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



SBI Balanced Advantage Fund
This product is suitable for investors who are seeking:
• Long term capital appreciation.
• Dynamic asset allocation between equity and equity related instruments including derivatives and fixed income instruments.
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. Schemes managed by Mr. Dinesh Ahuja are currently managed by Mr. Rajeev Radhakrishnan, Chief Investment Officer - Fixed Income from November 1, 2023 (effective date).

**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)

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	30.9638
Dir-Plan-Growth	32.3995

Investment Objective

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

Fund Details

Type of Scheme

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

Date of Allotment: 29/09/2020

Report As On: 31/12/2023

AAUM for the Month of December 2023

₹ 1,452.06 Crores

AUM as on December 31, 2023

₹ 1,505.23 Crores

Fund Manager:

Mr. R Srinivasan -Equity Portion

#Mr. Rajeev Radhakrishnan -Debt Portion

***Mr. Pradeep Kesavan**

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 21 years

Mr. Pradeep Kesavan -Over 18 years

First Tier Benchmark:

CRISIL Hybrid 35+65 -Aggressive Index

Exit Load:

For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:

3% for redemption/switch out on or before 1 year from the date of allotment

2% for redemption/switch out after 1 year and up to 2 years from the date of allotment

1% for redemption/switch out after 2 years and up to 3 years from the date of allotment

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

Entry Load: NA

Plans Available: Regular, Direct

Option: Growth

SIP

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

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.13 years
Average Maturity	: 0.16 years
Macaulay Duration	: 0.14 years
Yield to Maturity [^]	: 6.78%

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

PORTFOLIO

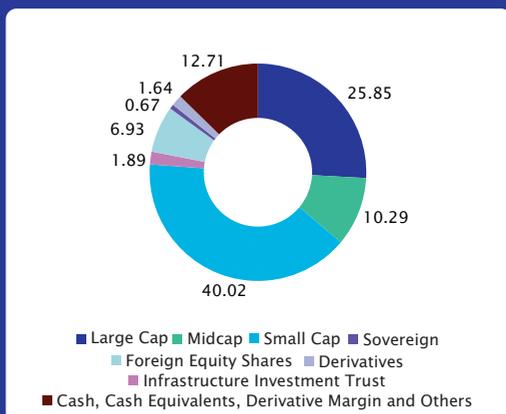
Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Equity Shares					
Hatsun Agro Product Ltd.		5.22	-	5.22	
ICICI Bank Ltd.		4.64	-	4.64	
Dodla Dairy Ltd.		4.08	-	4.08	
Jupiter Life Line Hospitals Ltd.		3.83	-	3.83	
HDFC Bank Ltd.		3.63	-	3.63	
Divi's Laboratories Ltd.		3.63	-	3.63	
Bajaj Finance Ltd.		3.41	-	3.41	
Kalpataru Projects International Ltd.		3.30	-	3.30	
Aptus Value Housing Finance India Ltd.		3.19	-	3.19	
Bharti Airtel Ltd.		3.02	-	3.02	
Archean Chemical Industries Ltd.		3.02	-	3.02	
VRL Logistics Ltd.		2.84	-	2.84	
CSB Bank Ltd.		2.78	-	2.78	
Muthoot Finance Ltd.		2.67	1.64	4.31	
Aether Industries Ltd.		2.59	-	2.59	
Karur Vysya Bank Ltd.		2.58	-	2.58	
ICICI Lombard General Insurance Company Ltd.		2.55	-	2.55	
State Bank Of India		2.52	-	2.52	
HDFC Life Insurance Company Ltd.		2.45	-	2.45	
Relaxo Footwears Ltd.		2.40	-	2.40	
Gujarat Ambuja Exports Ltd.		2.36	-	2.36	
Hawkins Cookers Ltd.		1.76	-	1.76	
Thangamayil Jewellery Ltd.		1.43	-	1.43	
Happy Forgings Ltd.		1.20	-	1.20	
Elin Electronics Ltd.		1.15	-	1.15	

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Avanti Feeds Ltd.		1.09	-	1.09	
Inox India Ltd.		0.98	-	0.98	
Garware Technical Fibres Ltd.		0.97	-	0.97	
Neogen Chemicals Ltd.		0.53	-	0.53	
Doms Industries Ltd.		0.20	-	0.20	
Campus Activewear Ltd.		0.14	-	0.14	
Total		76.16	1.64	77.8	
Foreign Equity Shares					
Alphabet Inc.		4.24	-	-	
Netflix Inc.		2.69	-	-	
Total		6.93	-	-	
Government Securities					
Government Of India	SOVEREIGN	0.67	-	-	
Total		0.67	-	-	
Infrastructure Investment Trust					
National Highways Infra Trust		1.89	-	-	
Total		1.89	-	-	
Cash, Cash Equivalents And Others					
		12.71	-	-	
Grand Total		100.00			

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

Financial Services	30.42
Fast Moving Consumer Goods	12.95
Healthcare	7.46
Consumer Durables	6.88
Chemicals	6.14
Services	4.73
Information Technology	4.24
Construction	3.30
Telecommunication	3.02
Media, Entertainment & Publication	2.69
Capital Goods	2.18
Textiles	0.97
Sovereign	0.67
Derivatives	1.64
Cash, Cash Equivalents And Others	12.71

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



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

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

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

[^]Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.



**RETIREMENT BENEFIT FUND-
AGGRESSIVE PLAN**

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

Investment Objective

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

Fund Details

Type of Scheme

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

Date of Allotment: 10/02/2021

Report As On: 31/12/2023

AAUM for the Month of December 2023

₹ 1,992.52 Crores

AUM as on December 31, 2023

₹ 2,065.25 Crores

Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

***Mr. Pradeep Kesavan**

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 16 years

Mr. Ardhendu Bhattacharya -Over 12 years

Mr. Pradeep Kesavan -Over 18 years

First Tier Benchmark: S&P BSE 500 TRI

Exit Load: Nil

Entry Load: N.A.

Plans Available: Regular, Direct

Option: Growth, IDCW

SIP

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

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

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

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

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

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

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 0.54 years

Average Maturity : 1.87 years

Macaulay Duration : 0.56 years

Yield to Maturity[^] : 7.54%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.6115
Reg-Plan-Growth	17.6108

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	18.3220
Dir-Plan-Growth	18.3322

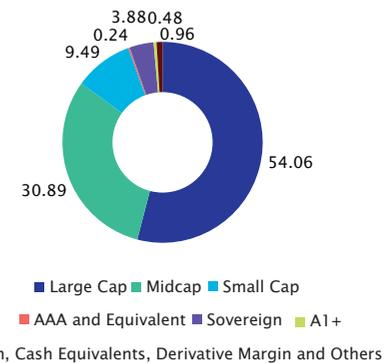
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			The Phoenix Mills Ltd.		1.22
HDFC Bank Ltd.		9.15	ICICI Lombard General Insurance Company Ltd.		1.20
ICICI Bank Ltd.		5.77	SBFC Finance Ltd.		1.16
Infosys Ltd.		5.21	Carborundum Universal Ltd.		1.13
Maruti Suzuki India Ltd.		4.01	AIA Engineering Ltd.		1.13
Axis Bank Ltd.		3.89	V-Guard Industries Ltd.		0.96
ABB India Ltd.		3.69	Teamlease Services Ltd.		0.93
Ultratech Cement Ltd.		3.68	Nuvoco Vistas Corporation Ltd.		0.90
Larsen & Toubro Ltd.		3.58	Hawkins Cookers Ltd.		0.71
Endurance Technologies Ltd.		3.28	Total		94.44
Timken India Ltd.		3.01	Certificate Of Deposits		
State Bank Of India		2.99	Axis Bank Ltd.	CRISIL A1+	0.48
L&T Technology Services Ltd.		2.82	Total		0.48
HDFC Asset Management Co. Ltd.		2.64	Non Convertible Debentures		
Chalet Hotels Ltd.		2.58	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.24
Grindwell Norton Ltd.		2.57	Total		0.24
Hindalco Industries Ltd.		2.52	Floating Rate Bonds		
Cholamandalam Investment & Finance Co. Ltd.		2.43	Government Of India	SOVEREIGN	1.56
The Indian Hotels Company Ltd.		2.32	Total		1.56
Schaeffler India Ltd.		2.30	Government Securities		
TVS Motor Company Ltd.		2.25	Government Of India	SOVEREIGN	1.22
ESAB India Ltd.		2.25	Total		1.22
Divi'S Laboratories Ltd.		2.23	State Development Loans		
Abbott India Ltd.		2.18	State Government Of Karnataka	SOVEREIGN	0.61
Sona Blw Precision Forgings Ltd.		2.02	State Government Of West Bengal	SOVEREIGN	0.49
ZF Commercial Vehicle Control Systems India Ltd.		1.52	Total		1.10
Page Industries Ltd.		1.47	Cash, Cash Equivalents And Others		
DLF Ltd.		1.46	Grand Total		100.00
FSN E-Commerce Ventures Ltd.		1.28			

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

Financial Services	29.95
Automobile And Auto Components	15.38
Capital Goods	13.78
Information Technology	8.03
Consumer Services	6.18
Construction Materials	4.58
Healthcare	4.41
Sovereign	3.88
Construction	3.58
Realty	2.68
Metals & Mining	2.52
Consumer Durables	1.67
Textiles	1.47
Services	0.93
Cash, Cash Equivalents And Others	0.96

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



Investors understand that their principal will be at Very High risk

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.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.



**RETIREMENT BENEFIT FUND-
AGGRESSIVE HYBRID PLAN**

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

Investment Objective

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

Fund Details

Type of Scheme

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

Date of Allotment 10/02/2021

Report As On 31/12/2023

AAUM for the Month of December 2023

₹ 1,224.22 Crores

AUM as on December 31, 2023

₹ 1,255.50 Crores

Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

***Mr. Pradeep Kesavan**

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 16 years

Mr. Ardhendu Bhattacharya -Over 12 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	: 0.73 years
Average Maturity	: 2.50 years
Macaulay Duration	: 0.75 years
Yield to Maturity [^]	: 7.62%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.4324
Reg-Plan-Growth	16.4326

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	17.0362
Dir-Plan-Growth	17.0343

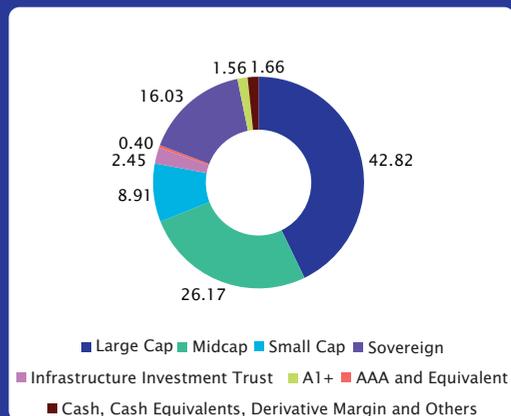
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			The Phoenix Mills Ltd.		
HDFC Bank Ltd.		7.13	Teamlease Services Ltd.		0.92
ICICI Bank Ltd.		4.41	FSN E-Commerce Ventures Ltd.		0.89
Infosys Ltd.		4.26	Hawkins Cookers Ltd.		0.86
Axis Bank Ltd.		3.39	Nuvoco Vistas Corporation Ltd.		0.60
Maruti Suzuki India Ltd.		3.00	Total		77.90
ABB India Ltd.		2.81	Certificate Of Deposits		
Ultratech Cement Ltd.		2.79	Kotak Mahindra Bank Ltd.	CRISIL A1+	1.17
Endurance Technologies Ltd.		2.77	Axis Bank Ltd.	CRISIL A1+	0.39
Larsen & Toubro Ltd.		2.75	Total		1.56
Timken India Ltd.		2.54	Non Convertible Debentures		
Chalet Hotels Ltd.		2.27	HDFC Bank Ltd.	CRISIL AAA	0.40
ESAB India Ltd.		2.21	Total		0.40
L&T Technology Services Ltd.		2.18	Floating Rate Bonds		
HDFC Asset Management Co. Ltd.		2.17	Government Of India	SOVEREIGN	7.32
Schaeffler India Ltd.		2.09	Total		7.32
Cholamandalam Investment & Finance Co. Ltd.		2.09	Government Securities		
Divi's Laboratories Ltd.		2.08	Government Of India	SOVEREIGN	6.02
State Bank Of India		1.99	Total		6.02
The Indian Hotels Company Ltd.		1.96	State Development Loans		
Grindwell Norton Ltd.		1.94	State Government Of Karnataka	SOVEREIGN	1.01
Hindalco Industries Ltd.		1.90	State Government Of West Bengal	SOVEREIGN	0.89
ZF Commercial Vehicle Control Systems India Ltd.		1.89	State Government Of Gujarat	SOVEREIGN	0.79
Abbott India Ltd.		1.80	Total		2.69
TVS Motor Company Ltd.		1.79	Infrastructure Investment Trust		
Sona Blw Precision Forgings Ltd.		1.54	National Highways Infra Trust		2.45
AIA Engineering Ltd.		1.41	Total		2.45
ICICI Lombard General Insurance Company Ltd.		1.24	Cash, Cash Equivalents And Others		
DLF Ltd.		1.19			1.66
V-Guard Industries Ltd.		1.04	Grand Total		100.00
Page Industries Ltd.		1.04			
SBFC Finance Ltd.		1.01			
Carborundum Universal Ltd.		0.98			

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

Financial Services	25.39
Sovereign	16.03
Automobile And Auto Components	13.08
Capital Goods	11.89
Information Technology	6.44
Consumer Services	5.12
Healthcare	3.88
Construction Materials	3.39
Services	3.37
Construction	2.75
Realty	2.16
Consumer Durables	1.90
Metals & Mining	1.90
Textiles	1.04
Cash, Cash Equivalents And Others	1.66

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



Investors understand that their principal will be at Very High risk

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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.



**RETIREMENT BENEFIT FUND-
CONSERVATIVE HYBRID PLAN**

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

Investment Objective

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

Fund Details

Type of Scheme

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

Date of Allotment: 10/02/2021

Report As On: 31/12/2023

AAUM for the Month of December 2023

₹ 249.60 Crores

AUM as on December 31, 2023

₹ 253.02 Crores

Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

***Mr. Pradeep Kesavan**

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 16 years

Mr. Ardhendu Bhattacharya -Over 12 years

Mr. Pradeep Kesavan -Over 18 years

First Tier Benchmark:

CRISIL Hybrid 65+35 - Conservative Index

Exit Load: Nil

Entry Load: N.A.

Plans Available: Regular, Direct

Option: Growth, IDCW

SIP

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

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

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

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

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

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

Minimum Investment

₹ 5000 & in multiples of ₹1

Additional Investment

₹ 1000 & in multiples of ₹1

Quantitative Data

Modified Duration : 4.22 years
Average Maturity : 7.00 years
Macaulay Duration : 4.47 years
Yield to Maturity[^] : 7.55%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.7065
Reg-Plan-Growth	13.7051

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	13.9727
Dir-Plan-Growth	13.9743

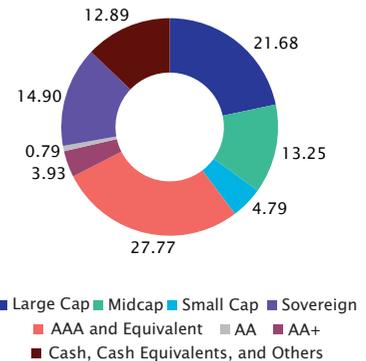
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			V-Guard Industries Ltd.		
HDFC Bank Ltd.		3.54	ICICI Lombard General Insurance Company Ltd.		0.53
ICICI Bank Ltd.		2.33	Page Industries Ltd.		0.49
Infosys Ltd.		2.13	Hawkins Cookers Ltd.		0.45
Axis Bank Ltd.		1.60	Nuvoco Vistas Corporation Ltd.		0.44
Ultratech Cement Ltd.		1.52	Total		39.72
ABB India Ltd.		1.47	Non Convertible Debentures		
Larsen & Toubro Ltd.		1.46	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.98
Maruti Suzuki India Ltd.		1.38	Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.97
Endurance Technologies Ltd.		1.38	REC Ltd.	CRISIL AAA	3.96
Chalet Hotels Ltd.		1.21	HDFC Bank Ltd.	CRISIL AAA	3.94
Grindwell Norton Ltd.		1.15	LIC Housing Finance Ltd.	CRISIL AAA	3.01
State Bank Of India		1.12	Bajaj Housing Finance Ltd.	CRISIL AAA	2.95
HDFC Asset Management Co. Ltd.		1.07	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.01
L&T Technology Services Ltd.		1.06	Power Finance Corporation Ltd.	CRISIL AAA	1.98
The Indian Hotels Company Ltd.		1.05	Torrent Power Ltd.	CRISIL AA+	1.97
TVS Motor Company Ltd.		1.04	Nexus Select Trust	CRISIL AAA	1.97
Abbott India Ltd.		1.03	Godrej Properties Ltd.	[ICRA]AA+	1.96
Divi'S Laboratories Ltd.		1.02	Union Bank Of India (At1 Bond Under Basel III)	IND AA	0.79
Cholamandalam Investment & Finance Co. Ltd.		1.01	Total		32.49
ESAB India Ltd.		0.98	Government Securities		
Timken India Ltd.		0.95	Government Of India	SOVEREIGN	14.90
Hindalco Industries Ltd.		0.94	Total		14.90
Sona Blw Precision Forgings Ltd.		0.87	Cash, Cash Equivalents And Others		
ZF Commercial Vehicle Control Systems India Ltd.		0.85	Total		12.89
AIA Engineering Ltd.		0.81	Grand Total		100.00
Schaeffler India Ltd.		0.80			
Teamlease Services Ltd.		0.61			
FSN E-Commerce Ventures Ltd.		0.59			
DLF Ltd.		0.59			
The Phoenix Mills Ltd.		0.58			
SBFC Finance Ltd.		0.57			
Carborundum Universal Ltd.		0.57			

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

Financial Services	32.37
Sovereign	14.90
Automobile And Auto Components	6.32
Telecommunication	5.99
Capital Goods	5.93
Realty	5.10
Information Technology	3.19
Consumer Services	2.85
Healthcare	2.05
Power	1.97
Construction Materials	1.96
Construction	1.46
Consumer Durables	0.98
Metals & Mining	0.94
Services	0.61
Textiles	0.49
Cash, Cash Equivalents And Others	12.89

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



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 instruments & balance in equity and equity related instruments

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI
**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)

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	12.5894	Direct Plan-IDCW	12.7786
Reg-Plan-Growth	12.5894	Dir-Plan-Growth	12.7805

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment:** 10/02/2021
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 164.32 Crores
- AUM as on December 31, 2023**
₹ 165.64 Crores
- Fund Manager:**
Mr. Rohit Shimpi (Equity Portion)
Mr. Ardhendu Bhattacharya (Debt portion)
***Mr. Pradeep Kesavan**
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 16 years
Mr. Ardhendu Bhattacharya -Over 12 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	: 5.06 years
Average Maturity	: 10.25 years
Macaulay Duration	: 5.36 years
Yield to Maturity [^]	: 7.67%
[^] In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash	

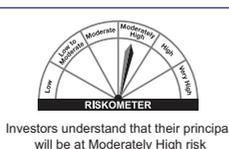
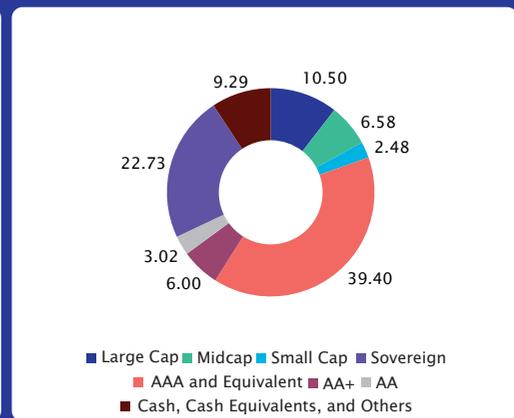
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Non Convertible Debentures		
HDFC Bank Ltd.		1.73	Hawkins Cookers Ltd.		0.26
ICICI Bank Ltd.		1.18	DLF Ltd.		0.26
Infosys Ltd.		1.05	ICICI Lombard General Insurance Company Ltd.		0.24
Axis Bank Ltd.		0.78	Nuvoco Vistas Corporation Ltd.		0.21
Ultratech Cement Ltd.		0.71	Total		19.56
Larsen & Toubro Ltd.		0.70	Government Securities		
ABB India Ltd.		0.70	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	6.08
Maruti Suzuki India Ltd.		0.65	Indian Railway Finance Corporation Ltd.	CRISIL AAA	6.06
Endurance Technologies Ltd.		0.64	REC Ltd.	CRISIL AAA	6.04
Grindwell Norton Ltd.		0.56	LIC Housing Finance Ltd.	CRISIL AAA	4.59
Abbott India Ltd.		0.55	Bajaj Housing Finance Ltd.	CRISIL AAA	4.51
L&T Technology Services Ltd.		0.54	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.08
HDFC Asset Management Co. Ltd.		0.54	Power Finance Corporation Ltd.	CRISIL AAA	3.03
Chalet Hotels Ltd.		0.54	Union Bank Of India (At1 Bond Under Basel III)	IND AA	3.02
State Bank Of India		0.53	Torrent Power Ltd.	CRISIL AA+	3.01
ESAB India Ltd.		0.53	HDFC Bank Ltd.	CRISIL AAA	3.01
Cholamandalam Investment & Finance Co. Ltd.		0.52	Nexus Select Trust	CRISIL AAA	3.00
Divi's Laboratories Ltd.		0.51	Godrej Properties Ltd.	[ICRA]AA+	2.99
TVS Motor Company Ltd.		0.47	Total		48.42
Hindalco Industries Ltd.		0.47	Government Securities		
Timken India Ltd.		0.46	Government Of India	SOVEREIGN	22.73
The Indian Hotels Company Ltd.		0.46	Total		22.73
Sona Blw Precision Forgings Ltd.		0.44	Cash, Cash Equivalents And Others		9.29
Schaeffler India Ltd.		0.44	Grand Total		100.00
AIA Engineering Ltd.		0.41			
ZF Commercial Vehicle Control Systems India Ltd.		0.40			
Teamlease Services Ltd.		0.35			
FSN E-Commerce Ventures Ltd.		0.32			
V-Guard Industries Ltd.		0.30			
SBFC Finance Ltd.		0.29			
The Phoenix Mills Ltd.		0.28			
Carborundum Universal Ltd.		0.28			
Page Industries Ltd.		0.26			

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

Financial Services	36.07
Sovereign	22.73
Telecommunication	9.16
Realty	6.53
Automobile And Auto Components	3.04
Power	3.01
Capital Goods	2.94
Information Technology	1.59
Consumer Services	1.32
Healthcare	1.06
Construction Materials	0.92
Construction	0.70
Consumer Durables	0.56
Metals & Mining	0.47
Services	0.35
Textiles	0.26
Cash, Cash Equivalents And Others	9.29

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



SBI Retirement Benefit Fund - Conservative Plan
This product is suitable for investors who are seeking[^]

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager)	Mr. Lokesh Malliya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan (Mr. Arindendu Bhattacharyya (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Malliya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Malliya Mr. Mohit Jain (Co Fund Manager)	Mr. Rajeev Radhakrishnan Ms. Mansi Sajja Co Fund Manager & *Mr. Pradeep Kesavan	Mr. Tejas Soman (w.e.f. Dec 2023)
Managing Since	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev Jan-2019-Arindendu & Pradeep (w.e.f. Dec 2023)	Lokesh Feb-2017- Adesh & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008 - Mansi & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)
First Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt B-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index B-III	NIFTY Credit Risk Bond Index C-II	NIFTY Medium Duration Debt Index C-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
Fund Details as on 31 December 2023								
Month End AUM (Rs. in Crores)	₹7,782.46	₹1,708.83	₹2,939.42	₹19,711.87	₹2,632.74	₹6,802.60	₹12,971.26	₹1,587.81
Modified Duration (years)	6.94	5.44	6.70	2.66	1.98	3.59	2.52	6.72
Average Maturity (years)	12.69	10.15	11.82	3.81	2.64	5.53	3.51	9.93
Macaulay Duration (years)	7.19	5.69	6.96	2.82	2.10	3.78	2.66	6.96
Yield to Maturity (%)^	7.39	7.93	7.45	7.80	8.34	8.07	3.51	7.33
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.47% Direct- 0.81%	Regular- 1.44% Direct- 0.61%	Regular- 0.80% Direct- 0.35%	Regular- 1.55% Direct- 0.90%	Regular- 1.22% Direct- 0.69%	Regular- 0.85% Direct- 0.35%	Regular- 0.64% Direct- 0.31%
Composition by Assets as on 31 December 2023								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	3.00	46.37	14.96	77.46	72.91	66.05	66.49	-
Gilts	89.86	49.26	75.72	18.33	13.11	27.53	26.39	95.83
Money Market Instruments	-	-	-	-	3.77	-	1.53	-
Other Assets	7.14	4.37	9.32	4.21	10.21	6.42	5.59	4.17
Composition by Ratings as on 31 December 2023								
AA, AA+, AAA And EQUIVALENT	-	38.77	14.96	77.46	65.50	53.98	66.49	-
Below AA	-	7.60	-	-	7.41	12.07	-	-
Sovereign	97.76	49.26	80.54	18.74	13.11	29.91	27.54	95.83
Below A1+, A1+	-	-	-	-	3.77	-	1.53	-
Cash, Cash Equivalents, Derivatives and Others	2.24	4.37	4.50	3.80	10.21	4.04	4.44	4.17
Other Details								
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 12 months from the date of allotment: - For 8% of investment - Nil - - For remaining investments - 1.50%	NIL	NIL

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		
Ideal Investment Horizon	3 months +	3 months +	3 years +	7day +	1 day +	3 years +	3 years +	1 day +		
Inception Date	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002		
Fund Manager	Mr. Rajeev Radhakrishnan Mr. Arun R (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. R. Arun Mr. Rajeev Radhakrishnan & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) *Mr. Pradeep Kesavan	Mr. R. Arun & Rajeev Radhakrishnan Co Fund Manager (w.e.f. Dec 01 2023)	Mr. R. Arun Mr. Ardhendu Bhattacharya & *Mr. Pradeep Kesavan	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Tejas Soman *Mr. Pradeep Kesavan	Mr. R. Arun		
Managing Since	Rajeev Jun-2008; Arun & Pradeep (w.e.f. Dec-2023)	Arun Apr-2012, Rajeev Dec- 2023 & Pradeep Dec-2023	Rajeev Nov-2013 - Ardhendu & Pradeep (w.e.f. Dec-2023)	Arun May-2018 Rajeev Dec-2023	R. Arun - June 2021, Ardhendu & Pradeep (w.e.f. Dec 2023)	Ardhendhu, Rajeev & Pradeep (w.e.f. Dec 2023)	December-2023	Apr-2012		
First Tier Benchmark	CRISIL Low Duration Debt B-I Index	CRISIL Money Market B-I Index	NIFTY Banking and PSU Debt Index	NIFTY Liquid Index B-I	CRISIL Ultra Short Duration Debt B-I Index	Nifty Short Duration Debt Index	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index		
Fund Details as on 31 December 2023										
Month End AUM (Rs. in Crs)	₹10,218.86	₹17,335.87	₹4,413.24	₹57,535.81	₹11,040.80	₹1,406.09	₹1,095.73	₹11,792.32		
Modified Duration (years)	0.74	0.35	3.23	0.14	0.40	0.44	11.17	1 day		
Average Maturity (years)	1.34	0.38	4.80	0.15	0.43	4.41	29.29	1 day		
Macaulay Duration (years)	0.79	0.38	3.41	0.15	0.43	0.46	11.59	1 day		
Yield to Maturity (%)^	7.86	7.66	7.65	7.39	7.65	7.81	7.49	6.76		
Expense Ratio	Regular- 1.02% Direct- 0.39%	Regular- 0.76% Direct- 0.23%	Regular- 0.81% Direct- 0.34%	Regular- 0.30% Direct- 0.18%	Regular- 0.54% Direct- 0.31%	Regular- 0.47% Direct- 0.27%	Regular- 0.68% Direct- 0.23%	Regular- 0.18% Direct- 0.10%		
Composition by Assets as on 31 December 2023										
Equity Shares	-	-	-	-	-	-	-	-		
Corporate Debt	45.73	-	73.59	-	29.04	21.40	-	-		
Gilts	12.42	3.76	21.99	0.60	3.66	53.70	95.72	-		
Money Market Instruments	31.39	92.51	-	103.32	60.99	-	-	-		
Other Assets	10.46	3.73	4.42	-3.92	6.31	24.90	4.28	100.00		
Composition by Ratings as on 31 December 2023										
AA, AA+, AAA And Equivalent	44.75	-	73.59	-	29.04	21.40	-	-		
Below AA	0.98	-	-	-	-	-	-	-		
Sovereign	18.01	13.48	22.10	22.56	14.45	54.06	95.72	-		
Below A1+, A1+	31.39	87.52	-	81.36	53.27	-	-	-		
Cash, Cash Equivalents, Derivatives and Others	4.87	-1.00	4.31	-3.92	3.24	24.54	4.28	100.00		
Other Details										
Exit Load	NIL	Within 3 business days - 0.10%	NIL	Investor exit upon subscription / redemption proceeds				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	For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment - Nil	NIL
				Day 1	0.0070%					
				Day 2	0.0065%					
				Day 3	0.0060%					
				Day 4	0.0055%					
				Day 5	0.0050%					
				Day 6	0.0045%					
				Day 7	0.0000%					


MAGNUM GILT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	18.0179	Regular IDCW	17.9325
PF-Fixed Period-2 Year-IDCW	18.2326	Reg-Plan-Growth	58.3175
PF-Fixed Period-3 Year-IDCW	17.6780	Dir-Plan-IDCW	19.5707
PF 3 Year - Growth	34.9797	Dir-Plan-Growth	61.3203
PF Regular - Growth	37.4384		

Investment Objective

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

Fund Details

• Type of Scheme

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

• Date of Allotment: 30/12/2000

• Report As On: 31/12/2023

• AAUM for the Month of December 2023

₹ 7,810.94 Crores

• AUM as on December 31, 2023

₹ 7,782.46 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. Nov-2023)

Total Experience:

Mr. Rajeev Radhakrishnan Over 21 years

Mr. Tejas Soman Over 9 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

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

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

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

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

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

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

• Minimum Investment

₹ 5,000 & in multiples of ₹ 1

• Additional Investment

₹ 1,000 & in multiples of ₹ 1

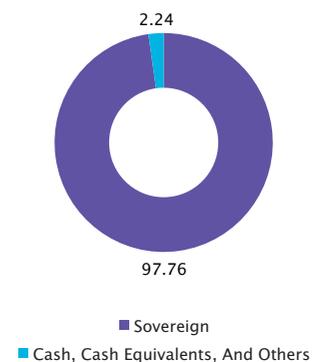
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Floating Rate Bonds		
Government Of India	SOVEREIGN	3.00
Total		3.00
Government Securities		
Government Of India	SOVEREIGN	89.86
Total		89.86
State Development Loans		
State Government Of Uttar Pradesh	SOVEREIGN	4.63
State Government Of West Bengal	SOVEREIGN	0.27
Total		4.90
Cash, Cash Equivalents And Others		
		2.24
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	89.86
State Development Loans	4.90
Floating Rate Bonds	3.00
Cash, Cash Equivalents And Others	2.24

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

SBI Magnum Gilt Fund

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

- 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.

Quantitative Data

Modified Duration	: 6.94 years
Average Maturity	: 12.69 years
Macauley Duration	: 7.19 years
Yield to Maturity [^]	: 7.39%

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

SBI
MAGNUM INCOME FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	37.9934	Dir-Plan-Bonus	40.6328
Reg-Plan-Growth	62.7048	Dir-Plan-Growth	66.9623
Reg-Plan-Half Yearly IDCW	16.4004	Dir-Plan-Half Yearly IDCW	18.9989
Reg-Plan-Quarterly IDCW	17.6588	Dir-Plan-Quarterly IDCW	19.4503

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. 26 of SID for details on Macaulay's Duration).
A relatively high interest rate risk and relatively high credit risk

Date of Allotment: 25/11/1998
Report As On: 31/12/2023

AAUM for the Month of December 2023
₹ 1,699.93 Crores

AUM as on December 31, 2023
₹ 1,708.83 Crores

Fund Manager: Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan
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 21 years
Mr. Adesh Sharma Over 14 years
Mr. Pradeep Kesavan Over 18 years

First Tier Benchmark: CRISIL Medium to Long Duration Debt B-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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of ₹1.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

Minimum Investment
₹ 5,000 & in multiples of ₹ 1

Additional Investment
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 5.44 years
Average Maturity : 10.15 years
Macaulay Duration : 5.69 years
Yield to Maturity[^] : 7.93%
[^]In case of semi-annual convention, the YTM is annualised

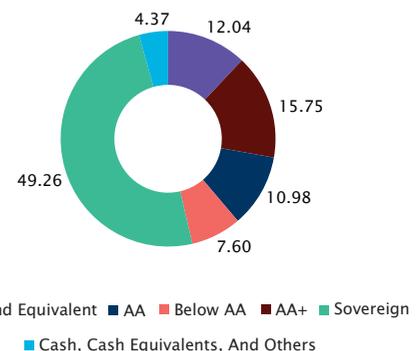
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Torrent Power Ltd.	CRISIL AA+	4.37
Godrej Properties Ltd.	[ICRA]AA+	4.37
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	4.08
Tata Housing Development Co. Ltd.	CARE AA	3.80
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.28
Avanse Financial Services Ltd.	CARE AA-	3.22
Rec Ltd.	CRISIL AAA	2.93
Bharti Telecom Ltd.	CRISIL AA+	2.93
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.92
LIC Housing Finance Ltd.	CRISIL AAA	2.91
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.63
Jindal Stainless Ltd.	CRISIL AA	2.57
Grihum Housing Finance Ltd.	CARE AA-	1.75
Bank Of India (At1 Bond Under Basel III)	CRISIL AA	1.70
Tata Projects Ltd.	IND AA	1.46
Aadhar Housing Finance Ltd.	[ICRA]AA	1.45
Total		46.37
Government Securities		
Government Of India	SOVEREIGN	49.26
Total		49.26
Cash, Cash Equivalents And Others		
		4.37
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	49.26
Non Convertible Debentures	46.37
Cash, Cash Equivalents And Others	4.37

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

- Regular income for medium to long-term
 - Investment in Debt and Money Market Instruments.
- [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.


DYNAMIC BOND FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.5552
Reg-Plan-Growth	31.5786
Dir-Plan-IDCW	19.0626
Dir-Plan-Growth	34.1281

Investment Objective

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

Fund Details

• Type of Scheme

An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk

• Date of Allotment: 09/02/2004

• Report As On: 31/12/2023

• AAUM for the Month of December 2023

₹ 2,942.11 Crores

• AUM as on December 31, 2023

₹ 2,939.42 Crores

• Fund Manager: Mr. Rajeev Radhakrishnan

*Mr. Tejas Soman (Co Fund Manager) &

Mr. Pradeep Kesavan

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 21 years

Mr. Tejas Soman Over 9 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 SIP¹ Facility is available for Monthly,

Quarterly, Semi-Annual and Annual frequencies

through electronic mode like OTM / Debit

Mandate. Default SIP date will be 10th. In case the

SIP due date is a Non Business Day, then the

immediate following Business Day will be

considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter

for a minimum of 12 instalments. (Kindly refer

notice cum addendum dated June 02, 2020 for

further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1

thereafter for a minimum of 6 instalments. (or)

Minimum 500 & in multiples of 1 thereafter for a

minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1

thereafter for minimum six months (or) minimum

₹ 500 & in multiples of ₹ 1 thereafter for minimum

one year

Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1

thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹

1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1

thereafter for a minimum of 4 instalments.

• Minimum Investment

₹ 5,000 & in multiples of ₹ 1

• Additional Investment

₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 6.70 years

Average Maturity : 11.82 years

Macauley Duration : 6.96 years

Yield to Maturity[^] : 7.45%

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

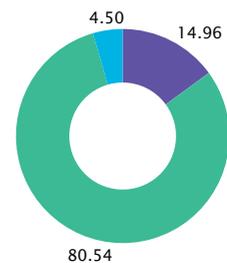
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
LIC Housing Finance Ltd.	CRISIL AAA	5.08
Tata Capital Financial Services Ltd.	[ICRA]AAA	3.38
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.56
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.25
HDFC Bank Ltd.	CRISIL AAA	1.69
Total		14.96
Government Securities		
Government Of India	SOVEREIGN	75.72
Total		75.72
State Development Loans		
State Government Of Uttar Pradesh	SOVEREIGN	3.10
State Government Of Bihar	SOVEREIGN	1.72
Total		4.82
Cash, Cash Equivalents And Others		
Grand Total		100.00

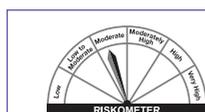
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	75.72
Non Convertible Debentures	14.96
State Development Loans	4.82
Cash, Cash Equivalents And Others	4.50

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



Investors understand that their principal will be at Moderate risk

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

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

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

[^]Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI
CORPORATE BOND FUND

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 16/01/2019
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 19,967.28 Crores
- AUM as on December 31, 2023**
₹ 19,711.87 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan
Mr. Ardhendu Bhattacharya (Co-Fund Manager)
*Mr. Pradeep Kesavan
Managing Since:
Mr. Rajeev Radhakrishnan Feb-2019
Mr. Ardhendu Bhattacharya Dec 2023
Mr. Pradeep Kesavan Dec 2023
- Total Experience:**
Mr. Rajeev Radhakrishnan Over 21 years
Mr. Ardhendu Bhattacharya Over 12 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
NIFTY Corporate Bond Index B-III
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.66 years
Average Maturity	: 3.81 years
Macaulay Duration	: 2.82 years
Yield to Maturity [^]	: 7.80%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.9586	Dir-Plan-Monthly IDCW	13.2644
Reg-Plan-Growth	13.7300	Dir-Plan-Growth	14.0529
Reg-Plan-Quarterly IDCW	13.3402	Dir-Plan-Quarterly IDCW	13.6613

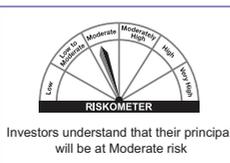
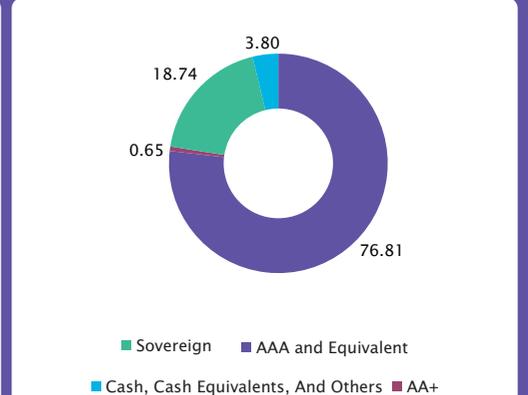
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures			Highways Infrastructure Trust	CRISIL AAA	0.87
Power Finance Corporation Ltd.	CRISIL AAA	6.28	Toyota Financial Services India Ltd.	[ICRA]AAA	0.76
REC Ltd.	CRISIL AAA	5.78	India Grid Trust	[ICRA]AAA	0.70
NABARD	CRISIL AAA	4.77	Mindspace Business Parks Reit	CRISIL AAA	0.68
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.81	Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.65
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	3.27	Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.41
Tata Capital Financial Services Ltd.	CRISIL AAA	3.23	NABARD	[ICRA]AAA	0.33
Tata Communications Ltd.	CARE AAA	3.16	HDFC Bank Ltd.	CRISIL AAA	0.30
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	2.85	Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.12
Small Industries Development Bank Of India	[ICRA]AAA	2.79	Total		76.15
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.76	Zero Coupon Bonds		
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.60	Bajaj Finance Ltd.	CRISIL AAA	1.10
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.51	Power Finance Corporation Ltd.	CRISIL AAA	0.21
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.41	Total		1.31
LIC Housing Finance Ltd.	CRISIL AAA	2.29	Floating Rate Bonds		
National Housing Bank	CRISIL AAA	2.27	Government Of India	SOVEREIGN	5.17
Larsen & Toubro Ltd.	CRISIL AAA	1.91	Total		5.17
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.77	Government Securities		
Bajaj Housing Finance Ltd.	CRISIL AAA	1.72	Government Of India	SOVEREIGN	13.16
Sundaram Home Finance Ltd.	CRISIL AAA	1.56	Total		13.16
Sundaram Finance Ltd.	[ICRA]AAA	1.52	State Development Loans		
Citicorp Finance (India) Ltd.	CRISIL AAA	1.52	State Government Of Jharkhand	SOVEREIGN	0.02
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.37	Total		0.02
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.27	Strips		
India Grid Trust	CRISIL AAA	1.27	Government Of India	SOVEREIGN	0.39
NTPC Ltd.	CRISIL AAA	1.26	Total		0.39
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.24	Cash, Cash Equivalents And Others		
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.14			3.80
Small Industries Development Bank Of India	CRISIL AAA	1.01	Grand Total		100.00
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.00			
Gail (India) Ltd.	IND AAA	0.99			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	76.15
Government Securities	13.16
Floating Rate Bonds	5.17
Zero Coupon Bonds	1.31
Strips	0.39
State Development Loans	0.02
Cash, Cash Equivalents And Others	3.80

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI
CREDIT RISK FUND

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 17/07/2014
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 2,644.88 Crores
- AUM as on December 31, 2023**
₹ 2,632.74 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma & *Mr. Pradeep Kesavan
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 16 years
Mr. Adesh Sharma Over 14 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
NIFTY Credit Risk Bond Index C-II
- Exit Load**
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- 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	: 1.98 years
Average Maturity	: 2.64 years
Macaulay Duration	: 2.10 years
Yield to Maturity	: 8.34%

Per 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.

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	18.2655	Dir-Plan-IDCW	20.1056
Reg-Plan-Daily IDCW	13.3724	Dir-Plan-Daily IDCW	13.7073
Reg-Plan-Growth	40.4031	Dir-Plan-Growth	43.2036

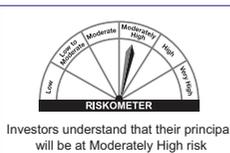
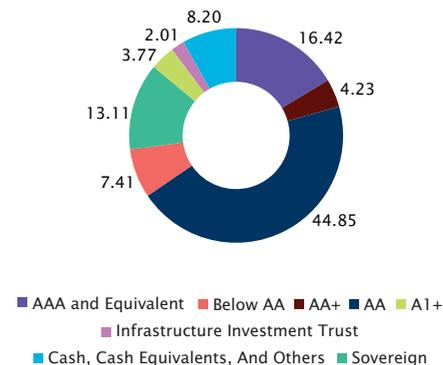
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			TVS Credit Services Ltd.		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.83	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.96
Godrej Agrovet Ltd.	CRISIL A1+	0.94	PNB Housing Finance Ltd.	CRISIL AA	0.95
Total		3.77	PNB Housing Finance Ltd.	[ICRA]AA	0.95
Non Convertible Debentures			Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	0.95
Power Finance Corporation Ltd.	CRISIL AAA	5.66	Nexus Select Trust	CRISIL AAA	0.95
REC Ltd.	CRISIL AAA	4.70	Yes Bank Ltd.	[ICRA]A-	0.73
Aadhar Housing Finance Ltd.	IND AA	4.60	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.38
Godrej Industries Ltd.	CRISIL AA	3.38	Total		72.91
Jindal Stainless Ltd.	CRISIL AA	3.34	Floating Rate Bonds		
Avanse Financial Services Ltd.	CARE AA-	3.04	Government Of India	SOVEREIGN	0.94
ONGC Petro Additions Ltd.	CRISIL AA	2.85	Total		0.94
Sheela Foam Ltd.	IND AA	2.84	Government Securities		
Nuvoco Vistas Corporation Ltd.	CRISIL AA	2.83	Government Of India	SOVEREIGN	12.17
JSW Steel Ltd.	[ICRA]AA	2.82	Total		12.17
Patel Knr Heavy Infrastructures Ltd.	CARE AA+	2.60	Infrastructure Investment Trust		
Yes Bank Ltd. (Tier II Bond Under Basel III)	[ICRA]A-	2.31	Cube Highways Trust		2.01
Tata Housing Development Co. Ltd.	CARE AA	2.28	Total		2.01
Nirma Ltd.	CRISIL AA	2.28	Cash, Cash Equivalents And Others		
Phoenix Arc Pvt. Ltd.	CRISIL AA	2.27	Grand Total		100.00
AU Small Finance Bank Ltd. (Tier II Bond Under Basel III)	CRISIL AA	2.13			
Tata Motors Ltd.	[ICRA]AA	1.92			
Motilal Oswal Finvest Ltd.	[ICRA]AA	1.89			
ONGC Petro Additions Ltd.	[ICRA]AA	1.88			
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.88			
Godrej Housing Finance Ltd.	CRISIL AA	1.85			
Tata Projects Ltd.	IND AA	1.33			
JM Financial Services Ltd.	CRISIL AA	1.33			
Grihum Housing Finance Ltd.	CARE AA-	1.33			
NABARD	CRISIL AAA	1.32			
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.25			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	72.91
Government Securities	12.17
Commercial Papers	3.77
Infrastructure Investment Trust	2.01
Floating Rate Bonds	0.94
Cash, Cash Equivalents And Others	8.20

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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 understand that their principal will be at Moderately High risk

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI
MAGNUM MEDIUM DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.5686
Reg-Plan-Growth	45.3232
Dir-Plan-IDCW	18.8936
Dir-Plan-Growth	48.6050

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. 25 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 12/11/2003
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 6,840.49 Crores
- AUM as on December 31, 2023**
₹ 6,802.60 Crores
- Fund Managers:** Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)
Mr. Pradeep Kesavan (w.e.f. Dec 2023)
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 16 years
Mr. Mohit Jain Over 10 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
NIFTY Medium Duration Debt Index C-III
- Exit Load:**
For exit within 12 months from the date of allotment:
- For 8% of investment - Nil For remaining investments - 1.50%;
For exit after 12 months from the date of allotment:
Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.59 years
Average Maturity	: 5.53 years
Macaulay Duration	: 3.78 years
Yield to Maturity [^]	: 8.07%

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

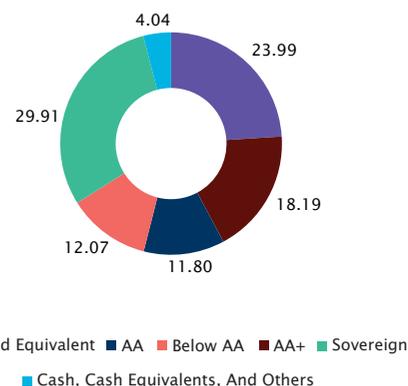
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures					
Torrent Power Ltd.	CRISIL AA+	5.12	Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.95
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.82	JM Financial Services Ltd.	CRISIL AA	0.51
Godrej Properties Ltd.	[ICRA]AA+	4.75	Bank Of India (At I Bond Under Basel III)	CRISIL AA	0.50
Tata Housing Development Co. Ltd.	CARE AA	4.41	Godrej Industries Ltd.	CRISIL AA	0.37
NABARD	CRISIL AAA	4.39	Total		66.05
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.67	Government Securities		
Avanse Financial Services Ltd.	CARE AA-	3.67	Government Of India	SOVEREIGN	27.53
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	3.60	Total		27.53
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	3.46	State Development Loans		
Jindal Stainless Ltd.	CRISIL AA	3.44	State Government Of Haryana	SOVEREIGN	1.86
Yes Bank Ltd.	[ICRA]A-	3.33	State Government Of Andhra Pradesh	SOVEREIGN	0.52
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.29	Total		2.38
India Grid Trust	CRISIL AAA	2.57	Cash, Cash Equivalents And Others		
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	2.38	Grand Total		100.00
Tata Realty And Infrastructure Ltd.	[ICRA]AA+	2.34			
Small Industries Development Bank Of India	CRISIL AAA	1.97			
Grihum Housing Finance Ltd.	CARE AA-	1.61			
Tata Projects Ltd.	IND AA	1.40			
REC Ltd.	CRISIL AAA	1.23			
Aadhar Housing Finance Ltd.	[ICRA]AA	1.17			
LIC Housing Finance Ltd.	CRISIL AAA	1.10			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	66.05
Government Securities	27.53
State Development Loans	2.38
Cash, Cash Equivalents And Others	4.04

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderately High risk

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

- Regular income for medium term
- Investment in Debt and Money Market securities.

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

[^]Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

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. 27 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/7/2007
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 13,172.80 Crores
- AUM as on December 31, 2023**
₹ 12,971.26 Crores
- Fund Manager:**
Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja
*Mr. Pradeep Kesavan
Managing Since:
Mr. Rajeev Jun-2008
Ms. Mansi Dec-2023
Mr. Pradeep Dec-2023
Total Experience:
Mr. Rajeev Over 21 years
Ms. Mansi Over 16 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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	: 2.52 years
Average Maturity	: 3.51 years
Macaulay Duration	: 2.66 years
Yield to Maturity [^]	: 7.83%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	13.4031	Reg-Plan-Monthly IDCW	15.7647
Retail-Plan-Growth	32.2617	Reg-Plan-Weekly IDCW	12.9287
Retail-Plan-Monthly IDCW	14.7766	Dir-Plan-Fortnightly IDCW	20.2549
Retail-Plan-Weekly IDCW	13.3827	Dir-Plan-Growth	30.0717
Reg-Plan-Fortnightly IDCW	12.9159	Dir-Plan-Monthly IDCW	16.7754
Reg-Plan-Growth	28.5145	Dir-Plan-Weekly IDCW	13.1722

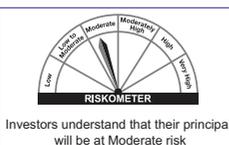
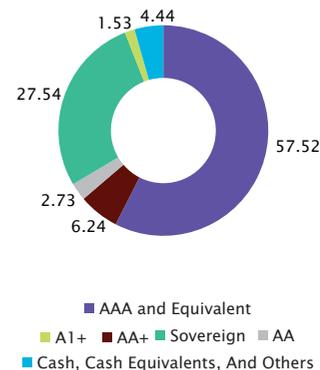
PORTFOLIO

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
Commercial Papers			Tata Capital Housing Finance Ltd.	CRISIL AAA	0.77
Panatone Finvest Ltd.	CRISIL A1+	1.53	Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	0.77
Total		1.53	HDB Financial Services Ltd.	CRISIL AAA	0.75
Non Convertible Debentures			Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.69
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.51	Larsen & Toubro Ltd.	CRISIL AAA	0.54
Power Finance Corporation Ltd.	CRISIL AAA	4.26	Bajaj Finance Ltd.	CRISIL AAA	0.54
NABARD	CRISIL AAA	4.20	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.38
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.43	Nexus Select Trust	CRISIL AAA	0.38
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.15	HDFC Bank Ltd.	CRISIL AAA	0.38
SMFG India Credit Company Ltd.	[ICRA]AAA	3.08	India Grid Trust	[ICRA]AAA	0.24
Tata Communications Ltd.	CARE AAA	2.88	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.19
Mindspace Business Parks Reit	CRISIL AAA	2.31	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.19
National Housing Bank	CRISIL AAA	2.30	Godrej Industries Ltd.	CRISIL AA	0.19
NTPC Ltd.	CRISIL AAA	2.11	Total		66.45
REC Ltd.	CRISIL AAA	2.07	Zero Coupon Bonds		
Bajaj Housing Finance Ltd.	CRISIL AAA	1.91	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04
LIC Housing Finance Ltd.	CRISIL AAA	1.90	Total		0.04
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	1.68	Floating Rate Bonds		
ONGC Petro Additions Ltd.	CRISIL AA	1.62	Government Of India	SOVEREIGN	4.21
Toyota Financial Services India Ltd.	[ICRA]AAA	1.61	Total		4.21
India Grid Trust	CRISIL AAA	1.55	Government Securities		
Tata Capital Financial Services Ltd.	CRISIL AAA	1.54	Government Of India	SOVEREIGN	22.18
Sundaram Home Finance Ltd.	[ICRA]AAA	1.35	Total		22.18
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.35	State Development Loans		
Bharti Telecom Ltd.	CRISIL AA+	1.28	State Government Of Tamil Nadu	SOVEREIGN	1.14
Mahindra & Mahindra Financial Services Ltd.	IND AAA	1.27	Total		1.14
Tata Capital Financial Services Ltd.	[ICRA]AAA	1.16	Strips		
Small Industries Development Bank Of India	[ICRA]AAA	1.15	Government Of India	SOVEREIGN	0.01
Can Fin Homes Ltd.	[ICRA]AA+	1.15	Total		0.01
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.13	Cash, Cash Equivalents And Others		4.44
Godrej Properties Ltd.	[ICRA]AA+	0.96	Grand Total		100.00
Torrent Power Ltd.	CRISIL AA+	0.95			
TVS Credit Services Ltd.	CRISIL AA	0.92			
Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.89			
Tata Capital Ltd.	CRISIL AAA	0.77			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	66.45
Government Securities	22.18
Floating Rate Bonds	4.21
Commercial Papers	1.53
State Development Loans	1.14
Zero Coupon Bonds	0.04
Strips	0.01
Cash, Cash Equivalents And Others	4.44

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Short Term Debt Fund
This product is suitable for investors who are seeking[^]:

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.



MAGNUM CONSTANT MATURITY FUND

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	18.1078
Reg-Plan-Growth	55.6763
Dir-Plan-IDCW	18.7389
Dir-Plan-Growth	57.6080

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk
- Date of Allotment:** 30/12/2000
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 1,563.56 Crores
- AUM as on December 31, 2023**
₹ 1,587.81 Crores
- Fund Manager:** Mr. Tejas Soman
Managing Since: (w.e.f. Dec-2023)
Total Experience: Over 9 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

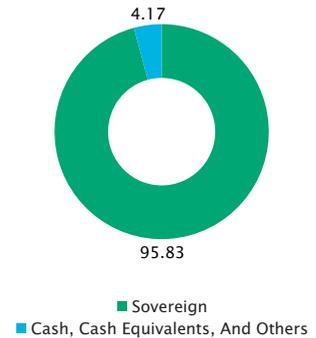
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	95.83
Total		95.83
Cash, Cash Equivalents And Others		
		4.17
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	95.83
Cash, Cash Equivalents And Others	4.17

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

Quantitative Data

Modified Duration	: 6.72 years
Average Maturity	: 9.93 years
Macaulay Duration	: 6.96 years
Yield to Maturity[^]	: 7.33%

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

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. 25 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk
- Date of Allotment:** 27/7/2007
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 10,371.49 Crores
- AUM as on December 31, 2023**
₹ 10,218.86 Crores
- Fund Manager:**
Mr. Rajeev Radhakrishnan Mr. Arun R (Co Fund Manager) & *Mr. Pradeep Kesavan
Managing Since:
Mr. Rajeev Jun-2008
Mr. Arun R Dec-2023
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. Rajeev Over 21 years
Mr. Arun R Over 16 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
CRISIL Low Duration Debt B-I Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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 instalments.
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.74 years
Average Maturity	: 1.34 years
Macaulay Duration	: 0.79 years
Yield to Maturity [^]	: 7.86%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,220.7046	Reg-Plan-Weekly IDCW	1,220.6243
Institutional-Growth	3,189.0027	Dir-Plan-Daily IDCW	1,246.7695
Institutional-Weekly IDCW	1,217.8916	Dir-Plan-Fortnightly IDCW	1,268.4984
Reg-Plan-Daily IDCW	1,220.6338	Dir-Plan-Growth	3,234.1316
Reg-Plan-Fortnightly IDCW	1,241.9982	Dir-Plan-Monthly IDCW	1,437.1549
Reg-Plan-Growth	3,133.7770	Dir-Plan-Weekly IDCW	1,248.5469
Reg-Plan-Monthly IDCW	1,374.4768		

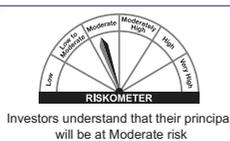
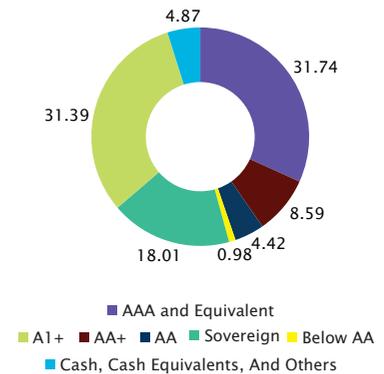
PORTFOLIO

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)			
Commercial Papers								
Export-Import Bank Of India	CRISIL A1+	3.37	Bank Of India	[ICRA]AAA	1.21			
Muthoot Finance Ltd.	CRISIL A1+	2.86	JM Financial Credit Solutions Ltd.	[ICRA]AA	1.21			
Panatone Finvest Ltd.	CRISIL A1+	1.46	NABARD	CRISIL AAA	1.16			
TMF Holdings Ltd.	CRISIL A1+	1.45	ONGC Petro Additions Ltd.	CRISIL AA	0.98			
Bharti Enterprises Ltd.	CRISIL A1+	1.45	Grihum Housing Finance Ltd.	CARE AA-	0.98			
Godrej Housing Finance Ltd.	CRISIL A1+	0.97	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.97			
Small Industries Development Bank Of India	CRISIL A1+	0.48	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.97			
Phoenix Arc Pvt. Ltd.	CRISIL A1+	0.46	Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	0.93			
Total		12.50	Torrent Power Ltd.	CRISIL AA+	0.88			
Certificate Of Deposits								
Indian Bank	CRISIL A1+	4.37	NABARD	[ICRA]AAA	0.82			
Small Industries Development Bank Of India	CRISIL A1+	3.50	Mahindra Rural Housing Finance Ltd.	IND AA+	0.78			
CSB Bank Ltd.	CRISIL A1+	2.89	PNB Housing Finance Ltd.	[ICRA]AA	0.73			
ICICI Bank Ltd.	[ICRA]A1+	2.41	State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	0.49			
Union Bank Of India	[ICRA]A1+	1.70	Crompton Greaves Consumer Electricals Ltd.	CRISIL AA+	0.49			
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.66	India Grid Trust	[ICRA]AAA	0.43			
Axis Bank Ltd.	CRISIL A1+	1.39	Total		45.33			
Punjab National Bank	CRISIL A1+	0.97	Zero Coupon Bonds					
Total		18.89	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.40			
Non Convertible Debentures								
National Housing Bank	CRISIL AAA	3.91	Total		0.40			
Larsen & Toubro Ltd.	CRISIL AAA	3.90	Floating Rate Bonds					
LIC Housing Finance Ltd.	CRISIL AAA	3.58	Government Of India	SOVEREIGN	9.63			
Bharti Telecom Ltd.	CRISIL AA+	3.51	Total		9.63			
Mangloor Highways Pvt. Ltd.	IND AAA	2.42	Government Securities					
L&T Metro Rail (Hyderabad) Ltd.			Government Of India	SOVEREIGN	2.79			
[Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.39	Total		2.79			
Rec Ltd.	CRISIL AAA	1.96	State Development Loans					
Cholamandalam Investment & Finance Co. Ltd.	IND AA+	1.96	State Government Of Gujarat	SOVEREIGN	2.80			
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.71	State Government Of Karnataka	SOVEREIGN	0.99			
ONGC Petro Additions Ltd.	[ICRA]AA	1.50	State Government Of Maharashtra	SOVEREIGN	0.25			
Small Industries Development Bank Of India	CRISIL AAA	1.46	Total		4.04			
HDB Financial Services Ltd.	CRISIL AAA	1.45	Strips					
Citicorp Finance (India) Ltd.	CRISIL AAA	1.32	Government Of India	SOVEREIGN	1.55			
India Grid Trust	CRISIL AAA	1.23	Total		1.55			
Small Industries Development			Cash, Cash Equivalents And Others					
					4.87			
			Grand Total		100.00			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	45.33
Certificate Of Deposits	18.89
Commercial Papers	12.50
Floating Rate Bonds	9.63
State Development Loans	4.04
Government Securities	2.79
Strips	1.55
Zero Coupon Bonds	0.40
Cash, Cash Equivalents And Others	4.87

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

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:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 18,356.02 Crores
- AUM as on December 31, 2023**
₹ 17,335.87 Crores
- Fund Manager:** Mr. R. Arun & Mr. Rajeev Radhakrishnan *Mr. Pradeep Kesavan (w.e.f. December 2023)
Managing Since:
Mr. R. Arun Apr-2012
Rajeev Radhakrishnan Dec-2023
Mr. Pradeep Kesavan Dec-2023
Total Experience:
Mr. R. Arun Over 16 years
Mr. Rajeev Radhakrishnan Over 21 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
CRISIL Money Market B-1 Index
- Exit Load:**
For exit within 3 business days from the date of allotment - 0.10%
For exit after 3 business days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**
Any Day SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 500 & in multiples of ₹ 1
- Additional Investment**
₹ 500 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.35 years
Average Maturity	: 0.38 years
Macaulay Duration	: 0.38 years
Yield to Maturity [^]	: 7.66%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	12.1340	Dir-Plan-Daily IDCW	12.3817
Reg-Plan-Growth	37.2247	Dir-Plan-Growth	39.6527
Reg-Plan-Monthly IDCW	14.6777	Dir-Plan-Monthly IDCW	15.7171
Reg-Plan-Weekly IDCW	13.8519	Dir-Plan-Weekly IDCW	14.2365

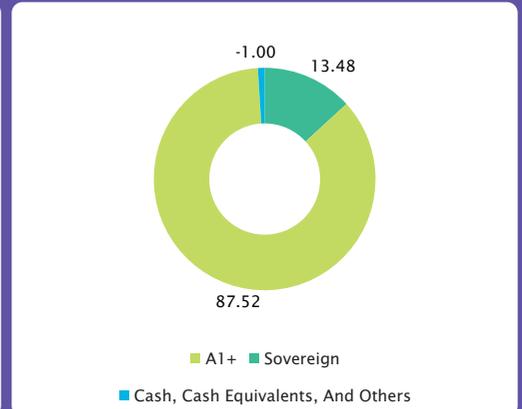
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Kotak Mahindra Bank Ltd.		
LIC Housing Finance Ltd.	CRISIL A1+	4.99	NABARD	CRISIL A1+	3.13
HDFC Bank Ltd.	CRISIL A1+	4.52	Punjab & Sind Bank	[ICRA]A1+	2.84
Muthoot Finance Ltd.	CRISIL A1+	3.55	Indian Bank	CRISIL A1+	2.43
Export-Import Bank Of India	CRISIL A1+	3.55	Bank Of Baroda	IND A1+	1.68
Panatone Finvest Ltd.	CRISIL A1+	3.16	Punjab National Bank	CRISIL A1+	1.14
Tata Motors Finance Ltd.	CRISIL A1+	2.27	Union Bank Of India	[ICRA]A1+	0.57
ONGC Petro Additions Ltd.	CRISIL A1+	2.24	Total		51.59
Infina Finance Pvt. Ltd.	CRISIL A1+	2.00	Government Securities		
Highways Infrastructure Trust	CRISIL A1+	1.49	Government Of India	SOVEREIGN	3.76
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.43	Total		3.76
Tata Projects Ltd.	CRISIL A1+	1.13	State Development Loans		
Tata Capital Housing Finance Ltd.	CRISIL A1+	1.12	State Government Of Karnataka	SOVEREIGN	2.21
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.85	State Government Of Haryana	SOVEREIGN	0.92
Bharti Enterprises Ltd.	CRISIL A1+	0.84	State Government Of Gujarat	SOVEREIGN	0.43
Tata Capital Financial Services Ltd.	CRISIL A1+	0.57	State Government Of Madhya Pradesh	SOVEREIGN	0.29
JM Financial Services Ltd.	CRISIL A1+	0.57	Total		3.85
JM Financial Products Ltd.	CRISIL A1+	0.57	Treasury Bills		
JM Financial Credit Solutions Ltd.	CRISIL A1+	0.57	364 Day T-Bill 22.03.24	SOVEREIGN	3.86
JM Financial Properties & Holdings Ltd.	CRISIL A1+	0.51	364 Day T-Bill 29.03.24	SOVEREIGN	1.13
Total		35.93	Total		4.99
Certificate Of Deposits			Strips		
ICICI Bank Ltd.	[ICRA]A1+	7.42	Government Of India	SOVEREIGN	0.88
Axis Bank Ltd.	CRISIL A1+	6.34	Total		0.88
Small Industries Development Bank Of India	CRISIL A1+	5.83	Cash, Cash Equivalents And Others		
The Federal Bank Ltd.	CRISIL A1+	5.02			-1.00
Indusind Bank Ltd.	CRISIL A1+	4.23	Grand Total		100.00
IDFC First Bank Ltd.	CRISIL A1+	3.69			
HDFC Bank Ltd.	CRISIL A1+	3.69			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	51.59
Commercial Papers	35.93
Treasury Bills	4.99
State Development Loans	3.85
Government Securities	3.76
Strips	0.88
Cash, Cash Equivalents And Others	-1.00

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI BANKING & PSU FUND

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 09/10/2009
- Report As On:** 31/12/2023
- AUM for the Month of December 2023**
₹ 4,427.85 Crores
- AUM as on December 31, 2023**
₹ 4,413.24 Crores
- Fund Manager:**
Mr. Rajeev Radhakrishnan
Mr. Ardhendu Bhattacharya (Co Fund Manager)
***Mr. Pradeep Kesavan** Managing Since:
Mr. Rajeev Nov 2013
Mr. Ardhendu (w.e.f.Dec 2023)
Mr. Pradeep (w.e.f.Dec 2023)
Total Experience:
Mr. Rajeev Radhakrishnan - Over 21 years
Mr. Ardhendu Bhattacharya - Over 12 years
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:**
Nifty Banking & PSU Debt 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 instalments.
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.23 years
Average Maturity	: 4.80 years
Macaulay Duration	: 3.41 years
Yield to Maturity[^]	: 7.65%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,263.1094	Dir-Plan-Daily IDCW	1,287.3039
Reg-Plan-Growth	2,768.5944	Dir-Plan-Growth	2,922.5503
Reg-Plan-Monthly IDCW	1,169.9624	Dir-Plan-Monthly IDCW	1,233.8903
Reg-Plan-Weekly IDCW	1,262.8409	Dir-Plan-Weekly IDCW	1,284.4448

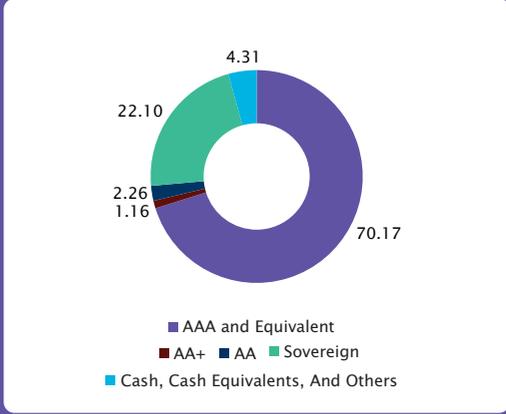
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures			Total		
Indian Railway Finance Corporation Ltd.	CRISIL AAA	8.35			70.77
Power Finance Corporation Ltd.	CRISIL AAA	7.76	Floating Rate Bonds		
REC Ltd.	CRISIL AAA	6.01	Government Of India	SOVEREIGN	2.25
NABARD+	CRISIL AAA	5.96	Total		
Nuclear Power Corporation Of India Ltd.[ICRA]AAA		4.64			2.25
Axis Bank Ltd.	CRISIL AAA	3.95	Floating Rate Notes		
HDFC Bank Ltd.	CRISIL AAA	3.95	HDFC Bank Ltd.	CRISIL AAA	2.82
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.70	Total		
Gail (India) Ltd.	IND AAA	3.37			2.82
NTPC Ltd.	CRISIL AAA	3.30	Government Securities		
Export-Import Bank Of India	CRISIL AAA	3.17	Government Of India	SOVEREIGN	19.74
Small Industries Development Bank Of India	[ICRA]AAA	2.80	Total		
ONGC Petro Additions Ltd.	CRISIL AA	2.26			19.74
State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	1.70	State Development Loans		
Small Industries Development Bank Of India	CRISIL AAA	1.70	State Government Of Maharashtra	SOVEREIGN	0.11
National Housing Bank	CRISIL AAA	1.69	Total		
Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	1.69			0.11
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.68	Cash, Cash Equivalents And Others		
Indian Bank(Tier II Bond Under Basel III)	IND AA+	1.16			4.31
Indian Bank(Tier II Bond Under Basel III)	CRISIL AAA	1.09	Grand Total		
Punjab National Bank	CRISIL AAA	0.68			100.00
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.12			
NHPC Ltd.	[ICRA]AAA	0.04			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	70.77
Government Securities	19.74
Floating Rate Notes	2.82
Floating Rate Bonds	2.25
State Development Loans	0.11
Cash, Cash Equivalents And Others	4.31

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



RISKOMETER

Investors understand that their principal will be at Moderate risk

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

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

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

[^]Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.



LIQUID FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,192.7581	Reg-Plan-Weekly IDCW	1,262.4231
Institutional-Fortnightly IDCW	1,220.4971	Dir-Plan-Daily IDCW	1,144.0484
Institutional-Growth	3,712.7529	Dir-Plan-Fortnightly IDCW	1,211.4881
Reg-Plan-Daily IDCW	1,140.7391	Dir-Plan-Growth	3,709.9543
Reg-Plan-Fortnightly IDCW	1,207.0410	Dir-Plan-Weekly IDCW	1,267.0943
Reg-Plan-Growth	3,677.9735		

Investment Objective

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

Fund Details

• Type of Scheme

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

• Date of Allotment: 24/11/2003

• Report As On: 31/12/2023

• AAUM for the Month of December 2023 ₹ 64,314.18 Crores

• AUM as on December 31, 2023 ₹ 57,535.81 Crores

• Fund Manager: Mr. Arun R & Rajeev Radhakrishnan

Managing Since: Mr. Arun R May-2018
Mr. Rajeev Radhakrishnan Dec-2023

Total Experience: Mr. Arun R Over 16 years
Mr. Rajeev Radhakrishnan Over 21 years

• First Tier Benchmark: NIFTY Liquid Index B-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 instalments; Semi-Annual and Annual – ₹12,000 and 2 instalments

• 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	: 0.14 years
Average Maturity	: 0.15 years
Macaulay Duration	: 0.15 years
Yield to Maturity [^]	: 7.39%

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

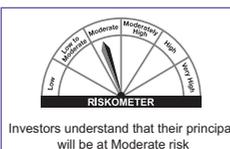
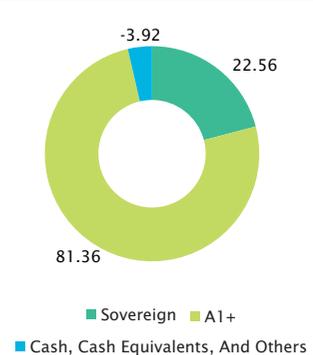
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Punjab National Bank	CRISIL A1+	0.97
ICICI Securities Ltd.	CRISIL A1+	3.96	Axis Bank Ltd.	CRISIL A1+	0.34
Reliance Retail Ventures Ltd.	CRISIL A1+	3.78	Small Industries Development Bank Of India	CRISIL A1+	0.04
Small Industries Development Bank Of India	CRISIL A1+	3.54	Kotak Mahindra Bank Ltd.	CRISIL A1+	0.04
Kotak Securities Ltd.	CRISIL A1+	3.36	Total		40.90
Larsen & Toubro Ltd.	CRISIL A1+	3.35	Government Securities		
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.53	Government Of India	SOVEREIGN	0.60
NABARD	CRISIL A1+	2.10	Total		0.60
HDFC Securities Ltd.	CRISIL A1+	2.03	Treasury Bills		
Aditya Birla Finance Ltd.	[ICRA]A1+	1.68	91 Day T-Bill 15.02.24	SOVEREIGN	3.38
Can Fin Homes Ltd.	[ICRA]A1+	1.61	364 Day T-Bill 22.02.24	SOVEREIGN	3.07
Tata Capital Financial Services Ltd.	CRISIL A1+	1.26	91 Day T-Bill 22.02.24	SOVEREIGN	2.11
Poonawalla Fincorp Ltd.	CRISIL A1+	1.18	91 Day T-Bill 29.02.24	SOVEREIGN	2.04
Godrej & Boyce Manufacturing Co. Ltd.	CRISIL A1+	1.18	364 Day T-Bill 22.03.24	SOVEREIGN	1.94
Bajaj Finance Ltd.	CRISIL A1+	1.09	182 Day T-Bill 01.02.24	SOVEREIGN	1.47
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.00	91 Day T-Bill 04.01.24	SOVEREIGN	1.36
Sikka Ports & Terminals Ltd.	CRISIL A1+	0.93	91 Day T-Bill 25.01.24	SOVEREIGN	1.22
Sundaram Finance Ltd.	CRISIL A1+	0.84	91 Day T-Bill 08.02.24	SOVEREIGN	1.15
HDB Financial Services Ltd.	CRISIL A1+	0.84	91 Day T-Bill 28.03.24	SOVEREIGN	0.84
Godrej Consumer Products Ltd.	CRISIL A1+	0.84	91 Day T-Bill 21.03.24	SOVEREIGN	0.84
Bharti Telecom Ltd.	CRISIL A1+	0.84	182 Day T-Bill 08.02.24	SOVEREIGN	0.42
Bajaj Financial Securities Ltd.	CRISIL A1+	0.76	364 Day T-Bill 04.01.24	SOVEREIGN	0.38
Export-Import Bank Of India	CRISIL A1+	0.67	91 Day T-Bill 11.01.24	SOVEREIGN	0.34
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	0.50	364 Day T-Bill 07.03.24	SOVEREIGN	0.29
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.34	182 Day T-Bill 29.02.24	SOVEREIGN	0.29
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.25	364 Day T-Bill 14.03.24	SOVEREIGN	0.25
Total		40.46	364 Day T-Bill 29.02.24	SOVEREIGN	0.17
Certificate Of Deposits			182 Day T-Bill 14.03.24	SOVEREIGN	0.17
Canara Bank	CRISIL A1+	9.12	182 Day T-Bill 25.01.24	SOVEREIGN	0.15
Bank Of Baroda	IND A1+	8.17	182 Day T-Bill 21.03.24	SOVEREIGN	0.08
HDFC Bank Ltd.	CRISIL A1+	7.66	Total		21.96
Union Bank Of India	[ICRA]A1+	6.15	Cash, Cash Equivalents And Others		
Indian Bank	CRISIL A1+	4.22	Grand Total		100.00
Punjab & Sind Bank	[ICRA]A1+	2.51			
IDFC First Bank Ltd.	CRISIL A1+	1.68			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	40.90
Commercial Papers	40.46
Treasury Bills	21.96
Government Securities	0.60
Cash, Cash Equivalents And Others	-3.92

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Liquid Fund

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

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

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

SBI

**MAGNUM ULTRA SHORT
DURATION FUND**

Investment Objective

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

Fund Details

Type of Scheme

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 22 of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk

Date of Allotment: 21/05/1999

Report As On: 31/12/2023

AUM for the Month of December 2023

₹ 11,284.66 Crores

AUM as on December 31, 2023

₹ 11,040.80 Crores

Fund Manager: Mr. R. Arun Mr. Ardhendu Bhattacharya & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)

Managing Since: Mr. R. Arun June-2021
Mr. Ardhendu Bhattacharya Dec-2023
Mr. Pradeep Kesavan Dec-2023

Total Experience:

Mr. R. Arun Over 16 years

Mr. Ardhendu Bhattacharya Over 12 years

Mr. Pradeep Kesavan Over 18 years

First Tier Benchmark:

CRISIL Ultra Short Duration Debt B-1 Index

Exit Load: Nil

Entry Load: N.A.

Plans Available: Regular, Direct

Options: Growth, IDCW

SIP:

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

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

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

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

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

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

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

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

Minimum Investment

₹ 5,000 & in multiples of ₹ 1

Additional Investment

₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 0.40 years

Average Maturity : 0.43 years

Macaulay Duration : 0.43 years

Yield to Maturity[^] : 7.65%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,361.4142	Dir-Plan-Cash	5,437.9608
Reg-Plan-Daily IDCW	2,019.3972	Dir-Plan-Daily IDCW	2,033.3919
Reg-Plan-Weekly IDCW	1,265.1210	Dir-Plan-Weekly IDCW	1,272.7629

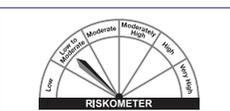
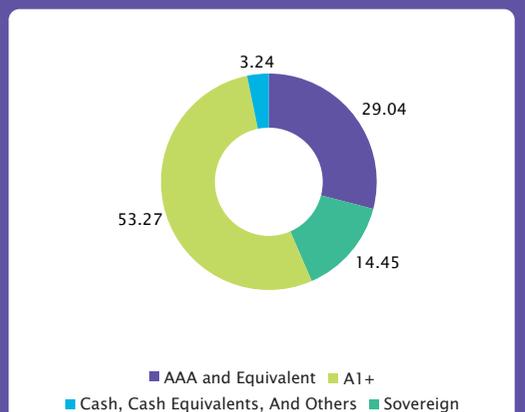
PORTFOLIO

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
Commercial Papers			Small Industries Development		
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	4.50	Bank Of India	[ICRA]AAA	1.13
HDFC Bank Ltd.	CRISIL A1+	4.08	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.82
Panatone Finvest Ltd.	CRISIL A1+	2.48	Tata Capital Financial Services Ltd.	CRISIL AAA	0.72
Muthoot Finance Ltd.	CRISIL A1+	2.45	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.55
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	2.25	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.41
Brookfield India Real Estate Trust	CRISIL A1+	2.16	NTPC Ltd.	CRISIL AAA	0.36
Bharti Enterprises Ltd.	CRISIL A1+	1.47	Tata Capital Ltd.	CRISIL AAA	0.14
LIC Housing Finance Ltd.	CRISIL A1+	1.30	Total		29.04
Bajaj Finance Ltd.	CRISIL A1+	0.89	Government Securities		
Export-Import Bank Of India	CRISIL A1+	0.67	Government Of India	SOVEREIGN	3.66
Total		22.25	Total		3.66
Certificate Of Deposits			State Development Loans		
Small Industries Development			State Government Of		
Bank Of India	CRISIL A1+	6.03	Andhra Pradesh	SOVEREIGN	1.88
ICICI Bank Ltd.	[ICRA]A1+	6.00	State Government Of Rajasthan	SOVEREIGN	0.69
Kotak Mahindra Bank Ltd.	CRISIL A1+	4.00	State Government Of Maharashtra	SOVEREIGN	0.45
Axis Bank Ltd.	CRISIL A1+	3.37	State Government Of		
Bank Of Baroda	IND A1+	3.04	Madhya Pradesh	SOVEREIGN	0.05
Indusind Bank Ltd.	CRISIL A1+	2.82	Total		3.07
HDFC Bank Ltd.	CRISIL A1+	2.15	Treasury Bills		
Punjab National Bank	CRISIL A1+	1.34	91 Day T-Bill 22.02.24	SOVEREIGN	2.69
The Federal Bank Ltd.	CRISIL A1+	0.84	182 Day T-Bill 04.04.24	SOVEREIGN	2.22
Union Bank Of India	[ICRA]A1+	0.49	182 Day T-Bill 25.01.24	SOVEREIGN	1.35
IDFC First Bank Ltd.	CRISIL A1+	0.49	91 Day T-Bill 04.01.24	SOVEREIGN	0.76
Punjab & Sind Bank	[ICRA]A1+	0.45	364 Day T-Bill 11.01.24	SOVEREIGN	0.38
Total		31.02	182 Day T-Bill 29.02.24	SOVEREIGN	0.32
Non Convertible Debentures			Total		7.72
Larsen & Toubro Ltd.	CRISIL AAA	4.29	Cash, Cash Equivalents And Others		
NABARD	[ICRA]AAA	4.18			3.24
REC Ltd.	CRISIL AAA	3.91	Grand Total		100.00
LIC Housing Finance Ltd.	CRISIL AAA	3.62			
NABARD	CRISIL AAA	3.48			
Power Finance Corporation Ltd.	CRISIL AAA	2.09			
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.77			
Bajaj Housing Finance Ltd.	CRISIL AAA	1.57			

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

Certificate Of Deposits	31.02
Non Convertible Debentures	29.04
Commercial Papers	22.25
Treasury Bills	7.72
Government Securities	3.66
State Development Loans	3.07
Cash, Cash Equivalents And Others	3.24

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



Investors understand that their principal will be at Low to Moderate risk

SBI Magnum Ultra Short Duration Fund
This product is suitable for investors who are seeking[^]

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.


FLOATING RATE DEBT FUND
Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/10/2020
- Report As On:** 31/12/2023
- AUM for the Month of December 2023**
₹ 2,071.92 Crores
- AUM as on December 31, 2023**
₹ 1,406.09 Crores
- Fund Manager:**
Mr. Ardhendu Bhattacharya
Mr. Rajeev Radhakrishnan and (Co-Fund Manager) & *Mr. Pradeep Kesavan
Managing Since:
Ardhendu Bhattacharya - Dec 2023
Rajeev Radhakrishnan - Dec 2023
Mr. Pradeep Kesavan - Dec 2023
Total Experience:
Mr. Rajeev Radhakrishnan: -Over 21 years
Mr. Ardhendu Bhattacharya: -Over 12 years
Mr. Pradeep Kesavan: -Over 18 years
- First Tier Benchmark:**
Nifty Short Duration Debt Index
- 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.44 years
Average Maturity	: 4.41 years
Macaulay Duration	: 0.46 years
Yield to Maturity[^]	: 7.81%

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

NET ASSET VALUE

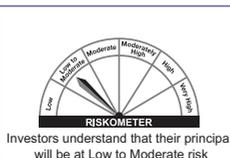
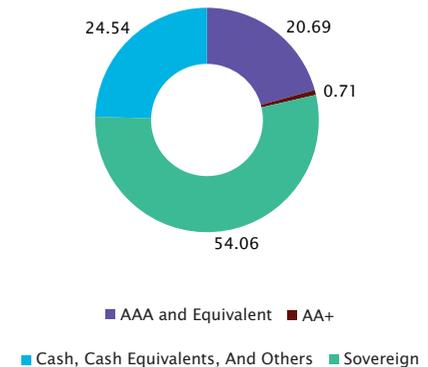
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	11.7996	Dir-Plan-Monthly IDCW	11.8742
Reg-Plan-Growth	11.7989	Dir-Plan-Growth	11.8749
Reg-Plan-Quarterly IDCW	11.7998	Dir-Plan-Quarterly IDCW	11.8750

PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Bajaj Housing Finance Ltd.	CRISIL AAA	4.96
SMFG India Home Finance Co. Ltd.	CRISIL AAA	2.84
Mindspace Business Parks Reit	CRISIL AAA	1.75
Nagpur Seoni Expressway Ltd.	IND AAA	1.55
State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	1.43
Total		12.53
Floating Rate Bonds		
Government Of India	SOVEREIGN	53.70
Total		53.70
Floating Rate Notes		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	3.55
HDFC Bank Ltd.	CRISIL AAA	3.54
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.07
Sundaram Home Finance Ltd.	CARE AA+	0.71
Total		8.87
State Development Loans		
State Government Of Punjab	SOVEREIGN	0.36
Total		0.36
Cash, Cash Equivalents And Others		
		24.54
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	53.70
Non Convertible Debentures	12.53
Floating Rate Notes	8.87
State Development Loans	0.36
Cash, Cash Equivalents And Others	24.54

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)


SBI Floating Rate Debt Fund
This product is suitable for investors who are seeking[^]:

- To generate reasonable returns
- To invest in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives)

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.

SBI
LONG DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.7679
Reg-Plan-Growth	10.7680
Dir-Plan-IDCW	10.8180
Dir-Plan-Growth	10.8177

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. 47 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk.
- Date of Allotment:** 21/12/2022
- Report As On:** 31/12/2023
- AAUM for the Month of December 2023**
₹ 1,037.63 Crores
- AUM as on December 31, 2023**
₹ 1,095.73 Crores
- Fund Manager: Mr. Tejas Soman & *Mr. Pradeep Kesavan**
Managing Since:
Mr. Tejas Soman (w.e.f. Dec 2023)
*Mr. Pradeep Kesavan (w.e.f. Dec 2023)
Total Experience:
Mr. Tejas Soman Over 9 years
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**
CRISIL Long Duration Debt A-III Index
- Exit Load:** For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment- 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 Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily-
Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
Weekly-
Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
Monthly, Quarterly, Semi-Annual and Annual -
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 11.17 years
Average Maturity	: 29.29 years
Macaulay Duration	: 11.59 years
Yield to Maturity[^]	: 7.49%

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

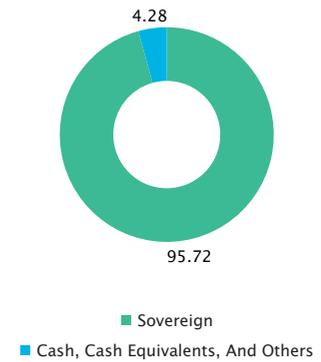
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	95.72
Total		95.72
Cash, Cash Equivalents And Others		4.28
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	95.72
Cash, Cash Equivalents And Others	4.28

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Moderate risk

SBI Long Duration Fund

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

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

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

*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.


OVERNIGHT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,186.1873	Dir-Plan-Daily IDCW	1,189.5965
Reg-Plan-Growth	3,787.3642	Dir-Plan-Growth	3,832.6258
Reg-Plan-Weekly IDCW	1,211.1976	Dir-Plan-Weekly IDCW	1,214.7528

Investment Objective

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

Fund Details

- **Type of Scheme**
An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk
- **Date of Allotment:** 01/10/2002
- **Report As On:** 31/12/2023
- **AAUM for the Month of December 2023**
₹ 17,900.59 Crores
- **AUM as on December 31, 2023**
₹ 11,792.32 Crores
- **Fund Manager:** Mr. R. Arun
Managing Since: Apr-2012
Total Experience: Over 16 years
- **First Tier Benchmark:**
CRISIL Liquid Overnight Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
For Growth option only:
Weekly/Monthly frequency - ₹2,000 and 6 installments;
Quarterly - ₹6,000 and 2 installments;
Semi-Annual and Annual - ₹12,000 and 2 installments
- **Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1 day
Average Maturity	: 1 day
Macaulay Duration	: 1 day
Yield to Maturity[^]	: 6.76%

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

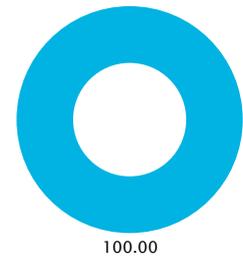
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Cash, Cash Equivalents And Others		100.00
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Cash, Cash Equivalents And Others	100.00
-----------------------------------	--------

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Low risk

SBI Overnight Fund

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

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

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

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & *Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	7.13	10,711	4.41	11,378	7.20	14,155	5.95	31,577	Inception Date 09-02-2004 Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	7.08	10,708	4.27	11,337	7.37	14,269	7.34	40,979	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	5.56	29,348	
Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) & *Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	7.23	10,721	4.61	11,444	7.38	14,272	7.56	62,322	Inception Date 25-11-1998 Managing Since Dec 2023
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt B-III Index	7.13	10,713	5.66	11,797	8.11	14,771	9.90	1,07,186	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	N.A.	N.A.	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager) *Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	7.26	10,724	4.83	11,517	7.51	14,360	7.78	45,213	Inception Date 12-11-2003 Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23 Mr. Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	8.86	10,886	7.33	12,366	8.31	14,910	7.94	46,597	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	5.51	29,460	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	7.64	10,761	4.94	11,552	7.87	14,601	7.96	58,304	Inception Date 30-12-2000 Managing Since Rajeev Nov-23 Tejas Dec-23
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	8.04	10,804	4.35	11,361	7.07	14,076	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	N.A.	N.A.	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Equity Hybrid Fund	16.46	11,641	13.77	14,716	13.53	18,855	15.28	5,54,333	Inception Date 09-10-1995 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	18.39	11,839	14.11	14,857	14.16	19,397	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	12.92	3,08,868	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	12.23	11,220	10.21	13,378	10.44	16,426	8.40	62,611	Inception Date 09-04-2001 Managing Since Mansi - June 2021 Saurabh - Jan-22 Pradeep - Dec-23
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	9.37	10,937	6.59	12,110	8.99	15,380	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	N.A.	N.A.	
Fund Managed by Rohit Shimpi & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Equity ESG Fund	24.72	12,465	16.66	15,865	15.64	20,671	14.53	8,82,231	Inception Date 01-01-1991 Managing Since Rohit Jan-22 Pradeep Dec-23
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	23.43	12,336	16.59	15,835	16.94	21,862	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	15.33	11,07,461	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	29.92	12,983	34.20	24,132	N.A.	N.A.	41.60	30,966	Inception Date 29-09-2020 Managing Since R. Srinivasan - Sep-20 Rajeev - Nov 23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	18.39	11,839	14.11	14,857	N.A.	N.A.	18.35	17,306	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	N.A.	N.A.	23.33	19,768	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & *Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Credit Risk Fund	8.34	10,832	5.84	11,851	6.74	13,856	7.64	20,071	Inception Date 17-07-2014 Managing Since Lokesh Feb-17 Adesh & Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	9.29	10,929	7.70	12,492	8.54	15,071	8.85	22,308	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.89	18,788	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) *Mr. Pradeep Kesavan (investments in foreign securities portion)									
SBI Balanced Advantage Fund	20.45	12,039	N.A.	N.A.	N.A.	N.A.	11.65	12,925	Inception Date 31-08-2021 Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	14.26	11,426	N.A.	N.A.	N.A.	N.A.	8.56	12,114	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	N.A.	N.A.	N.A.	N.A.	3.60	10,860	
Fund managed by Mr. R. Srinivasan & *Mr. Pradeep Kesavan (investments in foreign securities portion)									
SBI Multicap Fund	22.55	12,248	N.A.	N.A.	N.A.	N.A.	15.98	13,079	Inception Date 08-03-2022 Managing Since March - 2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	33.85	13,374	N.A.	N.A.	N.A.	N.A.	25.93	15,182	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	19.74	13,858	

Notes:

- 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 and 1 scheme is jointly managed with Mr. Neeraj Kumar). The total no. of schemes managed by Mansi Sajeja is 2 (1 scheme is jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Magnum Equity ESG 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).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI Magnum Equity ESG 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.
- SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex TRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022.
- 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).
- *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.
- Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).

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

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Focused Equity Fund	22.30	12,223	16.98	15,994	16.29	21,262	18.88	2,81,138	Inception Date 17-09-2004 Managing Since R. Srinivasan May-09 Pradeep Dec-23
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	26.63	12,655	20.44	17,451	17.64	22,520	15.90	1,72,317	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	15.77	1,68,590	
SBI Small Cap Fund	25.38	12,530	26.04	19,996	23.18	28,348	20.42	1,42,876	Inception Date 09-09-2009 Managing Since R. Srinivasan Nov-13 Pradeep Dec-23
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	47.42	14,726	32.44	23,193	22.13	27,159	12.33	52,838	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	12.53	54,156	
Funds Managed by R. Srinivasan & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Flexicap Fund	22.88	12,281	17.41	16,171	15.32	20,384	13.04	93,822	Inception Date 29-09-2005 Managing Since R. Srinivasan Jan-22 Pradeep Dec-23
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	26.63	12,655	20.44	17,451	17.64	22,520	14.02	1,09,720	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.83	1,06,551	
SBI Magnum Global Fund	23.57	12,350	17.63	16,264	15.55	20,591	14.61	5,40,538	Inception Date 30-09-1994 Managing Since R. Srinivasan Jan-22 Pradeep Dec-23
First Tier Scheme Benchmark: - Nifty MNC (TRI)	24.18	12,410	17.14	16,061	13.19	18,573	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	11.75	2,58,501	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	7.45	10,743	5.33	11,683	5.10	12,824	6.69	30,374	Inception Date 03-11-2006 Managing Since Neeraj Oct-12 Arun R. June-21
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.98	10,795	5.43	11,716	5.05	12,789	N.A.	N.A.	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	6.94	10,694	4.85	11,525	5.59	13,128	6.15	27,877	
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (Foreign Securities) and Raj Gandhi (Commodities)									
SBI Equity Savings Fund	17.58	11,752	10.69	13,554	10.66	16,593	8.86	20,746	Inception Date 27-05-2015 Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22 Pradeep Dec 23 Raj - Sep 23
First Tier Scheme Benchmark: - Nifty Equity Savings	12.40	11,240	9.54	13,145	9.99	16,101	8.98	20,953	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.23	16,819	

Notes:

- 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 Maltya is 1. The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saubrah Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla)
- 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).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Magnum Global Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- 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
- 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.
- Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022. Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
- SBI Multipcap 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.
- *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.

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman & *Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Long Duration Fund	2.95	10,295	7.84	10,782	N.A.	N.A.	N.A.	N.A.	7.49	10,766	Inception Date 21-12-2022 Managing Since (w.e.f. Dec 2023)
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	2.51	10,251	7.16	10,716	N.A.	N.A.	N.A.	N.A.	6.95	10,715	
Additional Benchmark: CRISIL 10 Year Gilt Index	2.68	10,268	7.82	10,782	N.A.	N.A.	N.A.	N.A.	7.50	10,771	
Funds Managed by Bhavin Vithlani & *Pradeep Kesavan (investments in foreign securities portion)											
SBI Infrastructure Fund	49.87	14,970	34.44	24,262	23.69	28,934	8.97	41,223	Inception Date 06-07-2007 Managing Since Bhavin Jan-22 Pradeep Dec-23		
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	40.21	14,008	27.59	20,744	19.92	24,783	5.21	23,114			
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	11.50	60,176			

Notes:

- 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.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- *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.
- SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum MidCap Fund	34.57	13,446	28.31	21,094	22.47	27,536	17.16	1,95,404	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	44.75	14,461	30.64	22,263	22.99	28,127	N.A.	N.A.	Managing Since Sohini July-10 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	15.39	1,46,852	
SBI Blue Chip Fund	22.69	12,262	17.32	16,134	15.96	20,955	12.18	78,031	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	23.30	12,323	18.28	16,532	16.47	21,426	13.19	91,688	Managing Since Sohini Sep-10 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.16	91,192	
Fund Managed by Milind Agrawal & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	18.65	11,860	14.73	15,089	13.82	19,097	13.98	31,823	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	14.35	11,431	13.12	14,466	13.88	19,148	13.16	29,834	Managing Since Milind Aug-19 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	12.41	28,146	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table. Ms. Sohini Andani has been managing SBI Blue Chip Fund since September 2010 and SBI Magnum Midcap Fund since July 2010. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
- 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.
- 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/-	
Funds Managed by Saurabh Pant & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Consumption Opportunities Fund	30.01	12,992	26.16	20,054	18.00	22,864	15.79	3,63,146	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	28.04	12,796	18.86	16,778	15.26	20,331	N.A.	N.A.	Managing Since Saurabh Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.92	2,43,855	
SBI Large & Midcap Fund	26.88	12,679	23.80	18,952	18.58	23,435	15.01	7,48,427	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	32.76	13,266	23.89	18,994	19.49	24,345	N.A.	N.A.	Managing Since Saurabh Sep-16 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	12.85	4,17,223	
Funds Managed by Saurabh Pant & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Technology Opportunities Fund	24.91	12,483	20.69	17,562	23.78	29,040	15.32	3,28,433	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	21.17	12,111	14.78	15,112	19.74	24,607	N.A.	N.A.	Managing Since Saurabh Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.92	2,43,855	

Funds Managed by Tanmaya Desai & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Healthcare Opportunities Fund	38.36	13,824	16.03	15,609	20.85	25,758	16.22	3,97,753	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	38.09	13,797	14.09	14,841	18.60	23,456	14.52	2,77,074	Managing Since Tanmaya Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.92	2,43,855	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi *Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Dividend Yield Fund	16.16	11,616	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	28.67	12,867	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	18.79	11,879	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	36.41	13,641	Managing Since March - 2023
Additional Benchmark: S&P BSE Sensex TRI	12.21	11,221	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	26.22	12,622	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table. The total no. of schemes managed by Mr. Saurabh Pant is 3. The total no. of schemes managed by Mr. Tanmaya Desai is 1.
- 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).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- 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.
- 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 S&P BSE Sensex PRI values from 28-Feb-93 to 18-Aug-96 and TRI values since 19-Aug-96.
- 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 S&P BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- *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.
- SBI Dividend Yield Fund the scheme has not completed 1 Years | SBI Dividend Yield Fund, the scheme is managed by Mr. Rohit Shimpi & Mr. Pradeep Kesavan

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	14.18	11,414	6.65	12,126	13.67	18,970	5.32	18,915	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	13.57	11,350	7.85	12,541	14.64	19,795	6.69	22,188	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.26	51,565	Managing Since Sep-11
Funds Managed by Raviprakash Sharma & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Nifty Index Fund	20.71	12,065	16.52	15,808	15.32	20,384	14.34	1,89,613	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	21.36	12,130	17.24	16,101	16.25	21,220	16.09	2,65,051	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	16.65	2,94,158	Managing Since Raviprakash Feb-11 Pradeep Dec-23
Funds Managed by Raviprakash Sharma & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Equity Minimum Variance Fund	28.11	12,802	18.99	16,833	N.A.	N.A.	17.23	21,396	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	21.36	12,130	17.24	16,101	N.A.	N.A.	15.52	19,941	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	N.A.	N.A.	15.54	19,953	Managing Since Raviprakash Mar-19 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/-	
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	26.31	12,623	N.A.	N.A.	N.A.	N.A.	15.05	14,425	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	27.32	12,724	N.A.	N.A.	N.A.	N.A.	16.06	14,760	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	16.73	14,984	Managing Since May - 2021

Notes:

- 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.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance 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.
- Scheme count for the total schemes managed by the Fund Managers does not include ETFs managed by Mr. Raviprakash Sharma.
- The data of the last working day has been considered for the calculation of performance.
- 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. Pradeep Kesavan									
SBI International Access - US Equity FoF	26.62	12,654	N.A.	N.A.	N.A.	N.A.	11.41	13,493	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	15.82	15,026	Managing Since Dec - 2023

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	40.13	14,000	25.23	19,617	19.39	24,250	16.28	10,35,491	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	26.63	12,655	20.44	17,451	17.64	22,520	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.45	4,85,258	Managing Since Sep-16

Fund Jointly Managed by Dinesh Balachandran and *Pradeep Kesavan (investments in foreign securities portion)									
	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/-	
SBI Contra Fund	38.34	13,822	32.77	23,366	24.76	30,202	19.59	8,00,614	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	26.63	12,655	20.44	17,451	17.64	22,520	15.75	3,59,714	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	13.92	2,43,855	Managing Since Dinesh May-18 Pradeep Dec-23
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Mr. Raj Gandhi (for ETCs) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Multi Asset Allocation Fund	24.46	12,438	14.24	14,897	13.49	18,824	11.88	18,803	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	15.24	11,519	10.07	13,328	12.06	17,665	11.64	18,578	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	16.29	21,258	14.95	21,895	Managing Since Dinesh Dec-23 Raj Feb-20 Mansi & Pradeep Dec-23

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srinivasan 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).
- 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).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include closed ended Schemes.
- 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.
- SBI Long Term Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 31-Mar-93 to 16-Aug-96 and TRI values since 19-Aug-96.
- SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 05-Jul-99 to 31-Jul-99 and TRI values since 01-Aug-96.
- SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCs w.e.f. February 27, 2020.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P 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.
- SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f. October 1, 2021.
- SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- *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 for all Schemes – Regular Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan															Inception Date
#SBI Liquid Fund	8.12	10,016	7.55	10,031	7.10	10,060	6.95	10,695	4.98	11,571	5.12	12,840	6.89	30,595	19-07-2004
First Tier Scheme Benchmark:- NIFTY Liquid Index B-I	7.87	10,015	7.63	10,031	7.34	10,062	7.29	10,729	5.25	11,659	5.32	12,960	7.24	32,358	Managing Since Arun Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.20	27,469	Rajeev Dec-23
Funds Managed by Arun R Rajeev Radhakrishnan (Co Fund Manager) *Pradeep kesavan (investments in foreign securities portion)															Inception Date
SBI Savings Fund	8.13	10,016	7.41	10,028	6.83	10,054	6.91	10,689	4.84	11,521	5.57	13,113	6.98	37,187	22-03-2007
First Tier Scheme Benchmark:-CRISIL Money Market B-I Index	8.40	10,016	7.77	10,032	7.44	10,063	7.47	10,747	5.45	11,725	5.78	13,245	6.97	37,104	Managing Since Arun R May-18
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	5.97	30,891	Rajeev Dec-23 Pradeep Dec-23
Funds Managed by Arun R															Inception Date
SBI Overnight Fund	6.61	10,013	6.60	10,027	6.59	10,056	6.57	10,657	4.75	11,494	4.63	12,539	6.46	37,824	01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.77	10,013	6.77	10,028	6.77	10,057	6.76	10,676	4.93	11,553	4.79	12,636	N.A.	N.A.	Managing Since Arun Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	5.90	33,862	Apr-12

Notes:

- 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)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI 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.
- SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)
- The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institutional Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		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 Richard D'souza & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Comma Fund	32.43	13,233	23.46	18,795	21.09	26,021	12.61	88,952	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	30.75	13,065	28.65	21,266	19.59	24,454	12.42	86,224	Managing Since Richard Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.53	1,21,423	Pradeep Dec-23
Funds Managed by Richard D'souza									
SBI PSU Fund	54.21	15,403	38.14	26,314	20.23	25,107	6.93	24,677	Inception Date 07-07-2010
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	61.69	16,148	45.36	30,653	21.47	26,432	6.95	24,749	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	12.60	49,584	

Notes:

- 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. Richard D'souza is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance.
- 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.
- 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/-	
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	7.51	10,749	3.71	11,154	6.86	13,931	7.74	55,445	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	8.08	10,808	3.22	10,998	5.52	13,085	7.30	50,458	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	N.A.	N.A.	

Notes:

- 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. Arundhu Bhattacharya (Co-fund manager) (Debt Portion).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- *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.
- Mr. Tejas Soman scheme managed by SBI Magnum Constant Maturity Fund (w.e.f. 01st December 2023).

Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)															
SBI Short Term Debt Fund	6.75	10,673	4.34	11,356	6.44	13,657	6.58	28,506	Inception Date 27-07-2007						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.13	10,713	4.84	11,522	6.67	13,811	7.55	33,090	Managing Since Rajeev Jun-08						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.94	10,694	4.85	11,525	5.59	13,128	6.12	26,562	Mansi & Pradeep Dec-23						
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) & Pradeep Kesavan (investments in foreign securities portion)															
SBI Magnum Children's Benefit Fund - Savings Plan	17.00	11,695	12.16	14,103	10.70	16,620	10.64	91,156	Inception Date 21-02-2002						
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	9.37	10,937	6.59	12,110	8.99	15,380	8.99	65,734	Managing Since Srinivasan Jan-21						
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	16.29	21,258	16.45	2,79,618	Rajeev Jun-08 Pradeep Dec-23						
Fund Managed Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)															
SBI Banking and PSU Fund	6.58	10,656	3.99	11,245	6.38	13,623	7.42	27,677	Inception Date 09-10-2009						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index	6.73	10,673	4.66	11,466	6.78	13,885	7.53	28,104	Managing Since Rajeev Nov-13						
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.21	23,562	Ardhendu Dec-23 Pradeep Dec-23						
SBI Corporate Bond Fund	6.65	10,663	4.27	11,333	N.A.	N.A.	6.66	13,725	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index B-III	7.46	10,746	5.67	11,800	N.A.	N.A.	7.53	14,288	Managing Since Rajeev Feb-19						
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	N.A.	N.A.	6.09	13,371	Ardhendu Dec-23 Pradeep Dec-23						
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) & Pradeep Kesavan (investments in foreign securities portion)															
SBI Floating Rate Debt Fund	7.56	10,754	5.12	11,612	N.A.	N.A.	5.34	11,796	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index	7.22	10,722	5.00	11,577	N.A.	N.A.	5.14	11,727	Managing Since Ardhendu Dec-23						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	6.94	10,694	4.85	11,525	N.A.	N.A.	4.77	11,598	Rajeev Dec-23 Pradeep Dec-23						
Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)															
SBI Magnum Ultra Short Duration Fund	8.37	10,016	7.62	10,029	6.90	10,055	6.98	10,696	4.93	11,549	5.72	13,202	7.05	53,471	Inception Date 21-05-1999
First Tier Scheme Benchmark:-CRISIL Ultra Short Duration Debt B-I Index	8.36	10,016	8.00	10,033	7.51	10,064	7.66	10,766	5.71	11,814	6.21	13,514	7.54	59,964	Managing Since R. Arun Jun-21
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.37	45,718	Ardhendu Dec-23 Pradeep Dec-23
Fund Jointly Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)															
SBI Magnum Low Duration Fund	8.77	10,017	7.41	10,028	7.06	10,056	6.77	10,675	4.65	11,459	5.78	13,241	7.19	31,327	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt B-I Index	7.17	10,014	7.47	10,031	7.46	10,063	7.64	10,764	5.63	11,787	6.32	13,589	7.21	31,401	Managing Since Rajeev Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.12	26,562	Arun Dec-2023 Pradeep Dec-23

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan 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). 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. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. 01st December 2023.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan/Conservative Hybrid Plan/Conservative Plan as Co-fund manager since June 2021
- Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan/Conservative Hybrid Plan/Conservative Plan.
- *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.

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	20.10	12,010	13.83	11,383	14.40	11,440	14.09	11,409	Inception Date 03-12-2018 Advising Since Dec-18
First Tier Benchmark: - MSCI INDIA 10/40 TRI	22.39	12,239	22.41	12,241	20.24	12,024	19.65	11,965	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,039	16.23	11,623	16.29	11,629	15.92	11,592	

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	23.51	12,351	22.48	12,248	19.19	11,919	19.84	11,984	Inception Date 1-Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	16.29	11,629	16.81	11,681	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	26.89	12,689	18.03	11,803	17.45	11,745	16.88	11,688	Inception Date 21-Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	16.29	11,629	16.41	11,641	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	25.47	12,547	18.84	11,884	N.A.	N.A.	16.33	11,633	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	N.A.	N.A.	15.68	11,568	Advising Since Apr-2019
Permitted Category - FPI Portfolio 5	30.43	13,043	23.02	12,302	N.A.	N.A.	19.75	11,975	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	N.A.	N.A.	15.68	11,568	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	21.77	12,177	14.26	11,426	11.74	11,174	12.20	11,220	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	21.56	12,156	16.69	11,669	14.94	11,494	15.45	11,545	Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	16.29	11,629	16.81	11,681	
Permitted Category - FPI Portfolio 7	10.23	11,023	18.06	11,806	N.A.	N.A.	14.21	11,421	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	7.07	10,707	16.10	11,610	N.A.	N.A.	12.77	11,277	Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	7.59	10,759	16.27	11,627	N.A.	N.A.	14.45	11,445	
Permitted Category - FPI Portfolio 8	6.97	10,697	-2.29	9,771	N.A.	N.A.	5.53	10,553	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	10.84	11,084	-0.58	9,942	N.A.	N.A.	6.30	10,630	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	N.A.	N.A.	15.61	11,561	
Permitted Category - FPI Portfolio 9	8.28	10,828	-1.13	9,887	N.A.	N.A.	5.29	10,529	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	10.84	11,084	-0.58	9,942	N.A.	N.A.	6.30	10,630	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	N.A.	N.A.	15.61	11,561	
Permitted Category - FPI Portfolio 10	1.31	10,131	-4.99	9,501	N.A.	N.A.	5.08	10,508	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	6.90	10,690	-2.38	9,762	N.A.	N.A.	6.25	10,625	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	20.39	12,039	16.23	11,623	N.A.	N.A.	15.61	11,561	

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:

- The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- The performance is benchmarked to the Total Return Variant of the index.
- Benchmark return is based on INR value (Source: Bloomberg)
- For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Adviser.
- 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.
- For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken

Performance of Permitted Category FPI Portfolio (advised by Mr. Rajeev Radhakrishnan)

	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	5.64	10,564	N.A.	N.A.	N.A.	N.A.	7.95	10,795	Inception Date 17-06-2021 Advising Since Jun - 21
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	7.97	10,797	N.A.	N.A.	N.A.	N.A.	13.39	11,339	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.84	10,784	N.A.	N.A.	N.A.	N.A.	8.10	10,810	

Past performance may or may not be sustained in the future. Inception date is June 17, 2021. 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:

- The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. June 17, 2021.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- Benchmark return is based on INR value (Source: Bloomberg)

Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & *Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	7.98	10,796	5.22	11,645	7.97	14,671	8.18	23,752	Inception Date 01-01-2013 Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-2023
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	7.08	10,708	4.27	11,337	7.37	14,269	7.83	22,913	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.30	19,579	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	7.94	10,792	5.30	11,671	8.06	14,732	8.11	23,576	Inception Date 01-01-2013 Managing Since Dec 2023
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt B-III Index	7.13	10,713	5.66	11,797	8.11	14,771	8.47	24,468	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.30	19,579	
Funds Managed by Lokesh Mallya & Mr. Pradeep Kesavan (Co Fund Manager) *Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	7.83	10,781	5.39	11,703	8.02	14,703	9.01	25,659	Inception Date 28-01-2013 Managing Since Lokesh Jan-13 Mohit & Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index C-III	8.86	10,886	7.33	12,366	8.31	14,910	8.49	24,360	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.20	19,301	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	8.15	10,813	5.44	11,719	8.37	14,944	9.27	26,515	Inception Date 02-01-2013 Managing Since Rajeev Nov-23 Tejas Dec-23
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	8.04	10,804	4.35	11,361	7.07	14,076	7.23	21,561	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.30	19,573	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Equity Hybrid Fund	17.26	11,721	14.57	15,027	14.31	19,508	15.03	46,635	Inception Date 01-01-2013 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	18.39	11,839	14.11	14,857	14.16	19,397	12.70	37,255	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Conservative Hybrid Fund	12.79	11,276	10.80	13,595	11.05	16,885	10.02	28,525	Inception Date 07-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	9.37	10,937	6.59	12,110	8.99	15,380	8.78	25,200	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.23	19,434	
Fund Managed by Rohit Shimpi & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Equity ESG Fund	25.52	12,544	17.48	16,200	16.47	21,419	14.89	46,031	Inception Date 01-01-2013 Managing Since May-18
First Tier Scheme Benchmark: - Nifty ESG 100 TRI	23.43	12,336	16.59	15,835	16.94	21,862	15.09	46,893	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	31.57	13,147	36.06	25,143	N.A.	N.A.	43.59	32,399	Inception Date 29-09-2020 Managing Since Sep-20
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	18.39	11,839	14.11	14,857	N.A.	N.A.	18.35	17,306	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	N.A.	N.A.	23.33	19,768	
Funds Managed by R. Srinivasan & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Focused Equity Fund	23.41	12,334	18.15	16,479	17.46	22,352	15.91	50,705	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	26.63	12,655	20.44	17,451	17.64	22,520	14.98	46,426	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
SBI Small Cap Fund	26.71	12,662	27.37	20,634	24.55	29,955	25.85	1,25,280	Inception Date 02-01-2013 Managing Since Nov-13
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	47.42	14,726	32.44	23,193	22.13	27,159	15.12	47,036	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.03	42,339	
Funds Managed by R. Srinivasan & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Flexicap Fund	23.95	12,388	18.49	16,621	16.38	21,339	16.66	54,389	Inception Date 04-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	26.63	12,655	20.44	17,451	17.64	22,520	14.87	45,876	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.00	42,190	
SBI Magnum Global Fund	24.43	12,436	18.49	16,620	16.39	21,348	16.77	55,033	Inception Date 01-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - Nifty MNC (TRI)	24.18	12,410	17.14	16,061	13.19	18,573	15.34	48,060	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	

Notes:

- 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)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021
- SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- 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.
- *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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	8.00	10,798	5.83	11,851	5.60	13,127	6.71	20,399	Inception Date 11-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.98	10,795	5.43	11,716	5.05	12,789	5.89	18,743	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	6.94	10,694	4.85	11,525	5.59	13,128	6.38	19,722	
Fund jointly managed by Mansi Sajeja (Debt Portion), Nidhi Chawla (Equity Portion) and Neeraj Kumar (Arbitrage Portion)									
SBI Equity Savings Fund	18.18	11,813	11.31	13,783	11.32	17,092	10.00	22,689	Inception Date 27-05-2015 Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22
First Tier Scheme Benchmark: - Nifty Equity Savings	12.40	11,240	9.54	13,145	9.99	16,101	8.98	20,953	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.23	16,819	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Credit Risk Fund	9.03	10,900	6.51	12,077	7.41	14,290	8.34	21,337	Inception Date 17-07-2014 Managing Since Lokesh Feb-17 Adesh Dec-23 Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index C-II	9.29	10,929	7.70	12,492	8.54	15,071	8.85	22,308	
Additional Benchmark: - CRISIL 10 Year Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.89	18,788	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table. The total no. of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no. of schemes jointly managed by Mr. Lokesh Mallya is 1. The total no. of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- 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
- 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.
- *Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vitlani & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Infrastructure Fund	50.56	15,039	35.13	24,633	24.34	29,702	15.94	50,854	Inception Date 02-01-2013 Managing Since Nov-18
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	40.21	14,008	27.59	20,744	19.92	24,783	11.31	32,495	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.03	42,339	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) *Mr. Pradeep Kesavan (investments in foreign securities portion)									
SBI Balanced Advantage Fund	21.56	12,149	N.A.	N.A.	N.A.	N.A.	12.83	13,245	Inception Date 31-08-2021 Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	14.26	11,426	N.A.	N.A.	N.A.	N.A.	8.56	12,114	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	N.A.	N.A.	N.A.	N.A.	3.60	10,860	
Fund managed by Mr. R. Srinivasan & *Mr. Pradeep Kesavan (investments in foreign securities portion)									
SBI Multicap Fund	23.70	12,363	N.A.	N.A.	N.A.	N.A.	17.18	13,326	Inception Date 08-03-2022 Managing Since March - 2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	33.85	13,374	N.A.	N.A.	N.A.	N.A.	25.93	15,182	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	19.74	13,858	
Fund managed by Mr. Rohit Shimpi & *Mr. Pradeep Kesavan (investments in foreign securities portion)									
SBI Dividend Yield Fund	16.78	11,678	N.A.	N.A.	N.A.	N.A.	29.79	12,979	Inception Date 14-03-2023 Managing Since March - 2023
Scheme Benchmark: Nifty 500 TRI	18.79	11,879	N.A.	N.A.	N.A.	N.A.	36.41	13,641	
Additional Benchmark: S&P BSE Sensex TRI	12.21	11,221	N.A.	N.A.	N.A.	N.A.	26.22	12,622	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table. The total number of schemes managed by Mrs. Bhavin Vitlani is 1.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- 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).
- *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.
- SBI Dividend Yield Fund the scheme has not completed 1 Years | SBI Dividend Yield Fund the scheme has not completed 1 Years | SBI Dividend Yield Fund, the scheme is managed by Mr. Rohit Shimpi & Mr. Pradeep Kesavan

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.

	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 Sohini Andani & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum MidCap Fund	35.78	13,567	29.46	21,666	23.55	28,768	20.49	77,654	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	44.75	14,461	30.64	22,263	22.99	28,127	19.51	70,990	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	Managing Since Jan-13
SBI Blue Chip Fund	23.57	12,350	18.18	16,492	16.82	21,745	16.00	51,149	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	23.30	12,323	18.28	16,532	16.47	21,426	14.23	43,173	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	Managing Since Jan-13
Fund Managed by Milind Agrawal & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	20.01	11,995	16.09	15,634	15.13	20,219	15.20	34,943	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	14.35	11,431	13.12	14,466	13.88	19,148	13.16	29,834	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	12.41	28,146	Managing Since Aug-19

Notes:

- 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 Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- 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/-	
Funds Managed by Saurabh Pant & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Consumption Opportunities Fund	31.44	13,134	27.52	20,708	19.25	24,102	17.55	59,165	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	28.04	12,796	18.86	16,778	15.26	20,331	14.85	45,846	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	Managing Since Jan-13
SBI Large & Midcap Fund	28.00	12,791	24.81	19,419	19.46	24,320	17.78	60,462	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	32.76	13,266	23.89	18,994	19.49	24,345	16.91	55,762	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	Managing Since Sep-16
Funds Managed by Saurabh Pant & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Technology Opportunities Fund	26.33	12,625	22.13	18,195	25.11	30,638	21.43	84,207	Inception Date 09-01-2013
First Tier Scheme Benchmark: - S&P BSE Tech (TRI)	21.17	12,111	14.78	15,112	19.74	24,607	16.86	55,281	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.08	42,442	Managing Since Jan-13
Funds Managed by Tanmaya Desai & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Healthcare Opportunities Fund	39.85	13,972	17.29	16,122	22.13	27,159	17.24	57,474	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	38.09	13,797	14.09	14,841	18.60	23,456	13.80	41,424	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	Managing Since Jan-13

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman & *Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Long Duration Fund	3.18	10,318	8.32	10,830	N.A.	N.A.	N.A.	N.A.	7.97	10,816	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	2.51	10,251	7.16	10,716	N.A.	N.A.	N.A.	N.A.	6.95	10,715	
Additional Benchmark: CRISIL 10 Year Gilt Index	2.68	10,268	7.82	10,782	N.A.	N.A.	N.A.	N.A.	7.50	10,771	Managing Since (w.e.f. Dec 2023)

Notes:

- 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.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- *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.
- 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

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

Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	14.47	11,443	6.99	12,241	14.07	19,303	5.67	18,345	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	13.57	11,350	7.85	12,541	14.64	19,795	6.70	20,415	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
Funds Managed by Raviprakash Sharma & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Nifty Index Fund	21.10	12,104	16.91	15,964	15.74	20,761	13.14	38,872	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 (TRI)	21.36	12,130	17.24	16,101	16.25	21,220	13.87	41,739	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
Funds Managed by Raviprakash Sharma & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Equity Minimum Variance Fund	28.53	12,844	19.42	17,014	N.A.	N.A.	17.68	21,784	Inception Date 19-03-2019 Managing Since Mar-19
First Tier Scheme Benchmark: - Nifty 50 TRI	21.36	12,130	17.24	16,101	N.A.	N.A.	15.52	19,941	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	N.A.	N.A.	15.54	19,953	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance 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.
- Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.
- 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. Pradeep Kesavan									
SBI International Access - US Equity FoF	27.52	12,744	N.A.	N.A.	N.A.	N.A.	12.28	13,788	Inception Date 22-03-2021 Managing Since Mar - 2021
First Tier Scheme Benchmark: - S&P 500	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	15.82	15,026	
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	41.13	14,100	26.05	20,002	20.15	25,026	16.33	52,797	Inception Date 01-01-2013 Managing Since Sep-16
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	26.63	12,655	20.44	17,451	17.64	22,520	14.98	46,426	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
Fund Jointly Managed by Dinesh Balachandran and *Pradeep Kesavan (investments in foreign securities portion)									
SBI Contra Fund	39.66	13,953	33.84	23,939	25.65	31,298	17.27	57,650	Inception Date 01-01-2013 Managing Since Dinesh May-18 Pradeep Dec-23
First Tier Scheme Benchmark: - S&P BSE 500 TRI	26.63	12,655	20.44	17,451	17.64	22,520	14.98	46,426	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Multi Asset Allocation Fund	25.56	12,548	15.25	15,294	14.35	19,543	12.83	19,714	Inception Date 16-05-2018 Managing Since Dinesh Dec-23 Raj Feb-20 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	15.24	11,519	10.07	13,328	12.06	17,665	11.64	18,578	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	16.29	21,258	14.95	21,895	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srinivasan 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)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. 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.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
- SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
- SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- *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 for all Schemes – Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan															Inception Date 01-01-2013
#SBI Liquid Fund	8.24	10,016	7.66	10,031	7.22	10,061	7.07	10,707	5.09	11,607	5.22	12,899	6.76	20,543	
First Tier Scheme Benchmark:- NIFTY Liquid Index B-I	7.87	10,015	7.63	10,031	7.34	10,062	7.29	10,729	5.25	11,659	5.32	12,960	6.79	20,608	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.41	19,806	Managing Since Arun Jan-13 Rajeev Dec-23
Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan *Pradeep kesavan (investments in foreign securities portion)															Inception Date 01-01-2013
SBI Savings Fund	8.66	10,017	7.92	10,030	7.31	10,058	7.47	10,745	5.39	11,701	6.15	13,473	7.52	22,187	
First Tier Scheme Benchmark:-CRISIL Money Market B-I Index	8.40	10,016	7.77	10,032	7.44	10,063	7.47	10,747	5.45	11,725	5.78	13,245	7.02	21,096	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.41	19,806	Managing Since Arun May-18 Rajeev Dec-23 Pradeep Dec-23
Funds Managed by Arun R															Inception Date 01-01-2013
SBI Overnight Fund	6.69	10,013	6.68	10,027	6.67	10,057	6.66	10,666	4.83	11,520	4.70	12,585	6.21	19,413	
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.77	10,013	6.77	10,028	6.77	10,057	6.76	10,676	4.93	11,553	4.79	12,636	6.07	19,122	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.41	19,806	Managing Since Jan-13

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Richard D'souza & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Comma Fund	33.12	13,302	24.14	19,109	21.76	26,744	14.40	43,869	Inception Date 04-01-2013 Managing Since Aug-14
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	30.75	13,065	28.65	21,266	19.59	24,454	12.69	37,163	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.00	42,190	
Funds Managed by Richard D'souza									
SBI PSU Fund	55.93	15,574	39.62	27,167	21.27	26,215	11.12	31,874	Inception Date 01-01-2013 Managing Since Aug-14
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	61.69	16,148	45.36	30,653	21.47	26,432	10.59	30,254	
Additional Benchmark: - S&P BSE Sensex (TRI)	20.39	12,033	16.23	15,687	16.29	21,258	14.09	42,628	

Notes:

- 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. Richard D'souza is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- 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/-	
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	7.86	10,784	4.04	11,259	7.19	14,147	8.82	25,326	Inception Date 02-01-2013 Managing Since (w.e.f. Dec 2023)
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	8.08	10,808	3.22	10,998	5.52	13,085	6.24	19,461	
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.30	19,573	

Notes:

- 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.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- *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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Short Term Debt Fund	7.28	10,726	4.86	11,527	6.97	14,002	7.76	22,753	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.13	10,713	4.84	11,522	6.67	13,811	7.59	22,372	Managing Since Rajeev Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.94	10,694	4.85	11,525	5.59	13,128	6.41	19,806	Mansi & Pradeep Dec-23
Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum Children's Benefit Fund - Savings Plan	17.39	11,734	12.62	14,276	11.33	17,099	12.35	35,971	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	9.37	10,937	6.59	12,110	8.99	15,380	8.78	25,213	Managing Since Jun-08
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	16.23	15,687	16.29	21,258	14.00	42,190	
Fund Managed Rajeev Radhakrishnan Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (investments in foreign securities portion)									
SBI Banking and PSU Fund	7.08	10,706	4.48	11,404	6.88	13,947	7.89	23,026	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index	6.73	10,673	4.66	11,466	6.78	13,885	7.42	21,959	Managing Since Rajeev Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	5.79	13,249	6.23	19,434	Ardhendu Dec-23 Pradeep Dec-23
SBI Corporate Bond Fund	7.13	10,711	4.74	11,487	N.A.	N.A.	7.17	14,048	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index B-III	7.46	10,746	5.67	11,800	N.A.	N.A.	7.53	14,288	Managing Since Rajeev Feb-19
Additional Benchmark: - Crisil 10 Yr Gilt Index	7.82	10,782	3.16	10,978	N.A.	N.A.	6.09	13,371	Ardhendu Dec-23 Pradeep Dec-23
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) & Pradeep Kesavan (investments in foreign securities portion)									
SBI Floating Rate Debt Fund	7.78	10,775	5.33	11,683	N.A.	N.A.	5.56	11,872	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index	7.22	10,722	5.00	11,577	N.A.	N.A.	5.14	11,727	Managing Since Ardhendu Dec-23
Additional Benchmark: - Crisil 1 Yr T-Bill Index	6.94	10,694	4.85	11,525	N.A.	N.A.	4.77	11,598	Rajeev Dec-23 Pradeep Dec-23

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)															
SBI Magnum Ultra Short Duration Fund	8.60	10,016	7.85	10,030	7.13	10,057	7.22	10,720	5.13	11,617	5.91	13,322	7.17	21,407	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt B-I Index	8.36	10,016	8.00	10,033	7.51	10,064	7.66	10,766	5.71	11,814	6.21	13,514	7.31	21,744	Managing Since Arun Jun-21
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.41	19,806	Ardhendu Dec-23 Pradeep Dec-23
Fund Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & *Pradeep Kesavan (investments in foreign securities portion)															
SBI Magnum Low Duration Fund	9.08	10,017	7.71	10,030	7.37	10,059	7.38	10,736	5.22	11,646	6.34	13,593	7.39	21,915	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund BI Index	7.17	10,014	7.47	10,031	7.46	10,063	7.64	10,764	5.63	11,787	6.32	13,589	7.52	22,203	Managing Since Rajeev Jun-2008
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.01	10,013	6.49	10,027	7.19	10,061	6.94	10,694	4.85	11,525	5.59	13,128	6.41	19,806	Arun Dec-23 Pradeep Dec-23

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) & *Mr. Pradeep Kesavan – Overseas Investments									
SBI Retirement Benefit Fund - Aggressive Plan	28.38	12,829	N.A.	N.A.	N.A.	N.A.	23.40	18,333	
First Tier Scheme Benchmark: - S&P BSE 500 TRI	26.63	12,655	N.A.	N.A.	N.A.	N.A.	18.01	16,118	
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	14.02	14,595	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	24.48	12,440	N.A.	N.A.	N.A.	N.A.	20.30	17,035	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	18.39	11,839	N.A.	N.A.	N.A.	N.A.	12.80	14,160	Inception Date 10-02-2021
Additional Benchmark: - S&P BSE Sensex TRI	20.39	12,033	N.A.	N.A.	N.A.	N.A.	14.02	14,595	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	15.88	11,583	N.A.	N.A.	N.A.	N.A.	12.31	13,972	Managing Since Rohit Oct - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	13.23	11,323	N.A.	N.A.	N.A.	N.A.	9.24	12,906	Ardhendu June - 2021
Additional Benchmark: - CRISIL 10 Yr Gilt Index	7.82	10,782	N.A.	N.A.	N.A.	N.A.	3.48	11,038	Pradeep Dec - 2023
SBI Retirement Benefit Fund - Conservative Plan	11.87	11,184	N.A.	N.A.	N.A.	N.A.	8.88	12,778	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	9.83	10,983	N.A.	N.A.	N.A.	N.A.	6.84	12,104	
Additional Benchmark: - CRISIL 10 Yr Gilt Index	7.82	10,782	N.A.	N.A.	N.A.	N.A.	3.48	11,038	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan 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). 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. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Mr. 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)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which the 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.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. December 01, 2023.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Rajeev Radhakrishnan (debt portion) w.e.f. Nov 2023, Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), 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.
- *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 43

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 –SOHINI ANDANI & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	84,89,027	60,58,032	25,64,007	9,56,996	4,64,258	1,39,214
Returns (Annualised) (%)	13.76	14.80	14.54	18.78	17.30	31.32
First Tier Benchmark Returns (Annualised) (TRI) (%)#	13.52	14.38	15.33	19.70	18.62	36.41
Additional Benchmark Returns (Annualised) (TRI) (%)##	13.28	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE 100, ## S&P BSE SENSEX, Inception Date: February 14, 2006						
Returns are calculated for Regular Plan Growth Option						

SBI Magnum Equity ESG Fund		FUND MANAGER –ROHIT SHIMPI & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	39,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	7,73,73,440	57,14,125	25,38,014	9,40,776	4,62,225	1,42,301
Returns (Annualised) (%)	14.54	14.13	14.35	18.07	16.99	36.59
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	15.67	18.92	16.52	40.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.83	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## S&P 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				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	6,03,12,344	72,31,975	34,47,125	13,18,916	5,59,743	1,51,293
Returns (Annualised) (%)	20.34	16.84	20.04	32.20	30.99	52.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.79	15.12	16.24	21.54	20.56	42.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.13	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P 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				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	8,73,08,135	71,05,330	29,39,915	10,62,317	4,95,185	1,43,074
Returns (Annualised) (%)	16.48	16.64	17.08	23.09	21.92	37.92
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	16.97	18.08	24.52	23.94	49.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.91	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## S&P 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 –SOHINI ANDANI & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	1,40,59,935	89,09,435	31,80,625	11,89,622	5,13,909	1,45,472
Returns (Annualised) (%)	17.02	19.21	18.55	27.83	24.63	42.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.83	19.65	21.10	30.27	30.36	62.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.54	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## S&P 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 64 -76. Returns are calculated for the Regular 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.

*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.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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

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

SBI Magnum Global Fund		FUND MANAGER –R. SRINIVASAN & *PRADEEP KESAVAN				
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 December 31, 2023 (₹)	9,02,44,278	68,00,996	25,26,245	9,36,327	4,52,426	1,35,690
Returns (Annualised) (%)	17.87	16.13	14.26	17.88	15.48	25.39
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.34	14.54	17.79	18.20	33.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty MNC, ## S&P 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				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	1,40,99,151	74,26,660	27,01,683	9,27,135	4,49,365	1,39,384
Returns (Annualised) (%)	16.35	17.14	15.51	17.48	15.00	31.61
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.33	15.12	16.24	21.54	20.56	42.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.74	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: September 17, 2004						
Returns are calculated for Regular Growth						

SBI Small Cap Fund		FUND MANAGER –R. SRINIVASAN & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,20,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	1,04,65,517	N.A.	38,84,501	11,64,918	4,97,642	1,41,110
Returns (Annualised) (%)	22.65	N.A.	22.25	26.95	22.28	34.55
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.79	N.A.	18.96	31.47	31.02	65.98
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.95	N.A.	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE 250 Small Cap Index TRI, ## S&P 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 (₹)	37,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	11,76,95,252	65,47,040	28,90,496	11,25,423	5,36,266	1,53,040
Returns (Annualised) (%)	17.95	15.70	16.77	25.50	27.78	55.37
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.12	16.24	21.54	20.56	42.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.95	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P 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 Equity Hybrid Fund		FUND MANAGER –R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT) MANSI SAJEJA (CO FUND MANAGER FOR DEBT), *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	33,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	4,86,74,170	54,51,946	23,47,100	8,65,152	4,37,831	1,36,094
Returns (Annualised) (%)	15.54	13.59	12.88	14.65	13.18	26.06
First Tier Benchmark Returns (Annualised) (%) #	N.A.	12.72	13.27	15.74	14.76	28.03
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.57	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index, ## S&P 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.						

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular 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.

*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.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 Flexicap Fund		FUND MANAGER –R. SRINIVASAN & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	87,85,311	61,19,877	25,96,646	9,37,286	4,56,943	1,39,998
Returns (Annualised) (%)	13.53	14.92	14.77	17.92	16.18	32.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.10	15.12	16.24	21.54	20.56	42.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.34	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: September 29, 2005						
Returns are calculated for Regular Plan Growth Option						

SBI Technology Opportunities Fund		FUND MANAGER –SAURABH PANT & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	3,18,48,178	87,81,946	33,39,918	10,77,461	4,58,405	1,40,470
Returns (Annualised) (%)	16.36	19.05	19.45	23.68	16.40	33.46
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.55	16.21	19.02	12.69	35.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.13	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE Teck, ## S&P 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 –SAURABH PANT & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	4,94,44,798	89,28,894	30,91,029	11,13,837	5,18,519	1,43,279
Returns (Annualised) (%)	19.10	19.24	18.01	25.07	25.29	38.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.66	15.43	20.23	21.45	42.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.13	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty India Consumption, ## S&P 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				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	10,70,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	21,75,201	N.A.	N.A.	9,09,195	4,59,428	1,40,439
Returns (Annualised) (%)	15.37	N.A.	N.A.	16.68	16.56	33.41
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.02	N.A.	N.A.	15.54	13.93	23.60
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.58	N.A.	N.A.	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## S&P 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				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	71,42,188	63,83,739	33,67,291	12,71,605	5,87,747	1,59,905
Returns (Annualised) (%)	14.09	15.41	19.60	30.65	34.71	67.73
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.55	11.77	16.03	26.17	28.37	61.43
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.56	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## S&P BSE SENSEX, Inception Date: June 06, 2007						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular 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.

*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.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 COMMA Fund		FUND MANAGER –RICHARD D'SOUZA & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	80,63,745	56,78,781	30,07,381	10,79,122	4,83,623	1,52,767
Returns (Annualised) (%)	12.65	14.06	17.51	23.75	20.22	54.88
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	17.24	25.92	24.90	57.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.36	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## S&P BSE SENSEX, Inception Date: August 08, 2005						
Returns are calculated for Regular Plan Growth Option						

SBI Healthcare Opportunities Fund		FUND MANAGER –TANMAYA DESAI & *PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	3,65,14,075	72,30,603	25,93,483	10,67,229	4,90,573	1,50,130
Returns (Annualised) (%)	17.21	16.84	14.75	23.29	21.25	50.21
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.87	13.27	21.01	19.05	54.04
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.13	14.12	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE Health Care, ## S&P BSE SENSEX, Inception Date: June 07, 1999						
Returns are calculated for Regular Plan Growth Option						

SBI PSU Fund		FUND MANAGER –RICHARD D'SOUZA				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	16,20,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	40,22,708	N.A.	28,00,482	12,90,869	6,47,724	1,71,703
Returns (Annualised) (%)	12.59	N.A.	16.18	31.29	42.29	89.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.66	N.A.	17.97	35.70	46.91	97.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.24	N.A.	15.03	18.36	16.84	30.45
Past performance may or may not be sustained in the future. # S&P BSE PSU, ## S&P BSE SENSEX, Inception Date: July 07, 2010						
Returns are calculated for Regular Plan IDCW Option.						

SBI Banking and PSU Fund		FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & *Pradeep Kesavan				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,10,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	29,06,728	N.A.	16,75,955	6,86,620	3,88,280	1,24,084
Returns (Annualised) (%)	7.10	N.A.	6.51	5.35	4.99	6.44
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.24	N.A.	6.69	5.81	5.40	6.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	N.A.	5.87	4.73	4.92	7.36
Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index, ## 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.						

SBI Corporate Bond Fund		FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & *Pradeep Kesavan				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,90,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	6,76,586	N.A.	N.A.	N.A.	3,89,566	1,24,155
Returns (Annualised) (%)	5.52	N.A.	N.A.	N.A.	5.21	6.55
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.72	N.A.	N.A.	N.A.	6.19	7.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.69	N.A.	N.A.	N.A.	4.92	7.36
Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index B-III, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular 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 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.

*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.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 Dynamic Bond Fund FUND MANAGER – ^RAJEEV RADHAKRISHNAN, TEJAS SOMAN & *PRADEEP KESAVAN

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 December 31, 2023 (₹)	50,56,573	32,72,619	17,20,476	6,96,026	3,92,961	1,24,338
Returns (Annualised) (%)	6.99	7.55	7.01	5.89	5.80	6.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.83	7.70	7.18	5.98	5.43	6.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.17	6.13	5.87	4.73	4.92	7.36

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	57,84,539	34,25,150	17,73,159	7,03,983	3,92,635	1,24,428
Returns (Annualised) (%)	7.95	8.10	7.59	6.34	5.74	6.99
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.38	8.36	8.12	7.99	7.74	8.86
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.15	6.13	5.87	4.73	4.92	7.36

Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index C-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 – R. ARUN, RAJEEV RADHAKRISHNAN & *PRADEEP KESAVAN

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 December 31, 2023 (₹)	48,50,980	30,61,814	16,32,248	6,85,879	3,92,069	1,24,321
Returns (Annualised) (%)	6.96	6.74	6.00	5.30	5.64	6.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.98	6.84	6.25	5.75	6.28	7.47
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.16	6.21	5.90	5.30	5.65	7.08

Past performance may or may not be sustained in the future. # CRISIL Money Market B-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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,10,000	17,90,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	31,77,431	31,20,424	16,72,289	6,89,984	3,90,228	1,24,228
Returns (Annualised) (%)	7.06	7.08	6.47	5.54	5.33	6.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.33	7.32	6.80	5.86	5.68	7.21
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.21	6.21	5.90	5.30	5.65	7.08

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.

SBI Magnum Childrens Benefit Fund – Savings Plan FUND MANAGER – R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt) & *Pradeep Kesavan

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	1,00,67,028	46,19,248	21,77,605	8,24,864	4,34,083	1,32,558
Returns (Annualised) (%)	10.89	11.65	11.48	12.72	12.59	20.18
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.78	8.74	8.58	8.22	7.51	10.85
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.27	14.12	15.03	18.38	16.84	30.45

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## S&P BSE Sensex TRI, Inception Date: February 21, 2002

Returns are calculated for Regular Plan Growth Option

Investors are advised to refer to the performance summary table on page 64-76. Returns are calculated for the Regular 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.

*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.

##"Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. Intervening periods where plan does not have corpus are excluded.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 Childrens Benefit Fund –Investment Plan FUND MANAGER –R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) *Pradeep Kesavan

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,00,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	6,44,563	N.A.	N.A.	N.A.	5,25,054	1,41,763
Returns (Annualised) (%)	30.01	N.A.	N.A.	N.A.	26.21	35.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.31	N.A.	N.A.	N.A.	14.76	28.03
Additional Benchmark Returns (Annualised) (TRI) (%) ##	17.85	N.A.	N.A.	N.A.	16.84	30.45

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE Sensex TRI, Inception Date: September 29, 2020

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

SBI 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 (₹)	27,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	72,68,002	34,79,175	17,83,192	7,06,102	3,95,381	1,24,720
Returns (Annualised) (%)	7.60	8.29	7.69	6.46	6.21	7.45
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	7.17	7.06	5.98	5.94	7.79
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.13	5.87	4.73	4.92	7.36

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 (₹)	27,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	74,88,947	34,07,570	17,55,232	6,89,212	3,90,112	1,24,577
Returns (Annualised) (%)	7.82	8.04	7.39	5.50	5.31	7.22
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.16	6.07	5.77	4.70	5.04	7.68
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.13	5.87	4.73	4.92	7.36

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	81,30,927	32,67,308	17,32,083	7,00,586	3,91,787	1,24,357
Returns (Annualised) (%)	7.12	7.53	7.14	6.15	5.60	6.87
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.75	8.32	7.82	7.02	6.03	6.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.13	5.87	4.73	4.92	7.36

Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt B-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 Equity Savings Fund FUND MANAGER –Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (Foreign Securities), Mr. Raj Gandhi (Commodities)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	10,40,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on December 31, 2023 (₹)	16,12,874	N.A.	N.A.	8,07,865	4,28,781	1,32,954
Returns (Annualised) (%)	9.87	N.A.	N.A.	11.87	11.73	20.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.73	N.A.	N.A.	10.52	10.16	16.41
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.51	N.A.	N.A.	4.72	4.91	7.36

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

Investors are advised to refer to the performance summary table on page 64 -76. Returns are calculated for the Regular 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.

*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.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 Conservative Hybrid Fund		FUND MANAGER –Saurabh Pant (Equity) & Mansi Sajeja (Debt) & *Pradeep Kesavan					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	27,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2023 (₹)	80,22,524	37,96,468	19,54,949	7,89,944	4,19,616	1,28,736	
Returns (Annualised) (%)	8.55	9.33	9.44	10.97	10.25	13.92	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.74	8.58	8.22	7.51	10.85	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.13	5.87	4.73	4.92	7.36	
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.							

SBI Credit Risk Fund		FUND MANAGER –LOKESH MALLYA ADESH SHARMA & *PRADEEP KESAVAN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	11,40,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2023 (₹)	15,98,710	N.A.	N.A.	7,09,150	3,97,590	1,24,949	
Returns (Annualised) (%)	6.94	N.A.	N.A.	6.64	6.58	7.82	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.46	N.A.	N.A.	8.22	8.16	9.17	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.72	N.A.	N.A.	4.73	4.92	7.36	
Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index C-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 Multi Asset Allocation Fund		FUND MANAGER –Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Raj Gandhi (for ETCs) & *Pradeep Kesavan					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	6,80,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000	
Mkt Value as on December 31, 2023 (₹)	10,34,579	N.A.	N.A.	8,82,645	4,64,506	1,40,045	
Returns (Annualised) (%)	14.75	N.A.	N.A.	15.47	17.34	32.73	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.08	N.A.	N.A.	12.16	11.96	20.29	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	17.53	N.A.	N.A.	18.38	16.84	30.45	
Past performance may or may not be sustained in the future. # 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## S&P 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 Multicap Fund		FUND MANAGER –R. Srinivasan & *PRADEEP KESAVAN					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	2,20,000	N.A.	N.A.	N.A.	N.A.	1,20,000	
Mkt Value as on December 31, 2023 (₹)	2,66,509	N.A.	N.A.	N.A.	N.A.	1,40,333	
Returns (Annualised) (%)	21.67	N.A.	N.A.	N.A.	N.A.	33.23	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	33.12	N.A.	N.A.	N.A.	N.A.	51.21	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	21.82	N.A.	N.A.	N.A.	N.A.	30.45	
Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## S&P 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 Balanced Advantage Fund		FUND MANAGER –Mr. Dinesh Balachandran (Equity), Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt) & *Mr.Pradeep Kesavan					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP	
Total Amount Invested (₹)	2,80,000	N.A.	N.A.	N.A.	N.A.	1,20,000	
Mkt Value as on December 31, 2023 (₹)	3,36,593	N.A.	N.A.	N.A.	N.A.	1,35,304	
Returns (Annualised) (%)	16.08	N.A.	N.A.	N.A.	N.A.	24.74	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.37	N.A.	N.A.	N.A.	N.A.	19.91	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.89	N.A.	N.A.	N.A.	N.A.	7.36	
Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## S&P 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.							

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 64 -76. Returns are calculated for the Regular 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.

*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.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on December 31, 2023.

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 – Aggressive Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & *Mr. Pradeep Kesavan				
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	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on December 31, 2023 (₹)	4,74,972	N.A.	N.A.	N.A.	N.A.	1,41,975
Returns (Annualised) (%)	21.60	N.A.	N.A.	N.A.	N.A.	36.03
First Tier Benchmark Returns (Annualised) (TRI) (%) #	20.44	N.A.	N.A.	N.A.	N.A.	42.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.76	N.A.	N.A.	N.A.	N.A.	30.45
Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P 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				
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	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on December 31, 2023 (₹)	4,56,687	N.A.	N.A.	N.A.	N.A.	1,38,693
Returns (Annualised) (%)	18.69	N.A.	N.A.	N.A.	N.A.	30.44
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.73	N.A.	N.A.	N.A.	N.A.	28.03
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.76	N.A.	N.A.	N.A.	N.A.	30.45
Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## S&P 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				
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	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on December 31, 2023 (₹)	4,16,721	N.A.	N.A.	N.A.	N.A.	1,31,402
Returns (Annualised) (%)	12.07	N.A.	N.A.	N.A.	N.A.	18.28
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.59	N.A.	N.A.	N.A.	N.A.	18.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.02	N.A.	N.A.	N.A.	N.A.	7.36
Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## CRISIL 10 Yr Gilt Index, 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 Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & *Mr. Pradeep Kesavan				
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	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on December 31, 2023 (₹)	3,99,026	N.A.	N.A.	N.A.	N.A.	1,27,775
Returns (Annualised) (%)	9.00	N.A.	N.A.	N.A.	N.A.	12.36
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.80	N.A.	N.A.	N.A.	N.A.	11.75
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.02	N.A.	N.A.	N.A.	N.A.	7.36
Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## CRISIL 10 Yr Gilt Index, 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 Long Duration Fund		FUND MANAGER –MR. TEJAS SOMAN & *MR. PRADEEP KESAVAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,30,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on December 31, 2023 (₹)	1,35,133	N.A.	N.A.	N.A.	N.A.	1,24,367
Returns (Annualised) (%)	6.97	N.A.	N.A.	N.A.	N.A.	6.89
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.92	N.A.	N.A.	N.A.	N.A.	6.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	7.38	N.A.	N.A.	N.A.	N.A.	7.36
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.						

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 64 -76. Returns are calculated for the Regular 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.

*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.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.54	0.85	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	2.16	1.09
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.43	0.76	SBI Retirement Benefit Fund - Conservative Hybrid Plan	1.67	1.15
SBI Magnum Global Fund	1.88	1.20	SBI Retirement Benefit Fund - Conservative Plan	1.38	0.90
SBI Magnum Mid Cap Fund	1.71	0.84	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	1.02	0.39
SBI Magnum Equity ESG Fund (Previously known as SBI Magnum Equity Fund)	1.94	1.31	SBI Short Term Debt Fund	0.85	0.35
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.59	0.73	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.12	0.62
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.10	1.02	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.30	0.18
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.06	1.00	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.21	0.86
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.93	0.85	SBI Magnum Income Fund	1.47	0.81
SBI Contra Fund	1.64	0.69	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.31
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.68	0.84	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.67	0.78	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.58	0.66
SBI Magnum Comma Fund	2.57	2.02	SBI Savings Fund	0.76	0.23
SBI PSU Fund	2.23	1.10	SBI Dynamic Bond Fund	1.44	0.61
SBI Infrastructure Fund	2.16	1.63	SBI Corporate Bond Fund	0.80	0.35
SBI Arbitrage Opportunities Fund	0.95	0.38	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.90
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.62	0.67	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.69
SBI Equity Savings Fund	1.19	0.67	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.31
SBI Banking And Financial Services Fund	1.87	0.76	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.18	0.10
SBI Gold Fund	0.42	0.10	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.34
SBI International Access- US Equity FoF	1.60	0.90	SBI Magnum Children's Benefit Fund - Investment Plan	2.08	0.89
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.67	0.98	SBI Floating Rate Debt Fund	0.47	0.27
SBI Equity Minimum Variance Fund	0.74	0.41	SBI Balanced Advantage Fund	1.62	0.72
SBI MultiCap Fund	1.74	0.92	SBI Long Duration Fund	0.68	0.23
SBI Dividend Yield Fund	1.83	0.77			
SBI Retirement Benefit Fund - Aggressive Plan	2.02	0.84			

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.

Disclaimer: In the preparation of the material contained in this document, the Asset Management Company (AMC) has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

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

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

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	27-Oct-23	5.0000	1164.6707
Direct Plan - Mthly IDCW	27-Oct-23	5.0000	1226.7461
Regular Plan - Mthly IDCW	24-Nov-23	5.0000	1164.8261
Direct Plan - Mthly IDCW	24-Nov-23	5.0000	1227.6193
Regular Plan - Mthly IDCW	29-Dec-23	5.0000	1169.5902
Direct Plan - Mthly IDCW	29-Dec-23	5.0000	1233.4660

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

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Equity ESG Fund	NIFTY100 ESG TRI	 <p>Investors understand that the scheme benchmark riskometer is at Very High risk</p>
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	S&P 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	S&P BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	S&P BSE HC TRI	
9	SBI Contra Fund	S&P BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	S&P BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	S&P BSE 500 TRI	
15	SBI Blue Chip Fund	S&P BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	S&P BSE PSU TRI	
18	SBI Smallcap Fund	S&P 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	S&P BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	S&P 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	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	 <p>Investors understand that the scheme benchmark riskometer is at High risk</p>
2	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index C-III	
3	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index C-II	
4	SBI Multi Asset Allocation Fund	45% S&P 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)	
5	SBI Gold Fund	Price of Gold	
6	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	 <p>Investors understand that the scheme benchmark riskometer is at Moderately High risk</p>
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt B-III Index	
4	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Low Duration Fund	CRISIL Low Duration Debt B-I Index	 <p>RISKOMETER</p> <p>Investors understand that the scheme benchmark riskometer is at Moderate risk</p>
2	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index	
3	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt B-I Index	
4	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index	
5	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	
6	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
7	SBI Equity Savings Fund	NIFTY Equity Savings Index	
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index B-III	
9	SBI Liquid Fund	NIFTY Liquid Index B-I	
10	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
11	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market B-I Index	 <p>RISKOMETER</p> <p>Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</p>
12	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 <p>RISKOMETER</p> <p>Investors understand that the scheme benchmark riskometer is at Low risk</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**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Disclosure of Potential Risk Class (PRC) matrix

- SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

- SBI Banking & PSU Fund | SBI Corporate Bond Fund | 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)		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

Disclaimer for data from CRISIL'S FUND ANALYSER: CRISIL has taken due care and caution in compilation of the Data contained in the CRISIL'S FUND ANALYSER. The Data in the CRISIL'S FUND ANALYSER has been obtained by CRISIL from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of any Data in the CRISIL'S FUND ANALYSER and is not responsible for any errors or omissions or for the results obtained from the use of such Data. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL'S FUND ANALYSER. CRISIL or any of its directors/ employees/ representatives does not accept any liability for any direct or consequential loss arising from the use of the Data contained in the CRISIL'S FUND ANALYSER or any data generated from the CRISIL'S FUND ANALYSER.

Disclaimer: This investment update is for information purpose only and is not an offer to sell or a solicitation to buy any mutual fund units/securities. These views alone are not sufficient and should not be used for the development or implementation of an investment strategy. It should not be construed as investment will give advice to any party. All opinions and estimates included in this schemes guide constitute our view as of this date and are subject to change without notice. Neither SBI Funds Management Limited, nor any person connected with it, accepts any liability arising from the use of this information. The recipient of this material should rely on their own investigations and take professional advice on their own.

In the preparation of the material contained in this document, the AMC has used information that is publicly available, including information developed in-house. Information gathered and material used in this document is believed to be from reliable sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility of the accuracy, reasonableness and/or completeness of any information. For data referred to of any third party in this material no such party will assume any liability for the same. Further, all opinion included in this newsletter are as of date and are subject to change without any notice. All recipients of this material should seek appropriate professional advice and carefully read the scheme information document/ statement of additional information and before dealing and or transacting in any of the products referred to in this material make their own investigation. The Fund, the AMC and Trustees and any of its directors, officers, employees and other personnel shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner whatsoever. The recipient alone shall be fully responsible/are liable for any decision taken on the basis of this material.

Disclaimer of SBI Nifty Index Fund: The SBI Nifty Index Fund (the Scheme) offered by SBI Mutual Fund is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Scheme" or any member of the public regarding the advisability of investing in securities generally or in "the Scheme" linked to Nifty 50 Index or particularly in the ability of the NIFTY 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY 50 Index in the Offer Document / Prospectus / Information Statement.

Disclaimer for SBI Nifty Next 50 Index Fund: SBI Nifty Next 50 Index Fund (the Scheme) offered by SBI Mutual Fund is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Scheme" or any member of the public regarding the advisability of investing in securities generally or in the "the Scheme" linked to Nifty Next 50 Index or particularly in the ability of Nifty Next 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty Next 50 Index in the Offer Document / Prospectus / Information Statement.

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

Asset Management Company: SBI Funds Management Limited (A Joint Venture between SBI & AMUNDI) (CIN: U65990MH1992PLC065289), **Trustee:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496), **Sponsor:** State Bank of India. **Regd Office** - 9th Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051 Tel: 91-022-61793000 Fax : 91-022-67425687, E-mail : partnerforlife@sbimf.com • www.sbimf.com

NORTH

Rajasthan: AJMER: 0145-2426284 • ALWAR: 0144-4023133 • BHILWARA: 01482-235144 • Bikaner: 0151-2943080 • JAIPUR: 0141-4144100/0141-4144101 • JODHPUR: 0291-2611929/ 28 • KOTA: 0744-2360631 • SRIGANGANAGAR: 0154- 2940384 • UDAIPUR: 0294-2413717 **Delhi:** Janakpuri: 011-42638016/22500097 • Nehru Place: 011-45708803/41045628 • New Delhi: 011-23466601-620 • Nirman Vihar/ Laxmi Nagar: 011-43550360/46011830 • Pitampura: 011-27351974 • Gurgaon: 0124-4083769/4200828 **Uttar Pradesh:** Agra: 0562-2850239/2850237 • Aligarh: 0571-2402017 • Meerut: 0121-2667877 • Saharanpur: 0132-2720789 • Ghaziabad: 0120-4217338 • Noida: 0120-4232214/4287400 • Allahabad: 0532-2261028 • Bareilly: 7379335566 • Ayodhya: 9554165444 • Gorakhpur: 0551-2203378 • Jhansi: 0510-2330298 • Kanpur: 9793599935 / 9793599931 • Lucknow: 0522-2286742 • Moradabad: 0591 - 2411411/Raebareli/0535 - 2975087/Renukoot/NAVaranasi/0542 - 2222492/BASTI/0554-2297888/ETAWAH/0535-2975087 **Uttarakhand:** Dehradun: 0135-2741719, 2749913 • Haldwani: 0594-6220526/6222925 • Roorkee: 8954890226 **Punjab:** Amritsar: 0183-2221755 • Bhatinda: 0164-2218415 • Ferozepur: 01632-236167 • Hoshiarpur: 01882-228415 • Jalandhar: 0181-2238415 • Ludhiana: 0161-5058415 • Mohali: 0172-5053380 • pathankot: 9888828415 • Patiala: 0175-2300058 • Sangrur: 01672-500020 • Yamunanagar: 0173-295044 **Jammu and Kashmir:** Jammu: 0191-2955736 • srinagar: 0194-2474864 **Himachal Pradesh:** Baddi: 0179-5244415 • Dharmashala: 01892-225814 • Hamirpur: 0197-2224799 • Mandi: 0190-5223833 • Shimla: 0177-2807608 **Haryana:** Faridabad: 0129-4030661 • Ambala: 0171-2653400 • Hissar: 01662-238415 • Panchkula: 0172-2580136 • Panipat: 0180-2648415, 0180-4078415 • Rohtak: 01262-258415 **Chandigarh:** Chandigarh: 0172-2703380, 2703381

SOUTH

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

EAST

Andaman and Nicobar Islands: PORTBLAIR/03192-239552 **Arunachal Pradesh:** Itanagar: 0360-2292416 • **Assam:** Bongaigaon: 6000905499 / 9864073173 • Guwahati: 0361-2463747 / 2463704 • Jorhat: 8811081942 • Silchar: 0384-2221109 • Tezpur: 9435019671 /7002711578 • Tinsukia: 8135847027 **Bihar:** Bhagalpur: 0641-2420661 • Biharsharif: 9931092379 • Darbhanga: 06272-245004 • Gaya: 0631-2222405 • Muzaffarpur: 0621-2283014 • Patna: 9262699197, 9262699198 • Purnea: 9709343555 • Siwan: 7545040123 **Jharkhand:** BOKARO: 0654-2232561 • Daltonganj: 9798614664 • Deoghar: 9570378333 • DHANBAD: 0326-2301545 • HAZARIBAGH: 0654-6270415 • JAMSHEDPUR: 657-2320447 • RANCHI: 0651-2331466 • Giridih: 06532-296009 **Meghalaya:** Shillong: 7002996893 **Nagaland:** Dimapur: 0386-2224287 **Orissa:** Angul: 06764-234201 • BALASORE: 0678-2262646 • BHUBANESWAR: 0674-2392401/2392501 • CUTTACK: 0671-2422792 • ROURKELA: 0661-2522999 • SAMBALPUR: 0663-2410001 • BERHAMPUR: 0680-2222792 **SIKKIM:** GANGTOK: 9073387377 **Tripura:** Agartala: 0381-2324107 **WestBengal:** ASANSOL: 8170037270 • Bankura: 9830648090 • Barasat: 9830979009 • Berhampore: 9933625826 • Bindhannagar: 8274004546 • Bolpur: 9233179907 • BURDWAN: 9933035302 • Cooch behar: 083178 35401 • DALHOUSIE: 033-40082726 • DURGAPUR: 0343-2544191 • Garia: 9874772626 • Haldia: 9073641484 • KALYANI: 033-25827700 • KHARAGPUR: 03222-225592 • KOLKATA: 033-40924800 • Krishnanagar: 9073340410 • MALDA: 03512-266128 • SILIGURI: 0353-2537065/2461703 • Sreerampur: 033-26520011 • Arambagh: 7604027781 • Behala: 9883283489 • Bashirhat: 8945895144

WEST

Chhattisgarh: Bilai: 0788 - 4010955, 2292099 • Bilaspur: 07752 - 415300 • Korba: 07759 - 246777 • Raigarh: 07762 - 296946 • Raipur: 0771 - 2543355, 4056808 **Goa:** Margao: 0832 - 2725233/34Panjim: 0832 - 2235283, 2421806 • Vasco: 0832 - 2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079 - 26423060/70 • Ahmedabad - Maninagar: 079 - 48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692 - 246210 • Bharuch: 02642 - 247550 • Bhavnagar: 0278 - 2523788 • Bhuj: 02832 - 250900 • Gandhidham: 02836 - 233615 • Gandhinagar: 079 - 29750620 • Jamangar: 0288 - 2660104 • Junagadh: 0285 - 2670350 • Mehsana: 02762 - 233872 • Nadiad: 0268 - 2560110 • Navsari: 02637 - 242266 • Rajkot: 0281 - 2466740/41 • Surat: 0261 - 2462763/64 • Vadodara: 0265 - 2323010 • Valsad: 02632 - 245440 • Vapi: 0260 - 2400480 **Madhya Pradesh:** BHOPAL: 0755 - 2557341 • GWALIOR: 0751 - 2447272 • Indore: 0731 - 4991080-83 / 4045944 • JABALPUR: 0761 - 2410042 • Ratlam: 07412 - 409492 • SAGAR: 07582 - 241367 • Ujjain: 0734 - 2536140/41 **Maharashtra:** Ahmednagar: 0241 - 2354555 • Akola: 0724 - 2457222 • Amravati: 0721 - 2560291 • AURANGABAD: 0240 - 2351460 • CHINCHWAD • 020 - 27355721 • Dhule: 0256 - 2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231 - 2680880 • Mumbai - Alibag: 02141 - 225555 • Mumbai - Andheri: 022 - 26200231 • Mumbai - BKC: 022 - 61793000 • Mumbai - Borivali: 022 - 28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022 - 24322446/47 • Mumbai - Ghatkopar: 022 - 25012228 • Mumbai - Kalyan: 0251 - 2311980 • Mumbai - Kharghar: 022 - 27740359/69 • Mumbai - Nariman Point: 022 - 66532800 • Mumbai - Thane: 022 - 25414594 • Mumbai - Vashi: 022 - 27801018/16 • Mumbai - Versova: 022 - 26300155/56 • Nagpur: 0712 - 6621479, 6659601 • Nanded: 02462 - 244144 • NASHIK: 0253 - 2232553 • PUNE: 020 - 25670961, 25653398/99 • Pune - CAMP: 9850815152 • RATNAGIRI: 7506868073 • Sangli: 0233 - 2970379 • Satara: 02162 - 298732 • SOLAPUR: 0217 - 2315292



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.



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.



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, S&P BSE Sensex, S&P BSE 200, S&P 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.



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



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.



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.



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.



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.



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.

TA%WISE

A ready reckoner for applicable taxation rates

The following Income Tax/TDS rates are applicable for Financial Year (FY) 2023-24 as per Finance Act 2023

CAPITAL GAINS ON EQUITY-ORIENTED¹ MUTUAL FUNDS (SUBJECT TO STT²)

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS	
Period of Holding →	Up to 12 months		More than 12 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Section 111A: 15% ^{\$}	NIL	Section 112A: 10% ^{3 \$}	NIL
(B) Domestic Company		NIL		NIL
(C) Non-Resident (other than FII)		15% ^{\$ #}		10% ^{\$ #}
(D) Foreign Institutional Investor (FII)	Section 111A: 15% ^{\$}	NIL		NIL

(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.1,00,000.

CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS

[I] FOR INVESTMENTS MADE ON OR AFTER APRIL 1, 2023

CONDITION – % of Equity Holding in MF	Up to 35% ⁴		More than 35%		More than 35%	
Type of Capital Gain →	SHORT TERM CAPITAL GAINS		SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding →	Irrespective of Holding Period		Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Applicable Slab rates ^{\$}	NIL	Applicable Slab rates ^{\$}	NIL	20% ^{5 \$}	NIL
(B) Domestic Company	Applicable Tax rates ^{\$}	NIL	Applicable Tax rates ^{\$}	NIL		NIL
(C) Non-Resident (other than FII)	Applicable Slab rates ^{\$}	30% ^{6 \$ #}	Applicable Slab rates ^{\$}	30% ^{\$ #}	Listed: 20% ^{5 \$} Unlisted: 10% ^{6 \$}	Listed: 20% ^{5 \$ #} Unlisted: 10% ^{6 \$ #}
(D) Foreign Institutional Investor (FII)	30% ^{6 \$}	NIL	30%	NIL	10% ^{6 \$}	NIL

[II] FOR INVESTMENTS MADE ON OR BEFORE MARCH 31, 2023

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding →	Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(E) Resident Individual / HUF	Applicable slab rates [§]	NIL	20% [§]	NIL
(F) Domestic Company	Applicable Tax rates [§]	NIL	20% [§]	NIL
(G) Non-Resident (other than FII)	Applicable slab rates [§]	30% ^{§ #}	Listed: 20% [§] Unlisted: 10% [§]	Listed: 20% ^{§ #} Unlisted: 10% ^{§ #}
(H) Foreign Institutional Investor (FII)	30% [§]	NIL	10% [§]	NIL

(4) “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. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

(5) with indexation benefit

(6) without indexation and foreign exchange fluctuation benefit

TAX ON INCOME DISTRIBUTION (IDCW OPTION)

Status of Investor	INCOME TAX RATE	TDS
(A) Resident Individuals / HUF	Applicable Slab rates [§]	10% (if income distributed > Rs.5,000 during FY) [#]
(B) Domestic Company	Applicable Tax rates [§]	10% (if income distributed > Rs.5,000 during FY) [#]
(C) Non-Resident	20% [§]	20% ^{§ #}

§ 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.

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

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 (LTCCG on non-EOF acquired up to March 31, 2023 and LTCCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCCG on EOF) & Section 115AD (tax on income earned by FIIs).

Cess: Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge

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 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 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. 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 Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

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.

INCOME- TAX RATES FOR INDIVIDUAL/HUF/AOP/BOI/Artificial Juridical Person

DEFAULT – NEW TAX REGIME [Section 115BAC(1A)]

TOTAL INCOME	TAX RATES \$
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 6,00,000	5%
INR 6,00,001 to INR 9,00,000	10%
INR 9,00,001 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 RATES \$
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 resident individuals whose total income does not exceed INR 700,000 under the default New Tax Regime u/s. 115BAC(1A). In case such 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.

INCOME- TAX RATES FOR DOMESTIC COMPANIES

If availing specified exemptions / deductions

Optional Regime (Without specified exemptions / deductions)

	If availing specified exemptions / deductions		Optional Regime (Without specified exemptions / deductions)	
	Turnover ≤ Rs. 400 Crore	Turnover > Rs.400 Crore	Section 115BAA	Section 115BAB
Basic Tax Rate \$	25%	30%	22%	15%
Minimum Alternate Tax (MAT) \$	15%	15%	Not Applicable	

Note:

(1) The rates above are based on the Income Tax Act, 1961 as amended by the Finance Act, 2023.

(2) The above rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.

(3) 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.

(4) 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. The date for linking PAN and Aadhaar has now been extended to June 30, 2023 on payment of penalty of Rs.1,000. 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.

Those persons who have been exempted from PAN-Aadhaar linking will not be liable to the consequences mentioned above. This category includes those residing in specified States, a non-resident as per the Income-tax Act, 1961, an individual who is not a citizen of India or individuals of the age of eighty years or more at any time during the previous year.

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.



SBI MUTUAL FUND

A PARTNER FOR LIFE

CONFIDENCE GROWS.

GIFT IT TO YOUR DAUGHTER WITH BANDHAN SWP.

bandhan swp
NIBHAYE RISHTE BEHTAR

Presenting Bandhan SWP, a unique facility by SBI Mutual Fund, that allows your children to explore their potential with confidence. With Bandhan SWP, you can transfer a fixed amount every month from your mutual fund investments (growth option of select open-ended schemes) to eligible beneficiaries within your family for their cash flow needs. If you plan them well, these withdrawals can also be tax-efficient while giving your existing investments the potential to grow over a period of time. So, give your loved ones the confidence they deserve. Start a Bandhan SWP today.

For more information, visit bandhanswp.sbimf.com or speak to a financial adviser.

Toll-free: 1800 209 3333 | SMS: 'BANDHANSWP' to 7065611100 | Follow us:     

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