

# HOME

IS WHERE THE

*Heart* IS

PARTICIPATE IN INDIA'S GROWTH STORY

## Welcome Home!

Home is where the heart is and now your investments should be too! India is a growing economy; policy reforms being introduced across sectors, digitization allowing ease of payment and direct transfer of benefits. A thriving startup ecosystem and companies with a mix of strong growth potential and lower leverage are poised to fuel economic growth for the next decade and more. Be a part of this journey.

## There is no place like India to invest in!

India is one of the fastest growing economies in the world with a GDP of more than USD 4 trillion.

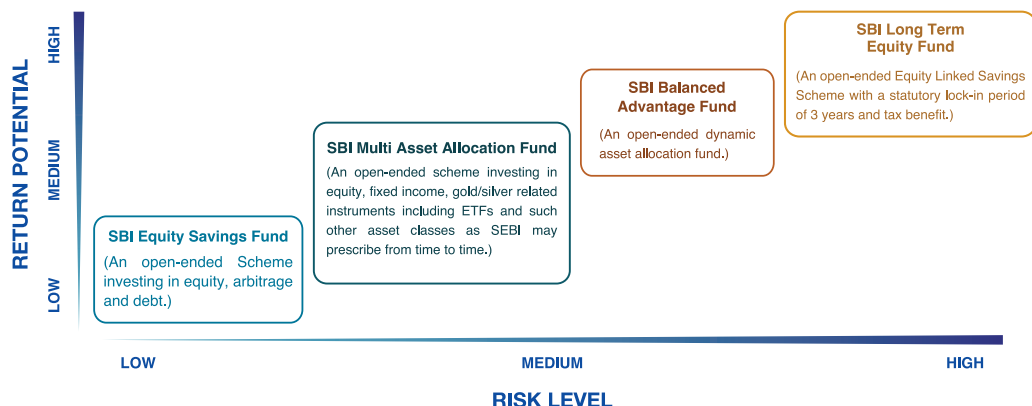
A host of government initiatives has also enabled India's investment growth, which includes developing India's financial system, improving the infrastructure and relaxing FDI norms. During FY23, India received FDI inflow standing at USD 70.97 billion, a 57% growth from USD 45.15 billion FDI inflows in FY15.

Focus on structural reforms to impact economic growth.

- ✓ **Digital Transformation** - Direct Benefit Transfer, UPI etc.
- ✓ **Manufacturing Moment** - Production Linked Incentive (PLI), China + 1 and Infrastructure Development.
- ✓ **Policy Reforms** - Insolvency & Bankruptcy Code, Monetary Policy Committee, Tax reforms & Real Estate reforms.

## Our Offerings

To make your investing decisions easier, we present a few offerings in terms of their risk/return potential, which can help you invest for your specific needs.



### SBI Equity Savings Fund

An equity savings fund provides an investor the optimal mix of equity, fixed income and arbitrage, while keeping the allocation > 65% in equity, so they are more stable than pure equity funds from a long-term perspective and provide equity taxation benefits on your investments.

#### Key features of the scheme

- Invests primarily in Equity with limited exposure to debt and arbitrage.
- Fixed Income: 10 - 35 %, Arbitrage: 15 - 70%, Equity: 65 - 90%
- Focus is on achieving better risk adjusted returns.
- Equity savings funds score over pure equity and aggressive hybrid funds on risks because of their downside protection.
- Equity exposure has the potential to generate higher returns and provide tax-efficiency compared to traditional instruments.
- Suitable for investments of 3 years and above.

### SBI Multi Asset Allocation Fund

One of the key aspects of prudent investing is diversification and the SBI Multi Asset Allocation Fund provides you just that. With investments in multiple asset classes like Equity, Debt, Gold etc., this scheme can help you get the benefits of diversification in your portfolio.

## **Key features of the scheme**

- Invests in a dynamic mix of equity, fixed income, gold/silver related instruments, ETFs, ETCDs, units of REITs and InvITs and such other assets as prescribed by SEBI from time to time.
- Equity: 35 - 80%, Fixed Income: 10 - 55%, Gold/Silver/ETFs/ETCDs: 10 - 55% and Units of InvITs: 0 - 10%
- Provide investors an actively managed portfolio of multiple asset classes. To promote investors to stay invested for a longer horizon (>3 years), the allocation of equity would be in the range of 35 - 80%
- Suitable for investments of 2 years and above.

### **SBI Balanced Advantage Fund**

A Fund which keeps up with the market movements by allocating investments between equity and fixed income using an internal decision framework. So you need not worry about asset allocation to identify which markets are ideal at the moment and leave your worries to the expert fund managers.

## **Key features of the scheme**

- Invests in a dynamic mix of equity and fixed income to capture potential gains and reduce volatility.
- Fixed Income: 0 - 100%, Equity: 0 - 100% and Arbitrage: 0 - 50%
- Focus is on achieving better risk adjusted returns. Equity portfolio is based on a mix of high conviction ideas of the analyst team and Fund Manager discretion while Fixed Income portfolio is based on the current interest rate scenario.
- Endeavour to provide equity taxation benefits by keeping at least 65%\* of the total proceeds of the fund in domestic equity & equity related instruments.
- Suitable for investments of 3 years and above.

\*based on annual average of the monthly averages of opening and closing figures.

### **SBI Long Term Equity Fund**

A diversified equity fund with a track record of over 30 years which provides you the benefit of investing in equity markets while allowing tax benefits on investments up to Rs. 1.5 lakhs as per Section 80C of the Income Tax Act. Investing for tax benefits should not be only about saving taxes but also about making your investments grow.

## **Key features of the scheme**

- A diversified equity fund which provides potential to create wealth in the long-term through equity-market linked returns.
- The fund currently invests up to 65% in large cap companies and the balance in mid & small cap companies.
- The lock-in period allows one to stay invested and experience the long-term growth potential of the equity markets.
- As an open-ended Equity Linked Savings Scheme, it also offers tax benefits on investments up to Rs. 1.5 lakhs and a statutory lock-in period of 3 years.

**So, invest in India. Invest in your home.**

## SBI Balanced Advantage Fund is suitable for investors who are seeking<sup>^</sup>:



Investors understand that their principal will be at High risk

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

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

## SBI Long Term Equity Fund is suitable for investors who are seeking<sup>^</sup>:



Investors understand that their principal will be at Very High risk

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

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

## SBI Equity Savings Fund is suitable for investors who are seeking<sup>^</sup>:



Investors understand that their principal will be at Moderately high risk

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

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

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



Investors understand that their principal will be at Very High risk

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

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



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A PARTNER FOR LIFE

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