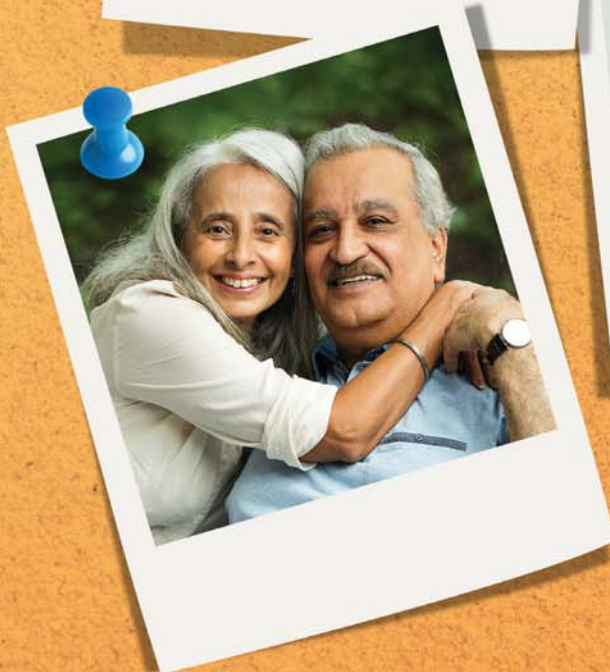
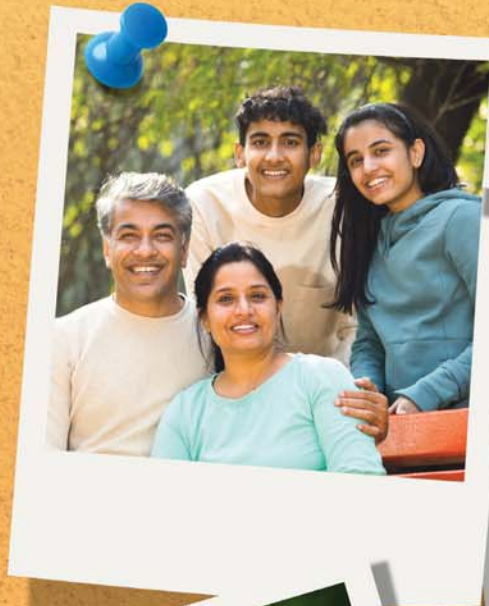


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step in life,  
Mutual Fund  
Solutions  
help you  
step forward.



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## From the MD & CEO's Desk

**Dear Investors,**

The eagerly anticipated outcome of the Lok Sabha Elections has recently unfolded, leaving behind a trail of surprises. When news broke of the NDA's third-term victory along with the possibility of a coalition government, the markets initially experienced a sharp fall. However, the situation improved, and markets touched new highs with the belief of policy continuity. Earlier, India's Q4 FY24 GDP growth came in at an impressive 7.8%<sup>#</sup> year-on-year, with the full-year GDP recording at 8.2%<sup>#</sup>, surpassing street expectations.

The longer-end of Indian G-sec has decoupled from developed market trends, thanks to favourable demand-supply dynamics within India. Additionally, the RBI's record Rs 2.1<sup>#</sup> trillion dividend transfer to the government and its liquidity-easing measures signal optimism and provide a cushion for the new government's fiscal deficit initiatives.

In its recent monetary policy meeting, the RBI committee, through a 4:2 voting decision, kept the repo rate unchanged at 6.5%, as expected. The stance was retained as well, signalling a withdrawal of accommodation, while growth projections for FY25 were revised upward to 7.2%<sup>#</sup> from 7.0%<sup>#</sup>, with inflation remaining steady at 4.5%<sup>#</sup> for the fiscal. Uncertainty around food inflation, geopolitical factors, and crude oil prices warrant continued caution. The strong growth outlook allows for an unchanged policy stance.

In the market, discernment will likely increase, rewarding companies with robust business models, long-term earnings growth visibility, and sustainable cash flows across the market cap spectrum. As a fund house, we believe that certain sectors will experience enhanced growth due to policy initiatives. Consequently, we continue to launch offerings where we believe lie an opportunity for alpha, such as our recently concluded thematic offering, the SBI Automotive Opportunities Fund. This offering aligns with our belief in the automotive & allied businesses sector's potential, and we received a positive response from investors, mobilising around Rs 5,700\* crores, primarily from 1,11,023\* new investors.

Lastly, I am delighted to share that SBI Mutual Fund has achieved an important milestone, crossing Rs 10 lakh crore in Assets Under Management (as on June 3, 2024). This achievement is a testament to the trust and support from our investors, employees, distribution partners and stakeholders. Our commitment to serve our investors and help them achieve their financial goals remains resolute while we see the growing popularity of mutual funds as a preferred investment avenue in the country.

Thank you for being part of our wonderful journey.

**Warm Regards,**

**Shamsher Singh**

**Managing Director & CEO**

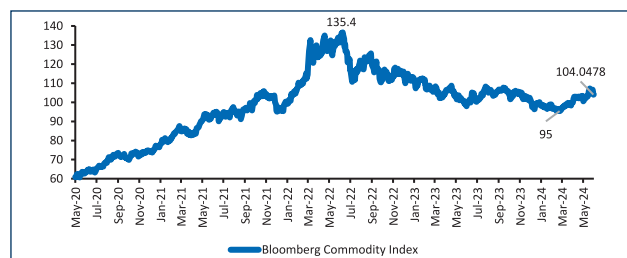
**Source: #: RBI MPC | \*: SBIFML**

# Market Overview

Financial markets have been focused on the path of policy interest rates with frequent repricing of expectations bringing in recurring episodes of volatility. At the same time, unexpected electoral outcomes have had a material near term impact on markets. Recent non consensus outcomes in both India and Mexico have resulted in financial market volatility. The prospect of "Trump 2.0" as the US votes towards the year end could be another non-financial event that could have a lasting market impact. In the near term while there is likely to be monetary policy divergence across jurisdictions, the path of commodity prices needs to be watched.

## Chart1:

On a YTD basis, metal prices have moved up pulling up the commodity index



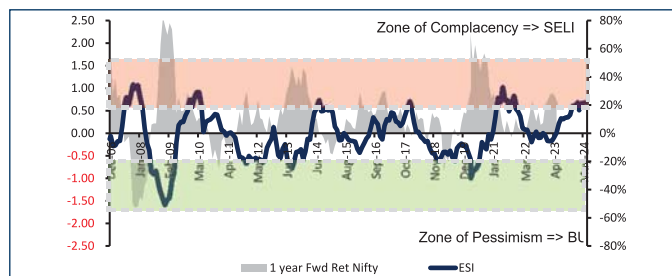
Source: Bloomberg, SBIFM Research

## Equity

The outcome of 2024 General Elections was a surprise for markets. While the NDA is still expected to form the government, BJP is clearly short of the half-way mark thus entailing reliance on coalition partners. While it is too early to gauge how this will impact the direction of policy making, this may just be the trigger for a cool off in the overheated market sentiment. We have been highlighting that market sentiment, as measured by our proprietary index, has stayed stretched, suggesting a high degree of complacency going into this event. With the eventual outcome turning out to be worse than expected, there is reason to expect moderation in sentiment which could weigh on markets in the near term.

## Chart 2:

Equity sentiment readings reflected high complacency going into the event



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

More importantly, a related change should be a change in market preference towards quality. For over three years now, ever since 2021, quality stocks have been underperforming. With political uncertainty returning and speculative action likely to subside, we believe focus should move back to bottom-up fundamentals. Quality of management, strength of balance sheets and sustainability of growth should become important again.

**Chart 3:**

**Stage set for the comeback of Quality**



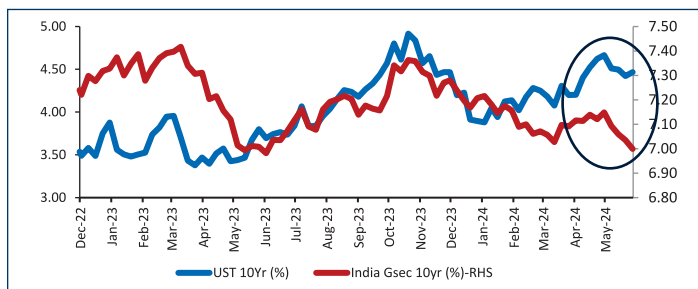
Source: FactSet, SBIFM Research

**Fixed Income**

Softening of US treasury yields and resumption of FPI debt flows led the initial softening of yields in the previous month. Even as treasury yields moved up over the second half of the month, larger than anticipated dividend transfer by the RBI to the government enabled domestic yields to be delinked from treasuries.

**Chart 4:**

**Sovereign yields remain directionally linked to UST.**



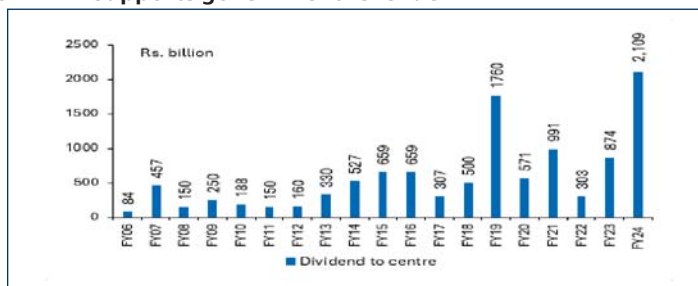
Source: Bloomberg, SBIFM Research

**Fiscal dynamics**

Fiscal consolidation and good demand- supply balance have been the key factor supporting a softer bias in government security yields. The larger than anticipated dividend transfer had raised hopes about a further cut in market borrowings. This sentiment was further supported by exit polls showing a comfortable parliamentary majority for the BJP led NDA. With election outcomes being contrary to expectations, the recent uptick in bond yields have been driven by fears of fiscal loosening at the margin driven by potential compulsions of a coalition government.

**Chart 5:**

**Record dividend transfer from RBI – supports government revenue**



Source: Bloomberg, SBIFM Research

RBI dividend transfer to the government at Rs 2.10 trillion must be seen in the context of the budgeted dividend from RBI and other PSU's amounting to Rs 1.02 trillion, with the central bank estimated to transfer around Rs 850 Bn to RS 1 trillion. The

extra revenue to the government reinforces the overall buoyant revenue picture and the positive demand- supply scenario for sovereign borrowings. It must be reiterated that overall tax revenues have been growing at a healthy pace for the financial year till date. Compulsions of electoral and coalition dynamics may potentially lead to additional revenue spending. However, in the context of buoyant revenue picture (including RBI dividend) the government could still have enough leeway to budget additional spending without disrupting the borrowing numbers.

Given that the revised FY24 fiscal deficit stands at 5.60%, the announced consolidation towards 4.5% over the coming 2 years can be expected to continue. A moderate reduction from the announced 5.10% can still be possible while providing for any additional spending. In this context, considering the long election schedule, government departments including state government's being able to spend the budgeted allocations over the remaining 9 months is a challenge. India's improving growth and fiscal outlook has recently been validated by the rating outlook change by S&P. Given that fiscal discipline has been the hallmark of budget announcements in the recent years, unwinding of the same is unlikely given the overall macro ramifications.

### Monetary Policy

Not much is expected to change with respect to monetary policy in the near term as the RBI has clearly aligned it with progress towards the inflation target of 4%. While there has been steady progress towards bringing headline within the range and core remaining softer, there remains ground to cover with respect to aligning CPI to the midpoint target of 4% on a durable basis. Q4 FY24 GDP growth came in at 7.8% y-o-y vs 8.6% in Q3 (revised up from 8.4%). The outcome was significantly higher than street expectations of 6.5%. Real GDP growth for the full year FY24 came in at 8.2% y-o-y and GVA growth came in at 7.2% y-o-y. With FY25 GDP growth estimates being around 7%, the central bank has sufficient leeway to sequence policy actions to sustainably meet the inflation mandate.

### Liquidity

A widely anticipated slowdown in government spending and continued buoyancy in taxes has led to a buildup in government cash balances as well as fluctuations in overnight rate settings. The "Just in time" release of central funds to implementing agencies that has reduced the float in the banking system remains a structural factor that would lead to swings in overnight rates. Buyback of government securities (maturing in this FY) and reduction in Treasury Bill auctions by Rs 600Bn for the period May 24th- June 27th, 2024, should be seen as prudent cash management exercise by the Govt/RBI. At the same time, this addresses the frictional liquidity tightness on account of election related slowdown in government spending. To an extent, signalling if any could be with respect to aligning overnight rate settings closer to the repo rate of 6.5%. While buybacks auctions have had less impact with less acceptance, the impact of reduced treasury bill auction should be more direct in terms of impact on liquidity and short end rates over the coming month. With the end of the election process, one should expect improved government spending over the coming weeks. The more direct market benefit of extra dividend would be an improvement in liquidity as government spending picks up pace. To the extent of income from foreign sources, the transfer also represents addition to core liquidity. With the pick in government spending, seasonal reduction in CIC and anticipated inflows on account of index flows over coming months, the outlook on liquidity dynamics improves materially.

With visibility emerging on the liquidity dynamics, the elevated levels at the front end of the curve should settle lower over the coming months. This should enable better risk- reward equation for incremental investments at the shorter segment (up to 5y) of the curve.



## From the DMD & Jt. CEO's Desk

Dear Friends,

We have just moved past a very busy month. While the important stats for Q4 FY 24 were announced, like the GDP numbers (7.8% y-o-y), and results from corporates showcasing the strong growth of the economy across sectors, the country awaited with bated breath the results of Lok Sabha Elections.

The incumbent government of the NDA alliance have secured a 3rd straight mandate which promises continuity in the policies set out for our country. The equity markets approached the national elections with a lot of conviction in the continuity of the government and with the possibility of a coalition government announcement the indices tanked, but our country remains in better shape with strong macro fundamentals and a thriving business environment.

Domestic Investors (Individuals and DIIs) continue to pour money into the markets counterbalancing any FII outflows. With my interactions with people, optimism remains a common factor in our conversations as we see more global corporations choose either Make in India or introduce their offerings to the growing affluent class of consumers here.

As a fund house, we continue to see keen interest from investors and with the opportunity we saw in automotive & allied businesses theme, launched our second thematic fund of the calendar year with SBI Automotive Opportunities Fund, and were humbled with the response the NFO received. Offerings like thematic funds do present an opportunity for an investor's folio to generate potential alpha as companies gear up on the back of robust policy initiatives by the Government.

Let me end this by saying that equities remain the dominant asset class for an investor today and must remain the mainstay for any long-term wealth creation plans. Market movements are part of an equity investor's journey, but India is and will remain the beacon of opportunity and growth. Be a part of this journey!

Warm Regards,

D P Singh

Deputy MD & Joint CEO



Investors understand that their principal will be at Very High risk

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

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

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



# Snapshot of Equity Funds & Other Categories

| Scheme Name                     | SBI Blue Chip Fund   | SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund) | SBI Flexicap Fund   | SBI Multicap Fund  | SBI Dividend Yield Fund                               | SBI Contra Fund                                      | SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund) | SBI Magnum Midcap Fund  | SBI Magnum Global Fund  |
|---------------------------------|--|---|---|--|---|--|--|---|---|
| <b>Ideal Investment Horizon</b> | 4 years +  | 3 years +   | 4 years +   | 4 years +  | 4 years +   | 5 years +  | 4 years +  | 5 years +   | 5 years +   |
| <b>Inception Date</b>           | 14/02/2006   | 01/01/1991  | 29/09/2005  | 08/03/2022   | 14/03/2023  | 05/07/1999   | 28/02/1993   | 29/03/2005  | 30/09/1994  |
| <b>Fund Manager</b>             | Mr. Saurabh Pant & *Mr. Pradeep Kesavan                              | Mr. Rohit Shimpi & *Mr. Pradeep Kesavan   | Mr. R. Srinivasan & *Mr. Pradeep Kesavan                    | Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan                              | Mr. Rohit Shimpi & *Mr. Pradeep Kesavan               | Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan       | Mr. Saurabh Pant & *Mr. Pradeep Kesavan                                  | Mr. Bhavin Vithiani & *Mr. Pradeep Kesavan                      | Mr. R. Srinivasan, Mr. Tanmaya Desai & Mr. Pradeep Kesavan                                    |
| <b>Managing Since</b>           | Mr. Saurabh Pant (w.e.f. Apr. 2024) & Mr. Pradeep (w.e.f. Dec. 2023) | Mr. Rohit Jan-2022 & Mr. Pradeep (w.e.f. Dec. 2023)                                 | Mr. R. Srinivasan Jan-2022 & Mr. Pradeep (w.e.f. Dec. 2023) | Mr. R. Srinivasan March-22 & Mr. Saurabh Pant (w.e.f. April 2024) & Mr. Pradeep Dec-23 | 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)                    | Mr. Bhavin (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec. 2023) | Mr. R. Srinivasan 2022, Mr. Tanmaya Desai (w.e.f. Apr. 2024) & Mr. Pradeep (w.e.f. Dec. 2023) |
| <b>First Tier Benchmark</b>     | 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 May 2024

|                                    |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |                                 |
|------------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <b>Month End AUM (₹ in Crores)</b> | ₹46,124.17                      | ₹5,529.56                       | ₹20,641.01                      | ₹15,781.96                      | ₹7,632.87                       | ₹30,576.75                      | ₹23,456.62                      | ₹18,402.33                      | ₹6,361.40                       |
| <b>Portfolio Turnover</b>          | 0.30                            | 0.30                            | 0.68                            | 0.41                            | -                               | 1.54                            | 0.47                            | 0.18                            | 0.38                            |
| <b>Standard Deviation*</b>         | 11.32%                          | 12.36%                          | 10.98%                          | -                               | -                               | 11.58%                          | 11.75%                          | 11.64%                          | 10.87%                          |
| <b>Beta*</b>                       | 0.88                            | 0.86                            | 0.83                            | -                               | -                               | 0.81                            | 0.85                            | 0.71                            | 0.66                            |
| <b>Sharpe Ratio*</b>               | 0.69                            | 0.67                            | 0.63                            | -                               | -                               | 1.60                            | 1.01                            | 1.31                            | 0.49                            |
| <b>Expense Ratio</b>               | Regular- 1.52%<br>Direct- 0.83% | Regular- 1.93%<br>Direct- 1.31% | Regular- 1.67%<br>Direct- 0.83% | Regular- 1.72%<br>Direct- 0.91% | Regular- 1.79%<br>Direct- 0.73% | Regular- 1.58%<br>Direct- 0.63% | Regular- 1.64%<br>Direct- 0.74% | Regular- 1.69%<br>Direct- 0.82% | Regular- 1.88%<br>Direct- 1.19% |

## Portfolio Classification By Asset Allocation (%) as on 31 May 2024

|                         |       |       |       |       |       |       |       |       |       |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| <b>Large Cap (%)</b>    | 79.69 | 71.89 | 53.32 | 37.23 | 66.04 | 38.44 | 42.04 | 7.00  | 14.15 |
| <b>Mid Cap (%)</b>      | 14.73 | 19.16 | 22.62 | 25.78 | 19.44 | 25.94 | 39.04 | 69.62 | 36.52 |
| <b>Small Cap (%)</b>    | -     | 3.99  | 15.44 | 32.02 | 4.32  | 13.87 | 15.35 | 18.25 | 21.83 |
| <b>Unclassified (%)</b> | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| <b>Other Assets (%)</b> | 4.61  | 4.96  | 8.52  | 3.70  | 10.20 | 17.53 | 3.57  | 4.86  | 27.50 |

## Portfolio Classification By Industry Allocation (%) as on 31 May 2024

|                                 |  |  |  |   |   |  |  |  |   |
|---------------------------------|--|--|--|---|---|--|--|--|---|
| <b>Portfolio Classification</b> | Financial Services 27.42, Automobile And Auto Components 14.54, Fast Moving Consumer Goods 9.39, Information Technology 6.49, Healthcare 4.94, Oil, Gas & Others 4.86, Capital Goods 4.52, Cash, Cash Equivalents And Others 4.41, Construction Materials 2.85 | Financial Services 33.59, Information Technology 15.22, Automobile And Auto Components 10.95, Capital Goods 5.38, Construction Materials 3.85, Cash, Cash Equivalents And Others 2.84, Fast Moving Consumer Goods 2.74, Consumer Services 2.55, Consumer Durables 2.53 | Financial Services 27.83, Oil, Gas & Others 8.63, Information Technology 8.55, Automobile And Auto Components 8.28, Fast Moving Consumer Goods 6.03, Consumer Durables 6.00, Construction Materials 4.79, Cash, Cash Equivalents And Others 3.80, Consumer Services 3.55, Metals & Mining 3.42, Telecommunication 3.41 | Financial Services 20.44, Consumer Durables 9.52, Healthcare 7.24, Consumer Services 6.66, Automobile And Auto Components 6.20, Fast Moving Consumer Goods 5.36, Textiles 5.17, Services 5.04, Chemicals 4.53, Telecommunication 4.26 | Financial Services 20.47, Automobile And Auto Components 14.71, Information Technology 14.66, Fast Moving Consumer Goods 8.57, Capital Goods 6.38, Oil, Gas & Others 6.10, Consumable Fuels 5.55, Power 5.18, Cash, Cash Equivalents And Others 5.11, Realty 3.41 | Financial Services 18.90, Oil, Gas & Others 10.42, Consumables Fuels 9.62, Derivatives 7.15, Healthcare 7.15, Automobile And Auto Components 5.62, Metals & Mining 5.35, Information Technology 5.17, Capital Goods 5.08, Cash, Cash Equivalents And Others 4.91, Power 4.98, Cash, Cash Equivalents And Others 4.50 | Financial Services 21.54, Healthcare 10.21, Automobile And Auto Components 8.67, Information Technology 8.13, Metals & Mining 6.78, Consumer Durables 6.49, Construction Materials 6.21, Fast Moving Consumer Goods 5.89, Capital Goods 4.98, Consumer Services 4.42 | Financial Services 16.95, Automobile And Auto Components 15.14, Capital Goods 12.97, Healthcare 7.73, Textiles 6.39, Consumer Durables 6.01, Consumer Services 5.88, Chemicals 5.05, Realty 4.83, Cash Equivalents And Others 4.22, Financial Services 4.64, Media, Entertainment & Publication 3.92 | Healthcare 19.52, Fast Moving Consumer Goods 19.35, Information Technology 16.46, Capital Goods 11.34, Textiles 7.70, Automobile And Auto Components 7.53, Cash, Cash Equivalents And Others 6.08, Financial Services 4.64, Chemicals 3.92, Media, Entertainment & Publication 1.85 |
|---------------------------------|--|--|--|---|---|--|--|--|---|

## Other Details

|                  |                    |                    |                              |                    |                    |                    |                              |                    |                    |
|------------------|--------------------|--------------------|------------------------------|--------------------|--------------------|--------------------|------------------------------|--------------------|--------------------|
| <b>Exit Load</b> | Within 1 Year - 1% | Within 1 Year - 1% | On or Before 30 days - 0.10% | Within 1 Year - 1% | Within 1 Year - 1% | Within 1 Year - 1% | On or Before 30 days - 0.10% | Within 1 Year - 1% | Within 1 Year - 1% |
|------------------|--------------------|--------------------|------------------------------|--------------------|--------------------|--------------------|------------------------------|--------------------|--------------------|

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. \*Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 1st Dec 2023.

# Snapshot of Equity Funds & Other Categories

| Scheme Name  | SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)  | SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)   | SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)   | SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)      | SBI Banking & Financial Services Fund  | SBI PSU Fund  | SBI Magnum COMMA Fund   |
|--|---|--|---|--|--|---|---|
| <b>Ideal Investment Horizon</b>  | 5 years +   | 5 years +  | 3 years +   | Tactical   | Tactical   | Tactical  | Tactical  |
| <b>Inception Date</b>  | 17/09/2004  | 09/09/2009   | 31/03/1993  | 05/07/1999   | 26/02/2015   | 07/07/2010  | 08/08/2005  |
| <b>Fund Manager</b>  | Mr. R. Srinivasan & Mr. Pradeep Kesavan   | Mr. R. Srinivasan, Mr. Mohan Lal & Mr. Pradeep Kesavan   | Mr. Dinesh Balachandran   | Mr. Tanmaya Desai & Mr. Pradeep Kesavan                                      | Mr. Milind Agrawal & Mr. Pradeep Kesavan   | #Mr. Richard D'souza  | Mr. Richard D'souza & Mr. Pradeep Kesavan   |
| <b>Managing Since</b>  | Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)  | Mr. R. Srinivasan Nov-2013, Mr. Mohan Lal May-2024 & Mr. Pradeep (w.e.f. Dec-2023)   | Sep-2016  | Mr. Tanmaya Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)                         | Mr. Milind Aug-2019 & Mr. Pradeep (w.e.f. Dec 2023)                                    | Aug-2014  | Mr. Richard Aug-2014 & Mr. Pradeep (w.e.f. Dec 2023)  |
| <b>First Tier Benchmark</b>  | 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)   |
| <b>Fund Details as on 31 May 2024</b>  |   |  |   |  |  |   |   |
| <b>Month End AUM (Rs. in Crores)</b>   | ₹33,475.49  | ₹28,364.95   | ₹23,892.75  | ₹2,613.04  | ₹5,388.08  | ₹3,109.76   | ₹595.58   |
| <b>Portfolio Turnover</b>  | 0.23  | 1.01   | 0.20  | 0.29   | 1.67   | 0.39  | 0.96  |
| <b>Standard Deviation*</b>   | 12.03%  | 11.59%   | 13.09%  | 14.02%   | 14.44%   | 20.50%  | 16.13%  |
| <b>Beta*</b>   | 0.72  | 0.60   | 0.96  | 0.89   | 0.84   | 0.99  | 0.80  |
| <b>Sharpe Ratio*</b>   | 0.68  | 1.22   | 1.35  | 0.58   | 0.48   | 1.40  | 0.50  |
| <b>Expense Ratio</b>   | Regular- 1.58%<br>Direct- 0.74%   | Regular- 1.59%<br>Direct- 0.66%  | Regular- 1.62%<br>Direct- 0.94%   | Regular- 2.01%<br>Direct- 0.95%  | Regular- 1.85%<br>Direct- 0.75%  | Regular- 1.96%<br>Direct- 0.82%   | Regular- 2.54%<br>Direct- 1.98%   |
| <b>Portfolio Classification By Asset Allocation (%) as on 31 May 2024</b>    |   |  |   |  |  |   |   |
| <b>Large Cap (%)</b>   | 42.38   | -  | 54.24   | 34.06  | 67.25  | 44.15   | 54.89   |
| <b>Mid Cap (%)</b>   | 35.83   | 4.43   | 22.05   | 29.49  | 17.50  | 25.31   | 14.85   |
| <b>Small Cap (%)</b>   | 1.26  | 82.71  | 14.68   | 27.81  | 8.37   | 20.45   | 26.22   |
| <b>Unclassified (%)</b>  | -   | -  | -   | -  | -  | -   | -   |
| <b>Other Assets (%)</b>  | 19.94   | 12.86  | 9.03  | 8.64   | 6.88   | 10.09   | 4.04  |
| <b>Portfolio Classification By Industry Allocation (%) as on 31 May 2024</b> |   |  |   |  |  |   |   |
| <b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>          | Financial Services 35.66<br>Telecommunication 9.67<br>Cash, Cash Equivalents And Others 8.42<br>Information Technology 8.15<br>Healthcare 7.87<br>Fast Moving Consumer Goods 7.50<br>Chemicals 5.32<br>Consumer Services 4.55<br>Automobile And Auto Components 3.64<br>Construction Materials 2.95 | Capital Goods 17.00<br>Financial Services 13.92<br>Consumer Durables 12.74<br>Consumer Services 10.15<br>Construction 8.45<br>Chemicals 7.35<br>Cash, Cash Equivalents And Others 7.26<br>Fast Moving Consumer Goods 6.89<br>Derivatives 5.60<br>Services 2.34 | Financial Services 24.54<br>Oil, Gas & Consumable Fuels 12.00<br>Capital Goods 11.75<br>Cash, Cash Equivalents And Others 9.03<br>Healthcare 7.61<br>Automobile And Auto Components 7.00<br>Information Technology 5.43<br>Power 3.89<br>Metals & Mining 3.26<br>Telecommunication 3.20 | Healthcare 92.23<br>Chemicals 4.31<br>Cash, Cash Equivalents And Others 3.46 | Financial Services 93.12<br>Derivatives 4.56<br>Cash, Cash Equivalents And Others 2.32 | Financial Services 31.95<br>Oil, Gas & Consumable Fuels 17.34<br>Power 13.67<br>Metals & Mining 13.06<br>Cash, Cash Equivalents And Others 10.09<br>Capital Goods 9.19<br>Construction 4.70 | Oil, Gas & Consumable Fuels 30.77<br>Metals & Mining 27.95<br>Construction 10.47<br>Power 7.56<br>Textiles 4.82<br>Fast Moving Consumer Goods 4.09<br>Cash, Cash Equivalents And Others 4.04<br>Financial Services 3.18<br>Capital Goods 3.07<br>Utilities 2.17 |
| <b>Other Details</b>   |   |  |   |  |  |   |   |
| <b>Exit Load</b>   | 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: RBI Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(A)(b) and 52(A)(c) of SEBI (MF) regulations for both Direct and Regular plan | Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 1st Dec 2023. | This scheme is managed by Mr. Dinesh Balachandran w.e.f. June 01, 2024. | Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments. | This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

# Snapshot of Equity Funds & Other Categories

| Scheme Name   | SBI Infrastructure Fund                             | SBI Consumption Opportunities Fund (Previously known as SBI FMCC 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           | SBI Energy Opportunities Fund        |
|---|---|--|---|--|---------------------------------|--|--------------------------------------|
| Ideal Investment Horizon  | Tactical  | Tactical   | Tactical  | 5 years +  | Tactical                        | Tactical   | Tactical                             |
| Inception Date  | 06/07/2007  | 05/07/1999   | 05/07/1999  | 02/03/2019   | 12/09/2011                      | 22/03/2021   | 26/02/2024                           |
| Fund Manager  | Mr. Bhavin Vithlani & *Pradeep Kesavan              | Mr. Ashit Desai & Mr. Pradeep Kesavan                                  | Mr. Vivek Gedda & Mr. Pradeep Kesavan                               | Mr. Raviprakash Sharma & *Mr. Pradeep Kesavan            | Mr. Raviprakash Sharma          | Mr. Pradeep Kesavan                                | Mr. Raj Gandhi & Mr. Pradeep Kesavan |
| Managing Since  | Mr. Bhavin Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023) | Mr. Ashit (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)          | Mr. Vivek (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)       | Mr. Raviprakash Mar-2019 & Mr. Pradeep (w.e.f. Dec 2023) | Sep-2011                        | (w.e.f. Dec 2023)                                  | Feb - 2024                           |
| 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 | Nifty Energy TRI                     |
| <b>Fund Details as on 31 May 2024</b>                                     |   |  |   |  |                                 |  |                                      |
| Month End AUM (Rs. in Crores)   | ₹3,104.77   | ₹2,183.29  | ₹3,493.85   | ₹189.68  | ₹1,872.26                       | ₹897.78  | ₹8,852.14                            |
| Portfolio Turnover  | 0.40  | 0.37   | 0.25  | 0.39   | -                               | -  | -                                    |
| Standard Deviation*   | 11.75%  | 10.64%   | 17.04%  | 11.90%   | -                               | -  | -                                    |
| Beta*   | 0.72  | 0.58   | 0.90  | 0.88   | -                               | -  | -                                    |
| Sharpe Ratio*   | 1.84  | 1.38   | 0.45  | 0.74   | -                               | -  | -                                    |
| Expense Ratio   | Regular- 2.01%<br>Direct- 1.34%                     | Regular- 2.06%<br>Direct- 0.97%  | Regular- 1.93%<br>Direct- 0.85%                                     | Regular- 0.74%<br>Direct- 0.41%                          | Regular- 0.42%<br>Direct- 0.10% | Regular- 1.60%<br>Direct- 0.90%                    | Regular- 1.74%<br>Direct- 0.47%      |
| <b>Portfolio Classification By Asset Allocation (%) as on 31 May 2024</b> |   |  |   |  |                                 |  |                                      |
| Large Cap (In %)  | 37.75   | 33.80  | 52.24   | 98.68  | -                               | -  | 60.71                                |
| Mid Cap (In %)  | 18.37   | 21.60  | 15.64   | 1.11   | -                               | -  | 11.93                                |
| Small Cap (In %)  | 34.08   | 41.39  | 16.06   | -  | ETF: 100.00                     | Overseas Mutual Fund: 98.81                        | 20.73                                |
| Unclassified (%)  | -   | -  | -   | -  | -                               | -  | -                                    |
| Other Assets (In %)   | 9.80  | 3.21   | 16.06   | 0.21   | -                               | 1.19   | 6.63                                 |

| <b>Portfolio Classification By Industry Allocation (%) as on 31 May 2024</b> |                             |       |                                    |       |                                |       |                             |       |
|--|-----------------------------|-------|------------------------------------|-------|--------------------------------|-------|-----------------------------|-------|
| <b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>          | Capital Goods               | 17.82 | Fast Moving Consumer Goods         | 60.48 | Exchange Traded Funds          | 98.81 | Oil, Gas & Consumable Fuels | 55.91 |
|  | Construction Materials      | 12.16 | Consumer Goods                     | 11.80 | Cash, Cash Equivalents         | 1.19  | Power                       | 17.74 |
|  | Oil, Gas & Consumable Fuels | 10.60 | Healthcare                         | 8.02  | Cash, Cash Equivalents         | -     | Capital Goods               | 11.34 |
|  | Financial Services          | 10.57 | Financial Services                 | 7.20  | Technology                     | -     | Cash, Cash Equivalents      | 6.63  |
|  | Construction                | 9.46  | Media, Entertainment & Publication | 7.87  | Automobile And Auto Components | -     | And Others                  | 4.28  |
|  | Cash, Cash Equivalents      | 7.17  | Consumer Services                  | 7.20  | Metals & Mining                | -     | Financial Services          | 3.92  |
|  | And Others                  | 6.25  | Auto Components                    | 2.59  | Oil, Gas & Consumable Fuels    | -     | Construction                | 0.18  |
|  | Telecommunication           | 5.60  | Textiles                           | 1.33  | Telecommunication              | -     | Chemicals                   | -     |
|  | Consumer Durables           | 5.31  | Telecommunication                  | 0.71  | Consumer Durables              | -     | -                           | -     |
|  | Power Services              | 4.66  | Cash, Cash Equivalents             | 3.21  | Power                          | -     | -                           | -     |

| <b>Other Details</b> |   |   |
|----------------------|---|---|
| <b>Exit Load</b>     | Within 30 days - 0.50%  | On or Before 30 days - 0.10%                                    |
|                      | Within 15 Days - 0.50%  | On or before 15 days - 1%                                       |
|                      | For exit on or before 15 days from the date of allotment - 0.5% | For exit on or before 1 year from the date of allotment - 1.00% |
|                      | For exit after 15 days from the date of allotment - Nil         | 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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years: Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan 1 \*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:** 31/05/2024

**AAUM for the Month of May 2024**  
₹ 45,766.41 Crores

**AUM as on May 31, 2024**  
₹ 46,124.17 Crores

**Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
**Mr. Saurabh Pant** (w.e.f. Apr 2024)  
**Mr. Pradeep Kesavan** Dec-2023  
**Total Experience:**  
**Mr. Saurabh Pant** Over 16 years  
**Mr. Pradeep Kesavan** Over 18 years

**First Tier Benchmark:** 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 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<sup>#</sup>** : 11.32%

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

**Sharpe Ratio<sup>#</sup>** : 0.69

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

**Equity Turnover** : 0.21

**Total Turnover** : 0.30

*Total Turnover = Equity + Debt + Derivatives*

*Source: CRISIL Fund Analyser*

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

*Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 46.8445 |
| Reg-Plan-Growth | 82.3445 |
| Dir-Plan-IDCW   | 58.7410 |
| Dir-Plan-Growth | 90.5107 |

**LAST IDCW**

Face value: ₹10

| 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 |

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

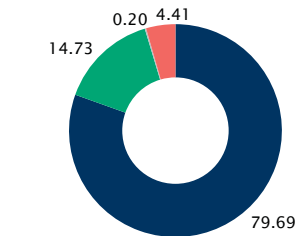
**PORTFOLIO**

| Stock Name                                  | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|------------------|----------------------|--------------|
| <b>Equity Shares</b>                        |                  |                      |              |
| HDFC Bank Ltd.                              | 7.31             | -                    | 7.31         |
| ICICI Bank Ltd.                             | 7.05             | -                    | 7.05         |
| Larsen & Toubro Ltd.                        | 4.94             | -                    | 4.94         |
| ITC Ltd.                                    | 4.65             | -                    | 4.65         |
| Infosys Ltd.                                | 4.18             | -                    | 4.18         |
| Reliance Industries Ltd.                    | 3.95             | -                    | 3.95         |
| Kotak Mahindra Bank Ltd.                    | 3.35             | -                    | 3.35         |
| Britannia Industries Ltd.                   | 2.92             | -                    | 2.92         |
| State Bank Of India                         | 2.65             | -                    | 2.65         |
| Eicher Motors Ltd.                          | 2.58             | -                    | 2.58         |
| Divi's Laboratories Ltd.                    | 2.55             | -                    | 2.55         |
| Bharti Airtel Ltd.                          | 2.51             | -                    | 2.51         |
| Page Industries Ltd.                        | 2.47             | -                    | 2.47         |
| Mahindra & Mahindra Ltd.                    | 2.45             | -                    | 2.45         |
| Tata Consultancy Services Ltd.              | 2.31             | -                    | 2.31         |
| Maruti Suzuki India Ltd.                    | 2.15             | -                    | 2.15         |
| Thermax Ltd.                                | 2.03             | -                    | 2.03         |
| Sun Pharmaceutical Industries Ltd.          | 2.03             | -                    | 2.03         |
| Cholamandalam Investment & Finance Co. Ltd. | 1.97             | -                    | 1.97         |
| Hindustan Unilever Ltd.                     | 1.82             | -                    | 1.82         |
| Bajaj Finance Ltd.                          | 1.60             | -                    | 1.60         |
| DLF Ltd.                                    | 1.59             | -                    | 1.59         |
| Cummins India Ltd.                          | 1.59             | -0.20                | 1.39         |
| Hindalco Industries Ltd.                    | 1.49             | -                    | 1.49         |
| Shree Cement Ltd.                           | 1.47             | -                    | 1.47         |
| Samvardhana Motherson International Ltd.    | 1.45             | -                    | 1.45         |
| Sona Blw Precision Forgings Ltd.            | 1.41             | -                    | 1.41         |
| Ultratech Cement Ltd.                       | 1.38             | -                    | 1.38         |
| Avenue Supermarts Ltd.                      | 1.37             | -                    | 1.37         |
| Mankind Pharma Ltd.                         | 1.30             | -                    | 1.30         |

| Stock Name                                   | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|--|------------------|----------------------|--------------|
| Schaeffler India Ltd.                        | 1.21             | -                    | 1.21         |
| TVS Motor Company Ltd.                       | 1.11             | -                    | 1.11         |
| Jindal Steel & Power Ltd.                    | 1.11             | -                    | 1.11         |
| HDFC Life Insurance Company Ltd.             | 1.10             | -                    | 1.10         |
| ICICI Lombard General Insurance Company Ltd. | 1.04             | -                    | 1.04         |
| Godrej Properties Ltd.                       | 1.03             | -0.26                | 0.77         |
| ICICI Prudential Life Insurance Company Ltd. | 0.99             | -                    | 0.99         |
| Tube Investments Of India Ltd.               | 0.96             | -                    | 0.96         |
| SKF India Ltd.                               | 0.90             | -                    | 0.90         |
| Asian Paints Ltd.                            | 0.69             | -                    | 0.69         |
| Motherson Sumi Wiring India Ltd.             | 0.65             | -                    | 0.65         |
| Max Healthcare Institute Ltd.                | 0.57             | -                    | 0.57         |
| Bajaj Auto Ltd.                              | 0.57             | -                    | 0.57         |
| PI Industries Ltd.                           | 0.46             | -                    | 0.46         |
| Indian Oil Corporation Ltd.                  | 0.39             | -                    | 0.39         |
| Life Insurance Corporation Of India          | 0.36             | -                    | 0.36         |
| Bharat Petroleum Corporation Ltd.            | 0.27             | 0.25                 | 0.52         |
| GAIL (India) Ltd.                            | 0.25             | 0.41                 | 0.66         |
| Zomato Ltd.                                  | 0.24             | -                    | 0.24         |
| <b>Total</b>                                 | <b>94.42</b>     | <b>0.20</b>          | <b>94.62</b> |
| <b>Treasury Bills</b>                        |                  |                      |              |
| 91 Day T-Bill 02.08.24                       | 0.43             | -                    | -            |
| 182 Day T-Bill 11.07.24                      | 0.32             | -                    | -            |
| 91 Day T-Bill 04.07.24                       | 0.22             | -                    | -            |
| <b>Total</b>                                 | <b>0.97</b>      | <b>-</b>             | <b>-</b>     |
| <b>Cash, Cash Equivalents And Others</b>     | <b>4.41</b>      | <b>-</b>             | <b>-</b>     |
| <b>Grand Total</b>                           | <b>100.00</b>    | <b>-</b>             | <b>-</b>     |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 27.42 |
| Automobile And Auto Components    | 14.54 |
| Fast Moving Consumer Goods        | 9.39  |
| Information Technology            | 6.49  |
| Healthcare                        | 6.45  |
| Construction                      | 4.94  |
| Oil, Gas & Consumable Fuels       | 4.86  |
| Capital Goods                     | 4.52  |
| Construction Materials            | 2.85  |
| Realty                            | 2.62  |
| Metals & Mining                   | 2.60  |
| Telecommunication                 | 2.51  |
| Textiles                          | 2.47  |
| Consumer Services                 | 1.61  |
| Sovereign                         | 0.97  |
| Consumer Durables                 | 0.69  |
| Chemicals                         | 0.46  |
| Derivatives                       | 0.20  |
| Cash, Cash Equivalents And Others | 4.41  |

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

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

**SBI Blue Chip Fund**

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

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

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



**SBI****ESG EXCLUSIONARY STRATEGY FUND**

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

(Previously known as SBI Magnum Equity ESG Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.
- Date of Allotment:** 01/01/1991
- Report As On:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 5,474.51 Crores
- AUM as on May 31, 2024**  
₹ 5,529.56 Crores
- Fund Manager: Mr. Rohit Shimpi & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Rohit Shimpi Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Rohit Shimpi Over 18 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty 100 ESG TRI
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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<sup>#</sup>** : 12.36%  
**Beta<sup>#</sup>** : 0.86  
**Sharpe Ratio<sup>#</sup>** : 0.67  
**Portfolio Turnover<sup>\*\*</sup>**  
 Equity Turnover : 0.30  
 Total Turnover : 0.30

*Total Turnover = Equity + Debt + Derivatives*  
 \*Source: CRISIL Fund Analyser  
 \*\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 68.2892  |
| Reg-Plan-Growth | 218.3548 |
| Dir-Plan-IDCW   | 85.3026  |
| Dir-Plan-Growth | 237.6139 |

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 (₹) |
|----------------------|------------------|---------|
| 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 |

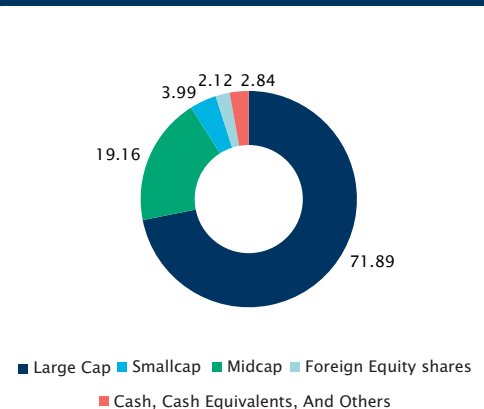
**PORTFOLIO**

| Stock Name                                  | (%) Of Total AUM |
|---|------------------|
| <b>Equity Shares</b>                        |                  |
| HDFC Bank Ltd.                              | 7.30             |
| ICICI Bank Ltd.                             | 7.06             |
| Infosys Ltd.                                | 6.87             |
| Larsen & Toubro Ltd.                        | 5.38             |
| Axis Bank Ltd.                              | 4.81             |
| Kotak Mahindra Bank Ltd.                    | 4.48             |
| Ultratech Cement Ltd.                       | 3.85             |
| Tata Consultancy Services Ltd.              | 3.85             |
| State Bank Of India                         | 3.65             |
| Maruti Suzuki India Ltd.                    | 3.65             |
| Cholamandalam Investment & Finance Co. Ltd. | 2.47             |
| Hindalco Industries Ltd.                    | 2.37             |
| Hindustan Unilever Ltd.                     | 2.27             |
| Eicher Motors Ltd.                          | 2.26             |
| Thermax Ltd.                                | 2.20             |
| ABB India Ltd.                              | 2.01             |
| TVS Motor Company Ltd.                      | 1.97             |
| Timken India Ltd.                           | 1.97             |
| Divi's Laboratories Ltd.                    | 1.95             |
| Page Industries Ltd.                        | 1.92             |
| Reliance Industries Ltd.                    | 1.81             |
| HDFC Life Insurance Company Ltd.            | 1.73             |
| Cummins India Ltd.                          | 1.73             |
| Power Grid Corporation Of India Ltd.        | 1.68             |
| Sona Blw Precision Forgings Ltd.            | 1.65             |
| L&T Technology Services Ltd.                | 1.62             |
| Kajaria Ceramics Ltd.                       | 1.47             |

| Stock Name                               | (%) Of Total AUM |
|--|------------------|
| Hitachi Energy India Ltd.                | 1.46             |
| Schaeffler India Ltd.                    | 1.42             |
| FSN E-Commerce Ventures Ltd.             | 1.34             |
| Ashok Leyland Ltd.                       | 1.25             |
| Jubilant Foodworks Ltd.                  | 1.21             |
| Bank Of India                            | 1.09             |
| Whirlpool Of India Ltd.                  | 1.06             |
| HDFC Asset Management Co. Ltd.           | 1.00             |
| Coforge Ltd.                             | 0.76             |
| Britannia Industries Ltd.                | 0.47             |
| <b>Total</b>                             | <b>95.04</b>     |
| <b>Foreign Equity Shares</b>             |                  |
| Microsoft Corporation                    | 2.12             |
| <b>Total</b>                             | <b>2.12</b>      |
| <b>Cash, Cash Equivalents And Others</b> | <b>2.84</b>      |
| <b>Grand Total</b>                       | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 33.59 |
| Information Technology            | 15.22 |
| Automobile And Auto Components    | 10.95 |
| Capital Goods                     | 10.62 |
| Construction                      | 5.38  |
| Construction Materials            | 3.85  |
| Fast Moving Consumer Goods        | 2.74  |
| Consumer Services                 | 2.55  |
| Consumer Durables                 | 2.53  |
| Metals & Mining                   | 2.37  |
| Healthcare                        | 1.95  |
| Textiles                          | 1.92  |
| Oil, Gas & Consumable Fuels       | 1.81  |
| Power                             | 1.68  |
| Cash, Cash Equivalents And Others | 2.84  |

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

Investors understand that their principal will be at Very High risk

**SBI ESG Exclusionary Strategy Fund**  
 This product is suitable for investors who are seeking<sup>^</sup>:

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

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



# SBI FLEXICAP FUND

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

## Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

## Fund Details

- Type of Scheme**  
An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- Date of Allotment:** 29/09/2005
- Report As On:** 31/05/2024
- AUM for the Month of May 2024**  
₹ 20,683.85 Crores
- AUM as on May 31, 2024**  
₹ 20,641.01 Crores
- Fund Manager: Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) 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 SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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* | : 10.98% |
| Beta*               | : 0.83   |
| Sharpe Ratio*       | : 0.63   |
| Portfolio Turnover* |          |
| Equity Turnover     | : 0.62   |
| Total Turnover      | : 0.68   |

**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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

## NET ASSET VALUE

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 44.6961  |
| Reg-Plan-Growth | 99.8180  |
| Dir-Plan-IDCW   | 55.2065  |
| Dir-Plan-Growth | 110.4505 |

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

## LAST IDCW

| Record Date          | IDCW (in ₹/Unit) | NAV (₹) |
|----------------------|------------------|---------|
| 09-Mar-18 (Reg Plan) | 1.90             | 20.5230 |
| 09-Mar-18 (Dir Plan) | 2.20             | 23.9106 |
| 29-Dec-17 (Reg Plan) | 2.50             | 23.8257 |
| 29-Dec-17 (Dir Plan) | 2.90             | 27.6830 |
| 30-Dec-16 (Reg Plan) | 1.90             | 19.2173 |
| 30-Dec-16 (Dir Plan) | 2.20             | 22.0670 |

Face value: ₹10

## PORTFOLIO

### Stock Name

### (%) Of Total AUM

| Stock Name                                   | (%) Of Total AUM |
|--|------------------|
| <b>Equity Shares</b>                         |                  |
| Kotak Mahindra Bank Ltd.                     | 6.07             |
| Reliance Industries Ltd.                     | 5.74             |
| ICICI Bank Ltd.                              | 5.73             |
| Infosys Ltd.                                 | 3.29             |
| HDFC Bank Ltd.                               | 3.13             |
| Mahindra & Mahindra Ltd.                     | 2.88             |
| State Bank Of India                          | 2.71             |
| Bharti Airtel Ltd.                           | 2.49             |
| Larsen & Toubro Ltd.                         | 2.26             |
| Hindalco Industries Ltd.                     | 2.08             |
| Nuvoco Vistas Corporation Ltd.               | 1.94             |
| Tata Motors Ltd.                             | 1.72             |
| Petronet Lng Ltd.                            | 1.69             |
| ITC Ltd.                                     | 1.53             |
| Sona Blw Precision Forgings Ltd.             | 1.50             |
| Jubilant Foodworks Ltd.                      | 1.40             |
| Carborundum Universal Ltd.                   | 1.39             |
| Muthoot Finance Ltd.                         | 1.37             |
| Colgate Palmolive (India) Ltd.               | 1.32             |
| Max Healthcare Institute Ltd.                | 1.31             |
| Havells India Ltd.                           | 1.27             |
| Tata Steel Ltd.                              | 1.21             |
| Voltas Ltd.                                  | 1.20             |
| Delhivery Ltd.                               | 1.18             |
| United Breweries Ltd.                        | 1.16             |
| Bank Of India                                | 1.12             |
| ICICI Lombard General Insurance Company Ltd. | 1.09             |
| Container Corporation Of India Ltd.          | 1.08             |
| SBI Life Insurance Co. Ltd.                  | 1.05             |
| Hero Motocorp Ltd.                           | 1.05             |
| Aavas Financiers Ltd.                        | 1.03             |
| Star Cement Ltd.                             | 1.01             |
| CESC Ltd.                                    | 1.01             |
| V-Guard Industries Ltd.                      | 1.00             |
| Grasim Industries Ltd.                       | 0.99             |
| Nippon Life India Asset Management Ltd.      | 0.95             |
| Power Finance Corporation Ltd.               | 0.94             |
| Hindustan Unilever Ltd.                      | 0.90             |
| Zomato Ltd.                                  | 0.87             |
| Indian Bank                                  | 0.87             |
| Page Industries Ltd.                         | 0.86             |
| Shree Cement Ltd.                            | 0.85             |
| FSN E-Commerce Ventures Ltd.                 | 0.74             |
| Torrent Power Ltd.                           | 0.68             |
| K.P.R. Mill Ltd.                             | 0.67             |
| G R Infra Projects Ltd.                      | 0.65             |
| REC Ltd.                                     | 0.64             |
| TVS Motor Company Ltd.                       | 0.63             |
| AIA Engineering Ltd.                         | 0.61             |

### Stock Name

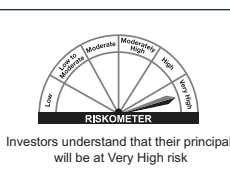
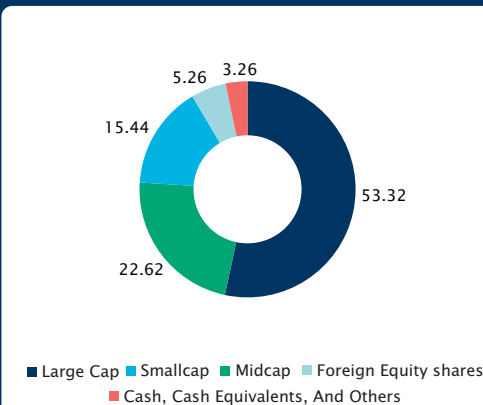
### (%) Of Total AUM

|  |               |
|--|---------------|
| Tips Industries Ltd.                             | 0.60          |
| Indian Energy Exchange Ltd.                      | 0.59          |
| Sheela Foam Ltd.                                 | 0.58          |
| Sun Pharmaceutical Industries Ltd.               | 0.57          |
| Whirlpool Of India Ltd.                          | 0.56          |
| Cholamandalam Investment & Finance Co. Ltd.      | 0.54          |
| Krishna Institute Of Medical Sciences Ltd.       | 0.52          |
| Relaxo Footwears Ltd.                            | 0.51          |
| Paradeep Phosphates Ltd.                         | 0.47          |
| Kajaria Ceramics Ltd.                            | 0.47          |
| Godrej Consumer Products Ltd.                    | 0.45          |
| HEG Ltd.   | 0.43          |
| Gokaldas Exports Ltd.                            | 0.43          |
| Mankind Pharma Ltd.                              | 0.42          |
| Timken India Ltd.                                | 0.41          |
| Indian Oil Corporation Ltd.                      | 0.40          |
| Bharat Petroleum Corporation Ltd.                | 0.40          |
| Bharat Forge Ltd.                                | 0.35          |
| Gujarat Ambuja Exports Ltd.                      | 0.34          |
| Doms Industries Ltd.                             | 0.33          |
| Aether Industries Ltd.                           | 0.32          |
| Happy Forgings Ltd.                              | 0.29          |
| JSW Steel Ltd.                                   | 0.26          |
| Chalet Hotels Ltd.                               | 0.24          |
| Vip Industries Ltd.                              | 0.22          |
| Gland Pharma Ltd.                                | 0.22          |
| GAIL (India) Ltd.                                | 0.21          |
| Elh Ltd.   | 0.21          |
| Indraprastha Gas Ltd.                            | 0.19          |
| Campus Activewear Ltd.                           | 0.19          |
| Sai Silks (Kalamandir) Ltd.                      | 0.17          |
| Indiamart InterMesh Ltd.                         | 0.17          |
| ZF Commercial Vehicle Control Systems India Ltd. | 0.15          |
| RHI Magnesita India Ltd.                         | 0.13          |
| Graphite India Ltd.                              | 0.13          |
| Grindwell Norton Ltd.                            | 0.03          |
| Indegene Ltd.                                    | 0.02          |
| <b>Total</b>                                     | <b>91.38</b>  |
| <b>Foreign Equity Shares</b>                     |               |
| Cognizant Technology Solutions Corporation       | 2.40          |
| Alphabet Inc.                                    | 1.71          |
| Microsoft Corporation                            | 0.76          |
| EPAM Systems Inc                                 | 0.39          |
| <b>Total</b>                                     | <b>5.26</b>   |
| <b>Treasury Bills</b>                            |               |
| 91 Day T-Bill 04.07.24                           | 0.10          |
| <b>Total</b>                                     | <b>0.10</b>   |
| <b>Cash, Cash Equivalents And Others</b>         | <b>3.26</b>   |
| <b>Grand Total</b>                               | <b>100.00</b> |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                    |       |
|------------------------------------|-------|
| Financial Services                 | 27.83 |
| Oil, Gas & Consumable Fuels        | 8.63  |
| Information Technology             | 8.55  |
| Automobile And Auto Components     | 8.28  |
| Fast Moving Consumer Goods         | 6.03  |
| Consumer Durables                  | 6.00  |
| Construction Materials             | 4.79  |
| Consumer Services                  | 3.80  |
| Metals & Mining                    | 3.55  |
| Capital Goods                      | 3.42  |
| Healthcare                         | 3.06  |
| Construction                       | 2.91  |
| Telecommunication                  | 2.49  |
| Services                           | 2.26  |
| Textiles                           | 1.96  |
| Power                              | 1.69  |
| Chemicals                          | 0.79  |
| Media, Entertainment & Publication | 0.60  |
| Sovereign                          | 0.10  |
| Cash, Cash Equivalents And Others  | 3.26  |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Flexicap Fund

This product is suitable for investors who are seeking^:

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

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

SBI

**MULTICAP FUND**

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

**Investment Objective**

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

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

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

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

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

**Report As On:** 31/05/2024

**AAUM for the Month of May 2024**  
₹ 15,723.17 Crores

**AUM as on May 31, 2024**  
₹ 15,781.96 Crores

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

**Managing Since:**

Mr. R. Srinivasan March-2022

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

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. R. Srinivasan Over 30 years

Mr. Saurabh Pant Over 16 years

Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:**

NIFTY 500 Multicap 50:25:25 TRI

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

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

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

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

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

Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six 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 : 0.34

Total Turnover : 0.41

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 14.4137 |
| Reg-Plan-Growth | 14.4122 |
| Dir-Plan-IDCW   | 14.7350 |
| Dir-Plan-Growth | 14.7349 |

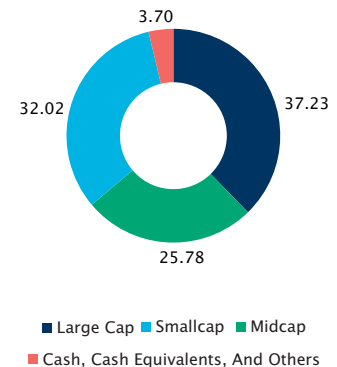
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

| Stock Name                                 | (%) Of Total AUM | Stock Name                               | (%) Of Total AUM |
|--|------------------|--|------------------|
| <b>Equity Shares</b>                       |                  | Jupiter Life Line Hospitals Ltd.         | 1.26             |
| InterGlobe Aviation Ltd.                   | 5.04             | Nazara Technologies Ltd.                 | 1.25             |
| ICICI Bank Ltd.                            | 4.97             | Bank Of India                            | 1.14             |
| Bharti Airtel Ltd.                         | 4.26             | Samhi Hotels Ltd.                        | 1.03             |
| TVS Motor Company Ltd.                     | 4.14             | Vip Industries Ltd.                      | 0.89             |
| Hindalco Industries Ltd.                   | 3.93             | Sai Silks (Kalamandir) Ltd.              | 0.86             |
| Torrent Power Ltd.                         | 3.68             | Relaxo Footwears Ltd.                    | 0.81             |
| State Bank Of India                        | 3.68             | Aether Industries Ltd.                   | 0.81             |
| Divi's Laboratories Ltd.                   | 3.55             | PVR Inox Ltd.                            | 0.68             |
| Carborundum Universal Ltd.                 | 3.53             | Campus Activewear Ltd.                   | 0.21             |
| Muthoot Finance Ltd.                       | 3.52             | <b>Total</b>                             | <b>95.03</b>     |
| Blue Star Ltd.                             | 3.50             | <b>Government Securities</b>             |                  |
| Jubilant Foodworks Ltd.                    | 3.44             | Government Of India                      | 0.64             |
| K.P.R. Mill Ltd.                           | 3.42             | <b>Total</b>                             | <b>0.64</b>      |
| United Breweries Ltd.                      | 3.18             | <b>Treasury Bills</b>                    |                  |
| Bajaj Finance Ltd.                         | 2.97             | 91 Day T-Bill 04.07.24                   | 0.63             |
| Petronet Lng Ltd.                          | 2.78             | <b>Total</b>                             | <b>0.63</b>      |
| Tata Consultancy Services Ltd.             | 2.56             | <b>Cash, Cash Equivalents And Others</b> | <b>3.70</b>      |
| Krishna Institute Of Medical Sciences Ltd. | 2.43             | <b>Grand Total</b>                       | <b>100.00</b>    |
| Kalpataru Projects International Ltd.      | 2.20             |  |                  |
| Mrs. Bectors Food Specialities Ltd.        | 2.18             |  |                  |
| V-Guard Industries Ltd.                    | 2.14             |  |                  |
| Kotak Mahindra Bank Ltd.                   | 2.13             |  |                  |
| Paradeep Phosphates Ltd.                   | 2.11             |  |                  |
| Sona Blw Precision Forgings Ltd.           | 2.06             |  |                  |
| Aptus Value Housing Finance India Ltd.     | 2.03             |  |                  |
| TTK Prestige Ltd.                          | 1.97             |  |                  |
| Page Industries Ltd.                       | 1.75             |  |                  |
| Archean Chemical Industries Ltd.           | 1.61             |  |                  |
| V-Mart Retail Ltd.                         | 1.33             |  |                  |

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

|                                    |       |
|------------------------------------|-------|
| Financial Services                 | 20.44 |
| Consumer Durables                  | 9.52  |
| Healthcare                         | 7.24  |
| Consumer Services                  | 6.66  |
| Automobile And Auto Components     | 6.20  |
| Fast Moving Consumer Goods         | 5.36  |
| Textiles                           | 5.17  |
| Services                           | 5.04  |
| Chemicals                          | 4.53  |
| Telecommunication                  | 4.26  |
| Metals & Mining                    | 3.93  |
| Power                              | 3.68  |
| Capital Goods                      | 3.53  |
| Oil, Gas & Consumable Fuels        | 2.78  |
| Information Technology             | 2.56  |
| Construction                       | 2.20  |
| Media, Entertainment & Publication | 1.93  |
| Sovereign                          | 1.27  |
| Cash, Cash Equivalents And Others  | 3.70  |

**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.

**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:** 31/05/2024

• **AAUM for the Month of May 2024**

₹ 7,506.83 Crores

• **AUM as on May 31, 2024**

₹ 7,632.87 Crores

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

**Mr. Pradeep Kesavan (overseas investments) Managing Since:**

**Mr. Rohit Shimpi** March-2023

**Mr. Pradeep Kesavan** Dec-2023

**Total Experience:**

**Mr. Rohit Shimpi:** Over 18 years

**Mr. Pradeep Kesavan:** Over 18 years

• **First Tier Benchmark:**

NIFTY 500 TRI

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

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

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

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

• **SIP**

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

Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six 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   | 14.2195 |
| Reg-Plan-Growth | 14.2197 |
| Dir-Plan-IDCW   | 14.4095 |
| Dir-Plan-Growth | 14.4082 |

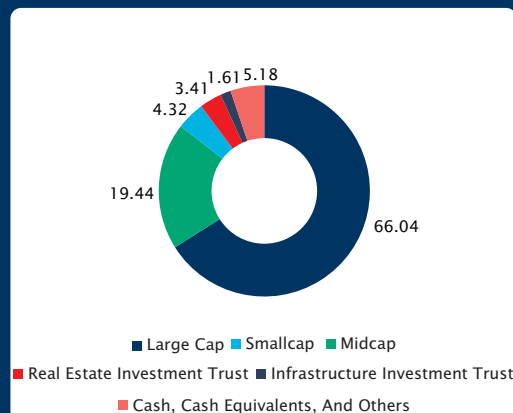
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

| Stock Name                           | (%) Of Total AUM | Stock Name                                   | (%) Of Total AUM |
|--------------------------------------|------------------|--|------------------|
| <b>Equity Shares</b>                 |                  | Bharat Forge Ltd.                            | 1.68             |
| HDFC Bank Ltd.                       | 7.62             | ICICI Lombard General Insurance Company Ltd. | 1.53             |
| Infosys Ltd.                         | 5.82             | Tata Steel Ltd.                              | 1.47             |
| Power Grid Corporation Of India Ltd. | 5.55             | Divi's Laboratories Ltd.                     | 1.41             |
| Tata Consultancy Services Ltd.       | 5.20             | Computer Age Management Services Ltd.        | 1.37             |
| Larsen & Toubro Ltd.                 | 5.11             | Bank Of Baroda                               | 1.33             |
| State Bank Of India                  | 4.73             | Mahindra & Mahindra Financial Services Ltd.  | 1.30             |
| Maruti Suzuki India Ltd.             | 3.33             | National Aluminium Company Ltd.              | 1.26             |
| Bajaj Auto Ltd.                      | 3.23             | Ultratech Cement Ltd.                        | 1.23             |
| GAIL (India) Ltd.                    | 3.19             | Nestle India Ltd.                            | 1.23             |
| ITC Ltd.                             | 3.07             | Abbott India Ltd.                            | 1.19             |
| Oil & Natural Gas Corporation Ltd.   | 2.91             | Bank Of India                                | 0.88             |
| Cummins India Ltd.                   | 2.65             | <b>Total</b>                                 | <b>89.80</b>     |
| Schaeffler India Ltd.                | 2.50             | <b>Real Estate Investment Trust</b>          |                  |
| Hindustan Unilever Ltd.              | 2.35             | Nexus Select Trust                           | 2.43             |
| SKF India Ltd.                       | 2.04             | Embassy Office Parks Reit                    | 0.98             |
| TVS Motor Company Ltd.               | 2.00             | <b>Total</b>                                 | <b>3.41</b>      |
| Mahindra & Mahindra Ltd.             | 1.97             | <b>Infrastructure Investment Trust</b>       |                  |
| Colgate Palmolive (India) Ltd.       | 1.92             | Cube Highways Trust                          | 1.61             |
| L&T Technology Services Ltd.         | 1.88             | <b>Total</b>                                 | <b>1.61</b>      |
| Tech Mahindra Ltd.                   | 1.76             | <b>Cash, Cash Equivalents And Others</b>     | <b>5.18</b>      |
| HDFC Asset Management Co. Ltd.       | 1.71             | <b>Grand Total</b>                           | <b>100.00</b>    |
| The Great Eastern Shipping Co. Ltd.  | 1.69             |  |                  |
| Grindwell Norton Ltd.                | 1.69             |  |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 20.47 |
| Automobile And Auto Components    | 14.71 |
| Information Technology            | 14.66 |
| Fast Moving Consumer Goods        | 8.57  |
| Capital Goods                     | 6.38  |
| Oil, Gas & Consumable Fuels       | 6.10  |
| Power                             | 5.55  |
| Construction                      | 5.11  |
| Realty                            | 3.41  |
| Services                          | 3.30  |
| Metals & Mining                   | 2.73  |
| Healthcare                        | 2.60  |
| Construction Materials            | 1.23  |
| Cash, Cash Equivalents And Others | 5.18  |

**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.


**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 30,351.04 Crores
- AUM as on May 31, 2024**  
₹ 30,576.75 Crores
- Fund Manager:** Mr. Dinesh Balachandran & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Dinesh May-2018  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Dinesh Over 21 Years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** 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 SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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 <sup>#</sup> | : 11.58% |
| Beta <sup>#</sup>               | : 0.81   |
| Sharpe Ratio <sup>#</sup>       | : 1.60   |
| Portfolio Turnover <sup>*</sup> |          |
| Equity Turnover                 | : 0.18   |
| Total Turnover                  | : 1.54   |

Total Turnover = Equity + Debt + Derivatives

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

<sup>\*</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

| NET ASSET VALUE |          | LAST IDCW            |                  | Face value: ₹10 |
|-----------------|----------|----------------------|------------------|-----------------|
| Option          | NAV (₹)  | Record Date          | IDCW (in ₹/Unit) | NAV (₹)         |
| Reg-Plan-IDCW   | 61.1422  | 09-Mar-18 (Dir Plan) | 2.90             | 24.7907         |
| Reg-Plan-Growth | 352.5942 | 09-Mar-18 (Reg Plan) | 2.30             | 19.7427         |
| Dir-Plan-IDCW   | 80.4412  | 23-Jun-17 (Dir Plan) | 2.90             | 25.7138         |
| Dir-Plan-Growth | 381.1600 | 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.

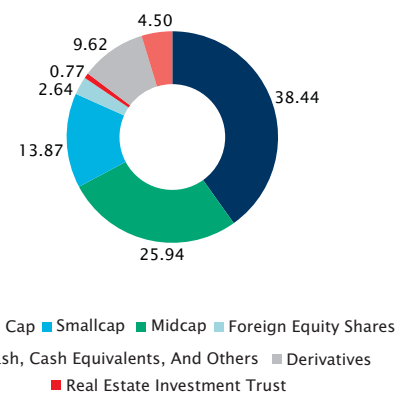
### PORTFOLIO

| Stock Name                                  | (%) Of Total AUM | % of AUM Derivatives of AUM | Net % | Stock Name                                 | (%) Of Total AUM | % of AUM Derivatives of AUM | Net %        |
|---|------------------|-----------------------------|-------|--|------------------|-----------------------------|--------------|
| <b>Equity Shares</b>                        |                  |                             |       | Grindwell Norton Ltd.                      | 0.67             | -                           | 0.67         |
| HDFC Bank Ltd.                              | 3.19             | -                           | 3.19  | Bharat Petroleum Corporation Ltd.          | 0.60             | -                           | 0.60         |
| State Bank Of India                         | 2.79             | -                           | 2.79  | Dia India Ltd.                             | 0.58             | -                           | 0.58         |
| GAIL (India) Ltd.                           | 2.76             | -                           | 2.76  | Wendt (India) Ltd.                         | 0.57             | -                           | 0.57         |
| Reliance Industries Ltd.                    | 2.41             | -                           | 2.41  | Indian Energy Exchange Ltd.                | 0.56             | -                           | 0.56         |
| Oil & Natural Gas Corporation Ltd.          | 2.07             | -                           | 2.07  | Steel Authority Of India Ltd.              | 0.54             | -                           | 0.54         |
| Whirlpool Of India Ltd.                     | 1.98             | -                           | 1.98  | Nuvoco Vistas Corporation Ltd.             | 0.54             | -                           | 0.54         |
| ICI Bank Ltd.                               | 1.94             | -                           | 1.94  | Lupin Ltd.                                 | 0.52             | -                           | 0.52         |
| Torrent Power Ltd.                          | 1.89             | -                           | 1.89  | The Ramco Cements Ltd.                     | 0.51             | -                           | 0.51         |
| Axis Bank Ltd.                              | 1.87             | -                           | 1.87  | Punjab National Bank                       | 0.51             | -                           | 0.51         |
| Tata Steel Ltd.                             | 1.83             | -                           | 1.83  | Rallis India Ltd.                          | 0.50             | -                           | 0.50         |
| Petronet Lng Ltd.                           | 1.70             | -                           | 1.70  | Gland Pharma Ltd.                          | 0.49             | -                           | 0.49         |
| Biocon Ltd.                                 | 1.70             | -                           | 1.70  | K.P.R. Mill Ltd.                           | 0.48             | -                           | 0.48         |
| Mahindra & Mahindra Ltd.                    | 1.51             | -                           | 1.51  | Timken India Ltd.                          | 0.47             | -                           | 0.47         |
| Cipla Ltd.                                  | 1.35             | -                           | 1.35  | Carborundum Universal Ltd.                 | 0.47             | -                           | 0.47         |
| Tech Mahindra Ltd.                          | 1.31             | -                           | 1.31  | Sanoofi India Ltd.                         | 0.46             | -                           | 0.46         |
| ICI Prudential Life Insurance Company Ltd.  | 1.31             | -                           | 1.31  | Bosch Ltd.                                 | 0.45             | -                           | 0.45         |
| Kotak Mahindra Bank Ltd.                    | 1.28             | 1.00                        | 2.28  | Prism Johnson Ltd.                         | 0.42             | -                           | 0.42         |
| ITC Ltd.                                    | 1.28             | -                           | 1.28  | Cofigure Ltd.                              | 0.40             | -                           | 0.40         |
| ACC Ltd.                                    | 1.20             | -                           | 1.20  | Neogen Chemicals Ltd.                      | 0.39             | -                           | 0.39         |
| FSN E-Commerce Ventures Ltd.                | 1.17             | -                           | 1.17  | Sula Vineyards Ltd.                        | 0.35             | -                           | 0.35         |
| Cummins India Ltd.                          | 1.15             | -                           | 1.15  | V-Guard Industries Ltd.                    | 0.33             | -                           | 0.33         |
| Power Grid Corporation Of India Ltd.        | 1.14             | -                           | 1.14  | Ingersoll Rand (India) Ltd.                | 0.33             | -                           | 0.33         |
| Hindalco Industries Ltd.                    | 1.13             | -                           | 1.13  | Gateway Distriparks Ltd.                   | 0.32             | -                           | 0.32         |
| CEC Ltd.                                    | 1.05             | -                           | 1.05  | Max Financial Services Ltd.                | 0.26             | -                           | 0.26         |
| Life Insurance Corporation Of India         | 1.03             | -                           | 1.03  | Aurobindo Pharma Ltd.                      | 0.20             | -                           | 0.20         |
| National Aluminium Company Ltd.             | 0.99             | -                           | 0.99  | Tube Investments Of India Ltd.             | 0.17             | -                           | 0.17         |
| Aster Dm Healthcare Ltd.                    | 0.98             | -                           | 0.98  | Greenply Industries Ltd.                   | 0.17             | -                           | 0.17         |
| The Federal Bank Ltd.                       | 0.97             | -                           | 0.97  | Motherson Sumi Wiring India Ltd.           | 0.16             | -                           | 0.16         |
| Tata Motors Ltd.                            | 0.97             | -                           | 0.97  | Automotive Axles Ltd.                      | 0.13             | -                           | 0.13         |
| G R Infra Projects Ltd.                     | 0.95             | -                           | 0.95  | Prataap Snacks Ltd.                        | 0.08             | -                           | 0.08         |
| Equitas Small Finance Bank Ltd.             | 0.91             | -                           | 0.91  | Dabur India Ltd.                           | 0.08             | 0.75                        | 0.83         |
| Delhivery Ltd.                              | 0.90             | -                           | 0.90  | Finolex Industries Ltd.                    | 0.07             | -                           | 0.07         |
| Indian Oil Corporation Ltd.                 | 0.88             | -                           | 0.88  | Tata Technologies Ltd.                     | 0.06             | -                           | 0.06         |
| NHPC Ltd.                                   | 0.83             | -                           | 0.83  | NMDC Steel Ltd.                            | 0.05             | -                           | 0.05         |
| NMDC Ltd.                                   | 0.81             | -                           | 0.81  | Nifty Index 27-06-2024                     | -                | 2.15                        | 2.15         |
| HDFC Asset Management Co. Ltd.              | 0.80             | -                           | 0.80  | Bank Nifty Index 26-06-2024                | -                | 5.93                        | 5.93         |
| Grasim Industries Ltd.                      | 0.80             | -                           | 0.80  | <b>Total</b>                               | <b>78.25</b>     | <b>9.62</b>                 | <b>87.87</b> |
| Maruti Suzuki India Ltd.                    | 0.79             | -                           | 0.79  | <b>Foreign Equity Shares</b>               |                  |                             |              |
| Bharti Hexacom Ltd.                         | 0.79             | -                           | 0.79  | Cognizant Technology Solutions Corporation | 1.79             | -                           | -            |
| Info Edge (India) Ltd.                      | 0.77             | -                           | 0.77  | EPAM Systems Inc                           | 0.85             | -                           | -            |
| Bank Of India                               | 0.77             | -                           | 0.77  | <b>Total</b>                               | <b>2.64</b>      | -                           | -            |
| Ashok Leyland Ltd.                          | 0.77             | -                           | 0.77  | <b>Treasury Bills</b>                      |                  |                             |              |
| Infosys Ltd.                                | 0.76             | -                           | 0.76  | 91 Day T-Bill 13.06.24                     | 1.63             | -                           | -            |
| Coromandel International Ltd.               | 0.76             | -                           | 0.76  | 182 Day T-Bill 01.08.24                    | 1.62             | -                           | -            |
| Hero Motocorp Ltd.                          | 0.75             | -                           | 0.75  | 91 Day T-Bill 25.07.24                     | 0.97             | -                           | -            |
| Mankind Pharma Ltd.                         | 0.74             | -                           | 0.74  | <b>Total</b>                               | <b>4.22</b>      | -                           | -            |
| Volitas Ltd.                                | 0.73             | -0.23                       | 0.50  | <b>Real Estate Investment Trust</b>        |                  |                             |              |
| United Spirits Ltd.                         | 0.72             | -                           | 0.72  | Embassy Office Parks Reit                  | 0.77             | -                           | -            |
| Nahindra & Mahindra Financial Services Ltd. | 0.71             | 0.02                        | 0.73  | <b>Total</b>                               | <b>0.77</b>      | -                           | -            |
| Alkerm Laboratories Ltd.                    | 0.71             | -                           | 0.71  | <b>Cash, Cash Equivalents And Others</b>   | <b>4.50</b>      | -                           | -            |
| Bharti Airtel Ltd.                          | 0.70             | -                           | 0.70  | <b>Grand Total</b>                         | <b>100.00</b>    | -                           | -            |
| Tata Motors Ltd. - Dvr                      | 0.69             | -                           | 0.69  |  |                  |                             |              |
| Ashiana Housing Ltd.                        | 0.69             | -                           | 0.69  |  |                  |                             |              |
| JSW Infrastructure Ltd.                     | 0.68             | -                           | 0.68  |  |                  |                             |              |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 18.90 |
| Oil, Gas & Consumable Fuels       | 10.42 |
| Healthcare                        | 7.15  |
| Automobile And Auto Components    | 5.62  |
| Metals & Mining                   | 5.35  |
| Information Technology            | 5.17  |
| Capital Goods                     | 5.08  |
| Power                             | 4.91  |
| Sovereign                         | 4.22  |
| Construction Materials            | 3.47  |
| Consumer Durables                 | 3.21  |
| Fast Moving Consumer Goods        | 2.51  |
| Consumer Services                 | 1.94  |
| Services                          | 1.90  |
| Chemicals                         | 1.65  |
| Telecommunication                 | 1.49  |
| Realty                            | 1.46  |
| Construction                      | 0.95  |
| Textiles                          | 0.48  |
| Derivatives                       | 9.62  |
| Cash, Cash Equivalents And Others | 4.50  |

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

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



# 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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 23,014.06 Crores
- AUM as on May 31, 2024**  
₹ 23,456.62 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Saurabh Pant Sep-2016  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience**  
Mr. Saurabh Pant Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY LargeMidCap 250 Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load: N.A.**
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

|                                 |          |
|---------------------------------|----------|
| Standard Deviation <sup>#</sup> | : 11.75% |
| Beta <sup>#</sup>               | : 0.85   |
| Sharpe Ratio <sup>#</sup>       | : 1.01   |
| Portfolio Turnover <sup>*</sup> |          |
| Equity Turnover                 | : 0.20   |
| Total Turnover                  | : 0.47   |

Total Turnover = Equity + Debt + Derivatives

<sup>#</sup> Source : CRISIL Fund Analyser  
<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: RBI Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

| NET ASSET VALUE |          | LAST IDCW            |                  |          |
|-----------------|----------|----------------------|------------------|----------|
| Option          | NAV (₹)  | Record Date          | IDCW (in ₹/Unit) | NAV (₹)  |
| Reg-Plan-IDCW   | 245.4054 | 09-Mar-18 (Reg-plan) | 11.00            | 94.1106  |
| Reg-Plan-Growth | 543.1926 | 09-Mar-18 (Dir-plan) | 13.00            | 111.1062 |
| Dir-Plan-IDCW   | 304.1322 | 27-Feb-17 (Reg-plan) | 7.80             | 89.6546  |
| Dir-Plan-Growth | 583.4980 | 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.

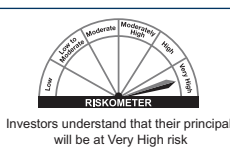
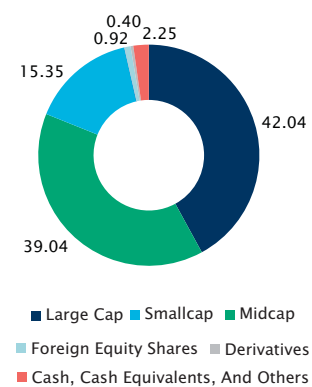
### PORTFOLIO

| Stock Name                            | (%) Of Total AUM | % of AUM Derivatives of AUM | Net % | Stock Name                                  | (%) Of Total AUM | % of AUM Derivatives of AUM | Net %        |
|---------------------------------------|------------------|-----------------------------|-------|---|------------------|-----------------------------|--------------|
| <b>Equity Shares</b>                  |                  |                             |       |   |                  |                             |              |
| HDFC Bank Ltd.                        | 4.25             | -                           | 4.25  | Blue Star Ltd.                              | 1.06             | -                           | 1.06         |
| Reliance Industries Ltd.              | 3.78             | -                           | 3.78  | Ashok Leyland Ltd.                          | 1.05             | -                           | 1.05         |
| ICICI Bank Ltd.                       | 3.54             | -                           | 3.54  | Tega Industries Ltd.                        | 1.04             | -                           | 1.04         |
| State Bank Of India                   | 3.26             | -                           | 3.26  | Timken India Ltd.                           | 1.00             | -                           | 1.00         |
| HDFC Asset Management Co. Ltd.        | 3.16             | -                           | 3.16  | Ltimindtree Ltd.                            | 0.94             | -                           | 0.94         |
| Muthoot Finance Ltd.                  | 2.75             | -                           | 2.75  | Crompton Greaves Consumer                   | 0.94             | -                           | 0.94         |
| National Aluminium Company Ltd.       | 2.37             | -                           | 2.37  | Electricals Ltd.                            | 0.92             | -                           | 0.92         |
| Abbott India Ltd.                     | 2.21             | -                           | 2.21  | Bank Of India                               | 0.91             | -                           | 0.91         |
| Volta Ltd.                            | 2.20             | -                           | 2.20  | Sundram Fasteners Ltd.                      | 0.85             | -                           | 0.85         |
| Shree Cement Ltd.                     | 2.11             | -                           | 2.11  | Tube Investments Of India Ltd.              | 0.85             | -                           | 0.85         |
| Kotak Mahindra Bank Ltd.              | 2.08             | -                           | 2.08  | Container Corporation Of India Ltd.         | 0.84             | -                           | 0.84         |
| Grasim Industries Ltd.                | 1.99             | -                           | 1.99  | Tata Motors Ltd.                            | 0.79             | -                           | 0.79         |
| CoForge Ltd.                          | 1.95             | -                           | 1.95  | Bharti Hexacom Ltd.                         | 0.79             | -                           | 0.79         |
| Sun Pharmaceutical Industries Ltd.    | 1.81             | -                           | 1.81  | Tata Steel Ltd.                             | 0.78             | -                           | 0.78         |
| Bharti Airtel Ltd.                    | 1.80             | -                           | 1.80  | Dr. Lal Path Labs Ltd.                      | 0.73             | -                           | 0.73         |
| Tata Consultancy Services Ltd.        | 1.79             | -                           | 1.79  | Alkem Laboratories Ltd.                     | 0.69             | -                           | 0.69         |
| Infosys Ltd.                          | 1.74             | -                           | 1.74  | Hatsun Agro Product Ltd.                    | 0.65             | -                           | 0.65         |
| Emami Ltd.                            | 1.73             | -                           | 1.73  | Nuvoco Vistas Corporation Ltd.              | 0.63             | -                           | 0.63         |
| Jindal Steel & Power Ltd.             | 1.65             | -                           | 1.65  | United Breweries Ltd.                       | 0.59             | -                           | 0.59         |
| Hindalco Industries Ltd.              | 1.65             | -                           | 1.65  | Neogen Chemicals Ltd.                       | 0.59             | -                           | 0.59         |
| Godrej Consumer Products Ltd.         | 1.57             | -                           | 1.57  | Motherhood Sumi Wiring India Ltd.           | 0.58             | -                           | 0.58         |
| Gland Pharma Ltd.                     | 1.57             | -                           | 1.57  | Relaxo Footwears Ltd.                       | 0.52             | -                           | 0.52         |
| G R Infra Projects Ltd.               | 1.55             | -                           | 1.55  | Lemon Tree Hotels Ltd.                      | 0.47             | -                           | 0.47         |
| Divi's Laboratories Ltd.              | 1.52             | -                           | 1.52  | Sona Blw Precision Forgings Ltd.            | 0.46             | -                           | 0.46         |
| Fortis Healthcare Ltd.                | 1.50             | -                           | 1.50  | Privi Speciality Chemicals Ltd.             | 0.46             | -                           | 0.46         |
| ACC Ltd.                              | 1.48             | -                           | 1.48  | Ganesh Ecosphere Ltd.                       | 0.46             | -                           | 0.46         |
| Jubilant Foodworks Ltd.               | 1.47             | 0.13                        | 1.60  | HCL Technologies Ltd.                       | 0.42             | -                           | 0.42         |
| Kajaria Ceramics Ltd.                 | 1.38             | -                           | 1.38  | Indian Bank                                 | 0.40             | -                           | 0.40         |
| Ingersoll Rand (India) Ltd.           | 1.37             | -                           | 1.37  | Sheela Foam Ltd.                            | 0.39             | -                           | 0.39         |
| Maruti Suzuki India Ltd.              | 1.35             | -                           | 1.35  | Wipro Ltd.                                  | 0.37             | -                           | 0.37         |
| ITC Ltd.                              | 1.35             | -                           | 1.35  | Honeywell Automation India Ltd.             | 0.34             | -                           | 0.34         |
| The Indian Hotels Company Ltd.        | 1.33             | -                           | 1.33  | Jindal Stainless Ltd.                       | 0.33             | -                           | 0.33         |
| Bharat Forge Ltd.                     | 1.33             | -                           | 1.33  | Mankind Pharma Ltd.                         | 0.18             | -                           | 0.18         |
| Torrent Power Ltd.                    | 1.28             | -                           | 1.28  | Finolex Industries Ltd.                     | 0.18             | -                           | 0.18         |
| UNO Minda Ltd.                        | 1.27             | -                           | 1.27  | Indian Oil Corporation Ltd.                 | 0.14             | -                           | 0.14         |
| Delhivery Ltd.                        | 1.23             | -                           | 1.23  | Bharat Petroleum Corporation Ltd.-27-Jun-24 | 0.27             | 0.27                        | 0.27         |
| SBI Life Insurance Co. Ltd.           | 1.18             | -                           | 1.18  | <b>Total</b>                                | <b>96.43</b>     | <b>0.40</b>                 | <b>96.83</b> |
| FSN E-Commerce Ventures Ltd.          | 1.15             | -                           | 1.15  | <b>Foreign Equity Shares</b>                | 0.92             | -                           | -            |
| ZF Commercial Vehicle Control Systems | 1.13             | -                           | 1.13  | EPAM Systems Inc                            | 0.92             | -                           | -            |
| Page Industries Ltd.                  | 1.11             | -                           | 1.11  | <b>Total</b>                                | <b>0.92</b>      | -                           | -            |
|                                       |                  |                             |       | <b>Cash, Cash Equivalents And Others</b>    | 2.25             | -                           | -            |
|                                       |                  |                             |       | <b>Grand Total</b>                          | <b>100.00</b>    |                             |              |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 21.54 |
| Healthcare                        | 10.21 |
| Automobile And Auto Components    | 8.67  |
| Information Technology            | 8.13  |
| Metals & Mining                   | 6.78  |
| Consumer Durables                 | 6.49  |
| Construction Materials            | 6.21  |
| Fast Moving Consumer Goods        | 5.89  |
| Capital Goods                     | 4.98  |
| Consumer Services                 | 4.42  |
| Oil, Gas & Consumable Fuels       | 3.92  |
| Telecommunication                 | 2.59  |
| Services                          | 2.07  |
| Textiles                          | 1.57  |
| Construction                      | 1.55  |
| Power                             | 1.28  |
| Chemicals                         | 1.05  |
| Derivatives                       | 0.40  |
| Cash, Cash Equivalents And Others | 2.25  |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Large & Midcap Fund**  
 This product is suitable for investors who are seeking<sup>1</sup>:

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

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




**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 33,154.34 Crores
- AUM as on May 31, 2024**  
₹ 33,475.49 Crores
- Fund Manager:** Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) **Managing Since:** Mr. R. Srinivasan May-2009  
Mr. Pradeep Kesavan Dec-2023
- Total Experience:** Mr. R. Srinivasan Over 30 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** 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 SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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**

|                                       |          |
|---------------------------------------|----------|
| <b>Standard Deviation<sup>#</sup></b> | : 12.03% |
| <b>Beta<sup>#</sup></b>               | : 0.72   |
| <b>Sharpe Ratio<sup>#</sup></b>       | : 0.68   |
| <b>Portfolio Turnover*</b>            |          |
| 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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 56.4451  |
| Reg-Plan-Growth | 308.5978 |
| Dir-Plan-IDCW   | 83.6555  |
| Dir-Plan-Growth | 343.2851 |

**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.

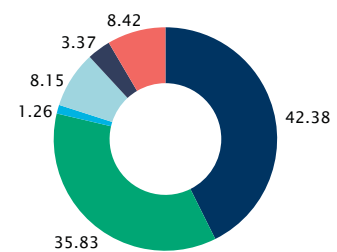
**PORTFOLIO**

| Stock Name                                       | (%) Of Total AUM |
|--|------------------|
| <b>Equity Shares</b>                             |                  |
| Bharti Airtel Ltd.                               | 9.67             |
| Muthoot Finance Ltd.                             | 7.04             |
| ICICI Bank Ltd.                                  | 7.03             |
| State Bank Of India                              | 5.70             |
| Solar Industries India Ltd.                      | 5.32             |
| HDFC Bank Ltd.                                   | 5.03             |
| Procter & Gamble Hygiene And Health Care Ltd.    | 4.78             |
| Divi's Laboratories Ltd.                         | 4.50             |
| Bajaj Finance Ltd.                               | 4.20             |
| ZF Commercial Vehicle Control Systems India Ltd. | 3.64             |
| HDFC Asset Management Co. Ltd.                   | 3.36             |
| ICICI Lombard General Insurance Company Ltd.     | 3.30             |
| Jubilant Foodworks Ltd.                          | 3.29             |
| Shree Cement Ltd.                                | 2.95             |
| Hatsun Agro Product Ltd.                         | 2.72             |
| Page Industries Ltd.                             | 2.04             |
| Relaxo Footwears Ltd.                            | 1.99             |

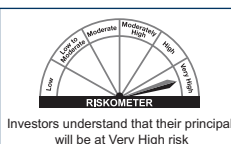
| Stock Name                               | (%) Of Total AUM |
|--|------------------|
| Delhivery Ltd.                           | 1.65             |
| Medplus Health Services Ltd.             | 1.26             |
| <b>Total</b>                             | <b>79.47</b>     |
| <b>Foreign Equity Shares</b>             |                  |
| Alphabet Inc.                            | 8.15             |
| <b>Total</b>                             | <b>8.15</b>      |
| <b>American Depository Receipt</b>       |                  |
| Lonza Group                              | 3.37             |
| <b>Total</b>                             | <b>3.37</b>      |
| <b>Treasury Bills</b>                    |                  |
| 182 Day T-Bill 01.08.24                  | 0.59             |
| <b>Total</b>                             | <b>0.59</b>      |
| <b>Cash, Cash Equivalents And Others</b> | <b>8.42</b>      |
| <b>Grand Total</b>                       | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 35.66 |
| Telecommunication                 | 9.67  |
| Information Technology            | 8.15  |
| Healthcare                        | 7.87  |
| Fast Moving Consumer Goods        | 7.50  |
| Chemicals                         | 5.32  |
| Consumer Services                 | 4.55  |
| Automobile And Auto Components    | 3.64  |
| Construction Materials            | 2.95  |
| Textiles                          | 2.04  |
| Consumer Durables                 | 1.99  |
| Services                          | 1.65  |
| Sovereign                         | 0.59  |
| Cash, Cash Equivalents And Others | 8.42  |

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

■ Large Cap ■ Midcap ■ Small Cap  
■ Foreign Equity Shares ■ American Depository Receipt  
■ Cash, Cash Equivalents, And Others

**SBI Focused Equity Fund**

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

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

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


**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: 31/05/2024

#### • AAUM for the Month of May 2024

₹ 18,125.73 Crores

#### • AUM as on May 31, 2024

₹ 18,402.33 Crores

#### • Fund Manager: Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)

#### Managing Since:

Mr. Bhavin Vithlani (w.e.f. April 2024)

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. Bhavin Vithlani Over 19 years

Mr. Pradeep Kesavan Over 18 years

#### • First Tier Benchmark: Nifty Midcap 150 Index (TRI)

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

#### • Entry Load: N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

#### • SIP

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

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

Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

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

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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<sup>#</sup> : 11.64%

Beta<sup>#</sup> : 0.71

Sharpe Ratio<sup>#</sup> : 1.31

#### Portfolio Turnover\*

Equity Turnover : 0.13

Total Turnover : 0.18

Total Turnover = Equity + Debt + Derivatives

<sup>#</sup> 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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 87.6368  |
| Reg-Plan-Growth | 214.4737 |
| Dir-Plan-IDCW   | 134.9767 |
| Dir-Plan-Growth | 238.0800 |

### 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

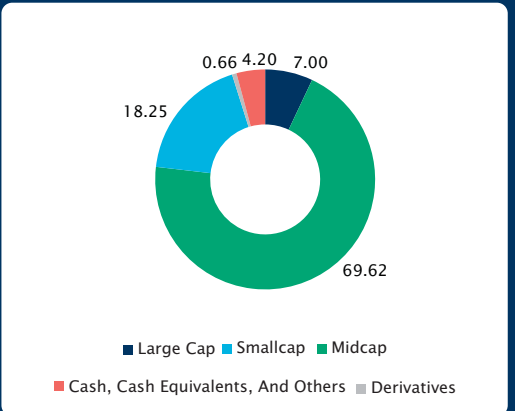
| Stock Name                                       | (%) Of Total AUM | % of AUM Derivatives of AUM | Net % |
|--|------------------|-----------------------------|-------|
| <b>Equity Shares</b>                             |                  |                             |       |
| Torrent Power Ltd.                               | 4.22             | -                           | 4.22  |
| Schaeffler India Ltd.                            | 3.74             | -                           | 3.74  |
| Thermax Ltd.                                     | 3.53             | -                           | 3.53  |
| Sundaram Finance Ltd.                            | 3.47             | -                           | 3.47  |
| Carborundum Universal Ltd.                       | 3.38             | -                           | 3.38  |
| Crisil Ltd.                                      | 3.11             | -                           | 3.11  |
| Volta Ltd.                                       | 2.96             | -                           | 2.96  |
| K.P.R. Mill Ltd.                                 | 2.51             | -                           | 2.51  |
| Coromandel International Ltd.                    | 2.49             | -                           | 2.49  |
| Max Healthcare Institute Ltd.                    | 2.25             | -                           | 2.25  |
| Bajaj Finance Ltd.                               | 2.18             | -                           | 2.18  |
| The Indian Hotels Company Ltd.                   | 2.12             | -                           | 2.12  |
| Jubilant Foodworks Ltd.                          | 2.01             | -                           | 2.01  |
| Gokaldas Exports Ltd.                            | 2.00             | -                           | 2.00  |
| Bharat Forge Ltd.                                | 1.98             | -                           | 1.98  |
| Cholamandalam Investment & Finance Co. Ltd.      | 1.89             | -                           | 1.89  |
| Page Industries Ltd.                             | 1.88             | -                           | 1.88  |
| Sona Blw Precision Forgings Ltd.                 | 1.86             | -                           | 1.86  |
| Tube Investments Of India Ltd.                   | 1.75             | -                           | 1.75  |
| Procter & Gamble Hygiene And Health Care Ltd.    | 1.74             | -                           | 1.74  |
| The Phoenix Mills Ltd.                           | 1.68             | -                           | 1.68  |
| Sheela Foam Ltd.                                 | 1.57             | -                           | 1.57  |
| JK Cement Ltd.                                   | 1.50             | -                           | 1.50  |
| AIA Engineering Ltd.                             | 1.47             | -                           | 1.47  |
| Oberoi Realty Ltd.                               | 1.46             | -                           | 1.46  |
| Aether Industries Ltd.                           | 1.43             | -                           | 1.43  |
| Godrej Properties Ltd.                           | 1.28             | -                           | 1.28  |
| Endurance Technologies Ltd.                      | 1.25             | -                           | 1.25  |
| Motherhood Sumi Wiring India Ltd.                | 1.21             | -                           | 1.21  |
| Jupiter Life Line Hospitals Ltd.                 | 1.21             | -                           | 1.21  |
| UNO Minda Ltd.                                   | 1.17             | -                           | 1.17  |
| Mankind Pharma Ltd.                              | 1.16             | -                           | 1.16  |
| Grindwell Norton Ltd.                            | 1.15             | -                           | 1.15  |
| Glaxosmithkline Pharmaceuticals Ltd.             | 1.15             | -                           | 1.15  |
| SKF India Ltd.                                   | 1.14             | -                           | 1.14  |
| Info Edge (India) Ltd.                           | 1.13             | -                           | 1.13  |
| ZF Commercial Vehicle Control Systems India Ltd. | 1.11             | -                           | 1.11  |
| Cofoorge Ltd.                                    | 1.08             | -                           | 1.08  |
| TVS Motor Company Ltd.                           | 1.07             | -                           | 1.07  |

| Stock Name                                  | (%) Of Total AUM | % of AUM Derivatives of AUM | Net %        |
|---|------------------|-----------------------------|--------------|
| Relaxo Footwears Ltd.                       | 1.07             | -                           | 1.07         |
| The Federal Bank Ltd.                       | 1.06             | -                           | 1.06         |
| HDFC Asset Management Co. Ltd.              | 1.06             | -                           | 1.06         |
| Indian Energy Exchange Ltd.                 | 1.00             | -                           | 1.00         |
| Triveni Turbine Ltd.                        | 0.98             | -                           | 0.98         |
| Honeywell Automation India Ltd.             | 0.91             | -                           | 0.91         |
| PI Industries Ltd.                          | 0.77             | -                           | 0.77         |
| Nippon Life India Asset Management Ltd.     | 0.76             | -                           | 0.76         |
| The Ramco Cements Ltd.                      | 0.70             | -                           | 0.70         |
| HDFC Bank Ltd.                              | 0.70             | -                           | 0.70         |
| Go Digit General Insurance Ltd.             | 0.69             | -                           | 0.69         |
| Tips Industries Ltd.                        | 0.68             | -                           | 0.68         |
| Mahindra & Mahindra Financial Services Ltd. | 0.66             | -                           | 0.66         |
| FSN E-Commerce Ventures Ltd.                | 0.62             | -                           | 0.62         |
| Laurus Labs Ltd.                            | 0.56             | -                           | 0.56         |
| L&T Technology Services Ltd.                | 0.56             | 0.66                        | 1.22         |
| Pfizer Ltd.                                 | 0.52             | -                           | 0.52         |
| Hatsun Agro Product Ltd.                    | 0.48             | -                           | 0.48         |
| Sanofi India Ltd.                           | 0.47             | -                           | 0.47         |
| VRL Logistics Ltd.                          | 0.46             | -                           | 0.46         |
| Nuvoco Vistas Corporation Ltd.              | 0.46             | -                           | 0.46         |
| Whirlpool Of India Ltd.                     | 0.41             | -                           | 0.41         |
| Natco Pharma Ltd.                           | 0.41             | -                           | 0.41         |
| Mahindra Lifespace Developers Ltd.          | 0.41             | -                           | 0.41         |
| Timken India Ltd.                           | 0.37             | -                           | 0.37         |
| City Union Bank Ltd.                        | 0.37             | -                           | 0.37         |
| Tatva Chintan Pharma Chem Ltd.              | 0.36             | -                           | 0.36         |
| G R Infra Projects Ltd.                     | 0.35             | -                           | 0.35         |
| National Aluminium Company Ltd.             | 0.31             | -                           | 0.31         |
| Dodla Dairy Ltd.                            | 0.31             | -                           | 0.31         |
| Prism Johnson Ltd.                          | 0.29             | -                           | 0.29         |
| Mangalam Cement Ltd.                        | 0.27             | -                           | 0.27         |
| Steel Authority Of India Ltd.               | 0.26             | -                           | 0.26         |
| Persistent Systems Ltd.                     | 0.25             | -                           | 0.25         |
| Swaraj Engines Ltd.                         | 0.04             | -                           | 0.04         |
| <b>Total</b>                                | <b>94.87</b>     | <b>0.66</b>                 | <b>95.53</b> |
| <b>Treasury Bills</b>                       |                  |                             |              |
| 91 Day T-Bill 04.07.24                      | 0.27             | -                           | -            |
| <b>Total</b>                                | <b>0.27</b>      | -                           | -            |
| <b>Cash, Cash Equivalents And Others</b>    | <b>4.20</b>      | -                           | -            |
| <b>Grand Total</b>                          | <b>100.00</b>    |                             |              |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                    |       |
|------------------------------------|-------|
| Financial Services                 | 16.95 |
| Automobile And Auto Components     | 15.14 |
| Capital Goods                      | 12.97 |
| Healthcare                         | 7.73  |
| Textiles                           | 6.39  |
| Consumer Durables                  | 6.01  |
| Consumer Services                  | 5.88  |
| Chemicals                          | 5.05  |
| Realty                             | 4.83  |
| Power                              | 4.22  |
| Construction Materials             | 3.22  |
| Fast Moving Consumer Goods         | 2.53  |
| Information Technology             | 1.89  |
| Media, Entertainment & Publication | 0.68  |
| Metals & Mining                    | 0.57  |
| Services                           | 0.46  |
| Construction                       | 0.35  |
| Sovereign                          | 0.27  |
| Derivatives                        | 0.66  |
| Cash, Cash Equivalents And Others  | 4.20  |

### 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.

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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 6,300.70 Crores
- AUM as on May 31, 2024**  
₹ 6,361.40 Crores
- Fund Manager:** Mr. R. Srinivasan, Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. R. Srinivasan Jan-2022  
Mr. Tanmaya Desai (w.e.f. April 2024)  
**Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty MNC Index (TRI)
- Exit Load:** For exit within 12 months from the date of allotment - 1.00%;  
For exit after 12 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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 <sup>#</sup> | : 10.87% |
| Beta <sup>#</sup>               | : 0.66   |
| Sharpe Ratio <sup>#</sup>       | : 0.49   |
| Portfolio Turnover <sup>#</sup> |          |
| Equity Turnover                 | : 0.31   |
| Total Turnover                  | : 0.38   |

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup> Source: CRISIL Fund Analyser  
<sup>#</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 105.9043 |
| Reg-Plan-Growth | 346.6689 |
| Dir-Plan-IDCW   | 135.3026 |
| Dir-Plan-Growth | 379.0356 |

### 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

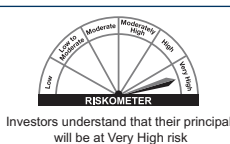
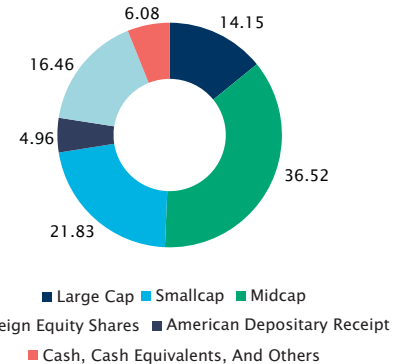
| Stock Name                                       | (%) Of Total AUM |
|--|------------------|
| <b>Equity Shares</b>                             |                  |
| Divi's Laboratories Ltd.                         | 6.09             |
| Procter & Gamble Hygiene And Health Care Ltd.    | 6.06             |
| Abbott India Ltd.                                | 5.29             |
| United Breweries Ltd.                            | 4.97             |
| Page Industries Ltd.                             | 4.12             |
| Grindwell Norton Ltd.                            | 4.03             |
| CCL Products (India) Ltd.                        | 3.96             |
| Aether Industries Ltd.                           | 3.92             |
| ZF Commercial Vehicle Control Systems India Ltd. | 3.83             |
| Maruti Suzuki India Ltd.                         | 3.70             |
| Garware Technical Fibres Ltd.                    | 3.58             |
| Hindustan Unilever Ltd.                          | 3.29             |
| Gland Pharma Ltd.                                | 3.18             |
| Kennametal India Ltd.                            | 2.48             |
| CSB Bank Ltd.                                    | 2.12             |
| ESAB India Ltd.                                  | 2.09             |
| Nazara Technologies Ltd.                         | 1.85             |
| Whirlpool Of India Ltd.                          | 1.61             |
| Go Digit General Insurance Ltd.                  | 1.31             |
| AIA Engineering Ltd.                             | 1.28             |

| Stock Name                               | (%) Of Total AUM |
|--|------------------|
| Honeywell Automation India Ltd.          | 1.24             |
| Nippon Life India Asset Management Ltd.  | 1.21             |
| Nestle India Ltd.                        | 1.07             |
| Tega Industries Ltd.                     | 0.22             |
| <b>Total</b>                             | <b>72.50</b>     |
| <b>Foreign Equity Shares</b>             |                  |
| Alphabet Inc.                            | 9.25             |
| Microsoft Corporation                    | 4.18             |
| EPAM Systems Inc                         | 3.03             |
| <b>Total</b>                             | <b>16.46</b>     |
| <b>American Depository Receipt</b>       |                  |
| Lonza Group                              | 4.96             |
| <b>Total</b>                             | <b>4.96</b>      |
| <b>Cash, Cash Equivalents And Others</b> | <b>6.08</b>      |
| <b>Grand Total</b>                       | <b>100.00</b>    |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                    |       |
|------------------------------------|-------|
| Healthcare                         | 19.52 |
| Fast Moving Consumer Goods         | 19.35 |
| Information Technology             | 16.46 |
| Capital Goods                      | 11.34 |
| Textiles                           | 7.70  |
| Automobile And Auto Components     | 7.53  |
| Financial Services                 | 4.64  |
| Chemicals                          | 3.92  |
| Media, Entertainment & Publication | 1.85  |
| Consumer Durables                  | 1.61  |
| Cash, Cash Equivalents And Others  | 6.08  |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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


**SMALL CAP FUND**

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

**Investment Objective**

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

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

An open-ended Equity Scheme predominantly investing in small cap stocks.

**Date of Allotment:** 09/09/2009

**Report As On:** 31/05/2024

**AAUM for the Month of May 2024**

₹ 27,914.74 Crores

**AUM as on May 31, 2024**

₹ 28,364.95 Crores

**Fund Manager: Mr. R. Srinivasan, Mr. Mohan Lal & Mr. Pradeep Kesavan (overseas investments) Managing Since:**

Mr. R. Srinivasan Nov - 2013

Mr. Mohan Lal May - 2014

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. R. Srinivasan Over 30 years

Mr. Mohan Lal Over 17 years

Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:**

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\*** : 11.59%

**Beta\*** : 0.60

**Sharpe Ratio\*** : 1.22

**Portfolio Turnover\***

Equity Turnover : 0.16

Total Turnover : 1.01

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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 95.7161  |
| Reg-Plan-Growth | 162.0162 |
| Dir-Plan-IDCW   | 125.2839 |
| Dir-Plan-Growth | 183.5550 |

**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 |

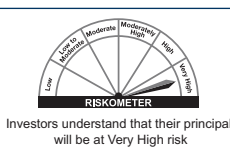
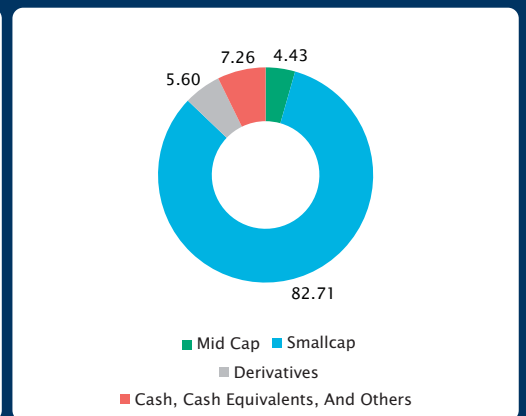
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

| Stock Name                                       | (%) Of Total AUM | % of AUM Derivatives of AUM | Net % | Stock Name                                    | (%) Of Total AUM | % of AUM Derivatives of AUM | Net %        |
|--|------------------|-----------------------------|-------|---|------------------|-----------------------------|--------------|
| <b>Equity Shares</b>                             |                  |                             |       |   |                  |                             |              |
| Blue Star Ltd.                                   | 3.89             | -                           | 3.89  | CSB Bank Ltd.                                 | 1.28             | -                           | 1.28         |
| Finolex Industries Ltd.                          | 3.80             | -                           | 3.80  | KNR Constructions Ltd.                        | 1.27             | -                           | 1.27         |
| Kalpataru Projects International Ltd.            | 3.79             | -                           | 3.79  | Go Fashion (India) Ltd.                       | 1.19             | -                           | 1.19         |
| Ge T&D India Ltd.                                | 3.43             | -                           | 3.43  | Indian Energy Exchange Ltd.                   | 1.16             | -                           | 1.16         |
| Carborundum Universal Ltd.                       | 2.77             | -                           | 2.77  | Dodla Dairy Ltd.                              | 1.12             | -                           | 1.12         |
| Chalet Hotels Ltd.                               | 2.69             | -                           | 2.69  | Anandratni Wealth Ltd.                        | 1.12             | -                           | 1.12         |
| SBFC Finance Ltd.                                | 2.56             | -                           | 2.56  | PVR Inox Ltd.                                 | 1.09             | -                           | 1.09         |
| Lemon Tree Hotels Ltd.                           | 2.40             | -                           | 2.40  | Fine Organic Industries Ltd.                  | 1.09             | -                           | 1.09         |
| CMS Info Systems Ltd.                            | 2.34             | -                           | 2.34  | Hatsun Agro Product Ltd.                      | 1.05             | -                           | 1.05         |
| Whirlpool Of India Ltd.                          | 2.29             | -                           | 2.29  | Ratnamani Metals & Tubes Ltd.                 | 1.00             | -                           | 1.00         |
| Doms Industries Ltd.                             | 2.24             | -                           | 2.24  | Sheela Foam Ltd.                              | 0.98             | -                           | 0.98         |
| V-Guard Industries Ltd.                          | 2.22             | -                           | 2.22  | Archean Chemical Industries Ltd.              | 0.96             | -                           | 0.96         |
| E.I.D-Parry (India) Ltd.                         | 2.20             | -                           | 2.20  | Hawkins Cookers Ltd.                          | 0.95             | -                           | 0.95         |
| Aavas Financiers Ltd.                            | 2.19             | -                           | 2.19  | Zyduz Wellness Ltd.                           | 0.87             | -                           | 0.87         |
| City Union Bank Ltd.                             | 2.17             | -                           | 2.17  | Star Cement Ltd.                              | 0.87             | -                           | 0.87         |
| ELGI Equipments Ltd.                             | 2.15             | -                           | 2.15  | Navin Fluorine International Ltd.             | 0.79             | -                           | 0.79         |
| Triveni Turbine Ltd.                             | 2.14             | -                           | 2.14  | Rajratan Global Wire Ltd.                     | 0.69             | -                           | 0.69         |
| Aptus Value Housing Finance India Ltd.           | 2.06             | -                           | 2.06  | V-Mart Retail Ltd.                            | 0.55             | -                           | 0.55         |
| Brigade Enterprises Ltd.                         | 2.01             | -                           | 2.01  | Thangamayil Jewellery Ltd.                    | 0.50             | -                           | 0.50         |
| Ahluwalia Contracts (India) Ltd.                 | 1.86             | -                           | 1.86  | Relaxo Footwears Ltd.                         | 0.50             | -                           | 0.50         |
| Chemplast Sanmar Ltd.                            | 1.82             | -                           | 1.82  | Rossari Biotech Ltd.                          | 0.49             | -                           | 0.49         |
| Westlife Foodworld Ltd.                          | 1.76             | -                           | 1.76  | Gujarat State Petronet Ltd.                   | 0.46             | -                           | 0.46         |
| ESAB India Ltd.                                  | 1.69             | -                           | 1.69  | Indiamart Intermesh Ltd.                      | 0.23             | -                           | 0.23         |
| VST Industries Ltd.                              | 1.61             | -                           | 1.61  | Sai Silks (Kalamandir) Ltd.                   | 0.04             | -                           | 0.04         |
| ZF Commercial Vehicle Control Systems India Ltd. | 1.59             | -                           | 1.59  | Happy Forgings Ltd.                           | 0.02             | -                           | 0.02         |
| Krishna Institute Of Medical Sciences Ltd.       | 1.59             | -                           | 1.59  | Nifty Index 27-06-2024                        | -                | 5.60                        | 5.60         |
| G R Infra Projects Ltd.                          | 1.53             | -                           | 1.53  | <b>Total</b>                                  | <b>87.14</b>     | <b>5.60</b>                 | <b>92.74</b> |
| TTK Prestige Ltd.                                | 1.41             | -                           | 1.41  | <b>Cash, Cash Equivalents And Others 7.26</b> | -                | -                           | -            |
| Karur Vysya Bank Ltd.                            | 1.38             | -                           | 1.38  | <b>Grand Total</b>                            | <b>100.00</b>    |                             |              |
| Vedant Fashions Ltd.                             | 1.29             | -                           | 1.29  |   |                  |                             |              |

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

|                                    |       |
|------------------------------------|-------|
| Capital Goods                      | 17.00 |
| Financial Services                 | 13.92 |
| Consumer Durables                  | 12.74 |
| Consumer Services                  | 10.15 |
| Construction                       | 8.45  |
| Chemicals                          | 7.35  |
| Fast Moving Consumer Goods         | 6.89  |
| Services                           | 2.34  |
| Automobile And Auto Components     | 2.28  |
| Realty                             | 2.01  |
| Healthcare                         | 1.59  |
| Media, Entertainment & Publication | 1.09  |
| Construction Materials             | 0.87  |
| Oil, Gas & Consumable Fuels        | 0.46  |
| Derivatives                        | 5.60  |
| Cash, Cash Equivalents And Others  | 7.26  |

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****SBI Small Cap Fund**

This product is suitable for investors who are seeking:

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

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



SBI

## LONG TERM EQUITY FUND

An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit

(Previously known as SBI Magnum Taxgain Scheme)

### Investment Objective

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

### Fund Details

#### • Type of Scheme

An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit

#### • Date of Allotment: 31/03/1993

#### • Report As On: 31/05/2024

#### • AAUM for the Month of May 2024

₹ 23,591.21 Crores

#### • AUM as on May 31, 2024

₹ 23,892.75 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\* : 13.09%

Beta\* : 0.96

Sharpe Ratio\* : 1.35

#### Portfolio Turnover\*

Equity Turnover : 0.20

Total Turnover : 0.20

*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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 79.9931  |
| Reg-Plan-Growth | 394.5591 |
| Dir-Plan-IDCW   | 104.8387 |
| Dir-Plan-Growth | 423.2680 |

### 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

|  |      |
|--|------|
| GE T&D India Ltd.                            | 5.51 |
| HDFC Bank Ltd.                               | 3.94 |
| Torrent Power Ltd.                           | 3.89 |
| Mahindra & Mahindra Ltd.                     | 3.58 |
| ICICI Bank Ltd.                              | 3.48 |
| State Bank Of India                          | 3.25 |
| Bharti Airtel Ltd.                           | 3.20 |
| Reliance Industries Ltd.                     | 2.92 |
| Oil & Natural Gas Corporation Ltd.           | 2.77 |
| GAIL (India) Ltd.                            | 2.75 |
| Cummins India Ltd.                           | 2.47 |
| Axis Bank Ltd.                               | 2.19 |
| Kotak Mahindra Bank Ltd.                     | 2.08 |
| Cipla Ltd.                                   | 2.06 |
| Tata Motors Ltd. - Dvr                       | 1.97 |
| Hindalco Industries Ltd.                     | 1.93 |
| Bharat Petroleum Corporation Ltd.            | 1.84 |
| Sun Pharmaceutical Industries Ltd.           | 1.83 |
| Lupin Ltd.                                   | 1.78 |
| Petronet Lng Ltd.                            | 1.72 |
| HDFC Asset Management Co. Ltd.               | 1.65 |
| Tech Mahindra Ltd.                           | 1.64 |
| ITC Ltd.                                     | 1.58 |
| ICICI Prudential Life Insurance Company Ltd. | 1.58 |
| Infosys Ltd.                                 | 1.49 |
| AIA Engineering Ltd.                         | 1.45 |
| Fortis Healthcare Ltd.                       | 1.41 |
| Tata Steel Ltd.                              | 1.33 |
| TVS Holdings Ltd.                            | 1.29 |
| Mahindra & Mahindra Financial Services Ltd.  | 1.26 |
| Sundaram Clayton Ltd.                        | 1.24 |
| Coforge Ltd.                                 | 1.22 |
| Equitas Small Finance Bank Ltd.              | 1.18 |
| Wipro Ltd.                                   | 1.06 |

#### Stock Name

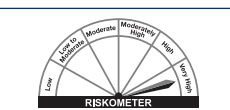
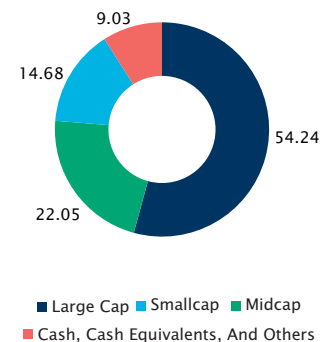
(%) Of Total AUM

|  |               |
|--|---------------|
| Godrej Consumer Products Ltd.                | 1.06          |
| Larsen & Toubro Ltd.                         | 1.05          |
| Tata Motors Ltd.                             | 1.03          |
| Life Insurance Corporation Of India          | 1.00          |
| Delhivery Ltd.                               | 0.97          |
| FSN E-Commerce Ventures Ltd.                 | 0.82          |
| Grindwell Norton Ltd.                        | 0.81          |
| Container Corporation Of India Ltd.          | 0.73          |
| Chemplast Sanmar Ltd.                        | 0.73          |
| Rallis India Ltd.                            | 0.72          |
| Mahindra Lifespace Developers Ltd.           | 0.71          |
| Prism Johnson Ltd.                           | 0.70          |
| Punjab National Bank                         | 0.69          |
| Jubilant Foodworks Ltd.                      | 0.62          |
| Kajaria Ceramics Ltd.                        | 0.61          |
| ACC Ltd.                                     | 0.54          |
| Sanofi India Ltd.                            | 0.53          |
| Multi Commodity Exchange Of India Ltd.       | 0.53          |
| Shree Cement Ltd.                            | 0.52          |
| ICICI Lombard General Insurance Company Ltd. | 0.42          |
| Exide Industries Ltd.                        | 0.42          |
| Va Tech Wabag Ltd.                           | 0.33          |
| Sheela Foam Ltd.                             | 0.33          |
| Timken India Ltd.                            | 0.27          |
| Crompton Greaves Consumer Electricals Ltd.   | 0.25          |
| Tata Technologies Ltd.                       | 0.02          |
| Heidelbergcement India Ltd.                  | 0.02          |
| <b>Total</b>                                 | <b>90.97</b>  |
| <b>Cash, Cash Equivalents And Others</b>     | <b>9.03</b>   |
| <b>Grand Total</b>                           | <b>100.00</b> |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 24.54 |
| Oil, Gas & Consumable Fuels       | 12.00 |
| Capital Goods                     | 11.75 |
| Healthcare                        | 7.61  |
| Automobile And Auto Components    | 7.00  |
| Information Technology            | 5.43  |
| Power                             | 3.89  |
| Metals & Mining                   | 3.26  |
| Telecommunication                 | 3.20  |
| Fast Moving Consumer Goods        | 2.64  |
| Construction Materials            | 1.78  |
| Services                          | 1.70  |
| Chemicals                         | 1.45  |
| Consumer Services                 | 1.44  |
| Consumer Durables                 | 1.19  |
| Construction                      | 1.05  |
| Realty                            | 0.71  |
| Utilities                         | 0.33  |
| Cash, Cash Equivalents And Others | 9.03  |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Long Term Equity Fund

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

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

<sup>^</sup>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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 2,656.94 Crores
- AUM as on May 31, 2024**  
₹ 2,613.04 Crores
- Fund Manager: Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Tanmaya Desai Jun-2011  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
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* | : 14.02% |
| Beta*               | : 0.89   |
| Sharpe Ratio*       | : 0.58   |
| Portfolio Turnover* |          |
| Equity Turnover     | : 0.29   |
| Total Turnover      | : 0.29   |

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: FBL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

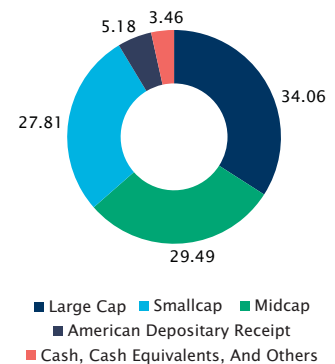
| NET ASSET VALUE |          | LAST IDCW   |                  |         |
|-----------------|----------|---|------------------|---------|
| Option          | NAV (₹)  | Record Date   | IDCW (in ₹/Unit) | NAV (₹) |
| Reg-Plan-IDCW   | 213.6000 | 16-Mar-18 (Reg Plan)  | 14.10            | 75.9127 |
| Reg-Plan-Growth | 339.0770 | 16-Mar-18 (Dir Plan)  | 16.40            | 88.5986 |
| Dir-Plan-IDCW   | 266.5882 | 30-Jan-15 (Reg Plan)  | 10.00            | 93.5001 |
| Dir-Plan-Growth | 383.7058 | Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable. |                  |         |

**PORTFOLIO**

| Stock Name                                 | (%) Of Total AUM | Stock Name                               | (%) Of Total AUM |
|--|------------------|--|------------------|
| <b>Equity Shares</b>                       |                  | Alkem Laboratories Ltd.                  | 1.84             |
| Sun Pharmaceutical Industries Ltd.         | 13.41            | Dr. Lal Path Labs Ltd.                   | 1.52             |
| Max Healthcare Institute Ltd.              | 6.91             | Laurus Labs Ltd.                         | 1.44             |
| Cipla Ltd.                                 | 6.87             | Gufic Biosciences Ltd.                   | 1.18             |
| Divi's Laboratories Ltd.                   | 6.59             | Vijaya Diagnostic Centre Ltd.            | 0.62             |
| Aether Industries Ltd.                     | 4.31             | <b>Total</b>                             | <b>91.36</b>     |
| Mankind Pharma Ltd.                        | 4.09             | <b>American Depository Receipt</b>       |                  |
| Aurobindo Pharma Ltd.                      | 4.08             | Lonza Group                              | 5.18             |
| Jupiter Life Line Hospitals Ltd.           | 3.90             | <b>Total</b>                             | <b>5.18</b>      |
| Lupin Ltd.                                 | 3.88             | <b>Cash, Cash Equivalents And Others</b> | <b>3.46</b>      |
| Gland Pharma Ltd.                          | 3.80             | <b>Grand Total</b>                       | <b>100.00</b>    |
| Abbott India Ltd.                          | 3.57             |  |                  |
| Krishna Institute Of Medical Sciences Ltd. | 3.49             |  |                  |
| Rainbow Children'S Medicare Ltd.           | 3.29             |  |                  |
| Fortis Healthcare Ltd.                     | 3.27             |  |                  |
| Torrent Pharmaceuticals Ltd.               | 3.10             |  |                  |
| Global Health Ltd.                         | 3.01             |  |                  |
| JB Chemicals & Pharmaceuticals Ltd.        | 2.54             |  |                  |
| Aster Dm Healthcare Ltd.                   | 2.51             |  |                  |
| Zybus Lifesciences Ltd.                    | 2.14             |  |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Healthcare                        | 92.23 |
| Chemicals                         | 4.31  |
| Cash, Cash Equivalents And Others | 3.46  |

**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.

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 5,319.10 Crores
- AUM as on May 31, 2024**  
₹ 5,388.08 Crores
- Fund Manager:** Mr. Milind Agrawal & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. Milind Agrawal Aug-2019 Mr. Pradeep Kesavan Dec-2023  
**Total Experience:** Mr. Milind Agrawal Over 10 years Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty Financial Services Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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* | : 14.44% |
| Beta*               | : 0.84   |
| Sharpe Ratio*       | : 0.48   |
| Portfolio Turnover* |          |
| Equity Turnover     | : 1.14   |
| Total Turnover      | : 1.67   |

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

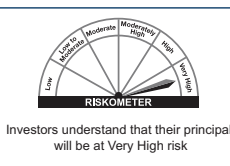
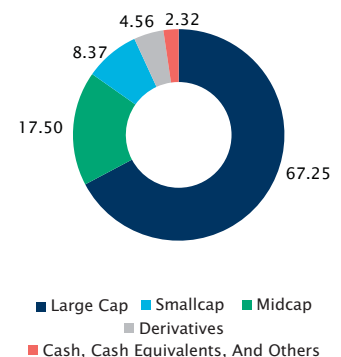
| NET ASSET VALUE |         | LAST IDCW   |                  | Face value: ₹10 |
|-----------------|---------|---|------------------|-----------------|
| Option          | NAV (₹) | Record Date   | IDCW (in ₹/Unit) | NAV (₹)         |
| Reg-Plan-IDCW   | 31.2202 | 16-Mar-18 (Reg Plan)  | 1.50             | 13.1746         |
| Reg-Plan-Growth | 34.7647 | 16-Mar-18 (Dir Plan)  | 1.60             | 13.4469         |
| Dir-Plan-IDCW   | 34.2813 | 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 | 38.3524 |   |                  |                 |

**PORTFOLIO**

| Stock Name                                   | (%) Of Total AUM | Derivatives as a % of AUM | Net % of AUM |
|--|------------------|---------------------------|--------------|
| <b>Equity Shares</b>                         |                  |                           |              |
| ICICI Bank Ltd.                              | 19.01            | -                         | 19.01        |
| HDFC Bank Ltd.                               | 16.74            | -                         | 16.74        |
| Kotak Mahindra Bank Ltd.                     | 9.67             | -                         | 9.67         |
| State Bank Of India                          | 8.99             | -                         | 8.99         |
| Nippon Life India Asset Management Ltd.      | 3.74             | -                         | 3.74         |
| Cholamandalam Investment & Finance Co. Ltd.  | 3.70             | -                         | 3.70         |
| Muthoot Finance Ltd.                         | 3.61             | 1.73                      | 5.34         |
| Bank Of India                                | 3.47             | -                         | 3.47         |
| Karur Vysya Bank Ltd.                        | 3.34             | -                         | 3.34         |
| Power Finance Corporation Ltd.               | 3.11             | -                         | 3.11         |
| Indian Bank                                  | 2.94             | -                         | 2.94         |
| ICICI Lombard General Insurance Company Ltd. | 2.51             | -                         | 2.51         |
| HDFC Asset Management Co. Ltd.               | 2.24             | -                         | 2.24         |
| Aavas Financiers Ltd.                        | 2.06             | -                         | 2.06         |
| Bank Of Baroda                               | 1.97             | -                         | 1.97         |
| Aptus Value Housing Finance India Ltd.       | 1.87             | -                         | 1.87         |
| The Federal Bank Ltd.                        | 1.50             | -                         | 1.50         |
| SBI Life Insurance Co. Ltd.                  | 1.03             | -                         | 1.03         |
| Life Insurance Corporation Of India          | 0.52             | -                         | 0.52         |
| Cholamandalam Financial Holdings Ltd.        | 0.48             | -                         | 0.48         |
| SBFC Finance Ltd.                            | 0.46             | -                         | 0.46         |
| City Union Bank Ltd.                         | 0.16             | -                         | 0.16         |
| Bank Nifty Index 26-06-2024                  | -                | 1.65                      | 1.65         |
| LIC Housing Finance Ltd.-27-Jun-24           | -                | 1.18                      | 1.18         |
| <b>Total</b>                                 | <b>93.12</b>     | <b>4.56</b>               | <b>97.68</b> |
| <b>Cash, Cash Equivalents And Others</b>     | <b>2.32</b>      | <b>-</b>                  | <b>-</b>     |
| <b>Grand Total</b>                           | <b>100.00</b>    |                           |              |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 93.12 |
| Derivatives                       | 4.56  |
| Cash, Cash Equivalents And Others | 2.32  |

**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.


  
**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:** 31/05/2024
- AAUM for the month of May 2024**  
₹ 2,718.88 Crores
- AUM as on May 31, 2024**  
₹ 3,109.76 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 <sup>#</sup> | : 20.50% |
| Beta <sup>#</sup>               | : 0.99   |
| Sharpe Ratio <sup>#</sup>       | : 1.40   |
| Portfolio Turnover <sup>*</sup> |          |
| Equity Turnover                 | : 0.39   |
| Total Turnover                  | : 0.39   |

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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

| NET ASSET VALUE |         | LAST IDCW            |                  |         |
|-----------------|---------|----------------------|------------------|---------|
| Option          | NAV (₹) | Record Date          | IDCW (in ₹/Unit) | NAV (₹) |
| Reg-Plan-IDCW   | 32.2616 | 16-Mar-18 (Reg Plan) | 4.20             | 22.0929 |
| Reg-Plan-Growth | 32.2643 | 16-Mar-18 (Dir Plan) | 4.30             | 22.8433 |
| Dir-Plan-IDCW   | 35.0396 | 15-Mar-10            | 3.00             | 16.0100 |
| Dir-Plan-Growth | 35.0911 | 25-Jul-08            | 2.00             | 17.1400 |

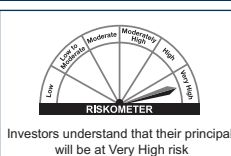
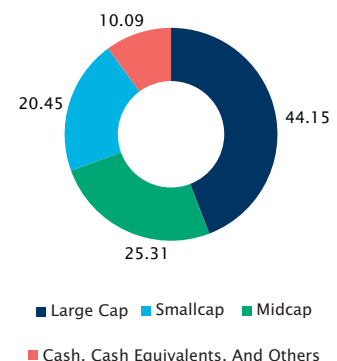
### PORTFOLIO

| Stock Name                                     | (%) Of Total AUM | Stock Name                                      | (%) Of Total AUM |
|--|------------------|---|------------------|
| <b>Equity Shares</b>                           |                  | Engineers India Ltd.                            | 2.59             |
| State Bank Of India                            | 10.48            | Oil India Ltd.                                  | 2.48             |
| Power Grid Corporation Of India Ltd.           | 5.94             | Bank Of India                                   | 2.30             |
| NTPC Ltd.                                      | 5.08             | Indian Oil Corporation Ltd.                     | 2.26             |
| Coal India Ltd.                                | 4.40             | RITES Ltd.                                      | 2.11             |
| Housing And Urban Development Corporation Ltd. | 3.88             | Indian Bank                                     | 2.08             |
| REC Ltd.                                       | 3.72             | Indian Energy Exchange Ltd.                     | 2.07             |
| Hindustan Copper Ltd.                          | 3.58             | GAIL (India) Ltd.                               | 2.03             |
| Steel Authority Of India Ltd.                  | 3.35             | Indian Renewable Energy Development Agency Ltd. | 1.93             |
| Hindustan Petroleum Corporation Ltd.           | 3.20             | General Insurance Corporation Of India          | 1.39             |
| Hindustan Aeronautics Ltd.                     | 3.17             | Canara Bank                                     | 1.30             |
| National Aluminium Company Ltd.                | 3.12             | <b>Total</b>                                    | <b>89.91</b>     |
| Garden Reach Shipbuilders & Engineers Ltd.     | 3.10             | <b>Cash, Cash Equivalents And Others</b>        | <b>10.09</b>     |
| NMDC Ltd.                                      | 3.01             | <b>Grand Total</b>                              | <b>100.00</b>    |
| Oil & Natural Gas Corporation Ltd.             | 2.97             |   |                  |
| Bharat Heavy Electricals Ltd.                  | 2.92             |   |                  |
| Life Insurance Corporation Of India            | 2.80             |   |                  |
| NHPC Ltd.                                      | 2.65             |   |                  |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 31.95 |
| Oil, Gas & Consumable Fuels       | 17.34 |
| Power                             | 13.67 |
| Metals & Mining                   | 13.06 |
| Capital Goods                     | 9.19  |
| Construction                      | 4.70  |
| Cash, Cash Equivalents And Others | 10.09 |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

- Long term capital appreciation.
  - Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 595.85 Crores
- AUM as on May 31, 2024**  
₹ 595.58 Crores
- Fund Manager:** Mr. Richard D'souza<sup>^</sup> & \*Mr. Pradeep Kesavan (overseas investments)  
**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<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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**

|                                       |          |
|---------------------------------------|----------|
| <b>Standard Deviation<sup>^</sup></b> | : 16.13% |
| <b>Beta<sup>^</sup></b>               | : 0.80   |
| <b>Sharpe Ratio<sup>^</sup></b>       | : 0.50   |
| <b>Portfolio Turnover<sup>*</sup></b> |          |
| Equity Turnover                       | : 0.96   |
| Total Turnover                        | : 0.96   |

Total Turnover = Equity + Debt + Derivatives

<sup>^</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 54.9111  |
| Reg-Plan-Growth | 96.7409  |
| Dir-Plan-IDCW   | 59.1060  |
| Dir-Plan-Growth | 103.8674 |

**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 |

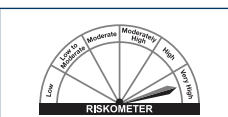
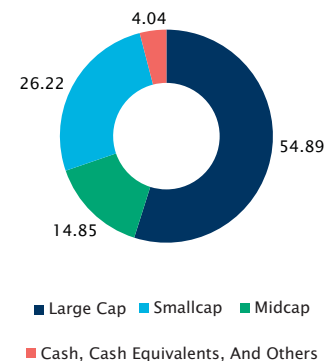
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

| Stock Name                             | (%) Of Total AUM | Stock Name                               | (%) Of Total AUM |
|--|------------------|--|------------------|
| <b>Equity Shares</b>                   |                  | Shyam Metals And Energy Ltd.             | 3.07             |
| Reliance Industries Ltd.               | 8.04             | Steel Authority Of India Ltd.            | 3.06             |
| Tata Steel Ltd.                        | 7.80             | JSW Steel Ltd.                           | 2.96             |
| NTPC Ltd.                              | 7.56             | Indian Oil Corporation Ltd.              | 2.73             |
| Oil & Natural Gas Corporation Ltd.     | 6.22             | Antony Waste Handling Cell Ltd.          | 2.17             |
| Ultratech Cement Ltd.                  | 5.66             | Neogen Chemicals Ltd.                    | 1.79             |
| Coal India Ltd.                        | 5.36             | Sagar Cements Ltd.                       | 1.35             |
| Vedanta Ltd.                           | 5.10             | National Aluminium Company Ltd.          | 0.80             |
| Hindustan Copper Ltd.                  | 4.86             | Aether Industries Ltd.                   | 0.09             |
| Arvind Ltd.                            | 4.82             | <b>Total</b>                             | <b>95.96</b>     |
| Oil India Ltd.                         | 4.81             | <b>Cash, Cash Equivalents And Others</b> | <b>4.04</b>      |
| CCL Products (India) Ltd.              | 4.09             | <b>Grand Total</b>                       | <b>100.00</b>    |
| Hindustan Petroleum Corporation Ltd.   | 3.61             |  |                  |
| Ambuja Cements Ltd.                    | 3.46             |  |                  |
| Jindal Stainless Ltd.                  | 3.37             |  |                  |
| Multi Commodity Exchange Of India Ltd. | 3.18             |  |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Oil, Gas & Consumable Fuels       | 30.77 |
| Metals & Mining                   | 27.95 |
| Construction Materials            | 10.47 |
| Power                             | 7.56  |
| Textiles                          | 4.82  |
| Fast Moving Consumer Goods        | 4.09  |
| Financial Services                | 3.18  |
| Capital Goods                     | 3.07  |
| Utilities                         | 2.17  |
| Chemicals                         | 1.88  |
| Cash, Cash Equivalents And Others | 4.04  |

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****SBI Magnum Comma Fund**

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

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

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

<sup>^</sup>This scheme is managed by Mr. Dinesh Balachandran w.e.f. June 01, 2024.

<sup>\*</sup>Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.

## 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:** 31/05/2024
- AUM as on May 31, 2024**  
₹ 2,924.47 Crores
- AUM as on May 31, 2024**  
₹ 3,104.77 Crores
- Fund Manager:** Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:** Mr. Bhavin Vithlani Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:** Mr. Bhavin Vithlani Over 19 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty Infrastructure Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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 <sup>#</sup> | : 11.75% |
| Beta <sup>#</sup>               | : 0.72   |
| Sharpe Ratio <sup>#</sup>       | : 1.84   |
| Portfolio Turnover <sup>*</sup> |          |
| Equity Turnover                 | : 0.40   |
| Total Turnover                  | : 0.40   |

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

| NET ASSET VALUE |         | LAST IDCW   |                  |         |
|-----------------|---------|---|------------------|---------|
| Option          | NAV (₹) | Record Date   | IDCW (in ₹/Unit) | NAV (₹) |
| Reg-Plan-IDCW   | 43.0825 | 16-Mar-18 (Reg Plan)  | 1.70             | 13.6863 |
| Reg-Plan-Growth | 48.4300 | 16-Mar-18 (Dir Plan)  | 1.80             | 14.0096 |
| Dir-Plan-IDCW   | 45.8044 | 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 | 51.7553 |   |                  |         |

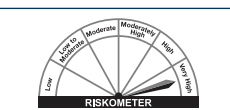
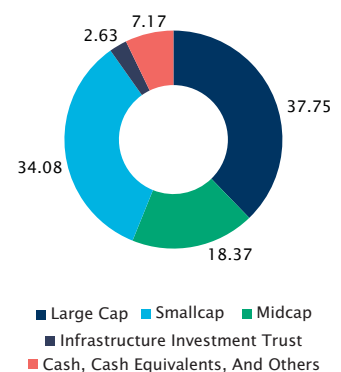
### PORTFOLIO

| Stock Name                      | (%) Of Total AUM | Stock Name                                       | (%) Of Total AUM |
|---------------------------------|------------------|--|------------------|
| <b>Equity Shares</b>            |                  |  |                  |
| Reliance Industries Ltd.        | 7.41             | HDFC Bank Ltd.                                   | 1.79             |
| Bharti Airtel Ltd.              | 5.78             | Thermax Ltd.                                     | 1.75             |
| Larsen & Toubro Ltd.            | 3.80             | Ahluwalia Contracts (India) Ltd.                 | 1.71             |
| Carborundum Universal Ltd.      | 3.61             | ESAB India Ltd.                                  | 1.70             |
| Shree Cement Ltd.               | 3.60             | Happy Forgings Ltd.                              | 1.63             |
| Torrent Power Ltd.              | 3.40             | Sobha Ltd.                                       | 1.54             |
| Indian Energy Exchange Ltd.     | 3.12             | Kennametal India Ltd.                            | 1.54             |
| Tega Industries Ltd.            | 2.89             | Samhi Hotels Ltd.                                | 1.47             |
| Axis Bank Ltd.                  | 2.63             | Tata Steel Ltd.                                  | 1.46             |
| Grasim Industries Ltd.          | 2.53             | Hindalco Industries Ltd.                         | 1.41             |
| Honeywell Automation India Ltd. | 2.50             | Elin Electronics Ltd.                            | 1.38             |
| Voltas Ltd.                     | 2.38             | Container Corporation Of India Ltd.              | 1.25             |
| GAIL (India) Ltd.               | 2.38             | Bank Of India                                    | 1.13             |
| Ultratech Cement Ltd.           | 2.25             | UNO Minda Ltd.                                   | 1.10             |
| AIA Engineering Ltd.            | 2.20             | ZF Commercial Vehicle Control Systems India Ltd. | 1.02             |
| Ashoka Buildcon Ltd.            | 2.07             | Bharat Petroleum Corporation Ltd.                | 0.81             |
| Rossari Biotech Ltd.            | 2.01             | Delhivery Ltd.                                   | 0.78             |
| Prism Johnson Ltd.              | 1.95             | Bharti Hexacom Ltd.                              | 0.47             |
| CESC Ltd.                       | 1.91             | Coromandel International Ltd.                    | 0.39             |
| Kotak Mahindra Bank Ltd.        | 1.90             | <b>Total</b>                                     | <b>90.20</b>     |
| G R Infra Projects Ltd.         | 1.88             | <b>Infrastructure Investment Trust</b>           |                  |
| Whirlpool Of India Ltd.         | 1.84             | National Highways Infra Trust                    | 2.63             |
| Nuvoco Vistas Corporation Ltd.  | 1.83             | <b>Total</b>                                     | <b>2.63</b>      |
|                                 |                  | <b>Cash, Cash Equivalents And Others</b>         | <b>7.17</b>      |
|                                 |                  | <b>Grand Total</b>                               | <b>100.00</b>    |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Capital Goods                     | 17.82 |
| Construction Materials            | 12.16 |
| Oil, Gas & Consumable Fuels       | 10.60 |
| Financial Services                | 10.57 |
| Construction                      | 9.46  |
| Telecommunication                 | 6.25  |
| Consumer Durables                 | 5.60  |
| Power                             | 5.31  |
| Services                          | 4.66  |
| Metals & Mining                   | 2.87  |
| Chemicals                         | 2.40  |
| Automobile And Auto Components    | 2.12  |
| Realty                            | 1.54  |
| Consumer Services                 | 1.47  |
| Cash, Cash Equivalents And Others | 7.17  |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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



**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:** 31/05/2024
- AUM for the Month of May 2024**  
₹ 2,173.66 Crores
- AUM as on May 31, 2024**  
₹ 2,183.29 Crores
- Fund Manager: Mr. Ashit Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Ashit Desai (w.e.f. April 2024)  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Ashit Desai Over 18 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty India Consumption Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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 <sup>a</sup> | : 10.64% |
| Beta <sup>a</sup>               | : 0.58   |
| Sharpe Ratio <sup>a</sup>       | : 1.38   |
| Portfolio Turnover <sup>*</sup> |          |
| Equity Turnover                 | : 0.35   |
| Total Turnover                  | : 0.37   |

Total Turnover = Equity + Debt + Derivatives

<sup>a</sup>Source: CRISIL Fund Analyser

<sup>\*</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 171.0201 |
| Reg-Plan-Growth | 284.0528 |
| Dir-Plan-IDCW   | 225.4216 |
| Dir-Plan-Growth | 320.2077 |

**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 |

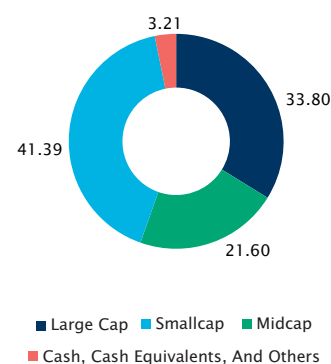
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

| Stock Name                                    | (%) Of Total AUM | Stock Name                               | (%) Of Total AUM |
|---|------------------|--|------------------|
| <b>Equity Shares</b>                          |                  |  |                  |
| Bharti Airtel Ltd.                            | 5.79             | Flair Writing Industries Ltd.            | 2.03             |
| Ganesha Ecosphere Ltd.                        | 5.36             | Campus Activewear Ltd.                   | 1.86             |
| ITC Ltd.                                      | 4.30             | Kajaria Ceramics Ltd.                    | 1.82             |
| Jubilant Foodworks Ltd.                       | 4.16             | Page Industries Ltd.                     | 1.70             |
| Bajaj Auto Ltd.                               | 3.48             | Hawkins Cookers Ltd.                     | 1.62             |
| Blue Star Ltd.                                | 3.39             | TVS Motor Company Ltd.                   | 1.50             |
| Maruti Suzuki India Ltd.                      | 3.24             | Go Fashion (India) Ltd.                  | 1.49             |
| Chalet Hotels Ltd.                            | 3.19             | TTK Prestige Ltd.                        | 1.46             |
| Elh Ltd.                                      | 3.06             | Sula Vineyards Ltd.                      | 1.45             |
| Godrej Consumer Products Ltd.                 | 3.03             | V-Guard Industries Ltd.                  | 1.19             |
| Procter & Gamble Hygiene And Health Care Ltd. | 2.78             | Relaxo Footwears Ltd.                    | 1.05             |
| Mrs. Bectors Food Specialities Ltd.           | 2.72             | Samhi Hotels Ltd.                        | 1.00             |
| Whirlpool Of India Ltd.                       | 2.68             | Hatsun Agro Product Ltd.                 | 0.93             |
| Britannia Industries Ltd.                     | 2.66             | Dodla Dairy Ltd.                         | 0.80             |
| United Breweries Ltd.                         | 2.62             | Vedant Fashions Ltd.                     | 0.72             |
| Sheela Foam Ltd.                              | 2.56             | Bharti Hexacom Ltd.                      | 0.66             |
| Doms Industries Ltd.                          | 2.56             | Sai Silks (Kalamandir) Ltd.              | 0.58             |
| Avenue Supermarts Ltd.                        | 2.56             | Avanti Feeds Ltd.                        | 0.57             |
| Mahindra & Mahindra Ltd.                      | 2.53             | <b>Total</b>                             | <b>96.79</b>     |
| Colgate Palmolive (India) Ltd.                | 2.43             | <b>Cash, Cash Equivalents And Others</b> | <b>3.21</b>      |
| Volta Ltd.                                    | 2.37             | <b>Grand Total</b>                       | <b>100.00</b>    |
| United Spirits Ltd.                           | 2.36             |  |                  |
| Hindustan Unilever Ltd.                       | 2.35             |  |                  |
| FSN E-Commerce Ventures Ltd.                  | 2.18             |  |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Fast Moving Consumer Goods        | 33.59 |
| Consumer Durables                 | 20.00 |
| Consumer Services                 | 18.94 |
| Automobile And Auto Components    | 10.75 |
| Textiles                          | 7.06  |
| Telecommunication                 | 6.45  |
| Cash, Cash Equivalents And Others | 3.21  |

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

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

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

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

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:** 31/05/2024
- **AAUM for the Month of May 2024**  
₹ 3,575.39 Crores
- **AUM as on May 31, 2024**  
₹ 3,493.85 Crores
- **Fund Manager: Mr. Vivek Gedda & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Vivek Gedda (w.e.f. April 2024)  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Vivek Gedda Over 13 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** 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 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 <sup>†</sup> | : 17.04% |
| Beta <sup>†</sup>               | : 0.90   |
| Sharpe Ratio <sup>†</sup>       | : 0.45   |
| Portfolio Turnover*             |          |
| Equity Turnover                 | : 0.24   |
| Total Turnover                  | : 0.25   |

*Total Turnover = Equity + Debt + Derivatives*  
<sup>†</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Note: Fund Manager for Foreign Securities Mr. Pradeep Kesavan w.e.f. Dec 01, 2023. Exp. Over 18 years  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 103.1141 |
| Reg-Plan-Growth | 171.2335 |
| Dir-Plan-IDCW   | 136.8978 |
| Dir-Plan-Growth | 192.7419 |

**LAST IDCW**

Face value: ₹10

| 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 |

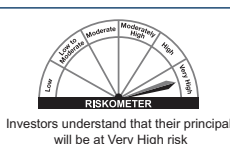
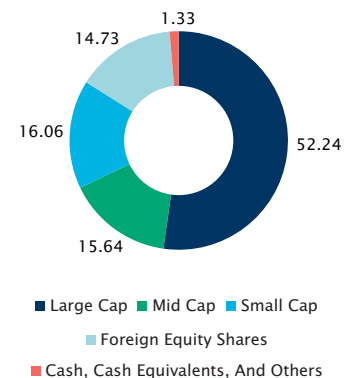
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

| Stock Name                                 | (%) Of Total AUM |
|--|------------------|
| <b>Equity Shares</b>                       |                  |
| Infosys Ltd.                               | 25.24            |
| Bharti Airtel Ltd.                         | 11.39            |
| Tata Consultancy Services Ltd.             | 8.65             |
| Tech Mahindra Ltd.                         | 6.96             |
| Coforge Ltd.                               | 4.33             |
| Firstsource Solutions Ltd.                 | 4.01             |
| Indiamart Intermesh Ltd.                   | 3.25             |
| Delhivery Ltd.                             | 3.19             |
| FSN E-Commerce Ventures Ltd.               | 2.97             |
| PB Fintech Ltd.                            | 2.59             |
| Nazara Technologies Ltd.                   | 2.53             |
| PVR Inox Ltd.                              | 2.43             |
| Persistent Systems Ltd.                    | 2.15             |
| TBO TEK Ltd.                               | 1.65             |
| Emudhra Ltd.                               | 1.48             |
| Indegene Ltd.                              | 0.71             |
| Bharti Hexacom Ltd.                        | 0.41             |
| <b>Total</b>                               | <b>83.94</b>     |
| <b>Foreign Equity Shares</b>               |                  |
| Cognizant Technology Solutions Corporation | 4.00             |
| Microsoft Corporation                      | 3.76             |
| Netflix Inc.                               | 3.06             |
| Alphabet Inc.                              | 2.30             |
| EPAM Systems Inc                           | 1.61             |
| <b>Total</b>                               | <b>14.73</b>     |
| <b>Cash, Cash Equivalents And Others</b>   | <b>1.33</b>      |
| <b>Grand Total</b>                         | <b>100.00</b>    |

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

|                                    |       |
|------------------------------------|-------|
| Information Technology             | 60.48 |
| Telecommunication                  | 11.80 |
| Media, Entertainment & Publication | 8.02  |
| Consumer Services                  | 7.87  |
| Services                           | 7.20  |
| Financial Services                 | 2.59  |
| Healthcare                         | 0.71  |
| Cash, Cash Equivalents And Others  | 1.33  |

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


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

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

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

**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:** 31/05/2024

**AAUM for the Month of May 2024**  
₹ 191.48 Crores

**AUM as on May 31, 2024**  
₹ 189.68 Crores

**Fund Manager: Mr. Raviprakash Sharma & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
**Mr. Raviprakash** March-2019  
**Mr. Pradeep Kesavan** Dec-2023  
**Total Experience:**  
**Mr. Raviprakash** Over 24 years  
**Mr. Pradeep Kesavan** Over 18 years

**First Tier Benchmark:** Nifty 50 Index (TRI)

**Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%  
For exit after 15 days from the date of allotment - Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

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

Weekly - Minimum ₹1000 & in multiples of 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\*** : 11.90%

**Beta\*** : 0.88

**Sharpe Ratio\*** : 0.74

**Portfolio Turnover\***

Equity Turnover : 0.37

Total Turnover : 0.39

*Total Turnover = Equity + Debt + Derivatives*

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

*Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 22.1958 |
| Reg-Plan-Growth | 22.1923 |
| Dir-Plan-IDCW   | 22.6231 |
| Dir-Plan-Growth | 22.6245 |

**PORTFOLIO**
**Stock Name** (%) Of Total AUM

**Equity Shares**

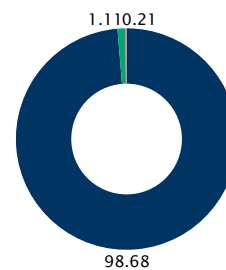
|  |      |
|--|------|
| Britannia Industries Ltd.                  | 8.37 |
| Hindustan Unilever Ltd.                    | 8.19 |
| Dr. Reddy's Laboratories Ltd.              | 7.56 |
| Nestle India Ltd.                          | 7.29 |
| Tata Consultancy Services Ltd.             | 6.02 |
| Cipla Ltd.                                 | 5.90 |
| Sun Pharmaceutical Industries Ltd.         | 5.50 |
| Bharti Airtel Ltd.                         | 2.93 |
| Tata Consumer Products Ltd.                | 2.77 |
| ITC Ltd.                                   | 2.32 |
| Apollo Hospitals Enterprise Ltd.           | 1.89 |
| Divi's Laboratories Ltd.                   | 1.58 |
| Asian Paints Ltd.                          | 1.43 |
| Mahindra & Mahindra Ltd.                   | 1.32 |
| Hindalco Industries Ltd.                   | 1.23 |
| Eicher Motors Ltd.                         | 1.20 |
| Power Grid Corporation Of India Ltd.       | 1.14 |
| Coal India Ltd.                            | 1.14 |
| State Bank Of India                        | 1.13 |
| Hero Motocorp Ltd.                         | 1.11 |
| Axis Bank Ltd.                             | 1.10 |
| Tata Steel Ltd.                            | 1.09 |
| Adani Enterprises Ltd.                     | 1.09 |
| NTPC Ltd.                                  | 1.08 |
| Adani Ports And Special Economic Zone Ltd. | 1.08 |
| JSW Steel Ltd.                             | 1.07 |
| HDFC Bank Ltd.                             | 1.06 |

**Stock Name** (%) Of Total AUM

|  |               |
|--|---------------|
| Bharat Petroleum Corporation Ltd.        | 1.05          |
| Grasim Industries Ltd.                   | 1.04          |
| ICICI Bank Ltd.                          | 1.03          |
| Ultratech Cement Ltd.                    | 1.02          |
| Oil & Natural Gas Corporation Ltd.       | 1.00          |
| HCL Technologies Ltd.                    | 1.00          |
| Bajaj Auto Ltd.                          | 0.99          |
| Shriram Finance Ltd.                     | 0.98          |
| Maruti Suzuki India Ltd.                 | 0.98          |
| Larsen & Toubro Ltd.                     | 0.98          |
| Tech Mahindra Ltd.                       | 0.97          |
| Bajaj Finserv Ltd.                       | 0.96          |
| Reliance Industries Ltd.                 | 0.95          |
| Ltimindtree Ltd.                         | 0.95          |
| Indusind Bank Ltd.                       | 0.95          |
| Bajaj Finance Ltd.                       | 0.95          |
| Tata Motors Ltd.                         | 0.94          |
| Kotak Mahindra Bank Ltd.                 | 0.94          |
| Infosys Ltd.                             | 0.94          |
| SBI Life Insurance Co. Ltd.              | 0.93          |
| Wipro Ltd.                               | 0.92          |
| HDFC Life Insurance Company Ltd.         | 0.87          |
| Titan Company Ltd.                       | 0.86          |
| <b>Total</b>                             | <b>99.79</b>  |
| <b>Cash, Cash Equivalents And Others</b> | <b>0.21</b>   |
| <b>Grand Total</b>                       | <b>100.00</b> |

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

|                                   |       |
|-----------------------------------|-------|
| Fast Moving Consumer Goods        | 28.94 |
| Healthcare                        | 22.43 |
| Financial Services                | 10.90 |
| Information Technology            | 10.80 |
| Automobile And Auto Components    | 6.54  |
| Metals & Mining                   | 4.48  |
| Oil, Gas & Consumable Fuels       | 4.14  |
| Telecommunication                 | 2.93  |
| Consumer Durables                 | 2.29  |
| Power                             | 2.22  |
| Construction Materials            | 2.06  |
| Services                          | 1.08  |
| Construction                      | 0.98  |
| Cash, Cash Equivalents And Others | 0.21  |

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


■ Large Cap ■ Mid 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<sup>1</sup>:

- 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.

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

**SBI**  
**GOLD FUND**

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 21.6697 |
| Reg-Plan-Growth | 21.6639 |
| Dir-Plan-IDCW   | 22.5885 |
| Dir-Plan-Growth | 22.6210 |

**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).

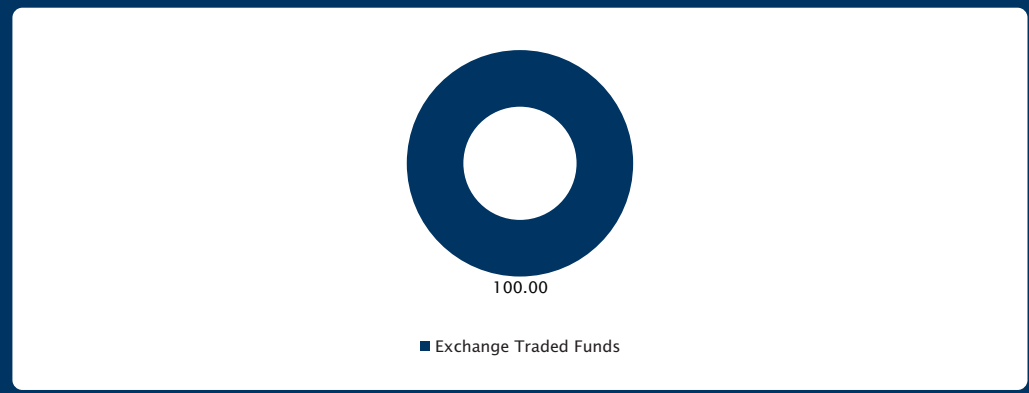
**Fund Details**

- Type of Scheme**  
An open-ended Fund of Fund Scheme investing in SBI Gold ETF
- Date of Allotment:** 12/09/2011
- Report As On:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 1,855.42 Crores
- AUM as on May 31, 2024**  
₹ 1,872.26 Crores
- Fund Manager:** Mr. Raviprakash Sharma  
**Managing Since:** Sep-2011  
**Total Experience:** Over 24 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 |
|--|------------------|
| <b>Exchange Traded Funds</b>             |                  |
| SBI Gold ETF                             | 100.00           |
| <b>Total</b>                             | <b>100.00</b>    |
| <b>Cash, Cash Equivalents And Others</b> | <b>0.00</b>      |
| <b>Grand Total</b>                       | <b>100.00</b>    |

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



|   |   |
|---|---|
| <p>Investors understand that their principal will be at High risk</p> | <p><b>SBI Gold Fund</b><br/>This product is suitable for investors who are seeking^:</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation.</li> <li>• Investment in SBI Gold ETF.</li> </ul> |
|   | <p>^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>   |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 900.11 Crores
- AUM as on May 31, 2024**  
₹ 897.78 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.

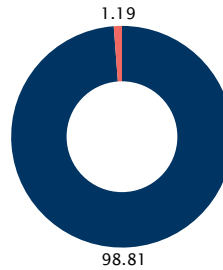
**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 15.3654 |
| Reg-Plan-Growth | 15.3658 |
| Dir-Plan-IDCW   | 15.7480 |
| Dir-Plan-Growth | 15.7479 |

**PORTFOLIO**

| Mutual Fund Units                         | (%) Of Total AUM |
|---|------------------|
| <b>Overseas Mutual Fund</b>               |                  |
| Amundi Funds Us Pioneer Fund -I15 Usd Cap | 98.81            |
| <b>Total</b>                              | <b>98.81</b>     |
| <b>Cash, Cash Equivalents And Others</b>  | <b>1.19</b>      |
| <b>Grand Total</b>                        | <b>100.00</b>    |

**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



SBI

**ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended equity scheme following the energy theme.
- Date of Allotment:** 26/02/2024
- Report As On:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 8,619.22 Crores
- AUM as on May 31, 2024**  
₹ 8,852.14 Crores
- Fund Manager: Mr. Raj Gandhi & Mr. Pradeep Kesavan (overseas investments) Managing Since:** (w.e.f. February 26, 2024)  
**Total Experience:**  
Mr. Raj Gandhi Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty Energy TRI
- Entry Load:** N.A
- Exit Load:** For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**Quantitative Data**

**Portfolio Turnover\***  
Equity Turnover : 0.05  
Total Turnover : 0.60

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

**NET ASSET VALUE**

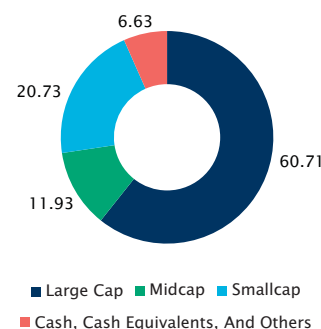
| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 10.6518 |
| Reg-Plan-Growth | 10.6507 |
| Dir-Plan-IDCW   | 10.6866 |
| Dir-Plan-Growth | 10.6870 |

**PORTFOLIO**

| Stock Name                               | (%) Of Total AUM |
|--|------------------|
| <b>Equity Shares</b>                     |                  |
| Reliance Industries Ltd.                 | 27.30            |
| NTPC Ltd.                                | 8.13             |
| Bharat Petroleum Corporation Ltd.        | 5.68             |
| Coal India Ltd.                          | 4.81             |
| Petronet Lng Ltd.                        | 4.45             |
| Power Grid Corporation Of India Ltd.     | 4.28             |
| Indian Oil Corporation Ltd.              | 3.76             |
| Hitachi Energy India Ltd.                | 3.63             |
| Torrent Power Ltd.                       | 2.81             |
| Thermax Ltd.                             | 2.63             |
| Gujarat State Petronet Ltd.              | 2.53             |
| CESC Ltd.                                | 2.52             |
| Oil & Natural Gas Corporation Ltd.       | 2.33             |
| Kalpataru Projects International Ltd.    | 2.33             |
| Indraprastha Gas Ltd.                    | 2.04             |
| Ge T&D India Ltd.                        | 1.99             |
| KEC International Ltd.                   | 1.59             |
| Savita Oil Technologies Ltd.             | 1.55             |
| HEG Ltd.                                 | 1.55             |
| Graphite India Ltd.                      | 1.54             |
| REC Ltd.                                 | 1.51             |
| GAIL (India) Ltd.                        | 1.46             |
| Power Finance Corporation Ltd.           | 1.45             |
| Indian Energy Exchange Ltd.              | 1.32             |
| Chemplast Sanmar Ltd.                    | 0.18             |
| <b>Total</b>                             | <b>93.37</b>     |
| <b>Cash, Cash Equivalents And Others</b> | <b>6.63</b>      |
| <b>Grand Total</b>                       | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Oil, Gas & Consumable Fuels       | 55.91 |
| Power                             | 17.74 |
| Capital Goods                     | 11.34 |
| Financial Services                | 4.28  |
| Construction                      | 3.92  |
| Chemicals                         | 0.18  |
| Cash, Cash Equivalents And Others | 6.63  |

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

Investors understand that their principal will be at Very High risk

**SBI Energy Opportunities Fund**

This product is suitable for investors who are seeking^:

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

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

# 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 Plan (Previously known as SBI Magnum Children's Benefit Fund)  | SBI Equity Savings Fund   | SBI Arbitrage Opportunities Fund  | SBI Balanced Advantage Fund  | SBI Magnum Children's Benefit Fund - Investment Plan  |
|--|--|---|--|---|---|---|--|---|
| <b>Ideal Investment Horizon</b>                              | 3 years +  | 2 years +   | 2 years +  | 5 years +   | 3 years +   | 3 months  | 3 years +  | 5 years +   |
| <b>Inception Date</b>  | 09/10/1995   | 09/04/2001  | 16/05/2018   | 21/02/2002  | 27/05/2015  | 03/11/2006  | 31/08/2021   | 29/09/2020  |
| <b>Fund Manager</b>  | Mr. R. Srinivasan - Equity<br>Mr. Rajeev Radhakrishnan - Debt<br>Ms. Mansi Sajaja - (Co Fund Manager Debt)<br>*Mr. Pradeep Kesavan | Mr. Saurabh Pant - Equity<br>Ms. Mansi Sajaja - Debt<br>*Mr. Pradeep Kesavan          | Mr. Dinesh Balachandran (Equity Portfolio)<br>Ms. Mansi Sajaja (Debt Portfolio)<br>*Mr. Pradeep Kesavan & Ms. Vandana Soni (Commodities Portion) | Mr. R. Srinivasan - Equity<br>Mr. Rajeev Radhakrishnan - Debt<br>*Mr. Pradeep Kesavan   | Ms. Nidhi Chawla (Equity Portion)<br>Ms. Mansi Sajaja (Debt Portion)<br>*Mr. Pradeep Kesavan (Foreign Securities)<br>Ms. Vandana Soni (Commodities) | Mr. Arun R. (Debt Portion)<br>Mr. Neeraj Kumar (Equity Portion)   | Mr. Dinesh Balachandran (Equity Portion)<br>Ms. Mansi Sajaja (Debt Portion)<br>Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion)<br>*Mr. Pradeep Kesavan   | Mr. R. Srinivasan - Equity<br>Portion; Mr. Rajeev Radhakrishnan - Debt Portion<br>*Mr. Pradeep Kesavan  |
| <b>Managing Since</b>  | Mr. R. Srinivasan Jan-2013, Mr. Rajeev (w.e.f. Nov 2023) Ms. Mansi (w.e.f. Dec 2023)<br>Pradeep Kesavan (w.e.f. Dec 2023)          | Saurabh Jan-2022 & Mansi June-2021<br>Pradeep Kesavan (w.e.f. Dec 2023)               | Dinesh- Dec 2023; Mansi-Dec-2023<br>Pradeep-Dec 2023 Vandana Jan-2024  | 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) & Vandana (w.e.f. Jan 2024)  | 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)  |
| <b>First Tier Benchmark</b>                                  | 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   |
| <b>Fund Details as on 31 May 2024</b>                        |  |   |  |   |   |   |  |   |
| <b>Month End AUM (Rs. in Crores)</b>                         | ₹68,343.86   | ₹9,803.29   | ₹4,145.37  | ₹110.84   | ₹4,681.74   | ₹27,704.11  | ₹30,133.08   | ₹2,025.66   |
| <b>Modified Duration (years)</b>                             | 5.31   | 5.10  | 3.90   | 5.33  | 1.82  | 0.49  | 5.08   | 0.25  |
| <b>Average Maturity (years)</b>                              | 11.10  | 12.12   | 6.85   | 8.55  | 3.90  | 0.49  | 7.37   | 0.29  |
| <b>Macaulay Duration (years)</b>                             | 5.55   | 5.35  | 4.09   | 5.55  | 1.94  | 0.49  | 5.30   | 0.27  |
| <b>Yield to Maturity (%)<sup>^</sup></b>                     | 7.53   | 7.80  | 8.16   | 7.61  | 8.01  | 7.54  | 7.54   | 6.82  |
| <b>Standard Deviation<sup>#</sup></b>                        | 8.66%  | -   | -  | -   | -   | 0.69%   | -  | -   |
| <b>Beta<sup>#</sup></b>                                      | 0.95   | -   | -  | -   | -   | 0.76  | -  | -   |
| <b>Sharpe Ratio<sup>#</sup></b>                              | 0.64   | -   | -  | -   | -   | -1.43   | -  | -   |
| <b>Expense Ratio</b>   | Regular-1.41%<br>Direct-0.74%  | Regular-1.11%<br>Direct-0.61%   | Regular-1.49%<br>Direct-0.55%  | Regular-1.21%<br>Direct-0.86%   | Regular-1.19%<br>Direct-0.67%   | Regular-0.96%<br>Direct-0.44%   | Regular-1.59%<br>Direct-0.69%  | Regular-2.01%<br>Direct-0.85%   |
| <b>Composition by Assets as on 31 May 2024</b>               |  |   |  |   |   |   |  |   |
| <b>Equity Shares</b>   | 73.31  | 23.81   | 37.07  | 24.57   | 67.15   | 74.80   | 67.39  | 83.61   |
| <b>Corporate Debt</b>  | 8.93   | 43.97   | 22.36  | 24.12   | 13.81   | 4.86  | 9.44   | -   |
| <b>Gilts</b>   | 10.31  | 13.86   | 8.41   | 22.81   | 6.11  | -   | 10.59  | 0.50  |
| <b>Money Market Instruments</b>                              | 0.51   | -   | 1.28   | -   | 3.88  | 6.94  | -  | 4.82  |
| <b>Other Assets</b>  | 6.94   | 18.36   | 30.88  | 28.50   | 9.05  | 13.40   | 12.58  | 11.07   |
| <b>Composition by Ratings &amp; Assets as on 31 May 2024</b> |  |   |  |   |   |   |  |   |
| <b>Large Cap</b>   | 54.76  | 8.20  | 15.06  | 0.89  | 36.54   | 57.10   | 53.91  | 21.02   |
| <b>Mid Cap</b>   | 17.61  | 4.87  | 8.50   | 5.81  | 12.08   | 13.78   | 9.43   | 10.80   |
| <b>Small Cap</b>   | 0.94   | 10.74   | 13.51  | 17.87   | 18.53   | 3.92  | 3.53   | 45.24   |
| <b>Unclassified</b>  | -  | -   | -  | -   | -   | -   | -  | -   |
| <b>AA, AA+, AAA And EQUIVALENT</b>                           | 8.69   | 43.31   | 17.19  | 21.41   | 12.96   | 4.86  | 7.62   | -   |
| <b>Below AA</b>  | 0.24   | 0.66  | 3.94   | 2.71  | 0.85  | -   | -  | -   |
| <b>Sovereign</b>   | 12.27  | 27.57   | 12.77  | 43.73   | 8.14  | 2.90  | 16.92  | 5.32  |
| <b>Below A1+, A1+</b>  | 0.51   | -   | 1.28   | -   | 1.85  | 4.04  | -  | -   |
| <b>Cash, Cash Equivalents, Derivatives and Others</b>        | 4.98   | 4.65  | Others 10.27, ETF 16.25  | 7.58  | 9.05  | 13.40   | 8.59   | 17.62   |
| <b>Other Details</b>   |  |   |  |   |   |   |  |   |
| <b>Exit Load</b>   | For exit within 12 months from the date of allotment - Nil 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 subject to lock-in period and the holding period is less than 3 years: 3% for redemption/withdrawal before 1 year from the date of allotment; 1% for redemption/withdrawal after 1 year and up to 2 years from the date of allotment; Nil for redemption/withdrawal up to 3 years from the date of allotment. Nil for redemption/withdrawal 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 | Nil. If units purchased or redeemed from another scheme of this Fund are redeemed or switched out after 1 year from the date of allotment, 1% of the redemption/switch-out amount will be deducted from the date of allotment. If units purchased or switched out from another scheme of this Fund are redeemed or switched out after 1 year from the date of allotment, 1% of the redemption/switch-out amount will be deducted from the date of allotment. | 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/switch-out. For investments with one or more years from the date of allotment, 1% for redemption/switch-out after 1 year from the date of allotment. 1% for redemption/switch-out after 2 years from the date of allotment. Nil for redemption/switch-out 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 - Hybrid Plan  | SBI Retirement Benefit Fund - Aggressive Hybrid Plan   | SBI Retirement Benefit Fund - Conservative Hybrid Plan   | SBI Retirement Benefit Fund - Conservative Plan  |
|--|--|--|--|--|--|
| <b>Ideal Investment Horizon</b>                              | 5 years +  | 5 years +  | 5 years +  | 5 years +  | 5 years +  |
| <b>Inception Date</b>  | 10/02/2021   | 10/02/2021   | 10/02/2021   | 10/02/2021   | 10/02/2021   |
| <b>Fund Manager</b>  | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan |
| <b>Managing Since</b>  | Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)      | Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)      | Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)      | Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)      | Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)      |
| <b>First Tier Benchmark</b>                                  | S&P BSE 500 TRI  | CRISIL Hybrid 35+65 -Aggressive Index  | CRISIL Hybrid 65+35 - Conservative Index   | CRISIL Hybrid 85+15 - Conservative Index   |  |
| <b>Fund Details as on 31 May 2024</b>                        |  |  |  |  |  |
| <b>Month End AUM (Rs. in Crores)</b>                         | ₹2,414.38  | ₹1,391.87  |  | ₹262.30  | ₹171.12  |
| <b>Modified Duration (years)</b>                             | 0.44   | 0.59   |  | 5.80   | 7.33   |
| <b>Average Maturity (years)</b>                              | 2.30   | 2.48   |  | 13.35  | 19.99  |
| <b>Macaulay Duration (years)</b>                             | 0.45   | 0.61   |  | 6.04   | 7.65   |
| <b>Yield to Maturity (%)<sup>^</sup></b>                     | 7.39   | 7.44   |  | 7.52   | 7.55   |
| <b>Standard Deviation<sup>#</sup></b>                        | -  | -  |  | -  | -  |
| <b>Beta<sup>#</sup></b>                                      | -  | -  |  | -  | -  |
| <b>Sharpe Ratio<sup>#</sup></b>                              | -  | -  |  | -  | -  |
| <b>Expense Ratio</b>   | Regular-1.96%<br>Direct-0.82%  | Regular- 2.11%<br>Direct- 1.04%  |  | Regular- 1.66%<br>Direct- 1.13%  | Regular- 1.38%<br>Direct- 0.92%  |
| <b>Composition by Assets as on 31 May 2024</b>               |  |  |  |  |  |
| <b>Equity Shares</b>   | 94.90  | 79.28  |  | 39.43  | 19.46  |
| <b>Corporate Debt</b>  | 0.22   | 0.74   |  | 18.11  | 26.57  |
| <b>Gilts</b>   | 3.32   | 13.68  |  | 38.59  | 44.31  |
| <b>Money Market Instruments</b>                              | -  | -  |  | -  | -  |
| <b>Other Assets</b>  | 1.56   | 6.30   |  | 3.87   | 9.66   |
| <b>Composition by Ratings &amp; Assets as on 31 May 2024</b> |  |  |  |  |  |
| <b>Large Cap</b>   | 56.86  | 44.77  |  | 22.86  | 11.11  |
| <b>Mid Cap</b>   | 26.72  | 23.97  |  | 11.22  | 5.56   |
| <b>Small Cap</b>   | 11.32  | 10.54  |  | 5.35   | 2.79   |
| <b>Unclassified</b>  | -  | -  |  | -  | -  |
| <b>AA, AA+, AAA And EQUIVALENT</b>                           | 0.22   | 0.74   |  | 18.11  | 26.57  |
| <b>Below AA</b>  | -  | -  |  | -  | -  |
| <b>Sovereign</b>   | 3.74   | 14.84  |  | 38.59  | 50.14  |
| <b>Below A1+, A1+</b>  | -  | -  |  | -  | -  |
| <b>Cash, Cash Equivalents, Derivatives and Others</b>        | 1.14   | 5.14   |  | 3.87   | 3.83   |
| <b>Other Details</b>   |  |  |  |  |  |
| <b>Exit Load</b>   | 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 (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes CST, 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.

### 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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 68,235.22 Crores
- AUM as on May 31, 2024**  
₹ 68,343.86 Crores
- Fund Managers:**  
**Mr. R. Srinivasan – Equity**  
**Mr. Rajeev Radhakrishnan – Debt**  
**Ms. Mansi Sajeja – Co Fund Manager Debt & Mr. Pradeep Kesavan – overseas investments Managing Since:**  
Mr. R. Srinivasan Jan-2012  
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)  
Ms. Mansi Sajeja (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. R. Srinivasan – Over 30 years  
Mr. Rajeev Radhakrishnan – Over 20 years  
Ms. Mansi Sajeja – Over 15 years  
Mr. Pradeep Kesavan – Over 18 years
- First Tier Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index
- Exit Load:**  
For exit within 12 months from the date of allotment:  
For 10% of investment - Nil  
For remaining investments - 1.00%;  
For exit after 12 months from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
'Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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*  | : 8.66%       |
| Beta   | : 0.95        |
| Sharpe Ratio*  | : 0.64        |
| Modified Duration  | : 5.31 years  |
| Average Maturity   | : 11.10 years |
| Macaulay Duration  | : 5.55 years  |
| Yield to Maturity*   | : 7.53%       |
| Portfolio Turnover*  |               |
| Equity Turnover  | : 0.18        |
| Total Turnover   | : -0.65       |
| *Total Turnover = Equity + Debt + Derivatives  |               |
| *Source: CRISIL Fund Analysts Risk Free rate: FBIL Overnight Mibor rate (6.76% as on 31st May 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points |               |
| *In case of semi-annual convention, the YTM is annualised  |               |
| Ratios including debt instruments and cash   |               |

### NET ASSET VALUE

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-IDCW   | 55.0644  |
| Reg-Plan-Growth | 259.8543 |
| Dir-Plan-IDCW   | 83.3646  |
| Dir-Plan-Growth | 284.8894 |

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

### LAST IDCW

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

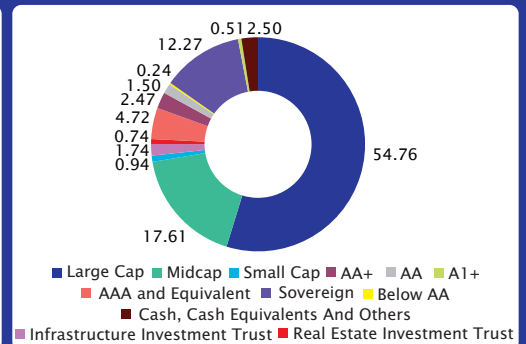
### PORTFOLIO

| Issuer Name                                   | Rating     | (%) Of Total AUM | Issuer Name   | Rating      | (%) Of Total AUM |
|---|------------|------------------|---|-------------|------------------|
| <b>Equity Shares</b>                          |            |                  |   |             |                  |
| ICICI Bank Ltd.                               |            | 5.74             | State Bank Of India (At1 Bond Under Basel III)      | CRISIL AA+  | 0.43             |
| Reliance Industries Ltd.                      |            | 5.44             | Muthoot Finance Ltd.                                | CRISIL AA+  | 0.43             |
| Bharti Airtel Ltd.                            |            | 5.42             | KNR Tirumala Infra Pvt. Ltd.                        | CRISIL AAA  | 0.38             |
| State Bank Of India                           |            | 5.34             | Bank Of India(At1 Bond Under Basel III)             | CRISIL AA   | 0.30             |
| Divi's Laboratories Ltd.                      |            | 4.28             | Tata Projects Ltd.                                  | IND AA      | 0.29             |
| InterGlobe Aviation Ltd.                      |            | 4.26             | HDFC Bank Ltd.                                      | CRISIL AAA  | 0.29             |
| HDFC Bank Ltd.                                |            | 4.26             | Bajaj Finance Ltd.                                  | CRISIL AAA  | 0.29             |
| Solar Industries India Ltd.                   |            | 3.92             | Indian Bank(Tier II Bond Under Basel III)           | IND AA+     | 0.21             |
| Bajaj Finance Ltd.                            |            | 3.23             | Renserv Global Pvt Ltd.                             | CARE A+(CE) | 0.18             |
| MRF Ltd.                                      |            | 3.12             | Muthoot Finance Ltd.                                | [ICRA]AA+   | 0.15             |
| Shree Cement Ltd.                             |            | 2.85             | Punjab National Bank (Tier II Bond Under Basel III) | CRISIL AAA  | 0.06             |
| Hindalco Industries Ltd.                      |            | 2.52             | State Bank Of India (Tier II Bond Under Basel III)  | CRISIL AAA  | 0.04             |
| Muthoot Finance Ltd.                          |            | 2.46             | JM Financial Asset Reconstruction Company Ltd.      | [ICRA]AA-   | 0.03             |
| Infosys Ltd.                                  |            | 2.26             | Avanse Financial Services Ltd.                      | CARE AA-    | 0.03             |
| Larsen & Toubro Ltd.                          |            | 2.15             | Punjab National Bank (At1 Bond Under Basel III)     | IND AA+     | 0.01             |
| Avenue Supermarts Ltd.                        |            | 2.08             | <b>Total</b>  |             | <b>8.37</b>      |
| Kotak Mahindra Bank Ltd.                      |            | 1.72             | <b>Zero Coupon Bonds</b>                            |             |                  |
| AIA Engineering Ltd.                          |            | 1.56             | Tata Motors Finance Ltd.                            | CRISIL AA   | 0.43             |
| HDFC Asset Management Co. Ltd.                |            | 1.19             | <b>Total</b>  |             | <b>0.43</b>      |
| Cipla Ltd.                                    |            | 1.12             | <b>Floating Rate Notes</b>                          |             |                  |
| Tata Consultancy Services Ltd.                |            | 1.07             | Mahindra & Mahindra Financial Services Ltd.         | IND AAA     | 0.13             |
| ICICI Lombard General Insurance Company Ltd.  |            | 1.02             | <b>Total</b>  |             | <b>0.13</b>      |
| Procter & Gamble Hygiene And Health Care Ltd. |            | 1.00             | <b>Government Securities</b>                        |             |                  |
| Delhivery Ltd.                                |            | 0.96             | Government Of India                                 | SOVEREIGN   | 10.31            |
| Westlife Foodworld Ltd.                       |            | 0.94             | <b>Total</b>  |             | <b>10.31</b>     |
| Max Healthcare Institute Ltd.                 |            | 0.87             | <b>State Development Loans</b>                      |             |                  |
| United Breweries Ltd.                         |            | 0.81             | State Government Of Maharashtra                     | SOVEREIGN   | 0.90             |
| Vedant Fashions Ltd.                          |            | 0.76             | State Government Of Rajasthan                       | SOVEREIGN   | 0.66             |
| Page Industries Ltd.                          |            | 0.67             | State Government Of Uttar Pradesh                   | SOVEREIGN   | 0.39             |
| Relaxo Footweares Ltd.                        |            | 0.29             | State Government Of Tamil Nadu                      | SOVEREIGN   | 0.01             |
| <b>Total</b>                                  |            | <b>73.31</b>     | <b>Total</b>  |             | <b>1.96</b>      |
| <b>Commercial Papers</b>                      |            |                  |   |             |                  |
| CESC Ltd.                                     | [ICRA]A1+  | 0.29             | <b>Real Estate Investment Trust</b>                 |             |                  |
| L&T Metro Rail (Hyderabad) Ltd.               | CRISIL A1+ | 0.22             | Embassy Office Parks Reit                           |             | 0.74             |
| <b>Total</b>                                  |            | <b>0.51</b>      | <b>Total</b>  |             | <b>0.74</b>      |
| <b>Non Convertible Debentures</b>             |            |                  |   |             |                  |
| NABARD  | CRISIL AAA | 1.41             | <b>Infrastructure Investment Trust</b>              |             |                  |
| Bharti Telecom Ltd.                           | CRISIL AA+ | 0.78             | Cube Highways Trust                                 |             | 0.92             |
| Indian Bank(Tier II Bond Under Basel III)     | CRISIL AAA | 0.60             | National Highways Infra Trust                       |             | 0.82             |
| Tata Communications Ltd.                      | CARE AAA   | 0.51             | <b>Total</b>  |             | <b>1.74</b>      |
| Small Industries Development Bank Of India    | CRISIL AAA | 0.51             | <b>Cash, Cash Equivalents And Others</b>            |             | <b>2.50</b>      |
| Power Grid Corporation Of India Ltd.          | CRISIL AAA | 0.50             | <b>Grand Total</b>                                  |             | <b>100.00</b>    |
| Tata Housing Development Co. Ltd.             | CARE AA    | 0.48             |   |             |                  |
| Torrent Power Ltd.                            | CRISIL AA+ | 0.46             |   |             |                  |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 31.09 |
| Sovereign                         | 12.27 |
| Services                          | 7.56  |
| Healthcare                        | 6.27  |
| Telecommunication                 | 5.93  |
| Oil, Gas & Consumable Fuels       | 5.44  |
| Chemicals                         | 3.92  |
| Consumer Services                 | 3.78  |
| Information Technology            | 3.33  |
| Automobile And Auto Components    | 3.12  |
| Construction Materials            | 2.85  |
| Metals & Mining                   | 2.52  |
| Construction                      | 2.44  |
| Fast Moving Consumer Goods        | 1.81  |
| Capital Goods                     | 1.56  |
| Power                             | 1.43  |
| Realty                            | 1.22  |
| Textiles                          | 0.67  |
| Consumer Durables                 | 0.29  |
| Cash, Cash Equivalents And Others | 2.50  |

### 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.



**SBI  
CONSERVATIVE HYBRID  
FUND**

An open-ended Hybrid Scheme investing predominantly in debt instruments  
(Previously known as SBI Debt Hybrid Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in debt instruments.
- Date of Allotment:** 09/04/2001
- Report As On:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 9,822.92 Crores
- AUM as on May 31, 2024**  
₹ 9,803.29 Crores
- Fund Managers:**  
**Mr. Saurabh Pant** - (Equity Portion)  
**Ms. Mansi Sajeja** - (Debt Portion)  
**Mr. Pradeep Kesavan** (overseas investments)  
**Managing Since:**  
**Mr. Saurabh Pant** - January 2022  
**Ms. Mansi Sajeja** - June 2021  
**Mr. Pradeep Kesavan** - Dec 2023  
**Total Experience**  
**Mr. Saurabh Pant** - Over 16 years  
**Ms. Mansi Sajeja** - Over 15 years  
**Mr. Pradeep Kesavan** - Over 18 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil  
For remaining investment: 1.00%  
For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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              | : 5.10 years  |
| Average Maturity               | : 12.12 years |
| Macaulay Duration              | : 5.35 years  |
| Yield to Maturity <sup>^</sup> | : 7.80%       |

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

**NET ASSET VALUE**

| Option                  | NAV (₹) | Option                  | NAV (₹) |
|-------------------------|---------|-------------------------|---------|
| Reg-Plan-Growth         | 66.2147 | Dir-Plan-Growth         | 71.9406 |
| Reg-Plan-Monthly IDCW   | 20.3394 | Dir-Plan-Monthly IDCW   | 26.3344 |
| Reg-Plan-Quarterly IDCW | 19.0971 | Dir-Plan-Quarterly IDCW | 21.9808 |
| Reg-Plan-Annual IDCW    | 23.3563 | Dir-Plan-Annual IDCW    | 28.6887 |

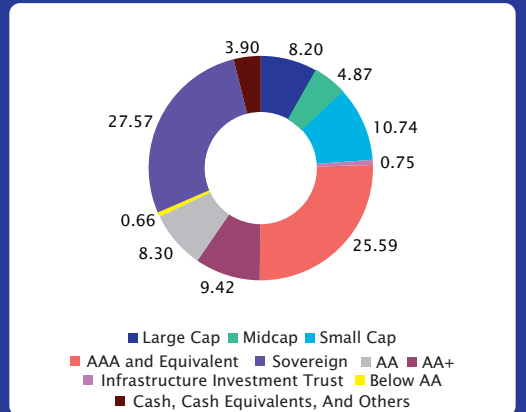
**PORTFOLIO**

| Issuer Name                                      | Rating     | (%) Of Total AUM | Issuer Name  | Rating         | (%) Of Total AUM |
|--|------------|------------------|--|----------------|------------------|
| <b>Equity Shares</b>                             |            |                  |  |                |                  |
| ICICI Bank Ltd.                                  |            | 1.77             | LIC Housing Finance Ltd.                           | CRISIL AAA     | 2.33             |
| State Bank Of India                              |            | 1.48             | Mahanagar Telephone Nigam Ltd.                     | IND AAA(CE)    | 2.28             |
| Aavas Financiers Ltd.                            |            | 1.26             | Torrent Power Ltd.                                 | CRISIL AA+     | 2.08             |
| HDFC Asset Management Co. Ltd.                   |            | 1.25             | Tata Communications Ltd.                           | CARE AAA       | 2.04             |
| Infosys Ltd.                                     |            | 1.06             | Small Industries Development Bank Of India         | CRISIL AAA     | 2.04             |
| Tega Industries Ltd.                             |            | 0.97             | Godrej Properties Ltd.                             | [ICRA]AA+      | 2.03             |
| G R Infra Projects Ltd.                          |            | 0.90             | Muthoot Finance Ltd.                               | CRISIL AA+     | 1.99             |
| Carborundum Universal Ltd.                       |            | 0.85             | SMFG India Credit Company Ltd.                     | [ICRA]AAA      | 1.53             |
| Aether Industries Ltd.                           |            | 0.84             | India Grid Trust                                   | CRISIL AAA     | 1.53             |
| Finolex Industries Ltd.                          |            | 0.79             | Bharat Sanchar Nigam Ltd.                          | CRISIL AAA(CE) | 1.53             |
| Ge T&D India Ltd.                                |            | 0.78             | Summit Digital Infrastructure Pvt. Ltd.            | CRISIL AAA     | 1.49             |
| Tata Consultancy Services Ltd.                   |            | 0.75             | SMFG India Home Finance Co. Ltd.                   | CRISIL AAA     | 1.37             |
| ZF Commercial Vehicle Control Systems India Ltd. |            | 0.67             | PNB Housing Finance Ltd.                           | [ICRA]AA+      | 1.27             |
| Thangamayil Jewellery Ltd.                       |            | 0.63             | State Bank Of India (Tier II Bond Under Basel III) | CRISIL AAA     | 1.21             |
| Gland Pharma Ltd.                                |            | 0.60             | KNR Tirumala Infra Pvt. Ltd.                       | CRISIL AAA     | 1.15             |
| Reliance Industries Ltd.                         |            | 0.54             | State Bank Of India (At 1 Bond Under Basel III)    | CRISIL AA+     | 1.03             |
| Godrej Consumer Products Ltd.                    |            | 0.51             | Punjab National Bank (At 1 Bond Under Basel III)   | IND AA+        | 1.02             |
| V-Guard Industries Ltd.                          |            | 0.50             | Jamnagar Utilities & Power Pvt. Ltd.               | CRISIL AAA     | 1.02             |
| Sona Blw Precision Forgings Ltd.                 |            | 0.50             | [ICRA]AAA  | [ICRA]AAA      | 1.01             |
| Page Industries Ltd.                             |            | 0.46             | Bajaj Finance Ltd.                                 | CRISIL AAA     | 1.01             |
| ITC Ltd.   |            | 0.44             | Motilal Oswal Finvest Ltd.                         | [ICRA]AA       | 0.76             |
| Jubilant Foodworks Ltd.                          |            | 0.42             | Aadhar Housing Finance Ltd.                        | [ICRA]AA       | 0.71             |
| Aptus Value Housing Finance India Ltd.           |            | 0.42             | Avanse Financial Services Ltd.                     | CARE AA-       | 0.66             |
| HDFC Bank Ltd.                                   |            | 0.41             | Union Bank Of India (At 1 Bond Under Basel III)    | IND AA         | 0.53             |
| Hatsun Agro Product Ltd.                         |            | 0.41             | Pipeline Infrastructure Pvt Ltd.                   | CRISIL AAA     | 0.51             |
| Bharti Airtel Ltd.                               |            | 0.41             | Tata Capital Housing Finance Ltd.                  | CRISIL AAA     | 0.49             |
| Graphite India Ltd.                              |            | 0.40             | Tata Housing Development Co. Ltd.                  | CARE AA        | 0.46             |
| National Aluminium Company Ltd.                  |            | 0.39             | Bank Of India(At 1 Bond Under Basel III)           | CRISIL AA      | 0.44             |
| VRL Logistics Ltd.                               |            | 0.32             | <b>Total</b>                                       |                | <b>43.97</b>     |
| ICICI Lombard General Insurance Company Ltd.     |            | 0.32             | <b>Government Securities</b>                       |                |                  |
| Sheela Foam Ltd.                                 |            | 0.29             | Government Of India                                | SOVEREIGN      | 13.86            |
| Avanti Feeds Ltd.                                |            | 0.27             | <b>Total</b>                                       |                | <b>13.86</b>     |
| Grasim Industries Ltd.                           |            | 0.26             | <b>State Development Loans</b>                     |                |                  |
| SBI Life Insurance Co. Ltd.                      |            | 0.25             | State Government Of Maharashtra                    | SOVEREIGN      | 5.01             |
| Sundram Fasteners Ltd.                           |            | 0.24             | State Government Of Tamil Nadu                     | SOVEREIGN      | 3.10             |
| Nuvoco Vistas Corporation Ltd.                   |            | 0.24             | State Government Of Uttar Pradesh                  | SOVEREIGN      | 2.27             |
| CoForge Ltd.                                     |            | 0.22             | State Government Of Karnataka                      | SOVEREIGN      | 2.06             |
| Chemplast Sanmar Ltd.                            |            | 0.22             | State Government Of Bihar                          | SOVEREIGN      | 1.24             |
| ESAB India Ltd.                                  |            | 0.21             | State Government Of Rajasthan                      | SOVEREIGN      | 0.03             |
| Indian Energy Exchange Ltd.                      |            | 0.19             | <b>Total</b>                                       |                | <b>13.71</b>     |
| Firstsource Solutions Ltd.                       |            | 0.16             | <b>Infrastructure Investment Trust</b>             |                |                  |
| Procter & Gamble Hygiene And Health Care Ltd.    |            | 0.10             | Cube Highways Trust                                |                | 0.75             |
| PNC Infratech Ltd.                               |            | 0.10             | <b>Total</b>                                       |                | <b>0.75</b>      |
| Zydus Wellness Ltd.                              |            | 0.01             | <b>Cash, Cash Equivalents And Others</b>           |                |                  |
| <b>Total</b>                                     |            | <b>23.81</b>     | Cash, Cash Equivalents And Others                  |                | <b>3.90</b>      |
| <b>Non Convertible Debentures</b>                |            |                  | <b>Grand Total</b>                                 |                | <b>100.00</b>    |
| Mahindra Rural Housing Finance Ltd.              | CRISIL AAA | 3.05             |  |                |                  |
| Tata Projects Ltd.                               | IND AA     | 2.70             |  |                |                  |
| ONGC Petro Additions Ltd.                        | CRISIL AA  | 2.70             |  |                |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 28.79 |
| Sovereign                         | 27.57 |
| Telecommunication                 | 7.75  |
| Power                             | 5.64  |
| Capital Goods                     | 4.00  |
| Chemicals                         | 3.76  |
| Construction                      | 3.70  |
| Realty                            | 2.49  |
| Services                          | 2.38  |
| Information Technology            | 2.03  |
| Fast Moving Consumer Goods        | 1.74  |
| Consumer Durables                 | 1.42  |
| Automobile And Auto Components    | 1.41  |
| Oil, Gas & Consumable Fuels       | 1.05  |
| Healthcare                        | 0.60  |
| Construction Materials            | 0.50  |
| Textiles                          | 0.46  |
| Consumer Services                 | 0.42  |
| Metals & Mining                   | 0.39  |
| Cash, Cash Equivalents And Others | 3.90  |

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



**SBI Conservative Hybrid Fund**  
This product is suitable for investors who are seeking:  
 • Regular income and capital growth.  
 • Investment primarily in Debt and Money market instruments and secondarily in equity and equity related instruments.  
 ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**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:** 31/05/2024
- AUM for the Month of May 2024**  
₹ 4,829.40 Crores
- AUM as on May 31, 2024**  
₹ 4,145.37 Crores
- Fund Manager:** Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion) & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Dinesh Balachandran - Dec 2023  
Ms. Mansi Sajeja Dec 2023  
Ms. Vandna Soni - Jan 2024  
Mr. Pradeep Kesavan - Dec 2023  
**Total Experience:**  
Mr. Dinesh Balachandran - Over 21 years  
Ms. Mansi Sajeja - Over 15 years  
Ms. Vandna Soni - Over 14 years  
Mr. Pradeep Kesavan - Over 18 Years
- First Tier Benchmark:**  
45% 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<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimum of 4 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  | : 3.90 years |
| Average Maturity   | : 6.85 years |
| Macaulay Duration  | : 4.09 years |
| Yield to Maturity <sup>1</sup>   | : 8.16%      |
| <sup>1</sup> In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash |              |

**NET ASSET VALUE**

| Option                  | NAV (₹) | Option                  | NAV (₹) |
|-------------------------|---------|-------------------------|---------|
| Reg-Plan-Growth         | 52.6767 | Dir-Plan-Growth         | 57.8182 |
| Reg-Plan-Monthly IDCW   | 23.5543 | Dir-Plan-Monthly IDCW   | 25.9625 |
| Reg-Plan-Quarterly IDCW | 23.5319 | Dir-Plan-Quarterly IDCW | 27.4633 |
| Reg-Plan-Annual IDCW    | 29.7835 | Dir-Plan-Annual IDCW    | 32.9427 |

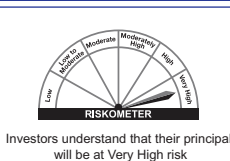
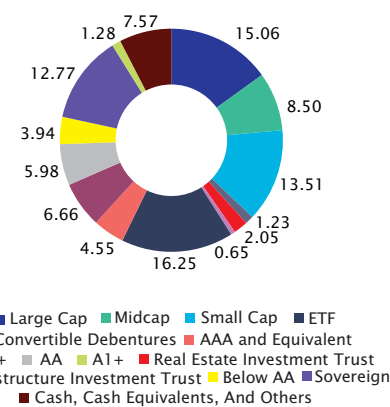
**PORTFOLIO**

| Issuer Name                                  | Rating | (%) Of Total AUM | Issuer Name                                    | Rating      | (%) Of Total AUM |
|--|--------|------------------|--|-------------|------------------|
| <b>Equity Shares</b>                         |        |                  | <b>Total</b> 37.07                             |             |                  |
| Steel Authority Of India Ltd.                |        | 1.81             | <b>Convertible Debentures</b>                  |             |                  |
| GAIL (India) Ltd.                            |        | 1.80             | Cholamandalam Investment & Finance Co. Ltd.    |             | 1.23             |
| State Bank Of India                          |        | 1.60             | <b>Total</b> 1.23                              |             |                  |
| Tata Technologies Ltd.                       |        | 1.48             | <b>Commercial Papers</b>                       |             |                  |
| Oil & Natural Gas Corporation Ltd.           |        | 1.34             | Birla Group Holding Pvt. Ltd.                  | CRISIL A1+  | 0.95             |
| Wipro Ltd.                                   |        | 1.33             | JM Financial Products Ltd.                     | CRISIL A1+  | 0.33             |
| Biocon Ltd.                                  |        | 1.31             | <b>Total</b> 1.28                              |             |                  |
| Brigade Enterprises Ltd.                     |        | 1.30             | <b>Non Convertible Debentures</b>              |             |                  |
| Vedanta Ltd.                                 |        | 1.27             | LIC Housing Finance Ltd.                       | CRISIL AAA  | 2.02             |
| Whirlpool Of India Ltd.                      |        | 1.16             | Renserv Global Pvt Ltd.                        | CARE A+(CE) | 1.82             |
| ICICI Prudential Life Insurance Company Ltd. |        | 1.12             | Muthoot Finance Ltd.                           | CRISIL AA+  | 1.80             |
| HDFC Bank Ltd.                               |        | 1.12             | Tata Projects Ltd.                             | IND AA      | 1.52             |
| FSN E-Commerce Ventures Ltd.                 |        | 1.10             | Mahindra Rural Housing Finance Ltd.            | CRISIL AAA  | 1.52             |
| Indian Energy Exchange Ltd.                  |        | 1.08             | Cholamandalam Investment & Finance Co. Ltd.    | [ICRA]AA+   | 1.52             |
| Life Insurance Corporation Of India          |        | 1.02             | Godrej Industries Ltd.                         | CRISIL AA   | 1.51             |
| Ashoka Buildcon Ltd.                         |        | 0.93             | Indian Bank(Tier II Bond Under Basel III)      | IND AA+     | 1.02             |
| CESC Ltd.                                    |        | 0.89             | SMFG India Home Finance Co. Ltd.               | CRISIL AAA  | 1.01             |
| Indian Bank                                  |        | 0.87             | JM Financial Asset Reconstruction Company Ltd. | CRISIL AA-  | 1.01             |
| Mahindra Lifespace Developers Ltd.           |        | 0.86             | JM Financial Credit Solutions Ltd.             | [ICRA]AA    | 1.00             |
| Kalpataru Projects International Ltd.        |        | 0.85             | JM Financial Services Ltd.                     | CRISIL AA   | 0.81             |
| Emami Ltd.                                   |        | 0.82             | Indostar Capital Finance Ltd.                  | CRISIL AA-  | 0.60             |
| ICICI Bank Ltd.                              |        | 0.73             | Avanse Financial Services Ltd.                 | CARE AA-    | 0.51             |
| Britannia Industries Ltd.                    |        | 0.73             | JM Financial Services Ltd.                     | [ICRA]AA    | 0.48             |
| Equitas Small Finance Bank Ltd.              |        | 0.65             | Aadhar Housing Finance Ltd.                    | IND AA      | 0.46             |
| Jubilant Foodworks Ltd.                      |        | 0.64             | Bharti Telecom Ltd.                            | CRISIL AA+  | 0.30             |
| Sagar Cements Ltd.                           |        | 0.58             | Motilal Oswal Finvest Ltd.                     | [ICRA]AA    | 0.20             |
| City Union Bank Ltd.                         |        | 0.57             | <b>Total</b> 19.11                             |             |                  |
| Gland Pharma Ltd.                            |        | 0.55             | <b>Floating Rate Notes</b>                     |             |                  |
| HCL Technologies Ltd.                        |        | 0.54             | Bharti Telecom Ltd.                            | CRISIL AA+  | 2.02             |
| Heidelbergcement India Ltd.                  |        | 0.53             | <b>Total</b> 2.02                              |             |                  |
| Ashiana Housing Ltd.                         |        | 0.49             | <b>Government Securities</b>                   |             |                  |
| Ltimindtree Ltd.                             |        | 0.48             | Government Of India                            | SOVEREIGN   | 8.41             |
| Vip Industries Ltd.                          |        | 0.47             | <b>Total</b> 8.41                              |             |                  |
| HDFC Asset Management Co. Ltd.               |        | 0.45             | <b>State Development Loans</b>                 |             |                  |
| Laurus Labs Ltd.                             |        | 0.44             | State Government Of Uttar Pradesh              | SOVEREIGN   | 2.90             |
| Bharti Airtel Ltd.                           |        | 0.44             | State Government Of Rajasthan                  | SOVEREIGN   | 1.46             |
| Harsha Engineers International Ltd.          |        | 0.43             | <b>Total</b> 4.36                              |             |                  |
| United Spirits Ltd.                          |        | 0.42             | <b>Exchange Traded Funds</b>                   |             |                  |
| VRL Logistics Ltd.                           |        | 0.41             | SBI Gold ETF                                   |             | 13.18            |
| Tech Mahindra Ltd.                           |        | 0.41             | Nippon India Silver ETF                        |             | 3.07             |
| V-Mart Retail Ltd.                           |        | 0.36             | <b>Total</b> 16.25                             |             |                  |
| Sun Pharmaceutical Industries Ltd.           |        | 0.30             | <b>Real Estate Investment Trust</b>            |             |                  |
| ACC Ltd.                                     |        | 0.29             | Embassy Office Parks Reit                      |             | 2.05             |
| Rallis India Ltd.                            |        | 0.26             | <b>Total</b> 2.05                              |             |                  |
| Axis Bank Ltd.                               |        | 0.24             | <b>Infrastructure Investment Trust</b>         |             |                  |
| Elin Electronics Ltd.                        |        | 0.22             | Cube Highways Trust                            |             | 0.65             |
| PVR Inox Ltd.                                |        | 0.20             | <b>Total</b> 0.65                              |             |                  |
| Godrej Consumer Products Ltd.                |        | 0.07             | <b>Cash, Cash Equivalents And Others</b>       |             |                  |
| Infosys Ltd.                                 |        | 0.06             | <b>Total</b> 7.57                              |             |                  |
| Marico Ltd.                                  |        | 0.04             | <b>Grand Total</b> 100.00                      |             |                  |
| Nuvoco Vistas Corporation Ltd.               |        | 0.01             |  |             |                  |

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

|                                    |       |
|------------------------------------|-------|
| Financial Services                 | 28.24 |
| Exchange Traded Funds              | 16.25 |
| Sovereign                          | 12.77 |
| Realty                             | 4.70  |
| Information Technology             | 4.30  |
| Construction                       | 3.30  |
| Oil, Gas & Consumable Fuels        | 3.14  |
| Metals & Mining                    | 3.08  |
| Power                              | 2.71  |
| Healthcare                         | 2.60  |
| Consumer Services                  | 2.10  |
| Fast Moving Consumer Goods         | 2.08  |
| Consumer Durables                  | 1.85  |
| Diversified                        | 1.51  |
| Construction Materials             | 1.41  |
| Services                           | 1.06  |
| Telecommunication                  | 0.44  |
| Capital Goods                      | 0.43  |
| Chemicals                          | 0.26  |
| Media, Entertainment & Publication | 0.20  |
| Cash, Cash Equivalents And Others  | 7.57  |

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



**SBI Multi Asset Allocation Fund**  
This product is suitable for investors who are seeking<sup>1</sup>:

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

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

**SBI**

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

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

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

**NET ASSET VALUE**

| Option          | NAV (₹)  |
|-----------------|----------|
| Reg-Plan-Growth | 96.4320  |
| Dir-Plan-Growth | 104.6870 |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 110.24 Crores
- AUM as on May 31, 2024**  
₹ 110.84 Crores
- Fund Manager:**  
Mr. R Srinivasan -Equity  
Mr. Rajeev Radhakrishnan -Debt  
Mr. Pradeep Kesavan -overseas investments  
Managing since:  
Mr. R Srinivasan January 13, 2021  
Mr. Rajeev Radhakrishnan Jun-2008  
Mr. Pradeep Kesavan Dec 2023  
Total Experience:  
Mr. R Srinivasan -Over 30 years  
Mr. Rajeev Radhakrishnan -Over 20 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:**  
With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- Entry Load:** N.A
- Plans Available:** Regular, Direct
- Options:** Growth,
- SIP**  
Any Day SIP 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**

|  |              |
|--|--------------|
| <b>Modified Duration</b>   | : 5.33 years |
| <b>Average Maturity</b>  | : 8.55 years |
| <b>Macaulay Duration</b>   | : 5.55 years |
| <b>Yield to Maturity<sup>^</sup></b>   | : 7.61%      |
| <sup>^</sup> In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash |              |

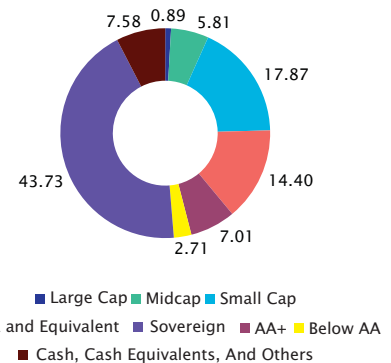
**PORTFOLIO**

| Issuer Name  | Rating | (%) Of Total AUM | Issuer Name  | Rating      | (%) Of Total AUM |
|--|--------|------------------|--|-------------|------------------|
| <b>Equity Shares</b>                               |        |                  | <b>Non Convertible Debentures</b>                  |             |                  |
| Doms Industries Ltd.                               |        | 1.74             | Nexus Select Trust                                 | CRISIL AAA  | 4.51             |
| Shipping Corporation Of India Land And Assets Ltd. |        | 1.63             | Mahindra & Mahindra Financial Services Ltd.        | CRISIL AAA  | 4.50             |
| Indegene Ltd.                                      |        | 1.56             | Mahanagar Telephone Nigam Ltd.                     | IND AAA(CE) | 2.75             |
| Go Digit General Insurance Ltd.                    |        | 1.49             | Avanse Financial Services Ltd.                     | CARE AA-    | 2.71             |
| Tips Industries Ltd.                               |        | 1.46             | Muthoot Finance Ltd.                               | CRISIL AA+  | 2.68             |
| Hawkins Cookers Ltd.                               |        | 1.38             | State Bank Of India (Tier II Bond Under Basel III) | CRISIL AAA  | 2.64             |
| Garware Technical Fibres Ltd.                      |        | 1.38             | Mangloor Highways Pvt. Ltd.                        | IND AA+     | 2.51             |
| Hatsun Agro Product Ltd.                           |        | 1.37             | Indian Bank (Tier II Bond Under Basel III)         | IND AA+     | 1.82             |
| Muthoot Finance Ltd.                               |        | 1.20             | <b>Total</b>                                       |             | <b>24.12</b>     |
| E.I.D-Parry (India) Ltd.                           |        | 1.15             | <b>Government Securities</b>                       |             |                  |
| Ganesha Ecosphere Ltd.                             |        | 1.05             | Government Of India                                | SOVEREIGN   | 22.81            |
| Elin Electronics Ltd.                              |        | 1.02             | <b>Total</b>                                       |             | <b>22.81</b>     |
| Blue Star Ltd.                                     |        | 1.00             | <b>State Development Loans</b>                     |             |                  |
| K.P.R. Mill Ltd.                                   |        | 0.97             | State Government Of Uttar Pradesh                  | SOVEREIGN   | 13.53            |
| Aether Industries Ltd.                             |        | 0.94             | State Government Of Rajasthan                      | SOVEREIGN   | 4.56             |
| EIH Ltd.   |        | 0.90             | <b>Total</b>                                       |             | <b>18.09</b>     |
| Divi's Laboratories Ltd.                           |        | 0.89             | <b>Strips</b>                                      |             |                  |
| Thangamayil Jewellery Ltd.                         |        | 0.78             | Government Of India                                | SOVEREIGN   | 2.83             |
| Relaxo Footwears Ltd.                              |        | 0.78             | <b>Total</b>                                       |             | <b>2.83</b>      |
| Dodla Dairy Ltd.                                   |        | 0.78             | <b>Cash, Cash Equivalents And Others</b>           |             |                  |
| Sheela Foam Ltd.                                   |        | 0.74             | <b>Total</b>                                       |             | <b>7.58</b>      |
| Gujarat Ambuja Exports Ltd.                        |        | 0.36             | <b>Grand Total</b>                                 |             |                  |
| <b>Total</b>                                       |        | <b>24.57</b>     |  |             | <b>100.00</b>    |

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

|                                    |       |
|------------------------------------|-------|
| Sovereign                          | 43.73 |
| Financial Services                 | 18.67 |
| Consumer Durables                  | 5.70  |
| Realty                             | 4.51  |
| Fast Moving Consumer Goods         | 4.25  |
| Textiles                           | 3.40  |
| Telecommunication                  | 2.75  |
| Services                           | 2.51  |
| Healthcare                         | 2.45  |
| Chemicals                          | 2.09  |
| Media, Entertainment & Publication | 1.46  |
| Consumer Services                  | 0.90  |
| Cash, Cash Equivalents And Others  | 7.58  |

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

**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:** 31/05/2024

**• AUM for the Month of May 2024**

₹ 4,727.98 Crores

**• AUM as on May 31, 2024**

₹ 4,681.74 Crores

**• Fund Manager:**

**Ms. Nidhi Chawla** (Equity Portion)

**Ms. Mansi Sajeja** (Debt Portion)

**Mr. Neeraj Kumar** (Arbitrage Portion)

**Mr. Pradeep Kesavan** (overseas investments)

**Ms. Vandna Soni** (Commodities Portion)

**Managing Since:**

**Ms. Nidhi Chawla** - Jan 2022

**Ms. Mansi Sajeja** - June 2021

**Mr. Neeraj Kumar** - May 2015

**Mr. Pradeep Kesavan** Dec-2023

**Ms. Vandna Soni** - Jan 2024

**Total Experience:**

**Ms. Nidhi Chawla** – Over 17 years

**Ms. Mansi Sajeja** – Over 15 years

**Mr. Neeraj Kumar** –Over 25 years

**Mr. Pradeep Kesavan** –Over 18 years

**Ms. Vandna Soni** - Over 14 years

**• First Tier Benchmark:** NIFTY Equity Savings Index

**• Exit Load:**

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

**• Entry Load:** N.A.

**• Plans Available:** Regular, Direct

**• Options:** Growth, IDCW

**• SIP**

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

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

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year

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

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

**Modified Duration** : 1.82 years  
**Average Maturity** : 3.90 years  
**Macaulay Duration** : 1.94 years  
**Yield to Maturity** : 8.01%

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

**NET ASSET VALUE**

| Option                  | NAV (₹) | Option                  | NAV (₹) |
|-------------------------|---------|-------------------------|---------|
| Reg-Plan-Growth         | 21.7466 | Dir-Plan-Growth         | 23.8355 |
| Reg-Plan-Monthly IDCW   | 20.1612 | Dir-Plan-Monthly IDCW   | 21.8177 |
| Reg-Plan-Quarterly IDCW | 20.5639 | Dir-Plan-Quarterly IDCW | 22.5716 |

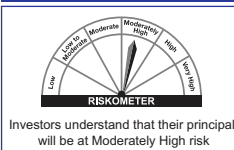
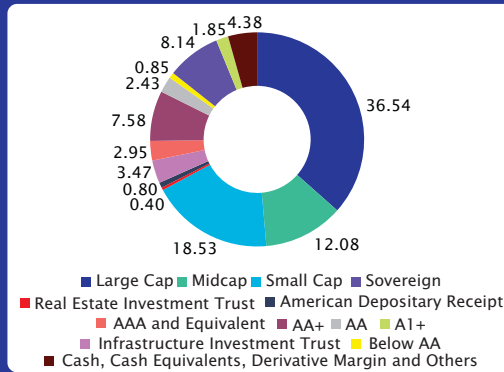
**PORTFOLIO**

| Issuer Name                                      | Rating | (%) Of Total | % of AUM | Derivatives  | Net % of AUM | Issuer Name   | Rating     | (%) Of Total  | % of AUM      | Derivatives | Net % of AUM |
|--|--------|--------------|----------|--------------|--------------|---|------------|---------------|---------------|-------------|--------------|
| <b>Equity Shares</b>                             |        |              |          |              |              | <b>Equity Shares</b>  |            |               |               |             |              |
| Whirlpool Of India Ltd.                          |        | 1.24         | -        | 1.24         |              | Power Grid Corporation Of India Ltd.                        |            | 0.12          | -0.12         | -           |              |
| Finolex Industries Ltd.                          |        | 1.19         | -        | 1.19         |              | Dixon Technologies (India) Ltd.                             |            | 0.12          | -0.12         | -           |              |
| Petronet Lng Ltd.                                |        | 1.01         | -        | 1.01         |              | Dabur India Ltd.  |            | 0.12          | -0.12         | -           |              |
| Indian Energy Exchange Ltd.                      |        | 1.01         | -        | 1.01         |              | Piramal Enterprises Ltd.                                    |            | 0.11          | -0.11         | -           |              |
| HDFC Asset Management Co. Ltd.                   |        | 0.95         | -        | 0.95         |              | ITC Ltd.  |            | 0.11          | -0.11         | -           |              |
| Muthoot Finance Ltd.                             |        | 0.94         | -        | 0.94         |              | United Spirits Ltd.   |            | 0.07          | -0.07         | -           |              |
| Aavas Financiers Ltd.                            |        | 0.89         | -        | 0.89         |              | SBI Life Insurance Co. Ltd.                                 |            | 0.07          | -0.07         | -           |              |
| EIH Ltd.   |        | 0.83         | -        | 0.83         |              | Oil & Natural Gas Corporation Ltd.                          |            | 0.07          | -0.07         | -           |              |
| Ganesh Ecosphere Ltd.                            |        | 0.80         | -        | 0.80         |              | Indian Railway Catering & Tourism Corporation Ltd.          |            | 0.07          | -0.07         | -           |              |
| Gland Pharma Ltd.                                |        | 0.77         | -        | 0.77         |              | Voltaas Ltd.  |            | 0.06          | -0.06         | -           |              |
| Vip Industries Ltd.                              |        | 0.76         | -        | 0.76         |              | Hindustan Petroleum Corporation Ltd.                        |            | 0.06          | -0.06         | -           |              |
| Doms Industries Ltd.                             |        | 0.75         | -        | 0.75         |              | Coal India Ltd.   |            | 0.06          | -0.06         | -           |              |
| Aether Industries Ltd.                           |        | 0.75         | -        | 0.75         |              | Tech Mahindra Ltd.  |            | 0.05          | -0.05         | -           |              |
| ZF Commercial Vehicle Control Systems India Ltd. |        | 0.74         | -        | 0.74         |              | Container Corporation Of India Ltd.                         |            | 0.05          | -0.05         | -           |              |
| Aptus Value Housing Finance India Ltd.           |        | 0.74         | -        | 0.74         |              | Apollo Tyres Ltd.   |            | 0.05          | -0.05         | -           |              |
| Shree Cement Ltd.                                |        | 0.73         | -        | 0.73         |              | Samvardhana Motherson International Ltd.                    |            | 0.04          | -0.04         | -           |              |
| Delhivery Ltd.                                   |        | 0.73         | -        | 0.73         |              | NTPC Ltd.   |            | 0.04          | -0.04         | -           |              |
| Mrs. Bectors Food Specialities Ltd.              |        | 0.72         | -        | 0.72         |              | Granules India Ltd.   |            | 0.04          | -0.04         | -           |              |
| ESAB India Ltd.                                  |        | 0.71         | -        | 0.71         |              | Ultratech Cement Ltd.                                       |            | 0.03          | -0.03         | -           |              |
| Gokaldas Exports Ltd.                            |        | 0.69         | -        | 0.69         |              | Trent Ltd.  |            | 0.03          | -0.03         | -           |              |
| Paradeep Phosphos Ltd.                           |        | 0.68         | -        | 0.68         |              | Marico Ltd.   |            | 0.03          | -0.03         | -           |              |
| Neogen Chemicals Ltd.                            |        | 0.67         | -        | 0.67         |              | Interlobe Aviation Ltd.                                     |            | 0.03          | -0.03         | -           |              |
| Jupiter Life Line Hospitals Ltd.                 |        | 0.66         | -        | 0.66         |              | IDFC Ltd.   |            | 0.01          | -0.01         | -           |              |
| Samhi Hotels Ltd.                                |        | 0.62         | -        | 0.62         |              | Godrej Consumer Products Ltd.                               |            | 0.01          | -0.01         | -           |              |
| Tega Industries Ltd.                             |        | 0.55         | -        | 0.55         |              | Aurobindo Pharma Ltd.                                       |            | 0.01          | -0.01         | -           |              |
| VRL Logistics Ltd.                               |        | 0.54         | -        | 0.54         |              | <b>Total</b>  |            | <b>44.76</b>  | <b>-36.25</b> | <b>8.51</b> |              |
| KNR Constructions Ltd.                           |        | 0.49         | -        | 0.49         |              | <b>American Depository Receipt</b>                          |            |               |               |             |              |
| Kajaria Ceramics Ltd.                            |        | 0.45         | -        | 0.45         |              | Lonza Group   |            | 0.80          | -             | -           |              |
| PNC Infratech Ltd.                               |        | 0.36         | -        | 0.36         |              | <b>Total</b>  |            | <b>0.80</b>   | -             | -           |              |
| Ashoka Buildcon Ltd.                             |        | 0.34         | -        | 0.34         |              | <b>Commercial Papers</b>                                    |            |               |               |             |              |
| K.P.R. Mill Ltd.                                 |        | 0.08         | -        | 0.08         |              | TMF Holdings Ltd.   | CRISIL A1+ | 1.50          | -             | -           |              |
| <b>Total</b>                                     |        | <b>22.39</b> | -        | <b>22.39</b> |              | JM Financial Products Ltd.                                  | CRISIL A1+ | 0.35          | -             | -           |              |
| <b>Equity Shares &amp; Derivatives</b>           |        |              |          |              |              | <b>Non Convertible Debentures</b>                           |            |               |               |             |              |
| HDFC Bank Ltd.                                   |        | 8.96         | -9.01    | -0.05        |              | Muthoo Finance Ltd.   | CRISIL AA+ | 2.10          | -             | -           |              |
| ICICI Bank Ltd.                                  |        | 3.81         | -2.08    | 1.73         |              | SMFG India Home Finance Co. Ltd.                            | CRISIL AAA | 1.60          | -             | -           |              |
| Kotak Mahindra Bank Ltd.                         |        | 3.60         | -2.51    | 1.09         |              | PNB Housing Finance Ltd.                                    | [ICRA]AA+  | 1.06          | -             | -           |              |
| Reliance Industries Ltd.                         |        | 3.48         | -2.28    | 1.20         |              | Bharti Telecom Ltd.   | CRISIL AA+ | 1.06          | -             | -           |              |
| State Bank Of India                              |        | 2.20         | -0.70    | 1.50         |              | JM Financial Credit Solutions Ltd.                          | [ICRA]AA   | 1.05          | -             | -           |              |
| Adani Ports And Special Economic Zone Ltd.       |        | 1.96         | -1.97    | -0.01        |              | Mahindra Rural Housing Finance Ltd.                         | CRISIL AAA | 0.96          | -             | -           |              |
| National Aluminium Company Ltd.                  |        | 1.61         | -1.61    | -            |              | Griihum Housing Finance Ltd.                                | CARE AA-   | 0.85          | -             | -           |              |
| Hindalco Industries Ltd.                         |        | 1.43         | -0.33    | 1.10         |              | State Bank Of India   |            |               |               |             |              |
| Larsen & Toubro Ltd.                             |        | 1.39         | -0.20    | 1.19         |              | (At I Bond Under Basel III)                                 | CRISIL AA+ | 0.54          | -             | -           |              |
| Zee Entertainment Enterprises Ltd.               |        | 1.28         | -1.29    | -0.01        |              | ONCC Petro Additions Ltd.                                   | CRISIL AA  | 0.53          | -             | -           |              |
| Indus Towers Ltd.                                |        | 1.17         | -1.18    | -0.01        |              | Godrej Properties Ltd.                                      | [ICRA]AA+  | 0.53          | -             | -           |              |
| Ambuja Cements Ltd.                              |        | 0.83         | -0.83    | -            |              | TMF Holdings Ltd.   | CRISIL AA  | 0.42          | -             | -           |              |
| Tata Motors Ltd.                                 |        | 0.78         | -0.78    | -            |              | KNR Tirumala Infra Pvt. Ltd.                                | CRISIL AAA | 0.39          | -             | -           |              |
| L&T Finance Ltd.                                 |        | 0.77         | -0.76    | 0.01         |              | Mangloor Highways Pvt. Ltd.                                 | IND AA+    | 0.38          | -             | -           |              |
| Bharat Electronics Ltd.                          |        | 0.69         | -0.69    | -            |              | Aadhar Housing Finance Ltd.                                 | [ICRA]AA   | 0.32          | -             | -           |              |
| DLF Ltd.   |        | 0.68         | -0.68    | -            |              | Aadhar Housing Finance Ltd.                                 | CARE AA    | 0.11          | -             | -           |              |
| Bank Of Baroda                                   |        | 0.60         | -0.60    | -            |              | <b>Total</b>  |            | <b>11.90</b>  | -             | -           |              |
| Tata Consultancy Services Ltd.                   |        | 0.58         | -0.58    | -            |              | <b>Floating Rate Notes</b>                                  |            |               |               |             |              |
| Tata Steel Ltd.                                  |        | 0.56         | -0.57    | -0.01        |              | Bharti Telecom Ltd.   | CRISIL AA+ | 1.91          | -             | -           |              |
| Canara Bank                                      |        | 0.55         | -0.56    | -0.01        |              | <b>Total</b>  |            | <b>1.91</b>   | -             | -           |              |
| ACC Ltd.   |        | 0.54         | -0.55    | -0.01        |              | <b>Government Securities</b>                                |            |               |               |             |              |
| Jubilant Foodworks Ltd.                          |        | 0.51         | 0.29     | 0.80         |              | Government Of India   | SOVEREIGN  | 6.11          | -             | -           |              |
| Vodafone Idea Ltd.                               |        | 0.50         | -0.51    | -0.01        |              | <b>Total</b>  |            | <b>6.11</b>   | -             | -           |              |
| Grasim Industries Ltd.                           |        | 0.50         | -0.50    | -            |              | <b>Treasury Bills</b>                                       |            |               |               |             |              |
| Bharti Airtel Ltd.                               |        | 0.47         | -0.43    | 0.04         |              | 364 Day T-Bill 30.01.25                                     | SOVEREIGN  | 2.03          | -             | -           |              |
| Bharat Heavy Electricals Ltd.                    |        | 0.46         | -0.46    | -            |              | <b>Total</b>  |            | <b>2.03</b>   | -             | -           |              |
| Manappuram Finance Ltd.                          |        | 0.43         | -0.44    | -0.01        |              | <b>Real Estate Investment Trust</b>                         |            |               |               |             |              |
| Co Forge Ltd.                                    |        | 0.41         | -0.41    | -            |              | Embassy Office Parks Trust                                  |            | 0.40          | -             | -           |              |
| Axis Bank Ltd.                                   |        | 0.36         | -0.36    | -            |              | <b>Total</b>  |            | <b>0.40</b>   | -             | -           |              |
| Berger Paints India Ltd.                         |        | 0.34         | -0.35    | -0.01        |              | <b>Infrastructure Investment Trust</b>                      |            |               |               |             |              |
| Zydus Lifesciences Ltd.                          |        | 0.29         | -0.29    | -            |              | National Highways Infra Trust                               |            | 2.17          | -             | -           |              |
| Hindustan Unilever Ltd.                          |        | 0.24         | -0.24    | -            |              | Cube Highways Trust   |            | 1.30          | -             | -           |              |
| NMDC Ltd.  |        | 0.18         | -0.19    | -0.01        |              | <b>Total</b>  |            | <b>3.47</b>   | -             | -           |              |
| JSW Steel Ltd.                                   |        | 0.18         | -0.18    | -            |              | <b>Cash, Cash Equivalents, Derivative Margin And Others</b> |            |               |               |             |              |
| Indian Oil Corporation Ltd.                      |        | 0.18         | -0.18    | -            |              | Cash, Cash Equivalents, Derivative Margin And Others        |            | 4.38          | -             | -           |              |
| Aditya Birla Capital Ltd.                        |        | 0.18         | -0.18    | -            |              | <b>Grand Total</b>  |            | <b>100.00</b> | -             | -           |              |
| Bajaj Finserv Ltd.                               |        | 0.17         | -0.17    | -            |              |   |            |               |               |             |              |
| Wipro Ltd.                                       |        | 0.16         | -0.16    | -            |              |   |            |               |               |             |              |
| REC Ltd.   |        | 0.14         | -0.14    | -            |              |   |            |               |               |             |              |
| Tata Power Company Ltd.                          |        | 0.13         | -0.13    | -            |              |   |            |               |               |             |              |

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

|  |       |
|--|-------|
| Financial Services                                   | 40.32 |
| Sovereign  | 8.14  |
| Services   | 7.55  |
| Oil, Gas & Consumable Fuels                          | 4.86  |
| Metals & Mining                                      | 3.96  |
| Capital Goods  | 3.60  |
| Consumer Durables                                    | 2.97  |
| Chemicals  | 2.63  |
| Construction Materials                               | 2.63  |
| Construction   | 2.58  |
| Healthcare   | 2.57  |
| Telecommunication                                    | 2.14  |
| Consumer Services                                    | 2.06  |
| Fast Moving Consumer Goods                           | 2.05  |
| Realty   | 1.61  |
| Automobile And Auto Components                       | 1.61  |
| Textiles   | 1.57  |
| Media, Entertainment & Publication                   | 1.28  |
| Information Technology                               | 1.20  |
| Power  | 0.29  |
| Cash, Cash Equivalents, Derivative Margin And Others | 4.38  |

**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.

**SBI**  
**ARBITRAGE OPPORTUNITIES FUND**

An open-ended Scheme investing in arbitrage opportunities

| NET ASSET VALUE |         | LAST IDCW            |                  | Face value: ₹10 |
|-----------------|---------|----------------------|------------------|-----------------|
| Option          | NAV (₹) | Record Date          | IDCW (in ₹/Unit) | NAV (₹)         |
| Reg-Plan-IDCW   | 16.5025 | 27-Mar-20 (Reg Plan) | 0.07             | 13.3989         |
| Reg-Plan-Growth | 31.3803 | 27-Mar-20 (Dir Plan) | 0.07             | 14.2690         |
| Dir-Plan-IDCW   | 17.9256 | 28-Feb-20 (Reg Plan) | 0.07             | 13.4634         |
| Dir-Plan-Growth | 33.1763 | 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:** 31/05/2024
- AUM for the Month of May 2024**  
₹ 30,341.06 Crores
- AUM as on May 31, 2024**  
₹ 27,704.11 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 25 years  
**Mr. R. Arun** –Over 17 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*  | : 0.69%      |
| Beta*  | : 0.76       |
| Sharpe Ratio*  | : -1.43      |
| Modified Duration  | : 0.49 years |
| Average Maturity   | : 0.49 years |
| Macaulay Duration  | : 0.49 years |
| Yield to Maturity^   | : 7.54%      |
| Portfolio Turnover*  |              |
| Equity Turnover  | : 2.17       |
| Total Turnover   | : 14.33      |
| 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 (6.76% as on 31st May 2024) Basis for Risk Calculation: 3 Years Monthly Data Points                               |              |
| In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash  |              |

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

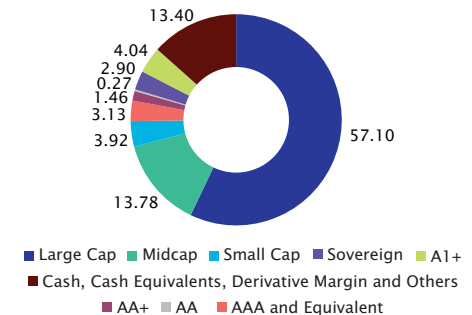
**PORTFOLIO**

| Issuer Name  | Rating | (%) Of Total % of AUM | Derivatives Net % of AUM | Issuer Name   | Rating | (%) Of Total % of AUM | Derivatives Net % of AUM |
|--|--------|-----------------------|--------------------------|---|--------|-----------------------|--------------------------|
| <b>Equity Shares</b>                               |        |                       |                          | Oberoi Realty Ltd.  |        | 0.16                  | -0.16                    |
| HDFC Bank Ltd.                                     | 8.07   | -8.11                 | -0.04                    | Dixon Technologies (India) Ltd.                             |        | 0.16                  | -0.16                    |
| Reliance Industries Ltd.                           | 4.73   | -4.76                 | -0.03                    | Ultratech Cement Ltd.                                       |        | 0.13                  | -0.13                    |
| Kotak Mahindra Bank Ltd.                           | 3.17   | -3.19                 | -0.02                    | Persistent Systems Ltd.                                     |        | 0.15                  | -0.15                    |
| Bharat Electronics Ltd.                            | 2.33   | -2.34                 | -0.01                    | Hero Motocorp Ltd.  |        | 0.15                  | -0.15                    |
| Hindustan Aeronautics Ltd.                         | 2.28   | -2.30                 | -0.02                    | Chemical Ferries And Chemicals Ltd.                         |        | 0.15                  | -0.15                    |
| Indusind Bank Ltd.                                 | 1.78   | -1.79                 | -0.01                    | ACC Ltd.  |        | 0.15                  | -0.15                    |
| State Bank Of India                                | 1.60   | -1.61                 | -0.01                    | Britannia Industries Ltd.                                   |        | 0.14                  | -0.14                    |
| ITC Ltd.   | 1.58   | -1.56                 | 0.02                     | The Indian Hotels Company Ltd.                              |        | 0.13                  | -0.13                    |
| Tata Consultancy Services Ltd.                     | 1.57   | -1.58                 | -0.01                    | Syngene International Ltd.                                  |        | 0.12                  | -0.12                    |
| Tata Power Company Ltd.                            | 1.49   | -1.50                 | -0.01                    | Chantrel Namdekar Valley Fertilizers & Chemicals Ltd.       |        | 0.11                  | -0.11                    |
| Bank Of Baroda                                     | 1.35   | -1.36                 | -0.01                    | TVS Motor Company Ltd.                                      |        | 0.10                  | -0.10                    |
| Adani Ports And Special Economic Zone Ltd.         | 1.35   | -1.36                 | -0.01                    | The Ramco Cements Ltd.                                      |        | 0.10                  | -0.10                    |
| Hindako Industries Ltd.                            | 1.28   | -1.29                 | -0.01                    | SBI Life Insurance Co. Ltd.                                 |        | 0.10                  | -0.10                    |
| Vedanta Ltd.                                       | 1.15   | -1.16                 | -0.01                    | PI Industries Ltd.  |        | 0.10                  | -0.10                    |
| Larsen & Toubro Ltd.                               | 1.07   | -1.07                 | -0.01                    | L&F Finance Ltd.  |        | 0.10                  | -0.10                    |
| Vodafone Idea Ltd.                                 | 1.02   | -1.03                 | -0.01                    | Granules India Ltd.   |        | 0.10                  | -0.10                    |
| Power Finance Corporation Ltd.                     | 1.02   | -1.03                 | -0.01                    | Torrent Pharmaceuticals Ltd.                                |        | 0.09                  | -0.09                    |
| Indian Oil Corporation Ltd.                        | 0.93   | -0.94                 | -0.01                    | Sun Pharmaceutical Industries Ltd.                          |        | 0.09                  | -0.09                    |
| ICICI Bank Ltd.                                    | 0.92   | -0.93                 | -0.01                    | Exide Industries Ltd.                                       |        | 0.09                  | -0.09                    |
| REC Ltd.   | 0.91   | -0.92                 | -0.01                    | Bata India Ltd.   |        | 0.09                  | -0.09                    |
| HDFC Life Insurance Company Ltd.                   | 0.91   | -0.91                 | -                        | Baltampur Chini Mills Ltd.                                  |        | 0.09                  | -0.09                    |
| HCL Technologies Ltd.                              | 0.90   | -0.90                 | -                        | The India Cements Ltd.                                      |        | 0.08                  | -0.08                    |
| Axis Bank Ltd.                                     | 0.88   | -0.89                 | -0.01                    | SRF Ltd.  |        | 0.08                  | -0.08                    |
| Punjab National Bank                               | 0.85   | -0.83                 | 0.02                     | Info Edge (India) Ltd.                                      |        | 0.08                  | -0.08                    |
| Tata Steel Ltd.                                    | 0.81   | -0.82                 | -0.01                    | Balkrishna Industries Ltd.                                  |        | 0.08                  | -0.08                    |
| Indian Railway Catering & Tourism Corporation Ltd. | 0.73   | -0.74                 | -0.01                    | Abbott India Ltd.   |        | 0.08                  | -0.08                    |
| Samvardhana Motherhood International Ltd.          | 0.69   | -0.70                 | -0.01                    | Grasim Industries Ltd.                                      |        | 0.07                  | -0.08                    |
| Hindustan Unilever Ltd.                            | 0.65   | -0.63                 | -0.01                    | Cummins India Ltd.  |        | 0.07                  | -0.07                    |
| Oil & Natural Gas Corporation Ltd.                 | 0.61   | -0.62                 | -0.01                    | Apollo Tyres Ltd.   |        | 0.07                  | -0.07                    |
| NTPC Ltd.  | 0.59   | -0.59                 | -                        | PVR Inox Ltd.   |        | 0.06                  | -0.06                    |
| DLF Ltd.   | 0.59   | -0.59                 | -                        | Mphasis Ltd.  |        | 0.06                  | -0.06                    |
| CAIL (India) Ltd.                                  | 0.57   | -0.58                 | -0.01                    | Lupin Ltd.  |        | 0.06                  | -0.06                    |
| Steel Authority Of India Ltd.                      | 0.56   | -0.56                 | -                        | ICICI Lombard General Insurance Company Ltd.                |        | 0.06                  | -0.06                    |
| Bharti Airtel Ltd.                                 | 0.53   | -0.53                 | -                        | Can Fin Homes Ltd.  |        | 0.06                  | -0.06                    |
| Tata Consumer Products Ltd.                        | 0.52   | -0.52                 | -                        | Bajaj Finserv Ltd.  |        | 0.06                  | -0.06                    |
| Bharat Heavy Electricals Ltd.                      | 0.52   | -0.52                 | -                        | Alkem Laboratories Ltd.                                     |        | 0.06                  | -0.06                    |
| CMS Airports Infrastructure Ltd.                   | 0.51   | -0.52                 | -0.01                    | United Spirits Ltd.   |        | 0.05                  | -0.05                    |
| Power Grid Corporation Of India Ltd.               | 0.50   | -0.50                 | -                        | SBI Cards & Payment Services Ltd.                           |        | 0.05                  | -0.05                    |
| Indus Towers Ltd.                                  | 0.50   | -0.50                 | -                        | Alul Ltd.   |        | 0.05                  | -0.05                    |
| Coal India Ltd.                                    | 0.49   | -0.49                 | -                        | Aditya Birla Fashion And Retail Ltd.                        |        | 0.05                  | -0.05                    |
| Infosys Ltd.                                       | 0.48   | -0.48                 | -                        | Pidilite Industries Ltd.                                    |        | 0.04                  | -0.04                    |
| Petersons Lng Ltd.                                 | 0.47   | -0.48                 | -0.01                    | Metropolis Healthcare Ltd.                                  |        | 0.04                  | -0.04                    |
| Codrey Consumer Products Ltd.                      | 0.47   | -0.48                 | -0.01                    | Maruti Suzuki India Ltd.                                    |        | 0.04                  | -0.04                    |
| Glenmark Pharmaceuticals Ltd.                      | 0.47   | -0.48                 | -0.01                    | JK Cement Ltd.  |        | 0.04                  | -0.04                    |
| Bajaj Finance Ltd.                                 | 0.47   | -0.47                 | -                        | BFC First Bank Ltd.   |        | 0.04                  | -0.04                    |
| Titan Company Ltd.                                 | 0.46   | -0.46                 | -                        | Coloforge Ltd.  |        | 0.04                  | -0.05                    |
| Tata Motors Ltd.                                   | 0.46   | -0.47                 | -0.01                    | Bharat Forge Ltd.   |        | 0.04                  | -0.04                    |
| Container Corporation Of India Ltd.                | 0.46   | -0.47                 | -0.01                    | Siemens Ltd.  |        | 0.03                  | -0.03                    |
| Ashok Leyland Ltd.                                 | 0.45   | -0.46                 | -0.01                    | Navin Fluorine International Ltd.                           |        | 0.03                  | -0.03                    |
| Canara Bank  | 0.43   | -0.43                 | -                        | Muthoot Finance Ltd.  |        | 0.03                  | -0.03                    |
| Bharat Petroleum Corporation Ltd.                  | 0.43   | -0.43                 | -                        | Laurus Labs Ltd.  |        | 0.02                  | -0.02                    |
| Godrej Properties Ltd.                             | 0.41   | -0.42                 | -0.01                    | Dr. Lal Path Labs Ltd.                                      |        | 0.02                  | -0.02                    |
| Multi Commodity Exchange Of India Ltd.             | 0.40   | -0.41                 | -0.01                    | Asian Paints Ltd.   |        | 0.02                  | -0.02                    |
| JSW Steel Ltd.                                     | 0.40   | -0.41                 | -0.01                    | MRF Ltd.  |        | 0.01                  | -0.01                    |
| Max Financial Services Ltd.                        | 0.38   | -0.39                 | -0.01                    | Marico Ltd.   |        | 0.01                  | -0.01                    |
| Voltas Ltd.  | 0.36   | -0.36                 | -                        | Limitedtree Ltd.  |        | 0.01                  | -0.01                    |
| Dabur India Ltd.                                   | 0.36   | -0.37                 | -0.01                    | Indiamart Interesh Ltd.                                     |        | 0.01                  | -0.01                    |
| Polyvac India Ltd.                                 | 0.35   | -0.35                 | -                        | Eicher Motors Ltd.  |        | 0.01                  | -0.01                    |
| Aditya Birla Capital Ltd.                          | 0.35   | -0.35                 | -                        | Cholamandalam Investment & Finance Co. Ltd.                 |        | 0.01                  | -0.01                    |
| Trent Ltd.   | 0.34   | -0.34                 | -                        | Astral Ltd.   |        | 0.01                  | -0.01                    |
| National Aluminium Company Ltd.                    | 0.34   | -0.34                 | -                        | ABB India Ltd.  |        | 0.01                  | -0.01                    |
| IDFC Ltd.  | 0.34   | -0.35                 | -0.01                    |   |        | 74.80                 | -75.30                   |
| Banohari Bank Ltd.                                 | 0.33   | -0.33                 | -                        | <b>Commercial Papers</b>                                    |        |                       |                          |
| Aurobindo Pharma Ltd.                              | 0.32   | -0.32                 | -                        | Bajaj Finance Ltd.  |        | CRISIL A1+            | 1.12                     |
| NMDC Ltd.  | 0.30   | -0.30                 | -                        | LIC Housing Finance Ltd.                                    |        | CRISIL A1+            | 0.77                     |
| The Federal Bank Ltd.                              | 0.28   | -0.28                 | -                        | HDF Financial Services Ltd.                                 |        | CRISIL A1+            | 0.32                     |
| Nestle India Ltd.                                  | 0.28   | -0.28                 | -                        | Muthoot Finance Ltd.  |        | CRISIL A1+            | 0.23                     |
| Hindustan Copper Ltd.                              | 0.27   | -0.27                 | -                        | <b>Total</b>  |        |                       | 2.44                     |
| Zeo Lifesciences Ltd.                              | 0.26   | -0.26                 | -                        | <b>Certificate Of Deposits</b>                              |        |                       |                          |
| Zee Entertainment Enterprises Ltd.                 | 0.26   | -0.26                 | -                        | Union Bank Of India   |        | [ICRA]A+              | 0.96                     |
| RBL Bank Ltd.                                      | 0.26   | -0.26                 | -                        | HDFC Bank Ltd.  |        | CRISIL A1+            | 0.64                     |
| Manipal Finance Ltd.                               | 0.26   | -0.26                 | -                        | <b>Total</b>  |        |                       | 1.60                     |
| Jindal Steel & Power Ltd.                          | 0.26   | -0.26                 | -                        | <b>Non Convertible Debentures</b>                           |        |                       |                          |
| Entertainment Enterprises Ltd.                     | 0.25   | -0.25                 | -                        | Kotak Mahindra Prime Ltd.                                   |        | CRISIL AAA            | 0.95                     |
| Mahindra & Mahindra Ltd.                           | 0.25   | -0.25                 | -                        | Bharti Telecom Ltd.   |        | CRISIL AA+            | 0.82                     |
| Cipla Ltd.   | 0.25   | -0.26                 | -0.01                    | LIC Housing Finance Ltd.                                    |        | CRISIL AAA            | 0.80                     |
| Aarti Industries Ltd.                              | 0.25   | -0.25                 | -                        | Tata Capital Ltd.   |        | [ICRA]AAA             | 0.63                     |
| Tech Mahindra Ltd.                                 | 0.24   | -0.24                 | -                        | National Bank For Agriculture And Rural Development         |        | CRISIL AAA            | 0.32                     |
| Hindustan Petroleum Corporation Ltd.               | 0.24   | -0.24                 | -                        | REC Ltd.  |        | [ICRA]AAA             | 0.24                     |
| DWS Laboratories Ltd.                              | 0.24   | -0.25                 | -0.01                    | National Bank For Agriculture And Rural Development         |        | [ICRA]AAA             | 0.11                     |
| Birlasoft Ltd.                                     | 0.24   | -0.24                 | -                        | Power Finance Corporation Ltd.                              |        | CRISIL AAA            | 0.08                     |
| Apollo Hospitals Enterprise Ltd.                   | 0.24   | -0.24                 | -                        | <b>Total</b>  |        |                       | 3.95                     |
| Tata Communications Ltd.                           | 0.22   | -0.22                 | -                        | <b>Floating Rate Notes</b>                                  |        |                       |                          |
| Shree Cement Ltd.                                  | 0.22   | -0.22                 | -                        | Bharti Telecom Ltd.   |        | CRISIL AA+            | 0.64                     |
| Berger Paints India Ltd.                           | 0.22   | -0.22                 | -                        | HDFC Credila Financial Services Pvt. Ltd.                   |        | CARE AA               | 0.27                     |
| Bajaj Auto Ltd.                                    | 0.22   | -0.22                 | -                        | <b>Total</b>  |        |                       | 0.91                     |
| Ambuja Cements Ltd.                                | 0.22   | -0.22                 | -                        | <b>Treasury Bills</b>                                       |        |                       |                          |
| City Union Bank Ltd.                               | 0.21   | -0.21                 | -                        | 91 Day T-Bill 19.07.24                                      |        | SOVEREIGN             | 0.80                     |
| UPL Ltd.   | 0.20   | -0.20                 | -                        | 364 Day T-Bill 01.08.24                                     |        | SOVEREIGN             | 0.64                     |
| Primal Enterprises Ltd.                            | 0.20   | -0.20                 | -                        | 91 Day T-Bill 04.07.24                                      |        | SOVEREIGN             | 0.40                     |
| LIC Housing Finance Ltd.                           | 0.20   | -0.21                 | -0.01                    | 182 Day T-Bill 18.07.24                                     |        | SOVEREIGN             | 0.32                     |
| Interglobe Aviation Ltd.                           | 0.20   | -0.20                 | -                        | 91 Day T-Bill 08.08.24                                      |        | SOVEREIGN             | 0.31                     |
| Crompton Greaves Consumer Electricals Ltd.         | 0.20   | -0.20                 | -                        | 182 Day T-Bill 11.07.24                                     |        | SOVEREIGN             | 0.24                     |
| Biocon Ltd.  | 0.20   | -0.20                 | -                        | 182 Day T-Bill 25.07.24                                     |        | SOVEREIGN             | 0.16                     |
| Shriram Finance Ltd.                               | 0.19   | -0.20                 | -0.01                    | 91 Day T-Bill 20.06.24                                      |        | SOVEREIGN             | 0.03                     |
| Indian Energy Exchange Ltd.                        | 0.19   | -0.19                 | -                        | <b>Total</b>  |        |                       | 2.90                     |
| HDFC Asset Management Co. Ltd.                     | 0.19   | -0.19                 | -                        | <b>Cash, Cash Equivalents, Derivative Margin And Others</b> |        |                       | 13.40                    |
| Dalmia Bharat Ltd.                                 | 0.19   | -0.19                 | -                        | <b>Grand Total</b>  |        |                       | 100.00                   |
| Escorts Kubota Ltd.                                | 0.17   | -0.17                 | -                        |   |        |                       |                          |
| Oracle Financial Services Software Ltd.            | 0.16   | -0.17                 | -0.01                    |   |        |                       |                          |

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

|  |       |
|--|-------|
| Financial Services                                   | 35.53 |
| Oil, Gas & Consumable Fuels                          | 8.47  |
| Capital Goods  | 6.22  |
| Metals & Mining                                      | 5.63  |
| Fast Moving Consumer Goods                           | 4.13  |
| Information Technology                               | 3.85  |
| Sovereign  | 2.90  |
| Healthcare   | 2.66  |
| Power  | 2.58  |
| Services   | 2.52  |
| Telecommunication                                    | 2.27  |
| Automobile And Auto Components                       | 2.21  |
| Consumer Durables                                    | 1.51  |
| Consumer Services                                    | 1.34  |
| Construction Materials                               | 1.22  |
| Realty   | 1.16  |
| Construction   | 1.07  |
| Chemicals  | 1.01  |
| Media, Entertainment & Publication                   | 0.32  |
| Cash, Cash Equivalents, Derivative Margin And Others | 13.40 |

**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:** 31/05/2024

**AUM for the Month of May 2024**

₹ 29,964.42 Crores

**AUM as on May 31, 2024**

₹ 30,133.08 Crores

**Fund Manager:**

**Mr. Dinesh Balachandran** –(Equity Portion)

**Mr. Rajeev Radhakrishnan** –(Co Fund Manager Debt Portion)

**Ms. Mansi Sajeja** –(Debt Portion)

**Mr. Pradeep Kesavan** –(overseas investment)

**Managing Since:**

**Mr. Dinesh Balachandran** August 2021

**Mr. Rajeev Radhakrishnan** Nov 2023

**Ms. Mansi Sajeja** Dec 2023

**Mr. Pradeep Kesavan** Dec 2023

**Total Experience:**

**Mr. Dinesh Balachandran** –Over 21 years

**Mr. Rajeev Radhakrishnan** –Over 20 years

**Ms. Mansi Sajeja** –Over 15 years

**Mr. Pradeep Kesavan** –Over 18 years

**First Tier Benchmark:**

Nifty 50 Hybrid Composite Debt 50:50 Index

**Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit)

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

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

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

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 5.08 years

**Average Maturity** : 7.37 years

**Macaulay Duration** : 5.30 years

**Yield to Maturity<sup>^</sup>** : 7.54%

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

Ratios including debt instruments and cash

**NET ASSET VALUE**

| Option          | NAV (₹) | Option          | NAV (₹) |
|-----------------|---------|-----------------|---------|
| Reg-Plan-IDCW   | 14.0345 | Dir-Plan-IDCW   | 14.4376 |
| Reg-Plan-Growth | 14.0343 | Dir-Plan-Growth | 14.4369 |

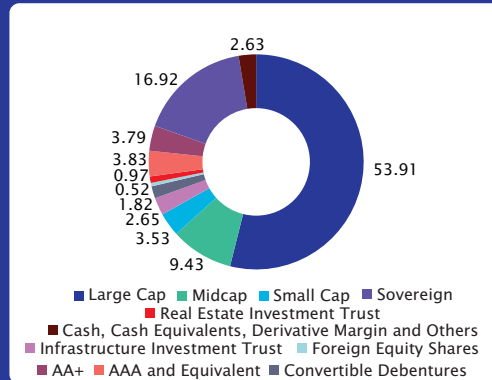
**PORTFOLIO**

| Issuer Name                                  | Rating | (%) Of Total | % of AUM | Derivatives  | Net % of AUM | Issuer Name   | Rating     | (%) Of Total  | % of AUM      | Derivatives  | Net % of AUM |
|--|--------|--------------|----------|--------------|--------------|---|------------|---------------|---------------|--------------|--------------|
| <b>Equity Shares</b>                         |        |              |          |              |              | <b>Foreign Equity Shares</b>                                |            |               |               |              |              |
| Torrent Power Ltd.                           |        | 2.08         | -        | 2.08         |              | Asian Paints Ltd.   |            | 0.07          | -0.07         | -            |              |
| CESC Ltd.                                    |        | 1.66         | -        | 1.66         |              | Shree Cement Ltd.   |            | 0.06          | -0.06         | -            |              |
| Ashok Leyland Ltd.                           |        | 1.36         | -        | 1.36         |              | Indian Energy Exchange Ltd.                                 |            | 0.02          | -0.02         | -            |              |
| Biocon Ltd.                                  |        | 1.03         | -        | 1.03         |              | HDFC Life Insurance Company Ltd.                            |            | 0.02          | -0.02         | -            |              |
| Petronet LNG Ltd.                            |        | 0.99         | -        | 0.99         |              | RBL Bank Ltd.   |            | 0.01          | -0.01         | -            |              |
| Cipla Ltd.                                   |        | 0.99         | -        | 0.99         |              | NTPC Ltd.   |            | 0.01          | -0.01         | -            |              |
| Power Grid Corporation Of India Ltd.         |        | 0.97         | -        | 0.97         |              | Exide Industries Ltd.                                       |            | 0.01          | -0.01         | -            |              |
| United Spirits Ltd.                          |        | 0.86         | -        | 0.86         |              | Bank Of Baroda  |            | 0.01          | -0.01         | -            |              |
| Sona Blw Precision Forgings Ltd.             |        | 0.84         | -        | 0.84         |              | Aurobindo Pharma Ltd.                                       |            | 0.01          | -0.01         | -            |              |
| Carborundum Universal Ltd.                   |        | 0.84         | -        | 0.84         |              | Apollo Hospitals Enterprise Ltd.                            |            | 0.01          | -0.01         | -            |              |
| Life Insurance Corporation Of India          |        | 0.81         | -        | 0.81         |              | <b>Total</b>  |            | <b>50.29</b>  | <b>-35.04</b> | <b>15.25</b> |              |
| ICICI Prudential Life Insurance Company Ltd. |        | 0.78         | -        | 0.78         |              | <b>Non Convertible Debentures</b>                           |            |               |               |              |              |
| Bharat Petroleum Corporation Ltd.            |        | 0.76         | -        | 0.76         |              | Cognizant Technology Solutions Corporation                  |            | 0.52          | -             | -            |              |
| Gateway Distriparks Ltd.                     |        | 0.69         | -        | 0.69         |              | <b>Total</b>  |            | <b>0.52</b>   | <b>-</b>      | <b>-</b>     |              |
| Delhivery Ltd.                               |        | 0.51         | -        | 0.51         |              | <b>Non Convertible Debentures</b>                           |            |               |               |              |              |
| ICICI Lombard General Insurance Company Ltd. |        | 0.43         | -        | 0.43         |              | Cholamandalam Investment & Finance Co. Ltd.                 |            | 1.82          | -             | -            |              |
| Wipro Ltd.                                   |        | 0.40         | -        | 0.40         |              | <b>Total</b>  |            | <b>1.82</b>   | <b>-</b>      | <b>-</b>     |              |
| Go Fashion (India) Ltd.                      |        | 0.27         | -        | 0.27         |              | <b>Government Securities</b>                                |            |               |               |              |              |
| ACC Ltd.                                     |        | 0.27         | -        | 0.27         |              | Muthoot Finance Ltd.  | CRISIL AA+ | 0.91          | -             | -            |              |
| Crompton Greaves Consumer Electricals Ltd.   |        | 0.04         | -        | 0.04         |              | Jamnagar Utilities & Power Pvt. Ltd.                        | CRISIL AAA | 0.83          | -             | -            |              |
| <b>Total</b>                                 |        | <b>16.58</b> | <b>-</b> | <b>16.58</b> |              | Bharti Telecom Ltd.   | CRISIL AA+ | 0.80          | -             | -            |              |
| <b>Equity Shares &amp; Derivatives</b>       |        |              |          |              |              | <b>Government Securities</b>                                |            |               |               |              |              |
| HDFC Bank Ltd.                               |        | 4.82         | -2.37    | 2.45         |              | Godrej Properties Ltd.                                      | [ICRA]AA+  | 0.75          | -             | -            |              |
| ICICI Bank Ltd.                              |        | 4.78         | -4.82    | -0.04        |              | Small Industries Development Bank Of India                  | CRISIL AAA | 0.67          | -             | -            |              |
| Gail (India) Ltd.                            |        | 3.62         | -1.00    | 2.62         |              | Bajaj Finance Ltd.  | CRISIL AAA | 0.66          | -             | -            |              |
| Axis Bank Ltd.                               |        | 3.27         | -2.58    | 0.69         |              | MindSPACE Business Parks Reit                               | CRISIL AAA | 0.63          | -             | -            |              |
| Bharti Airtel Ltd.                           |        | 2.79         | -1.04    | 1.75         |              | Torrent Power Ltd.  | CRISIL AA+ | 0.59          | -             | -            |              |
| Reliance Industries Ltd.                     |        | 2.63         | -1.59    | 1.04         |              | Mahindra Rural Housing Finance Ltd.                         | CRISIL AAA | 0.50          | -             | -            |              |
| Tata Motors Ltd.                             |        | 2.55         | -2.54    | 0.01         |              | LIC Housing Finance Ltd.                                    | CRISIL AAA | 0.37          | -             | -            |              |
| Tata Steel Ltd.                              |        | 2.53         | -0.17    | 2.36         |              | Cholamandalam Investment & Finance Co. Ltd.                 | [ICRA]AA+  | 0.33          | -             | -            |              |
| Indian Oil Corporation Ltd.                  |        | 2.38         | -2.40    | -0.02        |              | Tata Communications Ltd.                                    | CARE AAA   | 0.17          | -             | -            |              |
| Larsen & Toubro Ltd.                         |        | 1.88         | -1.88    | -            |              | <b>Total</b>  |            | <b>7.21</b>   | <b>-</b>      | <b>-</b>     |              |
| Tech Mahindra Ltd.                           |        | 1.84         | -0.61    | 1.23         |              | <b>Floating Rate Notes</b>                                  |            |               |               |              |              |
| DLF Ltd.                                     |        | 1.60         | -1.61    | -0.01        |              | Bharti Telecom Ltd.   | CRISIL AA+ | 0.41          | -             | -            |              |
| Mahindra & Mahindra Ltd.                     |        | 1.57         | -1.00    | 0.57         |              | <b>Total</b>  |            | <b>0.41</b>   | <b>-</b>      | <b>-</b>     |              |
| Sun Pharmaceutical Industries Ltd.           |        | 1.52         | -1.26    | 0.26         |              | <b>State Development Loans</b>                              |            |               |               |              |              |
| State Bank Of India                          |        | 1.46         | -1.47    | -0.01        |              | State Government Of Karnataka                               | SOVEREIGN  | 2.75          | -             | -            |              |
| Kotak Mahindra Bank Ltd.                     |        | 1.06         | -1.07    | -0.01        |              | State Government Of West Bengal                             | SOVEREIGN  | 2.14          | -             | -            |              |
| Oil & Natural Gas Corporation Ltd.           |        | 0.92         | -0.04    | 0.88         |              | State Government Of Uttar Pradesh                           | SOVEREIGN  | 0.51          | -             | -            |              |
| Cummins India Ltd.                           |        | 0.77         | -0.47    | 0.30         |              | State Government Of Maharashtra                             | SOVEREIGN  | 0.41          | -             | -            |              |
| ITC Ltd.                                     |        | 0.68         | -0.09    | 0.59         |              | State Government Of Rajasthan                               | SOVEREIGN  | 0.39          | -             | -            |              |
| Tata Consultancy Services Ltd.               |        | 0.66         | -0.66    | -            |              | State Government Of Haryana                                 | SOVEREIGN  | 0.13          | -             | -            |              |
| Maruti Suzuki India Ltd.                     |        | 0.64         | -0.64    | -            |              | <b>Total</b>  |            | <b>6.33</b>   | <b>-</b>      | <b>-</b>     |              |
| Tata Power Company Ltd.                      |        | 0.63         | -0.64    | -0.01        |              | <b>Real Estate Investment Trust</b>                         |            |               |               |              |              |
| Interglobe Aviation Ltd.                     |        | 0.63         | -0.63    | -            |              | Embassy Office Parks Reit                                   |            | 0.97          | -             | -            |              |
| HCL Technologies Ltd.                        |        | 0.61         | -0.61    | -            |              | <b>Total</b>  |            | <b>0.97</b>   | <b>-</b>      | <b>-</b>     |              |
| Hindustan Unilever Ltd.                      |        | 0.58         | -0.58    | -            |              | <b>Infrastructure Investment Trust</b>                      |            |               |               |              |              |
| Grasim Industries Ltd.                       |        | 0.53         | -0.52    | 0.01         |              | National Highways Infra Trust                               |            | 2.65          | -             | -            |              |
| SBI Life Insurance Co. Ltd.                  |        | 0.52         | -0.53    | -0.01        |              | <b>Total</b>  |            | <b>2.65</b>   | <b>-</b>      | <b>-</b>     |              |
| Container Corporation Of India Ltd.          |        | 0.43         | -0.02    | 0.41         |              | <b>Cash, Cash Equivalents, Derivative Margin And Others</b> |            |               |               |              |              |
| Lupin Ltd.                                   |        | 0.34         | -0.34    | -            |              | Cash  |            | 2.63          | -             | -            |              |
| Canara Bank                                  |        | 0.28         | -0.28    | -            |              | <b>Total</b>  |            | <b>100.00</b> | <b>-</b>      | <b>-</b>     |              |
| Vodafone Idea Ltd.                           |        | 0.20         | -0.20    | -            |              |   |            |               |               |              |              |
| Infosys Ltd.                                 |        | 0.20         | -0.01    | 0.19         |              |   |            |               |               |              |              |
| Zee Entertainment Enterprises Ltd.           |        | 0.19         | -0.19    | -            |              |   |            |               |               |              |              |
| JSW Steel Ltd.                               |        | 0.19         | -0.19    | -            |              |   |            |               |               |              |              |
| Bajaj Finserv Ltd.                           |        | 0.18         | -0.18    | -            |              |   |            |               |               |              |              |
| Hindustan Petroleum Corporation Ltd.         |        | 0.17         | -0.17    | -            |              |   |            |               |               |              |              |
| HDFC Asset Management Co. Ltd.               |        | 0.16         | -0.16    | -            |              |   |            |               |               |              |              |
| Bajaj Finance Ltd.                           |        | 0.11         | -0.11    | -            |              |   |            |               |               |              |              |
| The Federal Bank Ltd.                        |        | 0.07         | -0.07    | -            |              |   |            |               |               |              |              |
| Hindalco Industries Ltd.                     |        | 0.07         | -0.07    | -            |              |   |            |               |               |              |              |

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

|  |       |
|--|-------|
| Financial Services                                   | 25.26 |
| Sovereign  | 16.92 |
| Oil, Gas & Consumable Fuels                          | 11.47 |
| Power  | 6.77  |
| Automobile And Auto Components                       | 5.61  |
| Services   | 4.91  |
| Information Technology                               | 4.23  |
| Realty   | 3.95  |
| Healthcare   | 3.90  |
| Telecommunication                                    | 3.16  |
| Capital Goods  | 2.97  |
| Metals & Mining                                      | 2.79  |
| Fast Moving Consumer Goods                           | 2.12  |
| Construction   | 1.88  |
| Construction Materials                               | 0.86  |
| Consumer Services                                    | 0.27  |
| Media, Entertainment & Publication                   | 0.19  |
| Consumer Durables                                    | 0.11  |
| Cash, Cash Equivalents, Derivative Margin And Others | 2.63  |

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



Investors understand that their principal will be at Moderately High risk

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



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

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

| NET ASSET VALUE |         |
|-----------------|---------|
| Option          | NAV (₹) |
| Reg-Plan-Growth | 34.4321 |
| Dir-Plan-Growth | 36.2068 |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 1,986.65 Crores
- AUM as on May 31, 2024**  
₹ 2,025.66 Crores
- Fund Manager:**  
Mr. R. Srinivasan –(Equity Portion)  
Mr. Rajeev Radhakrishnan –(Debt Portion)  
Mr. Pradeep Kesavan (overseas investments)  
**Managing since:**  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
Mr. R Srinivasan –September 29, 2020  
Mr. Rajeev Radhakrishnan –(w.e.f. Nov 2023)  
**Total Experience:**  
Mr. R. Srinivasan –Over 30 years  
Mr. Rajeev Radhakrishnan –Over 20 years  
Mr. Pradeep Kesavan –Over 18 years
- First Tier Benchmark:**  
CRISIL Hybrid 35+65 -Aggressive Index
- Exit Load:**  
For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:  
3% for redemption/switch out on or before 1 year from the date of allotment  
2% for redemption/switch out after 1 year and up to 2 years from the date of allotment  
1% for redemption/switch out after 2 years and up to 3 years from the date of allotment  
Nil for redemption or switch-out after 3 years from the date of allotment.
- Entry Load:** NA
- Plans Available:** Regular, Direct
- Option:** Growth
- SIP**  
Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

|                                |              |
|--------------------------------|--------------|
| Modified Duration              | : 0.25 years |
| Average Maturity               | : 0.29 years |
| Macaulay Duration              | : 0.27 years |
| Yield to Maturity <sup>^</sup> | : 6.82%      |

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

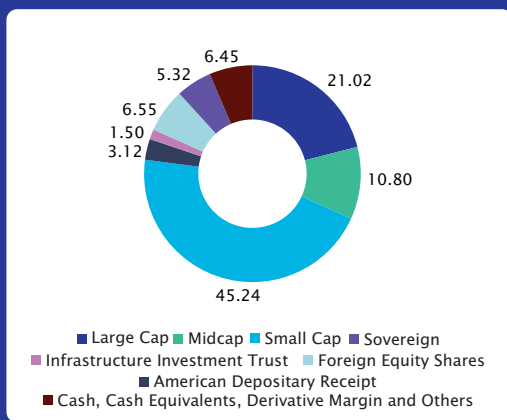
**PORTFOLIO**

| Issuer Name                            | Rating | (%) Of Total AUM | Issuer Name                              | Rating    | (%) Of Total AUM |
|--|--------|------------------|--|-----------|------------------|
| <b>Equity Shares</b>                   |        |                  | <b>Foreign Equity Shares</b>             |           |                  |
| Shakti Pumps (India) Ltd.              |        | 8.90             | Elin Electronics Ltd.                    |           | 0.94             |
| Kotak Mahindra Bank Ltd.               |        | 4.15             | Garware Technical Fibres Ltd.            |           | 0.73             |
| Kalpataru Projects International Ltd.  |        | 4.13             | EIH Ltd.                                 |           | 0.71             |
| ICICI Bank Ltd.                        |        | 3.88             | Ashoka Buildcon Ltd.                     |           | 0.31             |
| Muthoot Finance Ltd.                   |        | 3.66             | <b>Total</b>                             |           | <b>77.06</b>     |
| Hatsun Agro Product Ltd.               |        | 3.45             | <b>American Depository Receipt</b>       |           |                  |
| Jupiter Life Line Hospitals Ltd.       |        | 3.15             | Alphabet Inc.                            |           | 3.91             |
| Campus Activewear Ltd.                 |        | 3.15             | Netflix Inc.                             |           | 2.64             |
| Dodla Dairy Ltd.                       |        | 3.00             | <b>Total</b>                             |           | <b>6.55</b>      |
| Bharti Airtel Ltd.                     |        | 2.99             | <b>Government Securities</b>             |           |                  |
| Divi's Laboratories Ltd.               |        | 2.98             | Government Of India                      | SOVEREIGN | 0.50             |
| E.I.D-Parry (India) Ltd.               |        | 2.97             | <b>Total</b>                             |           | <b>0.50</b>      |
| State Bank Of India                    |        | 2.42             | <b>Treasury Bills</b>                    |           |                  |
| Bajaj Finance Ltd.                     |        | 2.32             | 182 Day T-Bill 11.10.24                  | SOVEREIGN | 4.82             |
| Interglobe Aviation Ltd.               |        | 2.28             | <b>Total</b>                             |           | <b>4.82</b>      |
| Aptus Value Housing Finance India Ltd. |        | 2.22             | <b>Infrastructure Investment Trust</b>   |           |                  |
| Coforge Ltd.                           |        | 2.13             | National Highways Infra Trust            |           | 1.50             |
| Karur Vysya Bank Ltd.                  |        | 1.98             | <b>Total</b>                             |           | <b>1.50</b>      |
| Aether Industries Ltd.                 |        | 1.75             | <b>Cash, Cash Equivalents And Others</b> |           |                  |
| Gujarat Ambuja Exports Ltd.            |        | 1.70             |  |           | <b>6.45</b>      |
| Vip Industries Ltd.                    |        | 1.68             | <b>Grand Total</b>                       |           | <b>100.00</b>    |
| CSB Bank Ltd.                          |        | 1.63             |  |           |                  |
| Thangamayil Jewellery Ltd.             |        | 1.56             |  |           |                  |
| Relaxo Footwears Ltd.                  |        | 1.56             |  |           |                  |
| VRL Logistics Ltd.                     |        | 1.51             |  |           |                  |
| Hawkins Cookers Ltd.                   |        | 1.26             |  |           |                  |
| Avanti Feeds Ltd.                      |        | 0.99             |  |           |                  |
| Happy Forgings Ltd.                    |        | 0.97             |  |           |                  |

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

|                                    |       |
|------------------------------------|-------|
| Financial Services                 | 22.26 |
| Consumer Durables                  | 10.15 |
| Capital Goods                      | 9.87  |
| Healthcare                         | 9.25  |
| Fast Moving Consumer Goods         | 9.14  |
| Information Technology             | 6.04  |
| Sovereign                          | 5.32  |
| Services                           | 5.29  |
| Chemicals                          | 4.72  |
| Construction                       | 4.44  |
| Telecommunication                  | 2.99  |
| Media, Entertainment & Publication | 2.64  |
| Textiles                           | 0.73  |
| Consumer Services                  | 0.71  |
| Cash, Cash Equivalents And Others  | 6.45  |

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



Investors understand that their principal will be at Very High risk

**SBI Magnum Children's Benefit Fund - Investment Plan**  
This product is suitable for investors who are seeking:  
 • Long term capital appreciation  
 • Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities.  
 ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**RETIREMENT BENEFIT FUND-  
AGGRESSIVE PLAN**

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

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

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

**Report As On:** 31/05/2024

**AAUM for the Month of May 2024**

₹ 2,361.88 Crores

**AUM as on May 31, 2024**

₹ 2,414.38 Crores

**Fund Manager:**

**Mr. Rohit Shimpi** (Equity Portion)

**Mr. Ardhendu Bhattacharya** (Debt portion)

**Mr. Pradeep Kesavan** (overseas investments)

**Managing since:**

**Mr. Rohit Shimpi:** Oct - 2021

**Mr. Ardhendu Bhattacharya:** June - 2021

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

**Total Experience:**

**Mr. Rohit Shimpi** –Over 18 years

**Mr. Ardhendu Bhattacharya** –Over 13 years

**Mr. Pradeep Kesavan** –Over 18 years

**First Tier Benchmark:** 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** : 0.44 years

**Average Maturity** : 2.30 years

**Macaulay Duration** : 0.45 years

**Yield to Maturity<sup>^</sup>** : 7.39%

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 18.9068 |
| Reg-Plan-Growth | 18.9060 |

**NET ASSET VALUE**

| Option           | NAV (₹) |
|------------------|---------|
| Direct Plan-IDCW | 19.7641 |
| Dir-Plan-Growth  | 19.7750 |

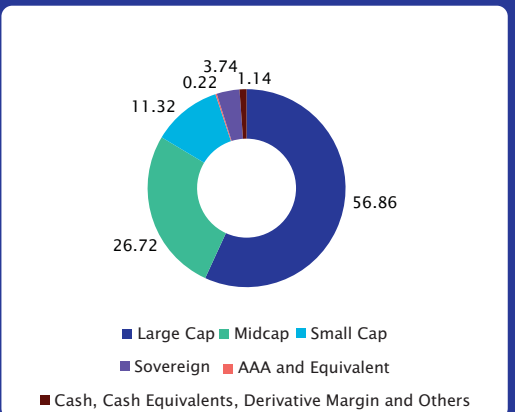
**PORTFOLIO**

| Issuer Name                                      | Rating | (%) Of Total AUM | Issuer Name                                    | Rating    | (%) Of Total AUM |
|--|--------|------------------|--|-----------|------------------|
| <b>Equity Shares</b>                             |        |                  | Page Industries Ltd.                           |           | 1.17             |
| HDFC Bank Ltd.                                   |        | 7.40             | ICICI Lombard General Insurance Company Ltd.   |           | 1.15             |
| ICICI Bank Ltd.                                  |        | 5.56             | V-Guard Industries Ltd.                        |           | 1.05             |
| Maruti Suzuki India Ltd.                         |        | 4.64             | FSN E-Commerce Ventures Ltd.                   |           | 1.04             |
| Larsen & Toubro Ltd.                             |        | 4.50             | AIA Engineering Ltd.                           |           | 0.96             |
| Infosys Ltd.                                     |        | 4.06             | SBFC Finance Ltd.                              |           | 0.92             |
| State Bank Of India                              |        | 3.97             | Teamlease Services Ltd.                        |           | 0.72             |
| Reliance Industries Ltd.                         |        | 3.56             | Nuvoco Vistas Corporation Ltd.                 |           | 0.63             |
| Endurance Technologies Ltd.                      |        | 3.22             | Hawkins Cookers Ltd.                           |           | 0.58             |
| Timken India Ltd.                                |        | 3.13             | <b>Total</b>                                   |           | <b>94.90</b>     |
| Ultratech Cement Ltd.                            |        | 2.97             | <b>Non Convertible Debentures</b>              |           |                  |
| Axis Bank Ltd.                                   |        | 2.93             | Housing And Urban Development Corporation Ltd. | [ICRA]AAA | 0.22             |
| Kajaria Ceramics Ltd.                            |        | 2.75             | <b>Total</b>                                   |           | <b>0.22</b>      |
| Schaeffler India Ltd.                            |        | 2.60             | <b>Floating Rate Bonds</b>                     |           |                  |
| ABB India Ltd.                                   |        | 2.51             | Government Of India                            | SOVEREIGN | 2.28             |
| Grindwell Norton Ltd.                            |        | 2.42             | <b>Total</b>                                   |           | <b>2.28</b>      |
| Hindalco Industries Ltd.                         |        | 2.41             | <b>Government Securities</b>                   |           |                  |
| Kotak Mahindra Bank Ltd.                         |        | 2.23             | Government Of India                            | SOVEREIGN | 1.04             |
| Divi's Laboratories Ltd.                         |        | 2.11             | <b>Total</b>                                   |           | <b>1.04</b>      |
| Abbott India Ltd.                                |        | 2.11             | <b>State Development Loans</b>                 |           |                  |
| TVS Motor Company Ltd.                           |        | 2.07             | State Government Of West Bengal                | SOVEREIGN | 0.42             |
| L&T Technology Services Ltd.                     |        | 2.07             | <b>Total</b>                                   |           | <b>0.42</b>      |
| Jubilant Foodworks Ltd.                          |        | 1.94             | <b>Cash, Cash Equivalents And Others</b>       |           |                  |
| Power Grid Corporation Of India Ltd.             |        | 1.86             | <b>Grand Total</b>                             |           | <b>100.00</b>    |
| Sona Blw Precision Forgings Ltd.                 |        | 1.75             |  |           |                  |
| ESAB India Ltd.                                  |        | 1.74             |  |           |                  |
| Cholamandalam Investment & Finance Co. Ltd.      |        | 1.56             |  |           |                  |
| The Indian Hotels Company Ltd.                   |        | 1.55             |  |           |                  |
| Chalet Hotels Ltd.                               |        | 1.54             |  |           |                  |
| ZF Commercial Vehicle Control Systems India Ltd. |        | 1.42             |  |           |                  |
| Carborundum Universal Ltd.                       |        | 1.39             |  |           |                  |
| HDFC Life Insurance Company Ltd.                 |        | 1.37             |  |           |                  |
| HDFC Asset Management Co. Ltd.                   |        | 1.34             |  |           |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 28.65 |
| Automobile And Auto Components    | 15.70 |
| Capital Goods                     | 12.15 |
| Information Technology            | 6.13  |
| Consumer Services                 | 6.07  |
| Construction                      | 4.50  |
| Consumer Durables                 | 4.38  |
| Healthcare                        | 4.22  |
| Sovereign                         | 3.74  |
| Construction Materials            | 3.60  |
| Oil, Gas & Consumable Fuels       | 3.56  |
| Metals & Mining                   | 2.41  |
| Power                             | 1.86  |
| Textiles                          | 1.17  |
| Services                          | 0.72  |
| Cash, Cash Equivalents And Others | 1.14  |

**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<sup>^</sup>:

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

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



**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:** 31/05/2024

**AAUM for the Month of May 2024**

₹ 1,366.70 Crores

**AUM as on May 31, 2024**

₹ 1,391.87 Crores

**Fund Manager:**

**Mr. Rohit Shimpi** (Equity Portion)

**Mr. Ardhendu Bhattacharya** (Debt portion)

**Mr. Pradeep Kesavan** (overseas investments)

**Managing since:**

**Mr. Rohit Shimpi:** Oct - 2021

**Mr. Ardhendu Bhattacharya:** June - 2021

**Mr. Pradeep Kesavan:** Dec 2023

**Total Experience:**

**Mr. Rohit Shimpi** -Over 18 years

**Mr. Ardhendu Bhattacharya** -Over 13 years

**Mr. Pradeep Kesavan** -Over 18 years

**First Tier Benchmark:**

CRISIL Hybrid 35+65 -Aggressive Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

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

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

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

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

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

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

|                                |              |
|--------------------------------|--------------|
| Modified Duration              | : 0.59 years |
| Average Maturity               | : 2.48 years |
| Macaulay Duration              | : 0.61 years |
| Yield to Maturity <sup>^</sup> | : 7.44%      |

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 17.5259 |
| Reg-Plan-Growth | 17.5263 |

**NET ASSET VALUE**

| Option           | NAV (₹) |
|------------------|---------|
| Direct Plan-IDCW | 18.2511 |
| Dir-Plan-Growth  | 18.2491 |

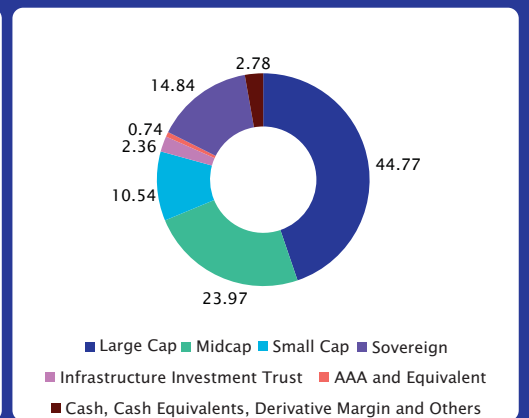
**PORTFOLIO**

| Issuer Name                                      | Rating | (%) Of Total AUM | Issuer Name                                    | Rating     | (%) Of Total AUM |
|--|--------|------------------|--|------------|------------------|
| <b>Equity Shares</b>                             |        |                  | V-Guard Industries Ltd.                        |            | 1.19             |
| HDFC Bank Ltd.                                   |        | 5.76             | HDFC Life Insurance Company Ltd.               |            | 1.18             |
| ICICI Bank Ltd.                                  |        | 4.47             | HDFC Asset Management Co. Ltd.                 |            | 1.17             |
| Infosys Ltd.                                     |        | 3.51             | Page Industries Ltd.                           |            | 0.88             |
| Larsen & Toubro Ltd.                             |        | 3.38             | SBFC Finance Ltd.                              |            | 0.84             |
| Maruti Suzuki India Ltd.                         |        | 3.25             | Teamlease Services Ltd.                        |            | 0.75             |
| Endurance Technologies Ltd.                      |        | 2.87             | Hawkins Cookers Ltd.                           |            | 0.75             |
| State Bank Of India                              |        | 2.85             | FSN E-Commerce Ventures Ltd.                   |            | 0.75             |
| Timken India Ltd.                                |        | 2.78             | Nuvoco Vistas Corporation Ltd.                 |            | 0.44             |
| Schaeffler India Ltd.                            |        | 2.50             | <b>Total</b>                                   |            | <b>79.28</b>     |
| Axis Bank Ltd.                                   |        | 2.43             | <b>Non Convertible Debentures</b>              |            |                  |
| Ultratech Cement Ltd.                            |        | 2.38             | Housing And Urban Development Corporation Ltd. | [ICRA]AAA  | 0.38             |
| Reliance Industries Ltd.                         |        | 2.30             | HDFC Bank Ltd.                                 | CRISIL AAA | 0.36             |
| Kajaria Ceramics Ltd.                            |        | 2.02             | <b>Total</b>                                   |            | <b>0.74</b>      |
| Grindwell Norton Ltd.                            |        | 1.93             | <b>Floating Rate Bonds</b>                     |            |                  |
| Hindalco Industries Ltd.                         |        | 1.92             | Government Of India                            | SOVEREIGN  | 8.27             |
| ZF Commercial Vehicle Control Systems India Ltd. |        | 1.85             | <b>Total</b>                                   |            | <b>8.27</b>      |
| Abbott India Ltd.                                |        | 1.84             | <b>Government Securities</b>                   |            |                  |
| ABB India Ltd.                                   |        | 1.82             | Government Of India                            | SOVEREIGN  | 5.41             |
| Kotak Mahindra Bank Ltd.                         |        | 1.81             | <b>Total</b>                                   |            | <b>5.41</b>      |
| ESAB India Ltd.                                  |        | 1.80             | <b>State Development Loans</b>                 |            |                  |
| TVS Motor Company Ltd.                           |        | 1.74             | State Government Of West Bengal                | SOVEREIGN  | 0.80             |
| Divi's Laboratories Ltd.                         |        | 1.70             | State Government Of Gujarat                    | SOVEREIGN  | 0.36             |
| L&T Technology Services Ltd.                     |        | 1.68             | <b>Total</b>                                   |            | <b>1.16</b>      |
| Jubilant Foodworks Ltd.                          |        | 1.63             | <b>Infrastructure Investment Trust</b>         |            |                  |
| Power Grid Corporation Of India Ltd.             |        | 1.58             | National Highways Infra Trust                  |            | 2.36             |
| Chalet Hotels Ltd.                               |        | 1.49             | <b>Total</b>                                   |            | <b>2.36</b>      |
| Cholamandalam Investment & Finance Co. Ltd.      |        | 1.44             | <b>Cash, Cash Equivalents And Others</b>       |            |                  |
| The Indian Hotels Company Ltd.                   |        | 1.42             | <b>Grand Total</b>                             |            | <b>100.00</b>    |
| Sona Blw Precision Forgings Ltd.                 |        | 1.40             |  |            |                  |
| AIA Engineering Ltd.                             |        | 1.27             |  |            |                  |
| Carborundum Universal Ltd.                       |        | 1.26             |  |            |                  |
| ICICI Lombard General Insurance Company Ltd.     |        | 1.25             |  |            |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Financial Services                | 23.94 |
| Sovereign                         | 14.84 |
| Automobile And Auto Components    | 13.61 |
| Capital Goods                     | 10.86 |
| Consumer Services                 | 5.29  |
| Information Technology            | 5.19  |
| Consumer Durables                 | 3.96  |
| Healthcare                        | 3.54  |
| Construction                      | 3.38  |
| Services                          | 3.11  |
| Construction Materials            | 2.82  |
| Oil, Gas & Consumable Fuels       | 2.30  |
| Metals & Mining                   | 1.92  |
| Power                             | 1.58  |
| Textiles                          | 0.88  |
| Cash, Cash Equivalents And Others | 2.78  |

**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<sup>^</sup>:

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

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



**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:** 31/05/2024

**AAUM for the Month of May 2024**

₹259.54 Crores

**AUM as on May 31, 2024**

₹262.30 Crores

**Fund Manager:**

**Mr. Rohit Shimpi** (Equity Portion)

**Mr. Ardhendu Bhattacharya** (Debt portion)

**Mr. Pradeep Kesavan** (overseas investments)

**Managing since:**

**Mr. Rohit Shimpi:** Oct - 2021

**Mr. Ardhendu Bhattacharya:** June - 2021

**Mr. Pradeep Kesavan:** Dec 2023

**Total Experience:**

**Mr. Rohit Shimpi** -Over 18 years

**Mr. Ardhendu Bhattacharya** -Over 13 years

**Mr. Pradeep Kesavan** -Over 18 years

**First Tier Benchmark:**

CRISIL Hybrid 65+35 - Conservative Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

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

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

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

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

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

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

**Minimum Investment**

₹5000 & in multiples of ₹1

**Additional Investment**

₹1000 & in multiples of ₹1

**Quantitative Data**

**Modified Duration** : 5.80 years  
**Average Maturity** : 13.35 years  
**Macaulay Duration** : 6.04 years  
**Yield to Maturity<sup>A</sup>** : 7.52%

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 14.3791 |
| Reg-Plan-Growth | 14.3775 |

**NET ASSET VALUE**

| Option           | NAV (₹) |
|------------------|---------|
| Direct Plan-IDCW | 14.6902 |
| Dir-Plan-Growth  | 14.6920 |

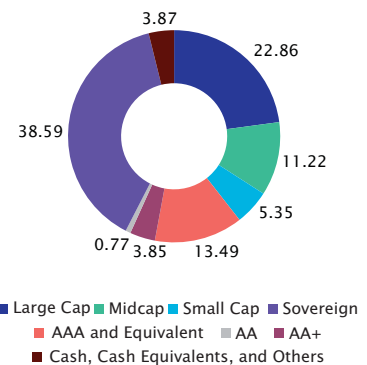
**PORTFOLIO**

| Issuer Name                                      | Rating | (%) Of Total AUM | Issuer Name                                    | Rating         | (%) Of Total AUM |
|--|--------|------------------|--|----------------|------------------|
| <b>Equity Shares</b>                             |        |                  | <b>Total</b>                                   |                |                  |
| HDFC Bank Ltd.                                   |        | 3.06             | Carborundum Universal Ltd.                     |                | 0.57             |
| ICICI Bank Ltd.                                  |        | 2.30             | FSN E-Commerce Ventures Ltd.                   |                | 0.54             |
| Larsen & Toubro Ltd.                             |        | 1.86             | HDFC Asset Management Co. Ltd.                 |                | 0.49             |
| Infosys Ltd.                                     |        | 1.77             | AIA Engineering Ltd.                           |                | 0.48             |
| Maruti Suzuki India Ltd.                         |        | 1.60             | Page Industries Ltd.                           |                | 0.44             |
| State Bank Of India                              |        | 1.39             | Hawkins Cookers Ltd.                           |                | 0.42             |
| Ultratech Cement Ltd.                            |        | 1.29             | SBFC Finance Ltd.                              |                | 0.41             |
| Endurance Technologies Ltd.                      |        | 1.22             | Nuvoco Vistas Corporation Ltd.                 |                | 0.35             |
| Axis Bank Ltd.                                   |        | 1.21             | Teamlease Services Ltd.                        |                | 0.34             |
| Reliance Industries Ltd.                         |        | 1.20             | <b>Total</b>                                   |                | <b>39.43</b>     |
| Timken India Ltd.                                |        | 1.12             | <b>Non Convertible Debentures</b>              |                |                  |
| Kajaria Ceramics Ltd.                            |        | 1.10             | REC Ltd.                                       | CRISIL AAA     | 3.86             |
| Schaeffler India Ltd.                            |        | 1.02             | Bharat Sanchar Nigam Ltd.                      | CRISIL AAA(CE) | 3.86             |
| Hindalco Industries Ltd.                         |        | 1.02             | Torrent Power Ltd.                             | CRISIL AA+     | 1.95             |
| Grindwell Norton Ltd.                            |        | 1.01             | Mahanagar Telephone Nigam Ltd.                 | IND AAA(CE)    | 1.95             |
| Abbott India Ltd.                                |        | 0.98             | Power Finance Corporation Ltd.                 | CRISIL AAA     | 1.92             |
| ZF Commercial Vehicle Control Systems India Ltd. |        | 0.90             | HDFC Bank Ltd.                                 | CRISIL AAA     | 1.90             |
| Kotak Mahindra Bank Ltd.                         |        | 0.90             | Godrej Properties Ltd.                         | [ICRA]AA+      | 1.90             |
| Divi's Laboratories Ltd.                         |        | 0.89             | Union Bank Of India (At1 Bond Under Basel III) | IND AA         | 0.77             |
| TVS Motor Company Ltd.                           |        | 0.88             | <b>Total</b>                                   |                | <b>18.11</b>     |
| L&T Technology Services Ltd.                     |        | 0.87             | <b>Floating Rate Bonds</b>                     |                |                  |
| Jubilant Foodworks Ltd.                          |        | 0.85             | Government Of India                            | SOVEREIGN      | 12.49            |
| ESAB India Ltd.                                  |        | 0.85             | <b>Total</b>                                   |                | <b>12.49</b>     |
| Power Grid Corporation Of India Ltd.             |        | 0.82             | <b>Government Securities</b>                   |                |                  |
| ABB India Ltd.                                   |        | 0.79             | Government Of India                            | SOVEREIGN      | 26.10            |
| Cholamandalam Investment & Finance Co. Ltd.      |        | 0.74             | <b>Total</b>                                   |                | <b>26.10</b>     |
| The Indian Hotels Company Ltd.                   |        | 0.67             | <b>Cash, Cash Equivalents And Others</b>       |                |                  |
| Chalet Hotels Ltd.                               |        | 0.67             |  |                | <b>3.87</b>      |
| V-Guard Industries Ltd.                          |        | 0.64             | <b>Grand Total</b>                             |                | <b>100.00</b>    |
| Sona Blw Precision Forgings Ltd.                 |        | 0.63             |  |                |                  |
| ICICI Lombard General Insurance Company Ltd.     |        | 0.57             |  |                |                  |
| HDFC Life Insurance Company Ltd.                 |        | 0.57             |  |                |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Sovereign                         | 38.59 |
| Financial Services                | 20.09 |
| Automobile And Auto Components    | 6.25  |
| Telecommunication                 | 5.81  |
| Capital Goods                     | 4.82  |
| Power                             | 2.77  |
| Consumer Services                 | 2.73  |
| Information Technology            | 2.64  |
| Consumer Durables                 | 2.16  |
| Realty                            | 1.90  |
| Healthcare                        | 1.87  |
| Construction                      | 1.86  |
| Construction Materials            | 1.64  |
| Oil, Gas & Consumable Fuels       | 1.20  |
| Metals & Mining                   | 1.02  |
| Textiles                          | 0.44  |
| Services                          | 0.34  |
| Cash, Cash Equivalents And Others | 3.87  |

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



Investors understand that their principal will be at High risk

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

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

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



**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   | 13.1161 | Direct Plan-IDCW | 13.3388 |
| Reg-Plan-Growth | 13.1163 | Dir-Plan-Growth  | 13.3408 |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹170.33 Crores
- AUM as on May 31, 2024**  
₹171.12 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Mr. Pradeep Kesavan** (overseas investments)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Mr. Pradeep Kesavan:** Dec 2023  
**Total Experience:**  
**Mr. Rohit Shimpi** -Over 18 years  
**Mr. Ardhendu Bhattacharya** -Over 13 years  
**Mr. Pradeep Kesavan** -Over 18 years
- First Tier Benchmark:**  
CRISIL Hybrid 85+15 - Conservative Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

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

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

**Quantitative Data**

|                                |               |
|--------------------------------|---------------|
| Modified Duration              | : 7.33 years  |
| Average Maturity               | : 19.99 years |
| Macaulay Duration              | : 7.65 years  |
| Yield to Maturity <sup>^</sup> | : 7.55%       |

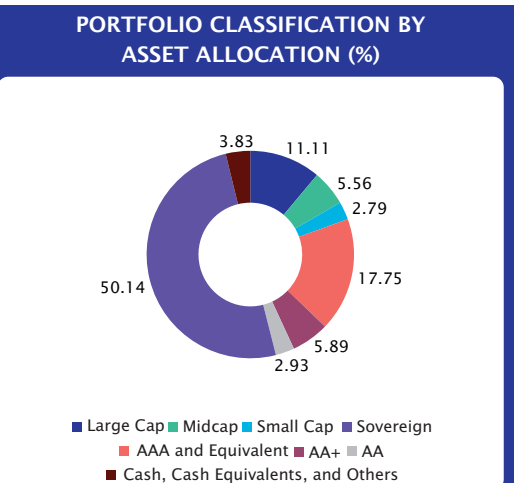
<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**PORTFOLIO**

| Issuer Name                                      | Rating | (%) Of Total AUM | Issuer Name                                     | Rating         | (%) Of Total AUM |
|--|--------|------------------|---|----------------|------------------|
| <b>Equity Shares</b>                             |        |                  | <b>Non Convertible Debentures</b>               |                |                  |
| HDFC Bank Ltd.                                   |        | 1.50             | Carborundum Universal Ltd.                      |                | 0.28             |
| ICICI Bank Ltd.                                  |        | 1.16             | ICICI Lombard General Insurance Company Ltd.    |                | 0.26             |
| Larsen & Toubro Ltd.                             |        | 0.90             | Hawkins Cookers Ltd.                            |                | 0.24             |
| Infosys Ltd.                                     |        | 0.87             | Page Industries Ltd.                            |                | 0.23             |
| Maruti Suzuki India Ltd.                         |        | 0.76             | AIA Engineering Ltd.                            |                | 0.23             |
| State Bank Of India                              |        | 0.66             | SBFC Finance Ltd.                               |                | 0.21             |
| Endurance Technologies Ltd.                      |        | 0.61             | Teamlease Services Ltd.                         |                | 0.20             |
| Ultratech Cement Ltd.                            |        | 0.59             | HDFC Asset Management Co. Ltd.                  |                | 0.20             |
| Reliance Industries Ltd.                         |        | 0.59             | Nuvoco Vistas Corporation Ltd.                  |                | 0.17             |
| Axis Bank Ltd.                                   |        | 0.59             | <b>Total</b>                                    |                | <b>19.46</b>     |
| Schaeffler India Ltd.                            |        | 0.57             | <b>Floating Rate Bonds</b>                      |                |                  |
| Timken India Ltd.                                |        | 0.54             | REC Ltd.  | CRISIL AAA     | 5.92             |
| Kajaria Ceramics Ltd.                            |        | 0.54             | Bharat Sanchar Nigam Ltd.                       | CRISIL AAA(CE) | 5.91             |
| Hindalco Industries Ltd.                         |        | 0.51             | Torrent Power Ltd.                              | CRISIL AA+     | 2.98             |
| Grindwell Norton Ltd.                            |        | 0.48             | Mahanagar Telephone Nigam Ltd.                  | IND AAA(CE)    | 2.98             |
| ESAB India Ltd.                                  |        | 0.47             | Power Finance Corporation Ltd.                  | CRISIL AAA     | 2.94             |
| L&T Technology Services Ltd.                     |        | 0.45             | Union Bank Of India (At 1 Bond Under Basel III) | IND AA         | 2.93             |
| Abbott India Ltd.                                |        | 0.45             | Godrej Properties Ltd.                          | [ICRA]AA+      | 2.91             |
| Kotak Mahindra Bank Ltd.                         |        | 0.44             | <b>Total</b>                                    |                | <b>26.57</b>     |
| Divi's Laboratories Ltd.                         |        | 0.44             | <b>Government Securities</b>                    |                |                  |
| ZF Commercial Vehicle Control Systems India Ltd. |        | 0.42             | Government Of India                             | SOVEREIGN      | 7.44             |
| Power Grid Corporation Of India Ltd.             |        | 0.40             | <b>Total</b>                                    |                | <b>7.44</b>      |
| Jubilant Foodworks Ltd.                          |        | 0.40             | <b>State Development Loans</b>                  |                |                  |
| TVS Motor Company Ltd.                           |        | 0.39             | State Government Of Uttar Pradesh               | SOVEREIGN      | 5.83             |
| Cholamandalam Investment & Finance Co. Ltd.      |        | 0.39             | <b>Total</b>                                    |                | <b>5.83</b>      |
| V-Guard Industries Ltd.                          |        | 0.37             | <b>Cash, Cash Equivalents And Others</b>        |                |                  |
| ABB India Ltd.                                   |        | 0.37             | <b>Total</b>                                    |                | <b>3.83</b>      |
| The Indian Hotels Company Ltd.                   |        | 0.36             | <b>Grand Total</b>                              |                | <b>100.00</b>    |
| Sona Blw Precision Forgings Ltd.                 |        | 0.33             |   |                |                  |
| Chalet Hotels Ltd.                               |        | 0.31             |   |                |                  |
| HDFC Life Insurance Company Ltd.                 |        | 0.29             |   |                |                  |
| FSN E-Commerce Ventures Ltd.                     |        | 0.29             |   |                |                  |

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

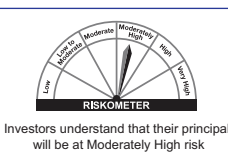
|                                   |       |
|-----------------------------------|-------|
| Sovereign                         | 50.14 |
| Financial Services                | 17.49 |
| Telecommunication                 | 8.89  |
| Power                             | 3.38  |
| Automobile And Auto Components    | 3.08  |
| Realty                            | 2.91  |
| Capital Goods                     | 2.37  |
| Consumer Services                 | 1.36  |
| Information Technology            | 1.32  |
| Consumer Durables                 | 1.15  |
| Construction                      | 0.90  |
| Healthcare                        | 0.89  |
| Construction Materials            | 0.76  |
| Oil, Gas & Consumable Fuels       | 0.59  |
| Metals & Mining                   | 0.51  |
| Textiles                          | 0.23  |
| Services                          | 0.20  |
| Cash, Cash Equivalents And Others | 3.83  |



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

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

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





## Snapshot of Debt Funds

| Scheme Name   | SBI Magnum Gilt Fund<br>(Previously known as SBI<br>Magnum Gilt Fund - Long<br>Term Plan) | SBI Magnum<br>Income Fund   | SBI Dynamic Bond<br>Fund   | SBI Corporate Bond<br>Fund  | SBI Credit Risk Fund<br>(Previously known as SBI<br>Corporate Bond Fund)   | SBI Magnum Medium<br>Duration Fund<br>(Previously known as SBI<br>Regular Savings Fund)  | SBI Short Term Debt<br>Fund  | SBI Magnum Constant<br>Maturity Fund (Previously<br>known as SBI Magnum Gilt<br>Fund - Short Term Plan) |
|---|---|---|--|---|--|--|--|---|
| <b>Ideal Investment Horizon</b>                           | 3 years +   | 3 years +   | 3 years +  | 3 years +   | 3 years +  | 2 years +  | 1 year +   | 1 year +  |
| <b>Inception Date</b>                                     | 30/12/2000  | 25/11/1998  | 09/02/2004   | 16/01/2019  | 17/07/2014   | 12/11/2003   | 27/7/2007  | 30/12/2000  |
| <b>Fund Manager</b>                                       | Mr. Rajeev Radhakrishnan<br>Mr. Tejas Soman (Co Fund<br>Manager)                          | Mr. Lokesh Malliya Mr. Adesh<br>Sharma (Co Fund Manager) &<br>*Mr. Pradeep Kesavan                | Mr. Rajeev Radhakrishnan<br>Mr. Tejas Soman (Co Fund<br>Manager) & *Mr. Pradeep<br>Kesavan         | Mr. Rajeev Radhakrishnan<br>*Mr. Arundhau Bhattacharyya<br>& *Mr. Pradeep Kesavan | Mr. Lokesh Malliya Mr. Adesh<br>Sharma (Co Fund Manager) &<br>*Mr. Pradeep Kesavan   | Mr. Lokesh Malliya<br>Mr. Mohit Jain<br>(Co Fund Manager)<br>Mr. Pradeep Kesavan   | Mr. Rajeev Radhakrishnan<br>Ms. Mansi Sajja Co Fund<br>Manager & *Mr. Pradeep<br>Kesavan | Mr. Tejas Soman<br>(w.e.f. Dec 2023)  |
| <b>Managing Since</b>                                     | Rajeev (w.e.f. Nov-2023) &<br>Tejas (w.e.f. Dec 2023)                                     | (w.e.f. Dec-2023)   | Rajeev (w.e.f. Nov-2023) Tejas<br>& Pradeep (w.e.f. Dec 2023)                                      | Rajeev Jan-2019-Arundhendu &<br>Pradeep (w.e.f. Dec 2023)                         | Lokesh Feb-2017- Adesh &<br>Pradeep (w.e.f. Dec-2023)  | (w.e.f. Dec-2023)  | Rajeev Jun-2008 - Mansi &<br>Pradeep (w.e.f. Dec-2023)                                   | (w.e.f. Dec-2023)   |
| <b>First Tier Benchmark</b>                               | Nifty All Duration G-Sec<br>Index   | CRISIL Medium to Long<br>Duration Debt A-III Index  | CRISIL Dynamic Bond<br>A-III Index   | NIFTY Corporate Bond<br>Index A-II  | NIFTY Credit Risk<br>Bond Index B-II   | NIFTY Medium<br>Duration Debt Index<br>A-III   | CRISIL Short Duration<br>Debt A-II Index   | Nifty 10 yr Benchmark<br>G-Sec  |
| <b>Fund Details as on 31 May 2024</b>                     |   |   |  |   |  |  |  |   |
| <b>Month End AUM (Rs. in Crores)</b>                      | ₹8,754.14   | ₹1,753.79   | ₹3,092.08  | ₹20,065.47  | ₹2,461.62  | ₹6,088.16  | ₹12,764.99   | ₹1,619.44   |
| <b>Modified Duration (years)</b>                          | 7.80  | 6.15  | 7.62   | 3.37  | 2.50   | 3.47   | 2.68   | 6.75  |
| <b>Average Maturity (years)</b>                           | 16.26   | 11.99   | 16.90  | 4.50  | 3.92   | 5.00   | 3.71   | 9.84  |
| <b>Macaulay Duration (years)</b>                          | 8.08  | 6.40  | 7.90   | 3.54  | 2.62   | 3.64   | 2.82   | 6.99  |
| <b>Yield to Maturity (%)^</b>                             | 7.20  | 7.98  | 7.34   | 7.69  | 8.53   | 8.18   | 7.77   | 7.18  |
| <b>Expense Ratio</b>                                      | Regular- 0.94%<br>Direct- 0.46%   | Regular- 1.46%<br>Direct- 0.79%   | Regular- 1.44%<br>Direct- 0.61%  | Regular- 0.79%<br>Direct- 0.34%   | Regular- 1.55%<br>Direct- 0.90%  | Regular- 1.21%<br>Direct- 0.68%  | Regular- 0.84%<br>Direct- 0.34%  | Regular- 0.64%<br>Direct- 0.31%   |
| <b>Composition by Assets as on 31 May 2024</b>            |   |   |  |   |  |  |  |   |
| <b>Equity Shares</b>                                      | -   | -   | -  | -   | -  | -  | -  | -   |
| <b>Corporate Debt</b>                                     | 2.73  | 41.68   | 12.95  | 75.70   | 74.07  | 64.72  | 70.80  | -   |
| <b>Gilts</b>  | 89.97   | 39.87   | 57.44  | 18.17   | 16.36  | 24.89  | 26.11  | 96.95   |
| <b>Money Market Instruments</b>                           | -   | -   | -  | -   | 3.00   | -  | -  | -   |
| <b>Other Assets</b>                                       | 7.30  | 18.45   | 29.61  | 6.13  | 6.57   | 10.39  | 3.09   | 3.05  |
| <b>Composition by Ratings as on 31 May 2024</b>           |   |   |  |   |  |  |  |   |
| <b>AA, AA+, AAA And EQUIVALENT</b>                        | -   | 30.94   | 12.95  | 75.70   | 57.03  | 44.70  | 70.80  | -   |
| <b>Below AA</b>   | -   | 10.74   | -  | -   | 17.04  | 20.02  | -  | -   |
| <b>Sovereign</b>  | 97.19   | 55.11   | 77.85  | 21.38   | 17.38  | 29.21  | 26.14  | 96.95   |
| <b>Below A1+, A1+</b>                                     | -   | -   | -  | -   | 3.00   | -  | -  | -   |
| <b>Cash, Cash Equivalents,<br/>Derivatives and Others</b> | 2.81  | 3.21  | 9.20   | 2.92  | 5.55   | 6.07   | 3.06   | 3.05  |
| <b>Other Details</b>                                      |   |   |  |   |  |  |  |   |
| <b>Exit Load</b>  | NIL   | For 10% of the<br>investments within 1<br>Year - Nil; For the<br>remaining<br>investments - 1.00% | For 10% of the<br>investments within<br>1 month - Nil;<br>For the remaining<br>investments - 0.25% | Nil   | For 8% of the investments<br>within 1 Year - Nil; For the<br>remaining investments - 3.00%<br>For 8% of the investments after<br>1 Year to 2 Years - Nil; For the<br>remaining investments - 1.50%<br>For 8% of the investments after<br>2 Year to 3 Years - Nil; For the<br>remaining investments - 0.75% | For exit within 12 months<br>from the date of allotment:<br>- For 8% of investment - Nil -<br>- For remaining investments -<br>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               |   |   |
|---|---|--|---|---|--|--|--|----------------------------------|---|---|
| <b>Ideal Investment Horizon</b>                       | 3 months +  | 3 months +   | 3 years +   | 7day +  | 3-6 months   | 3 years +  | 3 years +                                | 1 day +                          |   |   |
| <b>Inception Date</b>                                 | 27/7/2007   | 19/07/2004   | 09/10/2009  | 24/11/2003  | 21/05/1999   | 27/10/2020   | 21/12/2022                               | 01/10/2002                       |   |   |
| <b>Fund Manager</b>                                   | Mr. Rajeev Radhakrishnan<br>Mr. Arun R<br>(Co Fund Manager) &<br>*Mr. Pradeep Kesavan | Mr. R. Arun<br>Mr. Rajeev Radhakrishnan<br>& Mr. Pradeep Kesavan | Mr. Rajeev Radhakrishnan<br>Ardhendhu Bhattacharya<br>(Co Fund Manager)<br>*Mr. Pradeep Kesavan | Mr. R. Arun & Rajeev<br>Radhakrishnan Co Fund<br>Manager (w.e.f. Dec 01 2023) | Mr. R. Arun Mr. Ardhendu<br>Bhattacharya &<br>*Mr. Pradeep Kesavan | Mr. Ardhendu Bhattacharya<br>Mr. Rajeev Radhakrishnan<br>(Co-Fund Manager) & *Mr.<br>Pradeep Kesavan | Mr. Tejas Soman<br>*Mr. Pradeep Kesavan  | Mr. R. Arun                      |   |   |
| <b>Managing Since</b>                                 | Rajeev Jun-2008; Arun &<br>Pradeep (w.e.f. Dec-2023)                                  | Arun Apr-2012, Rajeev Dec-<br>2023 & Pradeep Dec-2023            | Rajeev Nov-2013 - Ardhendu &<br>Pradeep (w.e.f. Dec-2023)                                       | Arun May-2018 Rajeev Dec-2023   | R. Arun - June 2021, Ardhendu<br>& Pradeep (w.e.f. Dec 2023)       | Ardhendhu June-21, Rajeev<br>Oct-20 & Pradeep Dec-23   | December-2023                            | Apr-2012                         |   |   |
| <b>First Tier Benchmark</b>                           | CRISIL Low Duration<br>Debt A-I Index   | CRISIL Money Market A-I<br>Index                                 | NIFTY Banking and<br>PSU Debt Index A-II  | NIFTY Liquid Index A-I  | CRISIL Ultra Short<br>Duration Debt A-I Index                      | Nifty Short Duration<br>Debt Index A-II  | CRISIL Long Duration<br>Debt A-III Index | CRISIL Liquid Overnight<br>Index |   |   |
| <b>Fund Details as on 31 May 2024</b>                 |   |  |   |   |  |  |  |                                  |   |   |
| <b>Month End AUM (Rs. in Crs)</b>                     | ₹9,665.76   | ₹24,874.50   | ₹4,201.87   | ₹70,911.61  | ₹10,573.22   | ₹1,149.21  | ₹1,846.20                                | ₹15,038.54                       |   |   |
| <b>Modified Duration (years)</b>                      | 0.95  | 0.60   | 3.41  | 0.11  | 0.45   | 1.21   | 11.68                                    | 1 day                            |   |   |
| <b>Average Maturity (years)</b>                       | 1.61  | 0.60   | 8.83  | 0.11  | 0.49   | 3.87   | 30.30                                    | 1 day                            |   |   |
| <b>Macaulay Duration (years)</b>                      | 1.02  | 0.60   | 3.61  | 0.11  | 0.49   | 1.24   | 12.10                                    | 1 day                            |   |   |
| <b>Yield to Maturity (%)<sup>^</sup></b>              | 7.81  | 7.62   | 7.65  | 7.13  | 7.54   | 7.81   | 7.24                                     | 6.67                             |   |   |
| <b>Expense Ratio</b>                                  | Regular- 1.02%<br>Direct- 0.43%   | Regular- 0.76%<br>Direct- 0.25%                                  | Regular- 0.80%<br>Direct- 0.33%   | Regular- 0.30%<br>Direct- 0.19%   | Regular- 0.54%<br>Direct- 0.31%                                    | Regular- 0.46%<br>Direct- 0.26%  | Regular- 0.68%<br>Direct- 0.23%          | Regular- 0.15%<br>Direct- 0.07%  |   |   |
| <b>Composition by Assets as on 31 May 2024</b>        |   |  |   |   |  |  |  |                                  |   |   |
| <b>Equity Shares</b>                                  | -   | -  | -   | -   | -  | -  | -  | -                                |   |   |
| <b>Corporate Debt</b>                                 | 61.10   | -  | 74.27   | -   | 22.13  | 29.57  | -  | -                                |   |   |
| <b>Gilts</b>  | 15.24   | 0.34   | 18.06   | 1.16  | -  | 65.97  | 95.36                                    | -                                |   |   |
| <b>Money Market Instruments</b>                       | 22.39   | 89.95  | -   | 101.34  | 76.19  | -  | -  | 1.66                             |   |   |
| <b>Other Assets</b>                                   | 1.27  | 9.71   | 7.67  | -2.50   | 1.68   | 4.46   | 4.64                                     | 98.34                            |   |   |
| <b>Composition by Ratings as on 31 May 2024</b>       |   |  |   |   |  |  |  |                                  |   |   |
| <b>AA, AA+, AAA And Equivalent</b>                    | 60.07   | -  | 74.27   | -   | 22.13  | 29.57  | -  | -                                |   |   |
| <b>Below AA</b>                                       | 1.03  | -  | -   | -   | -  | -  | -  | -                                |   |   |
| <b>Sovereign</b>                                      | 15.57   | 14.09  | 21.66   | 25.71   | 18.26  | 66.41  | 95.36                                    | 1.66                             |   |   |
| <b>Below A1+, A1+</b>                                 | 22.39   | 86.60  | -   | 76.79   | 58.70  | -  | -  | -                                |   |   |
| <b>Cash, Cash Equivalents, Derivatives and Others</b> | 0.94  | -0.69  | 4.07  | -2.50   | 0.91   | 4.02   | 4.64                                     | 98.34                            |   |   |
| <b>Other Details</b>                                  |   |  |   |   |  |  |  |                                  |   |   |
| <b>Exit Load</b>                                      | NIL   | NIL  | NIL   | Investor exit upon subscription / switch-in                                   |  |  |  |                                  | For exit within 3 days from the date of allotment:<br>0.10%<br>For exit on or after 3 days from the date of allotment:<br>Nil | For exit on or before 90 days from the date of allotment - 0.25%<br>For exit after 90 days from the date of allotment - Nil |
|   |   |  |   | 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   | 0.0000%   |  |   |   |  |  |  |                                  |   |   |


**MAGNUM GILT FUND**

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 30/12/2000

#### • Report As On: 31/05/2024

#### • AAUM for the Month of May 2024

₹ 8,674.68 Crores

#### • AUM as on May 31, 2024

₹ 8,754.14 Crores

#### • Fund Manager: Mr. Rajeev Radhakrishnan & Mr. Tejas Soman (Co Fund Manager) (w.e.f. Nov-2023)

#### Managing Since:

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

Mr. Tejas Soman (w.e.f. Dec-2023)

#### Total Experience:

Mr. Rajeev Radhakrishnan Over 20 years

Mr. Tejas Soman Over 8 years

#### • First Tier Benchmark:

Nifty All Duration G-Sec Index

#### • Exit Load: NIL

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

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

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

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

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 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              | : 7.80 years  |
| Average Maturity               | : 16.26 years |
| Macaulay Duration              | : 8.08 years  |
| Yield to Maturity <sup>^</sup> | : 7.20%       |

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

### NET ASSET VALUE

| Option                      | NAV (₹) | Option          | NAV (₹) |
|-----------------------------|---------|-----------------|---------|
| PF-Fixed Period-1 Year-IDCW | 18.7380 | Regular IDCW    | 18.6495 |
| PF-Fixed Period-2 Year-IDCW | 18.9617 | Reg-Plan-Growth | 60.6493 |
| PF-Fixed Period-3 Year-IDCW | 18.3848 | Dir-Plan-IDCW   | 20.3938 |
| PF 3 Year - Growth          | 36.3783 | Dir-Plan-Growth | 63.8996 |
| PF Regular - Growth         | 38.9354 |                 |         |

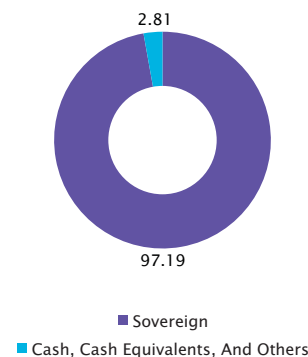
### PORTFOLIO

| Issuer Name                              | Rating    | (%) Of Total AUM |
|--|-----------|------------------|
| <b>Floating Rate Bonds</b>               |           |                  |
| Government Of India                      | SOVEREIGN | 2.73             |
| <b>Total</b>                             |           | <b>2.73</b>      |
| <b>Government Securities</b>             |           |                  |
| Government Of India                      | SOVEREIGN | 89.97            |
| <b>Total</b>                             |           | <b>89.97</b>     |
| <b>State Development Loans</b>           |           |                  |
| State Government Of Uttar Pradesh        | SOVEREIGN | 4.48             |
| State Government Of West Bengal          | SOVEREIGN | 0.01             |
| <b>Total</b>                             |           | <b>4.49</b>      |
| <b>Cash, Cash Equivalents And Others</b> |           |                  |
|  |           | <b>2.81</b>      |
| <b>Grand Total</b>                       |           | <b>100.00</b>    |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Government Securities             | 89.97 |
| State Development Loans           | 4.49  |
| Floating Rate Bonds               | 2.73  |
| Cash, Cash Equivalents And Others | 2.81  |

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

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

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

**SBI**  
**MAGNUM INCOME FUND**

NET ASSET VALUE

| Option                    | NAV (₹) | Option                    | NAV (₹) |
|---------------------------|---------|---------------------------|---------|
| Reg-Plan-Bonus            | 39.2570 | Dir-Plan-Bonus            | 42.1025 |
| Reg-Plan-Growth           | 64.7901 | Dir-Plan-Growth           | 69.3818 |
| Reg-Plan-Half Yearly IDCW | 16.9458 | Dir-Plan-Half Yearly IDCW | 19.6853 |
| Reg-Plan-Quarterly IDCW   | 18.2458 | Dir-Plan-Quarterly IDCW   | 20.1531 |

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:** 31/05/2024

**AAUM for the Month of May 2024**  
₹ 1,753.15 Crores

**AUM as on May 31, 2024**  
₹ 1,753.79 Crores

**Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. Lokesh Mallya (w.e.f. Dec-2023)  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)

**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 years  
Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:** CRISIL Medium to Long Duration Debt A-III Index

**Exit Load:** For exit within 1 year from the date of allotment.  
For 10% of investment : Nil  
For remaining investment: 1.00%  
For exit after one year from the date of allotment - Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 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** : 6.15 years  
**Average Maturity** : 11.99 years  
**Macaulay Duration** : 6.40 years  
**Yield to Maturity<sup>^</sup>** : 7.98%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

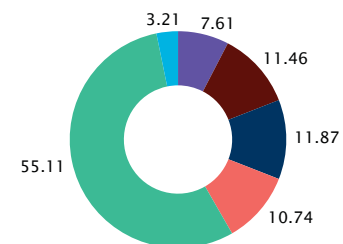
PORTFOLIO

| Issuer Name   | Rating      | (%) Of Total AUM |
|---|-------------|------------------|
| <b>Non Convertible Debentures</b>                   |             |                  |
| Torrent Power Ltd.                                  | CRISIL AA+  | 4.34             |
| Godrej Properties Ltd.                              | [ICRA]AA+   | 4.27             |
| Tata Housing Development Co. Ltd.                   | CARE AA     | 3.71             |
| Indostar Capital Finance Ltd.                       | CRISIL AA-  | 3.34             |
| Avanse Financial Services Ltd.                      | CARE AA-    | 3.14             |
| REC Ltd.  | CRISIL AAA  | 2.89             |
| Bharti Telecom Ltd.                                 | CRISIL AA+  | 2.85             |
| JM Financial Credit Solutions Ltd.                  | [ICRA]AA    | 2.81             |
| JM Financial Asset Reconstruction Company Ltd.      | [ICRA]AA-   | 2.55             |
| Jindal Stainless Ltd.                               | CRISIL AA   | 2.50             |
| Mahanagar Telephone Nigam Ltd.                      | IND AAA(CE) | 1.75             |
| Grihum Housing Finance Ltd.                         | CARE AA-    | 1.71             |
| Pipeline Infrastructure Pvt Ltd.                    | CRISIL AAA  | 1.55             |
| Tata Projects Ltd.                                  | IND AA      | 1.43             |
| National Bank For Agriculture And Rural Development | CRISIL AAA  | 1.42             |
| Aadhar Housing Finance Ltd.                         | [ICRA]AA    | 1.42             |
| <b>Total</b>  |             | <b>41.68</b>     |
| <b>Government Securities</b>                        |             |                  |
| Government Of India                                 | SOVEREIGN   | 39.87            |
| <b>Total</b>  |             | <b>39.87</b>     |
| <b>State Development Loans</b>                      |             |                  |
| State Government Of Uttar Pradesh                   | SOVEREIGN   | 5.76             |
| State Government Of Karnataka                       | SOVEREIGN   | 5.17             |
| State Government Of West Bengal                     | SOVEREIGN   | 4.31             |
| <b>Total</b>  |             | <b>15.24</b>     |
| <b>Cash, Cash Equivalents And Others</b>            |             |                  |
|   |             | <b>3.21</b>      |
| <b>Grand Total</b>                                  |             | <b>100.00</b>    |

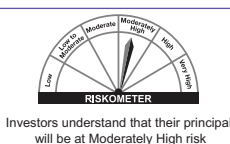
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 41.68 |
| Government Securities             | 39.87 |
| State Development Loans           | 15.24 |
| Cash, Cash Equivalents And Others | 3.21  |

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



**SBI Magnum Income Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:  
• Regular income for medium to long-term  
• Investment in Debt and Money Market Instruments.  
<sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


**DYNAMIC BOND FUND**

## NET ASSET VALUE

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 17.1883 |
| Reg-Plan-Growth | 32.7862 |
| Dir-Plan-IDCW   | 19.8600 |
| Dir-Plan-Growth | 35.5557 |

## 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: 31/05/2024

## • AAUM for the Month of May 2024

₹ 3,077.80 Crores

## • AUM as on May 31, 2024

₹ 3,092.08 Crores

## • Fund Manager: Mr. Rajeev Radhakrishnan

Mr. Tejas Soman (Co Fund Manager) &

Mr. Pradeep Kesavan (overseas investments)

Managing Since:

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

Mr. Tejas Soman (w.e.f. Dec 2023)

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

Total Experience:

Mr. Rajeev Radhakrishnan Over 20 years

Mr. Tejas Soman Over 8 years

Mr. Pradeep Kesavan Over 18 Years

## • First Tier Benchmark:

CRISIL Dynamic Bond A-III Index

## • Exit Load:

For exit within 1 month from the date of allotment

For 10% of investment : Nil

For remaining investment: 0.25%

For exit after one month from the date of

allotment - Nil

## • Entry Load: N.A.

## • Plans Available: Regular, Direct

## • Options: Growth, IDCW

## • SIP

Any Day SIP<sup>1</sup> Facility is available for Monthly,

Quarterly, Semi-Annual and Annual frequencies

through electronic mode like OTM / Debit

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

SIP due date is a Non Business Day, then the

immediate following Business Day will be

considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter

for a minimum of 12 instalments. (Kindly refer

notice cum addendum dated June 02, 2020 for

further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1

thereafter for a minimum of 6 instalments. (or)

Minimum 500 & in multiples of 1 thereafter for a

minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1

thereafter for minimum six months (or) minimum

₹ 500 & in multiples of ₹ 1 thereafter for minimum

one year

Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1

thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹

1 thereafter for a minimum of 4 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 : 7.62 years

Average Maturity : 16.90 years

Macaulay Duration : 7.90 years

Yield to Maturity<sup>^</sup> : 7.34%

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

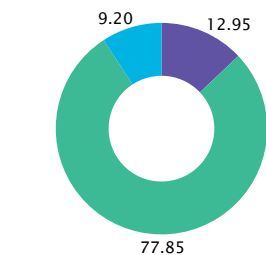
## PORTFOLIO

| Issuer Name                              | Rating      | (%) Of Total AUM |
|--|-------------|------------------|
| <b>Non Convertible Debentures</b>        |             |                  |
| Highways Infrastructure Trust            | CRISIL AAA  | 5.28             |
| Mahanagar Telephone Nigam Ltd.           | IND AAA(CE) | 4.45             |
| Tata Capital Ltd.                        | [ICRA]AAA   | 3.22             |
| <b>Total</b>                             |             | <b>12.95</b>     |
| <b>Government Securities</b>             |             |                  |
| Government Of India                      | SOVEREIGN   | 57.44            |
| <b>Total</b>                             |             | <b>57.44</b>     |
| <b>State Development Loans</b>           |             |                  |
| State Government Of Uttar Pradesh        | SOVEREIGN   | 11.94            |
| State Government Of Maharashtra          | SOVEREIGN   | 4.35             |
| State Government Of Madhya Pradesh       | SOVEREIGN   | 2.50             |
| State Government Of Tamil Nadu           | SOVEREIGN   | 1.62             |
| <b>Total</b>                             |             | <b>20.41</b>     |
| <b>Cash, Cash Equivalents And Others</b> |             |                  |
| <b>Grand Total</b>                       |             | <b>100.00</b>    |

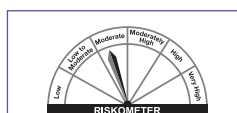
## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Government Securities             | 57.44 |
| State Development Loans           | 20.41 |
| Non Convertible Debentures        | 12.95 |
| Cash, Cash Equivalents And Others | 9.20  |

## 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<sup>^</sup>:

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

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





**CORPORATE BOND FUND**

**NET ASSET VALUE**

| Option                  | NAV (₹) | Option                  | NAV (₹) |
|-------------------------|---------|-------------------------|---------|
| Reg-Plan-Monthly IDCW   | 13.3606 | Dir-Plan-Monthly IDCW   | 13.7019 |
| Reg-Plan-Growth         | 14.1564 | Dir-Plan-Growth         | 14.5164 |
| Reg-Plan-Quarterly IDCW | 13.7545 | Dir-Plan-Quarterly IDCW | 14.1119 |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 20,050.64 Crores
- AUM as on May 31, 2024**  
₹ 20,065.47 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co-Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Rajeev Radhakrishnan Jan-2019  
Mr. Ardhendu Bhattacharya Dec 2023  
Mr. Pradeep Kesavan Dec 2023  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Ardhendu Bhattacharya Over 13 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Corporate Bond Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 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              | : 3.37 years |
| Average Maturity               | : 4.50 years |
| Macaulay Duration              | : 3.54 years |
| Yield to Maturity <sup>^</sup> | : 7.69%      |

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

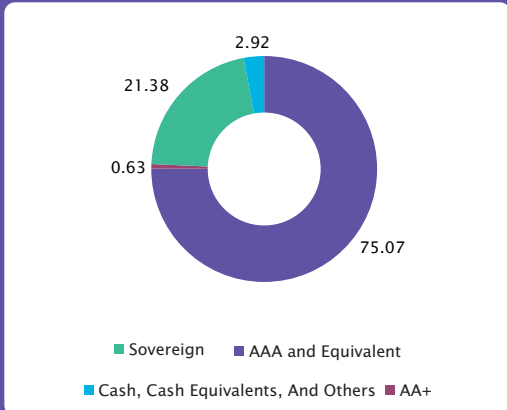
**PORTFOLIO**

| Issuer Name  | Rating         | (%) Of Total AUM | Issuer Name                                | Rating     | (%) Of Total AUM |
|--|----------------|------------------|--|------------|------------------|
| <b>Non Convertible Debentures</b>                  |                |                  |  |            |                  |
| Power Finance Corporation Ltd.                     | CRISIL AAA     | 4.95             | Bank Of India                              | [ICRA]AAA  | 0.75             |
| Small Industries Development Bank Of India         | CRISIL AAA     | 4.39             | Bajaj Finance Ltd.                         | CRISIL AAA | 0.75             |
| REC Ltd.   | CRISIL AAA     | 4.26             | NABARD                                     | [ICRA]AAA  | 0.71             |
| Summit Digital Infrastructure Pvt. Ltd.            | CRISIL AAA     | 3.90             | India Grid Trust                           | [ICRA]AAA  | 0.70             |
| State Bank Of India (Tier II Bond Under Basel III) | CRISIL AAA     | 3.53             | MindSpace Business Parks Reit              | CRISIL AAA | 0.68             |
| Tata Communications Ltd.                           | CARE AAA       | 3.25             | Indian Bank (Tier II Bond Under Basel III) | CRISIL AAA | 0.65             |
| India Grid Trust                                   | CRISIL AAA     | 3.01             | Indian Bank (Tier II Bond Under Basel III) | IND AA+    | 0.63             |
| Bajaj Housing Finance Ltd.                         | CRISIL AAA     | 2.94             | HDB Financial Services Ltd.                | CRISIL AAA | 0.48             |
| Sikka Ports & Terminals Ltd.                       | CRISIL AAA     | 2.86             | <b>Total</b>                               |            | <b>75.49</b>     |
| Nuclear Power Corporation Of India Ltd.            | [ICRA]AAA      | 2.81             | <b>Zero Coupon Bonds</b>                   |            |                  |
| LIC Housing Finance Ltd.                           | CRISIL AAA     | 2.79             | Power Finance Corporation Ltd.             | CRISIL AAA | 0.21             |
| L&T Metro Rail (Hyderabad) Ltd.                    |                |                  | <b>Total</b>                               |            | <b>0.21</b>      |
| [Guaranteed By Larsen & Toubro Ltd.]               | CRISIL AAA(CE) | 2.58             | <b>Floating Rate Bonds</b>                 |            |                  |
| Jamnagar Utilities & Power Pvt. Ltd.               | CRISIL AAA     | 2.38             | Government Of India                        | SOVEREIGN  | 0.75             |
| Indian Railway Finance Corporation Ltd.            | CRISIL AAA     | 2.19             | <b>Total</b>                               |            | <b>0.75</b>      |
| Tata Capital Ltd.                                  | CRISIL AAA     | 2.06             | <b>Government Securities</b>               |            |                  |
| Larsen & Toubro Ltd.                               | CRISIL AAA     | 2.02             | Government Of India                        | SOVEREIGN  | 17.42            |
| Pipeline Infrastructure Pvt Ltd.                   | CRISIL AAA     | 2.01             | <b>Total</b>                               |            | <b>17.42</b>     |
| Mahanagar Telephone Nigam Ltd.                     | IND AAA(CE)    | 1.99             | <b>State Development Loans</b>             |            |                  |
| Highways Infrastructure Trust                      | CRISIL AAA     | 1.99             | State Government Of Rajasthan              | SOVEREIGN  | 1.92             |
| Tata Capital Housing Finance Ltd.                  | CRISIL AAA     | 1.74             | State Government Of Madhya Pradesh         | SOVEREIGN  | 0.77             |
| Sundaram Home Finance Ltd.                         | CRISIL AAA     | 1.55             | State Government Of Maharashtra            | SOVEREIGN  | 0.50             |
| Bharat Sanchar Nigam Ltd.                          | CRISIL AAA(CE) | 1.47             | State Government Of Jharkhand              | SOVEREIGN  | 0.02             |
| John Deere Financial India Pvt. Ltd.               | CRISIL AAA     | 1.36             | <b>Total</b>                               |            | <b>3.21</b>      |
| NABARD   | CRISIL AAA     | 1.32             | <b>Cash, Cash Equivalents And Others</b>   |            |                  |
| Power Grid Corporation Of India Ltd.               | CRISIL AAA     | 1.16             |  |            | <b>2.92</b>      |
| Mahindra Rural Housing Finance Ltd.                | CRISIL AAA     | 1.12             | <b>Grand Total</b>                         |            | <b>100.00</b>    |
| National Housing Bank                              | CRISIL AAA     | 1.04             |  |            |                  |
| Kotak Mahindra Prime Ltd.                          | CRISIL AAA     | 0.99             |  |            |                  |
| GAIL (India) Ltd.                                  | IND AAA        | 0.98             |  |            |                  |
| Toyota Financial Services India Ltd.               | [ICRA]AAA      | 0.75             |  |            |                  |
| SMFG India Credit Company Ltd.                     | [ICRA]AAA      | 0.75             |  |            |                  |
| Small Industries Development                       |                |                  |  |            |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 75.49 |
| Government Securities             | 17.42 |
| State Development Loans           | 3.21  |
| Floating Rate Bonds               | 0.75  |
| Zero Coupon Bonds                 | 0.21  |
| Cash, Cash Equivalents And Others | 2.92  |

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



Investors understand that their principal will be at Moderate risk

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

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

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

**SBI**  
**CREDIT RISK FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 17/07/2014
- Report As On:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 2,472.82 Crores
- AUM as on May 31, 2024**  
₹ 2,461.62 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Lokesh Mallya Feb-2017  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Credit Risk Bond Index B-II
- Exit Load**  
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**<sup>2</sup>  
₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

|                   |              |
|-------------------|--------------|
| Modified Duration | : 2.50 years |
| Average Maturity  | : 3.92 years |
| Macaulay Duration | : 2.62 years |
| Yield to Maturity | : 8.53%      |

*Sper investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.*

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

**NET ASSET VALUE**

| Option              | NAV (₹) | Option              | NAV (₹) |
|---------------------|---------|---------------------|---------|
| Reg-Plan-IDCW       | 18.8916 | Dir-Plan-IDCW       | 20.8505 |
| Reg-Plan-Daily IDCW | 13.8307 | Dir-Plan-Daily IDCW | 14.2152 |
| Reg-Plan-Growth     | 41.7880 | Dir-Plan-Growth     | 44.8044 |

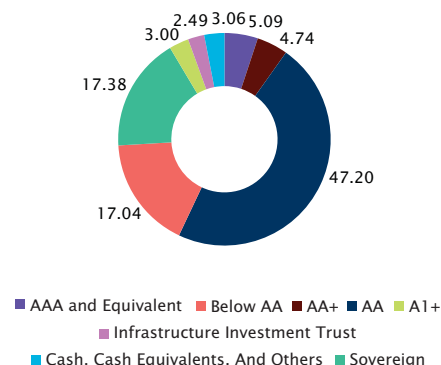
**PORTFOLIO**

| Issuer Name   | Rating         | (%) Of Total AUM | Issuer Name                                       | Rating     | (%) Of Total AUM |
|---|----------------|------------------|---|------------|------------------|
| <b>Certificate Of Deposits</b>                            |                |                  | Nuclear Power Corporation Of India Ltd. [ICRA]AAA |            | 1.02             |
| Indian Overseas Bank                                      | [ICRA]A1+      | 3.00             | Nexus Select Trust                                | CRISIL AAA | 1.01             |
| <b>Total</b>  |                | <b>3.00</b>      | Yes Bank Ltd.                                     | [ICRA]A-   | 0.78             |
| <b>Non Convertible Debentures</b>                         |                |                  | <b>Total</b>                                      |            | <b>74.07</b>     |
| Nirma Ltd.  | CRISIL AA      | 4.68             | <b>Government Securities</b>                      |            |                  |
| ONGC Petro Additions Ltd.                                 | CRISIL AA      | 4.67             | Government Of India                               | SOVEREIGN  | 16.36            |
| Aadhar Housing Finance Ltd.                               | IND AA         | 4.53             | <b>Total</b>                                      |            | <b>16.36</b>     |
| Godrej Industries Ltd.                                    | CRISIL AA      | 3.62             | <b>State Development Loans</b>                    |            |                  |
| Jindal Stainless Ltd.                                     | CRISIL AA      | 3.56             | State Government Of West Bengal                   | SOVEREIGN  | 1.02             |
| Tata Projects Ltd.  | IND AA         | 3.45             | <b>Total</b>                                      |            | <b>1.02</b>      |
| Renserv Global Pvt Ltd.                                   | CARE A+(CE)    | 3.25             | <b>Infrastructure Investment Trust</b>            |            |                  |
| Avanse Financial Services Ltd.                            | CARE AA-       | 3.25             | Cube Highways Trust                               |            | 2.49             |
| Sheela Foam Ltd.  | IND AA         | 3.04             | <b>Total</b>                                      |            | <b>2.49</b>      |
| JSW Steel Ltd.  | [ICRA]AA       | 3.04             | <b>Cash, Cash Equivalents And Others</b>          |            |                  |
| Vistaar Financial Services Pvt Ltd.                       | [ICRA]A+       | 3.02             |   |            | <b>3.06</b>      |
| Nuvoco Vistas Corporation Ltd.                            | CRISIL AA      | 3.02             | <b>Grand Total</b>                                |            | <b>100.00</b>    |
| Indostar Capital Finance Ltd.                             | CRISIL AA-     | 2.82             |   |            |                  |
| Yes Bank Ltd. (Tier II Bond Under Basel III)              | [ICRA]A-       | 2.50             |   |            |                  |
| Tata Housing Development Co. Ltd.                         | CARE AA        | 2.44             |   |            |                  |
| Phoenix Arc Pvt. Ltd.                                     | CRISIL AA      | 2.43             |   |            |                  |
| Patel Knr Heavy Infrastructures Ltd.                      | CARE AA+       | 2.37             |   |            |                  |
| Tata Motors Ltd.  | [ICRA]AA       | 2.04             |   |            |                  |
| REC Ltd.  | [ICRA]AAA      | 2.03             |   |            |                  |
| ONGC Petro Additions Ltd.                                 | [ICRA]AA       | 2.03             |   |            |                  |
| Godrej Housing Finance Ltd.                               | CRISIL AA      | 1.99             |   |            |                  |
| JM Financial Services Ltd.                                | CRISIL AA      | 1.42             |   |            |                  |
| Grihum Housing Finance Ltd.                               | CARE AA-       | 1.42             |   |            |                  |
| Latur Renewable Pvt. Ltd.                                 | CRISIL AA+(CE) | 1.35             |   |            |                  |
| AU Small Finance Bank Ltd. (Tier II Bond Under Basel III) | CRISIL AA      | 1.24             |   |            |                  |
| Mahanagar Telephone Nigam Ltd.                            | IND AAA(CE)    | 1.03             |   |            |                  |
| PNB Housing Finance Ltd.                                  | CRISIL AA+     | 1.02             |   |            |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 74.07 |
| Government Securities             | 16.36 |
| Certificate Of Deposits           | 3.00  |
| Infrastructure Investment Trust   | 2.49  |
| State Development Loans           | 1.02  |
| Cash, Cash Equivalents And Others | 3.06  |

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



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

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

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

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 18.1282 |
| Reg-Plan-Growth | 46.7668 |
| Dir-Plan-IDCW   | 19.5383 |
| Dir-Plan-Growth | 50.2635 |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 6,160.80 Crores
- AUM as on May 31, 2024**  
₹ 6,088.16 Crores
- Fund Managers:** Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)  
Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Lokesh Mallya (w.e.f. Dec 2023)  
Mr. Mohit Jain (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Mohit Jain Over 10 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Medium Duration Debt Index A-III
- Exit Load:**  
For exit within 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              | : 3.47 years |
| Average Maturity               | : 5.00 years |
| Macaulay Duration              | : 3.64 years |
| Yield to Maturity <sup>^</sup> | : 8.18%      |

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

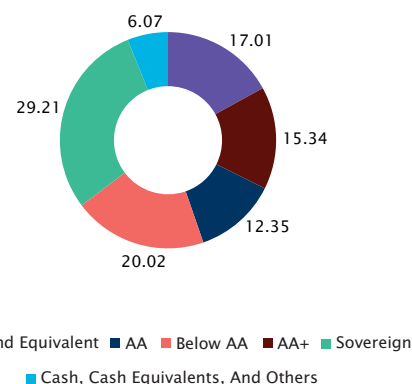
**PORTFOLIO**

| Issuer Name   | Rating         | (%) Of Total AUM | Issuer Name                              | Rating     | (%) Of Total AUM |
|---|----------------|------------------|--|------------|------------------|
| <b>Non Convertible Debentures</b>                   |                |                  |  |            |                  |
| Torrent Power Ltd.                                  | CRISIL AA+     | 5.73             | JM Financial Services Ltd.               | CRISIL AA  | 0.57             |
| Tata Housing Development Co. Ltd.                   | CARE AA        | 4.92             | NABARD                                   | CRISIL AAA | 0.49             |
| Godrej Properties Ltd.                              | [ICRA]AA+      | 4.91             | Vistaar Financial Services Pvt Ltd.      | [ICRA]A+   | 0.41             |
| Jamnagar Utilities & Power Pvt. Ltd.                | CRISIL AAA     | 4.12             | NABARD                                   | [ICRA]AAA  | 0.41             |
| Avanse Financial Services Ltd.                      | CARE AA-       | 4.10             | Nirma Ltd.                               | CRISIL AA  | 0.16             |
| JM Financial Asset Reconstruction Company Ltd.      | [ICRA]AA-      | 3.83             | <b>Total</b>                             |            | <b>64.72</b>     |
| Jindal Stainless Ltd.                               | CRISIL AA      | 3.83             | <b>Floating Rate Bonds</b>               |            |                  |
| Yes Bank Ltd.                                       | [ICRA]A-       | 3.73             | Government Of India                      | SOVEREIGN  | 0.75             |
| Mahanagar Telephone Nigam Ltd.                      | IND AAA(CE)    | 3.68             | <b>Total</b>                             |            | <b>0.75</b>      |
| Renserv Global Pvt Ltd.                             | CARE A+(CE)    | 3.45             | <b>Government Securities</b>             |            |                  |
| State Bank Of India (Tier II Bond Under Basel III)  | CRISIL AAA     | 3.41             | Government Of India                      | SOVEREIGN  | 24.14            |
| Indostar Capital Finance Ltd.                       | CRISIL AA-     | 2.70             | <b>Total</b>                             |            | <b>24.14</b>     |
| Latur Renewable Pvt. Ltd.                           | CRISIL AA+(CE) | 2.67             | <b>State Development Loans</b>           |            |                  |
| Cholamandalam Investment & Finance Co. Ltd.         | [ICRA]AA+      | 2.03             | State Government Of Haryana              | SOVEREIGN  | 2.08             |
| Grihum Housing Finance Ltd.                         | CARE AA-       | 1.80             | State Government Of West Bengal          | SOVEREIGN  | 1.65             |
| Tata Projects Ltd.                                  | IND AA         | 1.56             | State Government Of Andhra Pradesh       | SOVEREIGN  | 0.59             |
| REC Ltd.  | CRISIL AAA     | 1.39             | <b>Total</b>                             |            | <b>4.32</b>      |
| Aadhar Housing Finance Ltd.                         | [ICRA]AA       | 1.31             | <b>Cash, Cash Equivalents And Others</b> |            |                  |
| Small Industries Development Bank Of India          | CRISIL AAA     | 1.23             |  |            | <b>6.07</b>      |
| LIC Housing Finance Ltd.                            | CRISIL AAA     | 1.23             | <b>Grand Total</b>                       |            | <b>100.00</b>    |
| Punjab National Bank (Tier II Bond Under Basel III) | CRISIL AAA     | 1.05             |  |            |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 64.72 |
| Government Securities             | 24.14 |
| State Development Loans           | 4.32  |
| Floating Rate Bonds               | 0.75  |
| Cash, Cash Equivalents And Others | 6.07  |

**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<sup>^</sup>:

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

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

**SBI**  
**SHORT TERM DEBT FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 12,812.70 Crores
- AUM as on May 31, 2024**  
₹ 12,764.99 Crores
- Fund Manager:**  
**Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja**  
**Mr. Pradeep Kesavan (overseas investments)**  
**Managing Since:**  
**Mr. Rajeev** Jun-2008  
**Ms. Mansi** Dec-2023  
**Mr. Pradeep** Dec-2023  
**Total Experience:**  
**Mr. Rajeev** Over 20 years  
**Ms. Mansi** Over 15 years  
**Mr. Pradeep** Over 18 years
- First Tier Benchmark:**  
CRISIL Short Duration Debt A-II Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

|                                |              |
|--------------------------------|--------------|
| Modified Duration              | : 2.68 years |
| Average Maturity               | : 3.71 years |
| Macaulay Duration              | : 2.82 years |
| Yield to Maturity <sup>^</sup> | : 7.77%      |

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

**NET ASSET VALUE**

| Option                       | NAV (₹) | Option                    | NAV (₹) |
|------------------------------|---------|---------------------------|---------|
| Retail-Plan-Fortnightly IDCW | 13.8097 | Reg-Plan-Monthly IDCW     | 16.2430 |
| Retail-Plan-Growth           | 33.2407 | Reg-Plan-Weekly IDCW      | 13.3210 |
| Retail-Plan-Monthly IDCW     | 15.2250 | Dir-Plan-Fortnightly IDCW | 20.9129 |
| Retail-Plan-Weekly IDCW      | 13.7888 | Dir-Plan-Growth           | 31.0486 |
| Reg-Plan-Fortnightly IDCW    | 13.3078 | Dir-Plan-Monthly IDCW     | 17.3319 |
| Reg-Plan-Growth              | 29.3798 | Dir-Plan-Weekly IDCW      | 13.6002 |

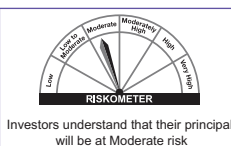
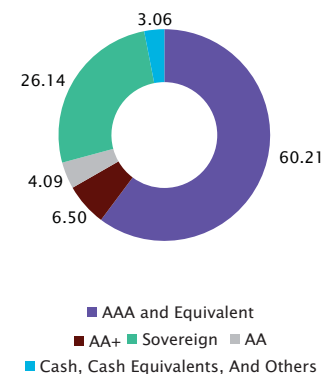
**PORTFOLIO**

| Issuer Name  | Rating         | (% Of Total AUM) | Issuer Name                                 | Rating     | (% Of Total AUM) |
|--|----------------|------------------|---|------------|------------------|
| <b>Non Convertible Debentures</b>                                    |                |                  |   |            |                  |
| Power Finance Corporation Ltd.                                       | CRISIL AAA     | 6.22             | Small Industries Development Bank Of India  | [ICRA]AAA  | 0.78             |
| L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.] | CRISIL AAA(CE) | 4.61             | National Housing Bank                       | CRISIL AAA | 0.78             |
| NABARD   | CRISIL AAA     | 4.16             | NABARD                                      | [ICRA]AAA  | 0.78             |
| SMFG India Credit Company Ltd.                                       | [ICRA]AAA      | 3.91             | Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+  | 0.78             |
| Mindspace Business Parks Reit  | CRISIL AAA     | 3.52             | Mahindra Rural Housing Finance Ltd.         | CRISIL AAA | 0.70             |
| Indian Railway Finance Corporation Ltd.                              | CRISIL AAA     | 3.20             | Godrej Properties Ltd.                      | [ICRA]AA+  | 0.59             |
| ONGC Petro Additions Ltd.  | CRISIL AA      | 3.16             | HDB Financial Services Ltd.                 | CRISIL AAA | 0.58             |
| Tata Communications Ltd.   | CARE AAA       | 3.13             | Bajaj Finance Ltd.                          | CRISIL AAA | 0.51             |
| Jamnagar Utilities & Power Pvt. Ltd.                                 | CRISIL AAA     | 3.07             | Nexus Select Trust                          | CRISIL AAA | 0.39             |
| Tata Capital Ltd.  | [ICRA]AAA      | 2.93             | India Grid Trust                            | [ICRA]AAA  | 0.25             |
| Summit Digital Infrastructure Pvt. Ltd.                              | CRISIL AAA     | 2.31             | Kotak Mahindra Prime Ltd.                   | CRISIL AAA | 0.20             |
| REC Ltd.   | CRISIL AAA     | 1.95             | <b>Total</b>                                |            | <b>70.76</b>     |
| LIC Housing Finance Ltd.   | CRISIL AAA     | 1.94             | <b>Zero Coupon Bonds</b>                    |            |                  |
| Bajaj Housing Finance Ltd.   | CRISIL AAA     | 1.94             | Mahindra & Mahindra Financial Services Ltd. | IND AAA    | 0.04             |
| Torrent Power Ltd.   | CRISIL AA+     | 1.84             | <b>Total</b>                                |            | <b>0.04</b>      |
| Larsen & Toubro Ltd.   | CRISIL AAA     | 1.72             | <b>Floating Rate Bonds</b>                  |            |                  |
| Toyota Financial Services India Ltd.                                 | [ICRA]AAA      | 1.64             | Government Of India                         | SOVEREIGN  | 3.75             |
| India Grid Trust   | CRISIL AAA     | 1.57             | <b>Total</b>                                |            | <b>3.75</b>      |
| Tata Capital Ltd.  | CRISIL AAA     | 1.56             | <b>Government Securities</b>                |            |                  |
| Small Industries Development Bank Of India                           | CRISIL AAA     | 1.41             | Government Of India                         | SOVEREIGN  | 22.36            |
| SMFG India Home Finance Co. Ltd.                                     | CRISIL AAA     | 1.37             | <b>Total</b>                                |            | <b>22.36</b>     |
| Sundaram Home Finance Ltd.   | [ICRA]AAA      | 1.36             | <b>State Development Loans</b>              |            |                  |
| Can Fin Homes Ltd.   | [ICRA]AA+      | 1.17             | State Government Of Tamil Nadu              | SOVEREIGN  | 0.02             |
| Bharti Telecom Ltd.  | CRISIL AA+     | 1.17             | <b>Total</b>                                |            | <b>0.02</b>      |
| Indian Bank (Tier II Bond Under Basel III)                           | IND AA+        | 0.95             | <b>Strips</b>                               |            |                  |
| TVS Credit Services Ltd.   | CRISIL AA      | 0.93             | Government Of India                         | SOVEREIGN  | 0.01             |
| Mahanagar Telephone Nigam Ltd.                                       | CRISIL AAA(CE) | 0.90             | <b>Total</b>                                |            | <b>0.01</b>      |
| Tata Capital Housing Finance Ltd.                                    | CRISIL AAA     | 0.78             | <b>Cash, Cash Equivalents And Others</b>    |            |                  |
|  |                |                  |   |            | <b>3.06</b>      |
|  |                |                  |   |            | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 70.76 |
| Government Securities             | 22.36 |
| Floating Rate Bonds               | 3.75  |
| Zero Coupon Bonds                 | 0.04  |
| State Development Loans           | 0.02  |
| Strips                            | 0.01  |
| Cash, Cash Equivalents And Others | 3.06  |

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



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

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

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

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

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 18.7801 |
| Reg-Plan-Growth | 57.7435 |
| Dir-Plan-IDCW   | 19.4613 |
| Dir-Plan-Growth | 59.8290 |

**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:** 31/05/2024

**• AAUM for the Month of May 2024**

₹ 1,644.21 Crores

**• AUM as on May 31, 2024**

₹ 1,619.44 Crores

**• Fund Manager:** Mr. Tejas Soman

**Managing Since:** (w.e.f. Dec-2023)

**Total Experience:** Over 8 years

**• First Tier Benchmark:**

Nifty 10 yr Benchmark G-Sec

**• Exit Load:** NIL

**• Entry Load:** N.A.

**• Plans Available:** Regular, Direct

**• Options:** Growth, IDCW

**• SIP**

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

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

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

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

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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** : 6.75 years

**Average Maturity** : 9.84 years

**Macaulay Duration** : 6.99 years

**Yield to Maturity<sup>^</sup>** : 7.18%

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

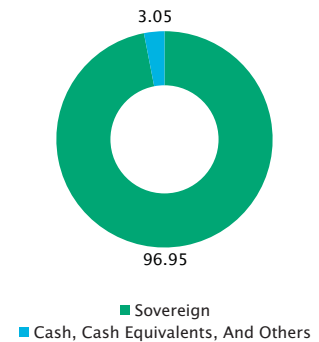
**PORTFOLIO**

| Issuer Name                              | Rating    | (%) Of Total AUM |
|--|-----------|------------------|
| <b>Government Securities</b>             |           |                  |
| Government Of India                      | SOVEREIGN | 96.95            |
| <b>Total</b>                             |           | <b>96.95</b>     |
| <b>Cash, Cash Equivalents And Others</b> |           |                  |
|  |           | <b>3.05</b>      |
| <b>Grand Total</b>                       |           | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Government Securities             | 96.95 |
| Cash, Cash Equivalents And Others | 3.05  |

**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<sup>^</sup>:

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

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



**SBI**  
**MAGNUM LOW DURATION FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 10,409.28 Crores
- AUM as on May 31, 2024**  
₹ 9,665.76 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Arun R (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Rajeev Jun-2008  
Mr. Arun R Dec-2023  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Rajeev Over 20 years  
Mr. Arun R Over 17 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Low Duration Debt A-1 Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 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              | : 0.95 years |
| Average Maturity               | : 1.61 years |
| Macaulay Duration              | : 1.02 years |
| Yield to Maturity <sup>^</sup> | : 7.81%      |

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

**NET ASSET VALUE**

| Option                    | NAV (₹)    | Option                    | NAV (₹)    |
|---------------------------|------------|---------------------------|------------|
| Institutional-Daily IDCW  | 1,257.4334 | Reg-Plan-Weekly IDCW      | 1,257.1264 |
| Institutional-Growth      | 3,284.3679 | Dir-Plan-Daily IDCW       | 1,286.8865 |
| Institutional-Weekly IDCW | 1,254.3119 | Dir-Plan-Fortnightly IDCW | 1,309.3766 |
| Reg-Plan-Daily IDCW       | 1,257.1363 | Dir-Plan-Growth           | 3,338.2918 |
| Reg-Plan-Fortnightly IDCW | 1,279.1388 | Dir-Plan-Monthly IDCW     | 1,483.4432 |
| Reg-Plan-Growth           | 3,227.4901 | Dir-Plan-Weekly IDCW      | 1,288.7575 |
| Reg-Plan-Monthly IDCW     | 1,415.5810 |                           |            |

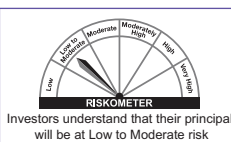
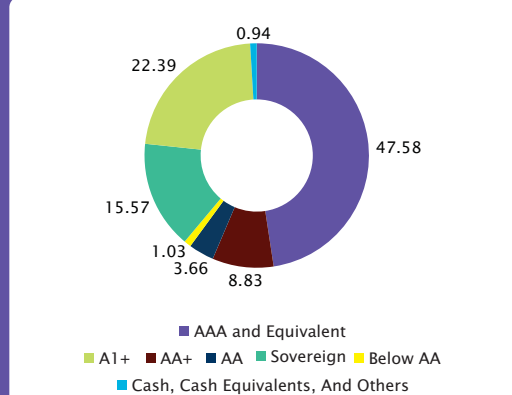
**PORTFOLIO**

| Issuer Name  | Rating        | (% Of Total AUM) | Issuer Name                              | Rating     | (% Of Total AUM) |
|--|---------------|------------------|--|------------|------------------|
| <b>Commercial Papers</b>   |               |                  | India Grid Trust                         | CRISIL AAA | 1.30             |
| Panatone Finvest Ltd.  | CRISIL A1+    | 2.95             | Tata Realty And Infrastructure Ltd.      | [ICRA]AA+  | 1.03             |
| L&T Metro Rail (Hyderabad) Ltd.                                      | CRISIL A1+    | 2.06             | REC Ltd.                                 | [ICRA]AAA  | 1.03             |
| ICICI Securities Ltd.  | CRISIL A1+    | 1.80             | ONGC Petro Additions Ltd.                | CRISIL AA  | 1.03             |
| Motilal Oswal Financial Services Ltd.                                | CRISIL A1+    | 0.97             | Nirma Ltd.                               | CRISIL AA  | 1.03             |
| HDFC Credila Financial Services Pvt. Ltd.                            | CRISIL A1+    | 0.97             | Grihum Housing Finance Ltd.              | CARE AA-   | 1.03             |
| Phoenix Arc Pvt. Ltd.  | CRISIL A1+    | 0.51             | SMFG India Credit Company Ltd.           | [ICRA]AAA  | 1.02             |
| <b>Total</b>   |               | <b>9.26</b>      | PNB Housing Finance Ltd.                 | [ICRA]AA+  | 0.93             |
| <b>Certificate Of Deposits</b>                                       |               |                  | John Deere Financial India Pvt. Ltd.     | CRISIL AAA | 0.51             |
| Punjab National Bank   | CRISIL A1+    | 2.98             | India Grid Trust                         | [ICRA]AAA  | 0.45             |
| Canara Bank  | CRISIL A1+    | 2.71             | Summit Digitel Infrastructure Pvt. Ltd.  | CRISIL AAA | 0.25             |
| Kotak Mahindra Bank Ltd.   | CRISIL A1+    | 1.97             | Bajaj Finance Ltd.                       | CRISIL AAA | 0.21             |
| Axis Bank Ltd.   | CRISIL A1+    | 1.52             | <b>Total</b>                             |            | <b>57.75</b>     |
| Union Bank Of India  | [ICRA]A1+     | 0.99             | <b>Floating Rate Bonds</b>               |            |                  |
| Small Industries Development Bank Of India                           | CRISIL A1+    | 0.99             | Government Of India                      | SOVEREIGN  | 11.90            |
| NABARD   | CRISIL A1+    | 0.99             | <b>Total</b>                             |            | <b>11.90</b>     |
| Bank Of Baroda   | IND A1+       | 0.98             | <b>Floating Rate Notes</b>               |            |                  |
| <b>Total</b>   |               | <b>13.13</b>     | Bharti Telecom Ltd.                      | CRISIL AA+ | 1.80             |
| <b>Non Convertible Debentures</b>                                    |               |                  | Power Finance Corporation Ltd.           | CRISIL AAA | 1.03             |
| National Housing Bank  | CRISIL AAA    | 6.72             | Sundaram Home Finance Ltd.               | CARE AA+   | 0.52             |
| Larsen & Toubro Ltd.   | CRISIL AAA    | 5.42             | <b>Total</b>                             |            | <b>3.35</b>      |
| LIC Housing Finance Ltd.   | CRISIL AAA    | 5.11             | <b>Government Securities</b>             |            |                  |
| Power Finance Corporation Ltd.                                       | CRISIL AAA    | 4.88             | Government Of India                      | SOVEREIGN  | 3.34             |
| L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.] | CRISIL AAA(C) | 3.82             | <b>Total</b>                             |            | <b>3.34</b>      |
| Small Industries Development Bank Of India                           | CRISIL AAA    | 3.09             | <b>State Development Loans</b>           |            |                  |
| Small Industries Development Bank Of India                           | [ICRA]AAA     | 2.83             | State Government Of Maharashtra          | SOVEREIGN  | 0.26             |
| Mangloor Highways Pvt. Ltd.  | IND AA+       | 2.49             | <b>Total</b>                             |            | <b>0.26</b>      |
| NABARD   | [ICRA]AAA     | 2.17             | <b>Strips</b>                            |            |                  |
| Bharti Telecom Ltd.  | CRISIL AA+    | 2.06             | Government Of India                      | SOVEREIGN  | 0.07             |
| NABARD   | CRISIL AAA    | 1.93             | <b>Total</b>                             |            | <b>0.07</b>      |
| ONGC Petro Additions Ltd.  | [ICRA]AA      | 1.60             | <b>Cash, Cash Equivalents And Others</b> |            |                  |
| HDB Financial Services Ltd.  | CRISIL AAA    | 1.54             | <b>Grand Total</b>                       |            | <b>100.00</b>    |
| State Bank Of India (Tier II Bond Under Basel III)                   | [ICRA]AAA     | 1.50             |  |            |                  |
| REC Ltd.   | CRISIL AAA    | 1.44             |  |            |                  |
| Indian Railway Finance Corporation Ltd.                              | CRISIL AAA    | 1.33             |  |            |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 57.75 |
| Certificate Of Deposits           | 13.13 |
| Floating Rate Bonds               | 11.90 |
| Commercial Papers                 | 9.26  |
| Floating Rate Notes               | 3.35  |
| Government Securities             | 3.34  |
| State Development Loans           | 0.26  |
| Strips                            | 0.07  |
| Cash, Cash Equivalents And Others | 0.94  |

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



**SBI Magnum Low Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 23,721.25 Crores
- AUM as on May 31, 2024**  
₹ 24,874.50 Crores
- Fund Manager:** Mr. R. Arun & Mr. Rajeev Radhakrishnan  
**Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. R. Arun Apr-2012  
Rajeev Radhakrishnan Dec-2023  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. R. Arun Over 17 years  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Money Market A-1 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**  
₹ 500 & in multiples of ₹ 1
- Additional Investment**  
₹ 500 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.60 years  
**Average Maturity** : 0.60 years  
**Macaulay Duration** : 0.60 years  
**Yield to Maturity<sup>^</sup>** : 7.62%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

| Option                | NAV (₹) | Option                | NAV (₹) |
|-----------------------|---------|-----------------------|---------|
| Reg-Plan-Daily IDCW   | 12.5033 | Dir-Plan-Daily IDCW   | 12.7856 |
| Reg-Plan-Growth       | 38.3577 | Dir-Plan-Growth       | 40.9463 |
| Reg-Plan-Monthly IDCW | 15.1244 | Dir-Plan-Monthly IDCW | 16.2299 |
| Reg-Plan-Weekly IDCW  | 14.2736 | Dir-Plan-Weekly IDCW  | 14.5945 |

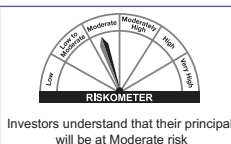
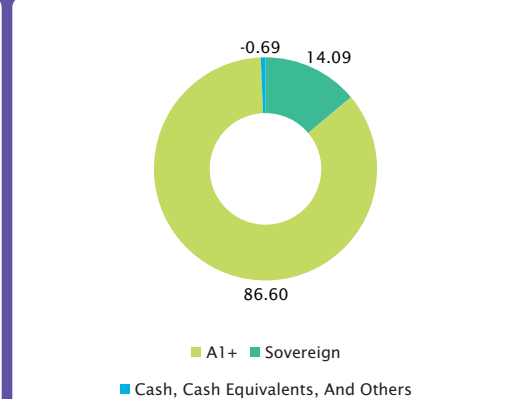
**PORTFOLIO**

| Issuer Name                                     | Rating     | (%) Of Total AUM | Issuer Name                                | Rating     | (%) Of Total AUM |
|---|------------|------------------|--|------------|------------------|
| <b>Commercial Papers</b>                        |            |                  | ICICI Bank Ltd.                            | [ICRA]A1+  | 3.44             |
| Muthoot Finance Ltd.                            | CRISIL A1+ | 2.60             | Small Industries Development Bank Of India | CRISIL A1+ | 3.33             |
| Cholamandalam Investment & Finance Co. Ltd.     | CRISIL A1+ | 2.58             | Bank Of India                              | CRISIL A1+ | 3.30             |
| HDFC Credila Financial Services Pvt. Ltd.       | CRISIL A1+ | 2.52             | The Federal Bank Ltd.                      | CRISIL A1+ | 2.95             |
| Panatone Finvest Ltd.                           | CRISIL A1+ | 2.35             | Equitas Small Finance Bank Ltd.            | CRISIL A1+ | 2.62             |
| Bharti Telecom Ltd.                             | CRISIL A1+ | 1.93             | Kotak Mahindra Bank Ltd.                   | CRISIL A1+ | 2.57             |
| Motilal Oswal Financial Services Ltd.           | CRISIL A1+ | 1.54             | Bank Of Baroda                             | IND A1+    | 2.47             |
| Export-Import Bank Of India                     | CRISIL A1+ | 1.36             | RBL Bank Ltd.                              | [ICRA]A1+  | 1.97             |
| ONGC Petro Additions Ltd.                       | CRISIL A1+ | 1.19             | Punjab & Sind Bank                         | [ICRA]A1+  | 1.94             |
| Tata Capital Housing Finance Ltd.               | CRISIL A1+ | 1.17             | IDBI Bank Ltd.                             | CRISIL A1+ | 1.94             |
| Small Industries Development Bank Of India      | CRISIL A1+ | 1.17             | Indusind Bank Ltd.                         | CRISIL A1+ | 1.37             |
| ICICI Securities Ltd.                           | CRISIL A1+ | 1.16             | <b>Total</b>                               |            | <b>58.68</b>     |
| Highways Infrastructure Trust                   | CRISIL A1+ | 1.10             | <b>Government Securities</b>               |            |                  |
| Kotak Securities Ltd.                           | CRISIL A1+ | 1.02             | Government Of India                        | SOVEREIGN  | 0.34             |
| NTPC Ltd.                                       | CRISIL A1+ | 1.00             | <b>Total</b>                               |            | <b>0.34</b>      |
| Birla Group Holding Pvt. Ltd.                   | CRISIL A1+ | 0.97             | <b>State Development Loans</b>             |            |                  |
| Infina Finance Pvt. Ltd.                        | CRISIL A1+ | 0.88             | State Government Of Madhya Pradesh         | SOVEREIGN  | 3.23             |
| Seil Energy India Ltd.                          | CRISIL A1+ | 0.82             | State Government Of Gujarat                | SOVEREIGN  | 2.03             |
| National Housing Bank                           | CRISIL A1+ | 0.80             | State Government Of Karnataka              | SOVEREIGN  | 1.93             |
| Julius Baer Capital (India) Pvt. Ltd.           | CRISIL A1+ | 0.60             | State Government Of Assam                  | SOVEREIGN  | 1.65             |
| Nexus Select Trust                              | IND A1+    | 0.39             | State Government Of Maharashtra            | SOVEREIGN  | 0.60             |
| LIC Housing Finance Ltd.                        | CRISIL A1+ | 0.39             | State Government Of Bihar                  | SOVEREIGN  | 0.42             |
| Pilani Investment & Industries Corporation Ltd. | CRISIL A1+ | 0.38             | State Government Of Tamil Nadu             | SOVEREIGN  | 0.06             |
| <b>Total</b>                                    |            | <b>27.92</b>     | <b>Total</b>                               |            | <b>9.92</b>      |
| <b>Certificate Of Deposits</b>                  |            |                  | <b>Treasury Bills</b>                      |            |                  |
| Indian Bank                                     | CRISIL A1+ | 5.24             | 91 Day T-Bill 02.08.24                     | SOVEREIGN  | 2.03             |
| HDFC Bank Ltd.                                  | CRISIL A1+ | 5.06             | 182 Day T-Bill 25.07.24                    | SOVEREIGN  | 1.02             |
| NABARD  | CRISIL A1+ | 4.30             | 91 Day T-Bill 25.07.24                     | SOVEREIGN  | 0.20             |
| Punjab National Bank                            | CRISIL A1+ | 4.25             | 91 Day T-Bill 19.07.24                     | SOVEREIGN  | 0.10             |
| Canara Bank                                     | CRISIL A1+ | 4.19             | <b>Total</b>                               |            | <b>3.35</b>      |
| Axis Bank Ltd.                                  | CRISIL A1+ | 4.05             | <b>Strips</b>                              |            |                  |
| Union Bank Of India                             | [ICRA]A1+  | 3.69             | Government Of India                        | SOVEREIGN  | 0.48             |
|   |            |                  | <b>Total</b>                               |            | <b>0.48</b>      |
|   |            |                  | <b>Cash, Cash Equivalents And Others</b>   |            |                  |
|   |            |                  | <b>Grand Total</b>                         |            | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Certificate Of Deposits           | 58.68 |
| Commercial Papers                 | 27.92 |
| State Development Loans           | 9.92  |
| Treasury Bills                    | 3.35  |
| Strips                            | 0.48  |
| Government Securities             | 0.34  |
| Cash, Cash Equivalents And Others | -0.69 |

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



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

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

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

**SBI BANKING & PSU FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 09/10/2009
- Report As On:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 4,252.65 Crores
- AUM as on May 31, 2024**  
₹ 4,201.87 Crores
- Fund Manager:**  
Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
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 20 years  
Mr. Ardhendu Bhattacharya - Over 13 years  
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:**  
Nifty Banking & PSU Debt Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW

- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 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              | : 3.41 years |
| Average Maturity               | : 8.83 years |
| Macaulay Duration              | : 3.61 years |
| Yield to Maturity <sup>^</sup> | : 7.65%      |

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

**NET ASSET VALUE**

| Option                | NAV (₹)    | Option                | NAV (₹)    |
|-----------------------|------------|-----------------------|------------|
| Reg-Plan-Daily IDCW   | 1,300.8394 | Dir-Plan-Daily IDCW   | 1,328.3487 |
| Reg-Plan-Growth       | 2,851.2933 | Dir-Plan-Growth       | 3,015.7336 |
| Reg-Plan-Monthly IDCW | 1,179.5991 | Dir-Plan-Monthly IDCW | 1,247.8995 |
| Reg-Plan-Weekly IDCW  | 1,300.5632 | Dir-Plan-Weekly IDCW  | 1,325.3958 |

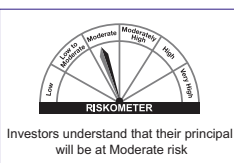
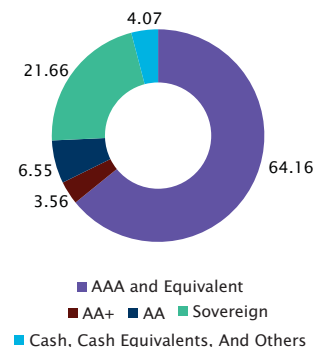
**PORTFOLIO**

| Issuer Name                                       | Rating      | (%) Of Total AUM | Issuer Name                              | Rating     | (%) Of Total AUM |
|---|-------------|------------------|--|------------|------------------|
| <b>Non Convertible Debentures</b>                 |             |                  | <b>Floating Rate Notes</b>               |            |                  |
| Power Finance Corporation Ltd.                    | CRISIL AAA  | 7.23             | HDFC Bank Ltd.                           | CRISIL AAA | 2.97             |
| ONGC Petro Additions Ltd.                         | CRISIL AA   | 6.55             | <b>Total</b>                             |            | <b>2.97</b>      |
| REC Ltd.  | CRISIL AAA  | 6.33             | <b>Government Securities</b>             |            |                  |
| Indian Railway Finance Corporation Ltd.           | CRISIL AAA  | 5.93             | Government Of India                      | SOVEREIGN  | 8.82             |
| Small Industries Development Bank Of India        | CRISIL AAA  | 5.13             | <b>Total</b>                             |            | <b>8.82</b>      |
| Nuclear Power Corporation Of India Ltd.[ICRA]AAA  |             | 4.87             | <b>State Development Loans</b>           |            |                  |
| National Housing Bank                             | CRISIL AAA  | 4.16             | State Government Of West Bengal          | SOVEREIGN  | 2.40             |
| NABARD  | CRISIL AAA  | 3.91             | State Government Of Maharashtra          | SOVEREIGN  | 1.20             |
| Mahanagar Telephone Nigam Ltd.                    | IND AAA(CE) | 3.91             | <b>Total</b>                             |            | <b>3.60</b>      |
| State Bank Of India (At1 Bond Under Basel III)    | CRISIL AA+  | 3.56             | <b>Cash, Cash Equivalents And Others</b> |            |                  |
| GAIL (India) Ltd.                                 | IND AAA     | 3.55             |  |            | <b>4.07</b>      |
| Power Grid Corporation Of India Ltd.              | CRISIL AAA  | 3.24             | <b>Grand Total</b>                       |            | <b>100.00</b>    |
| Export-Import Bank Of India                       | CRISIL AAA  | 2.74             |  |            |                  |
| NABARD [ICRA]AAA                                  |             | 2.39             |  |            |                  |
| HDFC Bank Ltd.                                    | CRISIL AAA  | 2.39             |  |            |                  |
| Bank Of Baroda (Tier II Bond Under Basel III)     | IND AAA     | 1.78             |  |            |                  |
| Nuclear Power Corporation Of India Ltd.CRISIL AAA |             | 1.42             |  |            |                  |
| NHPC Ltd.   | [ICRA]AAA   | 1.42             |  |            |                  |
| Punjab National Bank                              | CRISIL AAA  | 0.72             |  |            |                  |
| Axis Bank Ltd.                                    | CRISIL AAA  | 0.07             |  |            |                  |
| <b>Total</b>                                      |             | <b>71.30</b>     |  |            |                  |
| <b>Floating Rate Bonds</b>                        |             |                  |  |            |                  |
| Government Of India                               | SOVEREIGN   | 9.24             |  |            |                  |
| <b>Total</b>                                      |             | <b>9.24</b>      |  |            |                  |

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

|                                   |       |
|-----------------------------------|-------|
| Non Convertible Debentures        | 71.30 |
| Floating Rate Bonds               | 9.24  |
| Government Securities             | 8.82  |
| State Development Loans           | 3.60  |
| Floating Rate Notes               | 2.97  |
| Cash, Cash Equivalents And Others | 4.07  |

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



**SBI Banking & PSU Fund**  
This product is suitable for investors who are seeking:<sup>^</sup>

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

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

**SBI**  
**LIQUID FUND**

NET ASSET VALUE

| Option                    | NAV (₹)    | Option                    | NAV (₹)    |
|---------------------------|------------|---------------------------|------------|
| Institutional-Daily IDCW  | 1,229.2908 | Reg-Plan-Weekly IDCW      | 1,301.0896 |
| Institutional-Growth      | 3,826.4693 | Dir-Plan-Daily IDCW       | 1,144.0484 |
| Reg-Plan-Daily IDCW       | 1,140.7391 | Dir-Plan-Fortnightly IDCW | 1,249.1638 |
| Reg-Plan-Fortnightly IDCW | 1,244.0068 | Dir-Plan-Growth           | 3,825.3345 |
| Reg-Plan-Growth           | 3,790.6232 | Dir-Plan-Weekly IDCW      | 1,306.4777 |

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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 71,239.65 Crores
- AUM as on May 31, 2024**  
₹ 70,911.61 Crores
- Fund Manager: Mr. Arun R & Mr. Rajeev Radhakrishnan**  
Managing Since: Mr. Arun R May-2018  
Mr. Rajeev Radhakrishnan Dec-2023  
Total Experience: Mr. Arun R Over 17 years  
Mr. Rajeev Radhakrishnan Over 20 years
- First Tier Benchmark:** NIFTY Liquid Index A-1

**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

|                                      |              |
|--------------------------------------|--------------|
| <b>Modified Duration</b>             | : 0.11 years |
| <b>Average Maturity</b>              | : 0.11 years |
| <b>Macaulay Duration</b>             | : 0.11 years |
| <b>Yield to Maturity<sup>^</sup></b> | : 7.13%      |

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

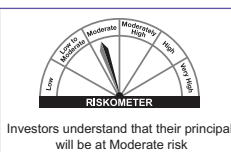
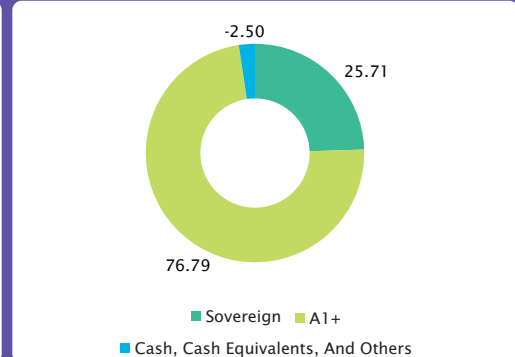
PORTFOLIO

| Issuer Name                                 | Rating     | (%) Of Total AUM | Issuer Name                              | Rating    | (%) Of Total AUM |
|---|------------|------------------|--|-----------|------------------|
| <b>Commercial Papers</b>                    |            |                  | <b>Government Securities</b>             |           |                  |
| Reliance Jio Infocomm Ltd.                  | CRISIL A1+ | 5.62             | Government of India                      | SOVEREIGN | 1.16             |
| ICICI Securities Ltd.                       | CRISIL A1+ | 4.13             | <b>Total</b>                             |           | <b>1.16</b>      |
| Reliance Retail Ventures Ltd.               | CRISIL A1+ | 3.70             | <b>Treasury Bills</b>                    |           |                  |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL A1+ | 2.81             | 91 Day T-Bill 12.07.24                   | SOVEREIGN | 3.75             |
| Bajaj Finance Ltd.                          | CRISIL A1+ | 2.79             | 91 Day T-Bill 27.06.24                   | SOVEREIGN | 3.65             |
| NABARD                                      | CRISIL A1+ | 2.77             | 91 Day T-Bill 29.08.24                   | SOVEREIGN | 2.64             |
| HDFC Securities Ltd.                        | CRISIL A1+ | 2.34             | 91 Day T-Bill 04.07.24                   | SOVEREIGN | 2.61             |
| Kotak Securities Ltd.                       | CRISIL A1+ | 2.24             | 91 Day T-Bill 20.06.24                   | SOVEREIGN | 2.59             |
| Small Industries Development Bank Of India  | CRISIL A1+ | 1.50             | 91 Day T-Bill 19.07.24                   | SOVEREIGN | 2.24             |
| Can Fin Homes Ltd.                          | [ICRA]A1+  | 1.25             | 182 Day T-Bill 18.07.24                  | SOVEREIGN | 1.40             |
| Tata Motors Finance Ltd.                    | CRISIL A1+ | 1.11             | 182 Day T-Bill 15.08.24                  | SOVEREIGN | 1.14             |
| ICICI Securities Primary Dealership Ltd.    | CRISIL A1+ | 0.98             | 182 Day T-Bill 27.06.24                  | SOVEREIGN | 0.95             |
| Axis Securities Ltd.                        | CRISIL A1+ | 0.84             | 91 Day T-Bill 15.08.24                   | SOVEREIGN | 0.70             |
| Aditya Birla Housing Finance Ltd.           | [ICRA]A1+  | 0.77             | 91 Day T-Bill 13.06.24                   | SOVEREIGN | 0.70             |
| HDB Financial Services Ltd.                 | CRISIL A1+ | 0.70             | 91 Day T-Bill 06.06.24                   | SOVEREIGN | 0.70             |
| TMF Holdings Ltd.                           | CRISIL A1+ | 0.69             | 182 Day T-Bill 13.06.24                  | SOVEREIGN | 0.62             |
| Aditya Birla Finance Ltd.                   | [ICRA]A1+  | 0.69             | 91 Day T-Bill 08.08.24                   | SOVEREIGN | 0.56             |
| L&T Metro Rail (Hyderabad) Ltd.             | CRISIL A1+ | 0.63             | 182 Day T-Bill 20.06.24                  | SOVEREIGN | 0.15             |
| Tata Capital Ltd.                           | CRISIL A1+ | 0.42             | 182 Day T-Bill 06.06.24                  | SOVEREIGN | 0.15             |
| Axis Finance Ltd.                           | CRISIL A1+ | 0.42             | <b>Total</b>                             |           | <b>24.55</b>     |
| Tata Capital Housing Finance Ltd.           | CRISIL A1+ | 0.28             | <b>Cash, Cash Equivalents And Others</b> |           | <b>-2.50</b>     |
| Poonawalla Fincorp Ltd.                     | CRISIL A1+ | 0.21             | <b>Grand Total</b>                       |           | <b>100.00</b>    |
| Bharti Enterprises Ltd.                     | CRISIL A1+ | 0.15             |  |           |                  |
| Godrej Consumer Products Ltd.               | CRISIL A1+ | 0.14             |  |           |                  |
| <b>Total</b>                                |            | <b>37.18</b>     |  |           |                  |
| <b>Certificate Of Deposits</b>              |            |                  |  |           |                  |
| HDFC Bank Ltd.                              | CRISIL A1+ | 6.69             |  |           |                  |
| Bank Of Baroda                              | IND A1+    | 5.60             |  |           |                  |
| Axis Bank Ltd.                              | CRISIL A1+ | 4.78             |  |           |                  |
| Canara Bank                                 | CRISIL A1+ | 4.74             |  |           |                  |
| Bank Of Maharashtra                         | CRISIL A1+ | 4.22             |  |           |                  |
| Union Bank Of India                         | [ICRA]A1+  | 3.50             |  |           |                  |
| Punjab & Sind Bank                          | [ICRA]A1+  | 3.20             |  |           |                  |
| Punjab National Bank                        | CRISIL A1+ | 2.78             |  |           |                  |
| IDFC First Bank Ltd.                        | CRISIL A1+ | 2.77             |  |           |                  |
| Indusind Bank Ltd.                          | CRISIL A1+ | 0.70             |  |           |                  |
| The Federal Bank Ltd.                       | CRISIL A1+ | 0.63             |  |           |                  |
| <b>Total</b>                                |            | <b>39.61</b>     |  |           |                  |

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Certificate Of Deposits           | 39.61 |
| Commercial Papers                 | 37.18 |
| Treasury Bills                    | 24.55 |
| Government Securities             | 1.16  |
| Cash, Cash Equivalents And Others | -2.50 |

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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



**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:** 31/05/2024

**AAUM for the Month of May 2024**

₹ 10,578.96 Crores

**AUM as on May 31, 2024**

₹ 10,573.22 Crores

**Fund Manager:** Mr. R. Arun

Mr. Ardhendu Bhattacharya & Mr. Pradeep Kesavan (overseas investments)

Managing Since: Mr. R. Arun June-2021

Mr. Ardhendu Bhattacharya Dec-2023

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. R. Arun Over 17 years

Mr. Ardhendu Bhattacharya Over 13 years

Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:**

CRISIL Ultra Short Duration Debt A-I Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP:**

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

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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** : 0.45 years

**Average Maturity** : 0.49 years

**Macaulay Duration** : 0.49 years

**Yield to Maturity<sup>^</sup>** : 7.54%

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

**NET ASSET VALUE**

| Option               | NAV (₹)    | Option               | NAV (₹)    |
|----------------------|------------|----------------------|------------|
| Reg-Plan-Cash Option | 5,526.6003 | Dir-Plan-Cash        | 5,610.8594 |
| Reg-Plan-Daily IDCW  | 2,081.6147 | Dir-Plan-Daily IDCW  | 2,098.0449 |
| Reg-Plan-Weekly IDCW | 1,264.6353 | Dir-Plan-Weekly IDCW | 1,272.5903 |

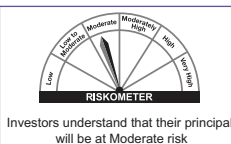
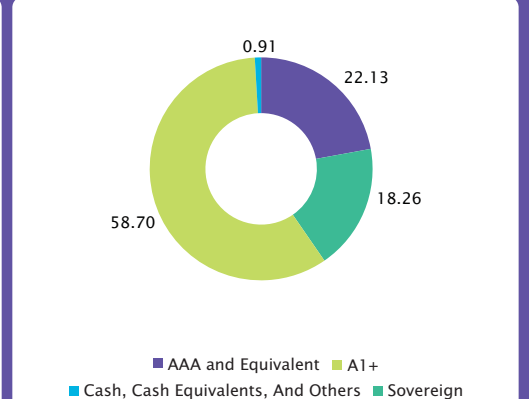
**PORTFOLIO**

| Issuer Name                                 | Rating     | (% Of Total AUM) | Issuer Name                              | Rating         | (% Of Total AUM) |
|---|------------|------------------|--|----------------|------------------|
| <b>Commercial Papers</b>                    |            |                  | LIC Housing Finance Ltd.                 | CRISIL AAA     | 2.35             |
| Tata Teleservices (Maharashtra) Ltd.        | CRISIL A1+ | 3.66             | REC Ltd.                                 | CRISIL AAA     | 1.90             |
| Cholamandalam Investment & Finance Co. Ltd. | CRISIL A1+ | 3.21             | SMFG India Credit Company Ltd.           | [ICRA]AAA      | 1.88             |
| Panatone Finvest Ltd.                       | CRISIL A1+ | 2.71             | Tata Capital Housing Finance Ltd.        | CRISIL AAA     | 1.61             |
| Brookfield India Real Estate Trust          | CRISIL A1+ | 2.33             | Kotak Mahindra Prime Ltd.                | CRISIL AAA     | 1.36             |
| Muthoot Finance Ltd.                        | CRISIL A1+ | 2.23             | Mahanagar Telephone Nigam Ltd.           | CRISIL AAA(CE) | 0.85             |
| Kotak Mahindra Prime Ltd.                   | CRISIL A1+ | 1.81             | Power Grid Corporation Of India Ltd.     | CRISIL AAA     | 0.57             |
| Kotak Securities Ltd.                       | CRISIL A1+ | 1.64             | Tata Capital Ltd.                        | CRISIL AAA     | 0.19             |
| Export-Import Bank Of India                 | CRISIL A1+ | 1.34             | <b>Total</b>                             |                | <b>19.24</b>     |
| Motilal Oswal Financial Services Ltd.       | CRISIL A1+ | 0.94             | <b>Floating Rate Notes</b>               |                |                  |
| JM Financial Properties & Holdings Ltd.     | CRISIL A1+ | 0.93             | REC Ltd.                                 | CRISIL AAA     | 1.89             |
| <b>Total</b>                                |            | <b>20.80</b>     | Power Finance Corporation Ltd.           | CRISIL AAA     | 1.00             |
| <b>Certificate Of Deposits</b>              |            |                  | <b>Total</b>                             |                | <b>2.89</b>      |
| ICICI Bank Ltd.                             | [ICRA]A1+  | 5.91             | <b>State Development Loans</b>           |                |                  |
| Bank Of India                               | CRISIL A1+ | 5.82             | State Government Of Rajasthan            | SOVEREIGN      | 0.72             |
| Canara Bank                                 | CRISIL A1+ | 4.52             | State Government Of Madhya Pradesh       | SOVEREIGN      | 0.05             |
| Kotak Mahindra Bank Ltd.                    | CRISIL A1+ | 3.67             | <b>Total</b>                             |                | <b>0.77</b>      |
| Punjab National Bank                        | CRISIL A1+ | 3.18             | <b>Treasury Bills</b>                    |                |                  |
| Bank Of Baroda                              | IND A1+    | 2.93             | 91 Day T-Bill 02.08.24                   | SOVEREIGN      | 7.50             |
| Axis Bank Ltd.                              | CRISIL A1+ | 2.76             | 182 Day T-Bill 11.07.24                  | SOVEREIGN      | 4.23             |
| Small Industries Development Bank Of India  | CRISIL A1+ | 2.28             | 182 Day T-Bill 06.06.24                  | SOVEREIGN      | 2.37             |
| RBL Bank Ltd.                               | [ICRA]A1+  | 2.28             | 182 Day T-Bill 25.07.24                  | SOVEREIGN      | 2.35             |
| Equitas Small Finance Bank Ltd.             | CRISIL A1+ | 2.27             | 91 Day T-Bill 12.07.24                   | SOVEREIGN      | 0.71             |
| HDFC Bank Ltd.                              | CRISIL A1+ | 1.37             | 364 Day T-Bill 11.07.24                  | SOVEREIGN      | 0.33             |
| The Federal Bank Ltd.                       | CRISIL A1+ | 0.91             | <b>Total</b>                             |                | <b>17.49</b>     |
| <b>Total</b>                                |            | <b>37.90</b>     | <b>Cash, Cash Equivalents And Others</b> |                |                  |
| <b>Non Convertible Debentures</b>           |            |                  |  |                | <b>0.91</b>      |
| Power Finance Corporation Ltd.              | CRISIL AAA | 5.21             | <b>Grand Total</b>                       |                |                  |
| Larsen & Toubro Ltd.                        | CRISIL AAA | 3.32             |  |                | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Certificate Of Deposits           | 37.90 |
| Commercial Papers                 | 20.80 |
| Non Convertible Debentures        | 19.24 |
| Treasury Bills                    | 17.49 |
| Floating Rate Notes               | 2.89  |
| State Development Loans           | 0.77  |
| Cash, Cash Equivalents And Others | 0.91  |

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



**SBI Magnum Ultra Short Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>

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

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



SBI

## FLOATING RATE DEBT FUND

### Investment Objective

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

### Fund Details

#### • Type of Scheme

An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk

• **Date of Allotment:** 27/10/2020

• **Report As On:** 31/05/2024

• **AUM for the Month of May 2024**

₹ 1,146.18 Crores

• **AUM as on May 31, 2024**

₹ 1,149.21 Crores

• **Fund Manager:**

**Mr. Ardhendu Bhattacharya**

**Mr. Rajeev Radhakrishnan** (Co-Fund Manager)

**Mr. Pradeep Kesavan** (overseas investments)

**Managing Since:**

**Ardhendu Bhattacharya** - June 2021

**Rajeev Radhakrishnan** - Oct 2020

**Mr. Pradeep Kesavan** - Dec 2023

**Total Experience:**

**Mr. Rajeev Radhakrishnan:** -Over 20 years

**Mr. Ardhendu Bhattacharya:** -Over 13 years

**Mr. Pradeep Kesavan:** -Over 18 years

• **First Tier Benchmark:**

Nifty Short Duration Debt Index A-II

• **Exit Load:** For exit within 3 days from the date of

allotment: 0.10%,

For exit on or after 3 days from the date of

allotment: Nil

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

• **SIP:**

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

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

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

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

Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 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** : 1.21 years

**Average Maturity** : 3.87 years

**Macaulay Duration** : 1.24 years

**Yield to Maturity<sup>^</sup>** : 7.81%

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

### NET ASSET VALUE

| Option                  | NAV (₹) | Option                  | NAV (₹) |
|-------------------------|---------|-------------------------|---------|
| Reg-Plan-Monthly IDCW   | 12.2102 | Dir-Plan-Monthly IDCW   | 12.2976 |
| Reg-Plan-Growth         | 12.2095 | Dir-Plan-Growth         | 12.2983 |
| Reg-Plan-Quarterly IDCW | 12.2104 | Dir-Plan-Quarterly IDCW | 12.2985 |

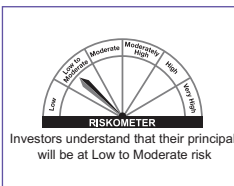
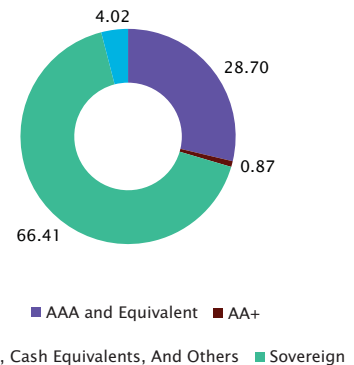
### PORTFOLIO

| Issuer Name                                 | Rating     | (%) Of Total AUM |
|---|------------|------------------|
| <b>Non Convertible Debentures</b>           |            |                  |
| Pipeline Infrastructure Pvt Ltd.            | CRISIL AAA | 6.82             |
| Summit Digitel Infrastructure Pvt. Ltd.     | CRISIL AAA | 5.11             |
| SMFG India Home Finance Co. Ltd.            | CRISIL AAA | 3.49             |
| MindSPACE Business Parks Reit               | CRISIL AAA | 2.16             |
| Nagpur Seoni Expressway Ltd.                | IND AAA    | 1.10             |
| <b>Total</b>                                |            | <b>18.68</b>     |
| <b>Floating Rate Bonds</b>                  |            |                  |
| Government Of India                         | SOVEREIGN  | 56.30            |
| <b>Total</b>                                |            | <b>56.30</b>     |
| <b>Floating Rate Notes</b>                  |            |                  |
| Mahindra & Mahindra Financial Services Ltd. | IND AAA    | 4.36             |
| HDFC Bank Ltd.                              | CRISIL AAA | 4.35             |
| Tata Capital Housing Finance Ltd.           | CRISIL AAA | 1.31             |
| Sundaram Home Finance Ltd.                  | CARE AA+   | 0.87             |
| <b>Total</b>                                |            | <b>10.89</b>     |
| <b>Government Securities</b>                |            |                  |
| Government Of India                         | SOVEREIGN  | 9.67             |
| <b>Total</b>                                |            | <b>9.67</b>      |
| <b>State Development Loans</b>              |            |                  |
| State Government Of Punjab                  | SOVEREIGN  | 0.44             |
| <b>Total</b>                                |            | <b>0.44</b>      |
| <b>Cash, Cash Equivalents And Others</b>    |            |                  |
|   |            | <b>4.02</b>      |
| <b>Grand Total</b>                          |            | <b>100.00</b>    |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Floating Rate Bonds               | 56.30 |
| Non Convertible Debentures        | 18.68 |
| Floating Rate Notes               | 10.89 |
| Government Securities             | 9.67  |
| State Development Loans           | 0.44  |
| Cash, Cash Equivalents And Others | 4.02  |

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



**SBI Floating Rate Debt Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

**SBI**  
**LONG DURATION FUND**

**NET ASSET VALUE**

| Option          | NAV (₹) |
|-----------------|---------|
| Reg-Plan-IDCW   | 11.3822 |
| Reg-Plan-Growth | 11.3820 |
| Dir-Plan-IDCW   | 11.4562 |
| Dir-Plan-Growth | 11.4559 |

**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:** 31/05/2024
- AAUM for the Month of May 2024**  
₹ 1,782.76 Crores
- AUM as on May 31, 2024**  
₹ 1,846.20 Crores
- Fund Manager:** Mr. Tejas Soman & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Tejas Soman Over 8 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Long Duration Debt A-III Index
- Exit Load:** 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<sup>1</sup> Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
**Daily-**  
Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
**Weekly-**  
Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month  
**Monthly, Quarterly, Semi-Annual and Annual -**  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.

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

**Quantitative Data**

|                                      |               |
|--------------------------------------|---------------|
| <b>Modified Duration</b>             | : 11.68 years |
| <b>Average Maturity</b>              | : 30.30 years |
| <b>Macaulay Duration</b>             | : 12.10 years |
| <b>Yield to Maturity<sup>^</sup></b> | : 7.24%       |

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

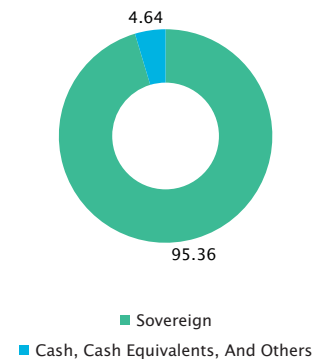
**PORTFOLIO**

| Issuer Name                              | Rating    | (%) Of Total AUM |
|--|-----------|------------------|
| <b>Government Securities</b>             |           |                  |
| Government Of India                      | SOVEREIGN | 95.36            |
| <b>Total</b>                             |           | <b>95.36</b>     |
| <b>Cash, Cash Equivalents And Others</b> |           | <b>4.64</b>      |
| <b>Grand Total</b>                       |           | <b>100.00</b>    |

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

|                                   |       |
|-----------------------------------|-------|
| Government Securities             | 95.36 |
| Cash, Cash Equivalents And Others | 4.64  |

**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<sup>^</sup>:

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

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


**OVERNIGHT FUND**

## NET ASSET VALUE

| Option               | NAV (₹)    | Option               | NAV (₹)    |
|----------------------|------------|----------------------|------------|
| Reg-Plan-Daily IDCW  | 1,218.5064 | Dir-Plan-Daily IDCW  | 1,222.4143 |
| Reg-Plan-Growth      | 3,890.5381 | Dir-Plan-Growth      | 3,938.3587 |
| Reg-Plan-Weekly IDCW | 1,244.1776 | Dir-Plan-Weekly IDCW | 1,248.2643 |

## 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:** 31/05/2024
- **AAUM for the Month of May 2024**  
₹ 16,667.02 Crores
- **AUM as on May 31, 2024**  
₹ 15,038.54 Crores
- **Fund Manager:** Mr. R. Arun  
**Managing Since:** Apr-2012  
**Total Experience:** Over 17 years
- **First Tier Benchmark:**  
CRISIL Liquid Overnight Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**  
For Growth option only:  
Weekly/Monthly frequency - ₹2,000 and 6 installments;  
Quarterly - ₹6,000 and 2 installments;  
Semi-Annual and Annual - ₹12,000 and 2 installments
- **Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

|                                      |         |
|--------------------------------------|---------|
| <b>Modified Duration</b>             | : 1 day |
| <b>Average Maturity</b>              | : 1 day |
| <b>Macaulay Duration</b>             | : 1 day |
| <b>Yield to Maturity<sup>^</sup></b> | : 6.67% |

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

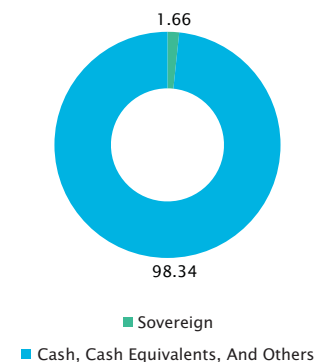
## PORTFOLIO

| Issuer Name                              | Rating    | (%) Of Total AUM |
|--|-----------|------------------|
| <b>Treasury Bills</b>                    |           |                  |
| 91 Day T-Bill 27.06.24                   | SOVEREIGN | 1.66             |
| <b>Total</b>                             |           | <b>1.66</b>      |
| <b>Cash, Cash Equivalents And Others</b> |           | <b>98.34</b>     |
| <b>Grand Total</b>                       |           | <b>100.00</b>    |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

|                                   |       |
|-----------------------------------|-------|
| Treasury Bills                    | 1.66  |
| Cash, Cash Equivalents And Others | 98.34 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Low risk

## SBI Overnight Fund

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

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

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

# Comparative Performance for all Schemes – Regular Plan

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since  |
|--|--------|---|---------|---|---------|---|-----------------|---|--|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |  |
| <b>Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Dynamic Bond Fund</b>   | 6.67   | 10,669  | 5.64    | 11,791  | 6.90    | 13,965  | 6.02            | 32,790  | Inception Date<br>09-02-2004<br><br>Managing Since<br>Rajeev Nov-23<br>Tejas & Pradeep Dec-23                                  |
| First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index   | 6.47   | 10,648  | 5.19    | 11,641  | 7.14    | 14,121  | 7.38            | 42,511  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 5.65            | 30,546  |  |
| <b>Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) &amp; Pradeep Kesavan is the dedicated fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Income Fund</b>  | 6.29   | 10,631  | 5.32    | 11,683  | 7.16    | 14,138  | 7.57            | 64,411  | Inception Date<br>25-11-1998<br><br>Managing Since<br>Dec 2023   |
| First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index   | 6.54   | 10,656  | 5.14    | 11,625  | 7.15    | 14,126  | 9.38            | 98,755  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | N.A.            | N.A.  |  |
| <b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Medium Duration Fund</b>   | 6.61   | 10,663  | 5.52    | 11,750  | 7.26    | 14,203  | 7.78            | 46,667  | Inception Date<br>12-11-2003<br><br>Managing Since<br>Mr. Lokesh Dec-23<br>Mr. Mohit Jain Dec-23<br>Mr. Pradeep Dec-23         |
| First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III  | 6.52   | 10,654  | 4.78    | 11,506  | 7.06    | 14,071  | 7.28            | 42,386  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 5.60            | 30,661  |  |
| <b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Gilt Fund</b>  | 7.10   | 10,712  | 6.04    | 11,925  | 7.65    | 14,465  | 8.00            | 60,644  | Inception Date<br>30-12-2000<br><br>Managing Since<br>Rajeev Nov-23<br>Tejas Dec-23  |
| First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index  | 7.27   | 10,729  | 5.68    | 11,806  | 7.00    | 14,033  | N.A.            | N.A.  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | N.A.            | N.A.  |  |
| <b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) &amp; Pradeep Kesavan fund manager for overseas securities</b>                            |        |   |         |   |         |   |                 |   |  |
| <b>SBI Equity Hybrid Fund</b>  | 22.83  | 12,290  | 12.62   | 14,289  | 13.39   | 18,757  | 15.32           | 5,95,357  | Inception Date<br>09-10-1995<br><br>Managing Since<br>R. Srinivasan Jan-12 &<br>Rajeev Nov-23<br>Mansi & Pradeep Dec-23        |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index  | 23.03  | 12,310  | 13.16   | 14,497  | 14.25   | 19,482  | N.A.            | N.A.  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 12.83           | 3,17,904  |  |
| <b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Conservative Hybrid Fund</b>  | 13.42  | 11,346  | 10.20   | 13,385  | 10.55   | 16,524  | 8.49            | 66,064  | Inception Date<br>09-04-2001<br><br>Managing Since<br>Mansi - June 2021<br>Saurabh - Jan-22<br>Pradeep - Dec-23                |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index  | 9.18   | 10,921  | 6.91    | 12,221  | 8.67    | 15,160  | N.A.            | N.A.  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | N.A.            | N.A.  |  |
| <b>Fund Managed by Rohit Shimpi &amp; Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI ESG Exclusionary Strategy Fund</b>  | 27.35  | 12,744  | 15.23   | 15,307  | 14.96   | 20,092  | 14.56           | 9,41,770  | Inception Date<br>01-01-1991<br><br>Managing Since<br>Rohit Jan-22<br>Pradeep Dec-23   |
| First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI   | 27.98  | 12,807  | 13.76   | 14,728  | 16.13   | 21,136  | N.A.            | N.A.  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 15.22           | 11,39,862   |  |
| <b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Children's Benefit Fund- Investment Plan</b>   | 34.83  | 13,494  | 29.28   | 21,624  | N.A.    | N.A.  | 40.04           | 34,432  | Inception Date<br>29-09-2020<br><br>Managing Since<br>R. Srinivasan - Sep-20<br>Rajeev - Nov 23                                |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index  | 23.03  | 12,310  | 13.16   | 14,497  | N.A.    | N.A.  | 18.26           | 18,511  |  |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 21.35           | 20,346  |  |
| <b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Credit Risk Fund</b>  | 7.18   | 10,720  | 6.34    | 12,028  | 6.94    | 13,991  | 7.68            | 20,530  | Inception Date<br>17-07-2014<br><br>Managing Since<br>Lokesh Feb-17<br>Adesh &<br>Pradeep Dec-23                               |
| First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II   | 8.10   | 10,813  | 7.42    | 12,398  | 8.19    | 14,826  | 8.50            | 22,210  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 7.02            | 19,207  |  |
| <b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Balanced Advantage Fund</b>   | 23.26  | 12,333  | N.A.    | N.A.  | N.A.    | N.A.  | 13.11           | 14,034  | Inception Date<br>31-08-2021<br><br>Managing Since<br>Dinesh Aug-2021<br>Mansi Dec-2023<br>Rajeev Nov-2023<br>Pradeep Dec-2023 |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index  | 14.77  | 11,482  | N.A.    | N.A.  | N.A.    | N.A.  | 8.75            | 12,597  |  |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | N.A.    | N.A.  | N.A.    | N.A.  | 10.89           | 13,289  |  |
| <b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Multicap Fund</b>   | 31.19  | 13,128  | N.A.    | N.A.  | N.A.    | N.A.  | 17.78           | 14,412  | Inception Date<br>08-03-2022<br><br>Managing Since<br>R. Srinivasan &<br>Pradeep March - 2022<br>Saurabh (w.e.f. April 2024)   |
| First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI   | 42.18  | 14,232  | N.A.    | N.A.  | N.A.    | N.A.  | 25.87           | 16,716  |  |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | N.A.    | N.A.  | N.A.    | N.A.  | 17.24           | 14,263  |  |

**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 Ms. 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 ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- 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 Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI ESG Exclusionary Strategy Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Magnum 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 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. 1st Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).
- 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.
- SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities)
- SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

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

# Comparative Performance for all Schemes – Regular Plan

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since               |
|---|--------|---|---------|---|---------|---|-----------------|---|---|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>                |        |   |         |   |         |   |                 |   |   |
| <b>SBI Focused Equity Fund</b>  | 28.63  | 12,872  | 15.13   | 15,266  | 16.03   | 21,044  | 19.00           | 3,08,598  | Inception Date 17-09-2004                     |
| First Tier Scheme Benchmark: - S&P BSE 500 (TRI)  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 16.04           | 1,87,807  | Managing Since R. Srinivasan May-09           |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 15.57           | 1,73,522  | Pradeep Dec-23                                |
| <b>Funds Managed by R. Srinivasan, Mohan Lal &amp; Pradeep Kesavan fund manager for overseas securities</b>     |        |   |         |   |         |   |                 |   |   |
| <b>SBI Small Cap Fund</b>   | 37.29  | 13,741  | 22.24   | 18,277  | 25.19   | 30,786  | 20.81           | 1,62,016  | Inception Date 09-09-2009                     |
| First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI  | 52.97  | 15,315  | 25.55   | 19,803  | 23.84   | 29,166  | 12.71           | 58,323  | Managing Since R. Srinivasan Nov-13           |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 12.37           | 55,740  | Mohan Lal May-24<br>Pradeep Dec-23            |
| <b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>                |        |   |         |   |         |   |                 |   |   |
| <b>SBI Flexicap Fund</b>  | 24.16  | 12,424  | 13.96   | 14,805  | 14.52   | 19,714  | 13.11           | 99,818  | Inception Date 29-09-2005                     |
| First Tier Scheme Benchmark: - S&P BSE 500 (TRI)  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 14.20           | 1,19,583  | Managing Since R. Srinivasan Jan-22           |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.68           | 1,09,668  | Pradeep Dec-23                                |
| <b>Funds Managed by R. Srinivasan, Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |   |
| <b>SBI Magnum Global Fund</b>   | 14.76  | 11,481  | 12.14   | 14,105  | 15.55   | 20,619  | 14.39           | 5,41,757  | Inception Date 30-09-1994                     |
| First Tier Scheme Benchmark: - Nifty MNC (TRI)  | 38.27  | 13,839  | 20.40   | 17,461  | 18.30   | 23,192  | N.A.            | N.A.  | Managing Since R. Srinivasan Jan-22           |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 11.69           | 2,66,064  | Tanmaya (w.e.f. April 2024)<br>Pradeep Dec-23 |

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since  |
|--|--------|---|---------|---|---------|---|-----------------|---|--|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |  |
| <b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Arun R. (Debt portion)</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Arbitrage Opportunities Fund</b>  | 7.64   | 10,766  | 5.92    | 11,884  | 5.17    | 12,872  | 6.72            | 31,380  | Inception Date 03-11-2006  |
| First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index  | 8.17   | 10,819  | 5.80    | 11,844  | 5.05    | 12,797  | N.A.            | N.A.  | Managing Since Neeraj Oct-12   |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index   | 7.08   | 10,710  | 5.35    | 11,696  | 5.53    | 13,089  | 6.18            | 28,715  | Arun R. June-21  |
| <b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Equity Savings Fund</b>   | 17.81  | 11,786  | 9.98    | 13,308  | 10.46   | 16,455  | 9.00            | 21,747  | Inception Date 27-05-2015  |
| First Tier Scheme Benchmark: - Nifty Equity Savings  | 13.05  | 11,309  | 8.90    | 12,919  | 9.51    | 15,757  | 8.98            | 21,723  | Managing Since Neeraj - May-15   |
| Additional Benchmark: - Crisil 10 Yr Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.41            | 17,506  | Mansi - June-21<br>Nidhi - Jan-22<br>Pradeep Dec 23<br>Vandna - Jan 24 |

- 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 Malya is 1. The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla)
  - 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, at 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 TRI 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 TRI values 30-Sep-04 to 15-Aug-06 and TRI values since 19-Aug-06.
  - 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. Ruchi 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.
  - \*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 Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Equity Savings Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.
  - 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 Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities)
  - SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from April 01, 2024.

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since  |
|---|--------|---|---------|---|---------|---|-----------------|---|----------------------------------|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |                                  |
| <b>Fund managed by Mr. Tejas Soman &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |                                  |
| <b>SBI Long Duration Fund</b>   | 7.10   | 10,712  | N.A.    | N.A.  | N.A.    | N.A.  | 9.38            | 11,382  | Inception Date 21-12-2022        |
| Scheme Benchmark: CRISIL Long Duration Debt A-III Index   | 6.52   | 10,653  | N.A.    | N.A.  | N.A.    | N.A.  | 8.14            | 11,196  | Managing Since (w.e.f. Dec 2023) |
| Additional Benchmark: CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | N.A.    | N.A.  | N.A.    | N.A.  | 8.24            | 11,211  |                                  |
| <b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan fund manager for overseas securities</b>    |        |   |         |   |         |   |                 |   |                                  |
| <b>SBI Infrastructure Fund</b>  | 62.49  | 16,271  | 31.55   | 22,784  | 24.66   | 30,139  | 9.77            | 48,430  | Inception Date 06-07-2007        |
| First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)   | 59.98  | 16,019  | 27.42   | 20,699  | 22.67   | 27,809  | 6.16            | 27,485  | Managing Since Bhavin Jan-22     |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 11.38           | 61,937  | 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. 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/- |   |
| <b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan (investments in foreign securities portion)</b> |        |   |         |   |         |   |                 |   |   |
| <b>SBI Magnum MidCap Fund</b>   | 34.71  | 13,482  | 23.55   | 18,871  | 23.85   | 29,173  | 17.33           | 2,14,474  | Inception Date 29-03-2005                                   |
| First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)   | 53.82  | 15,400  | 26.69   | 20,348  | 25.60   | 31,291  | N.A.            | N.A.  | Managing Since Bhavin (w.e.f. April 2024) & Pradeep Dec-23  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 15.20           | 1,51,148  |   |
| <b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan (investments in foreign securities portion)</b>    |        |   |         |   |         |   |                 |   |   |
| <b>SBI Blue Chip Fund</b>   | 22.60  | 12,267  | 14.85   | 15,156  | 15.06   | 20,185  | 12.21           | 82,345  | Inception Date 14-02-2006                                   |
| First Tier Scheme Benchmark: - S&P BSE 100 (TRI)  | 27.27  | 12,736  | 16.09   | 15,652  | 16.09   | 21,106  | 13.27           | 97,823  | Managing Since Saurabh (w.e.f. April 2024) & Pradeep Dec-23 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.01           | 93,860  |   |
| <b>Fund Managed by Milind Agrawal &amp; Pradeep Kesavan (investments in foreign securities portion)</b>   |        |   |         |   |         |   |                 |   |   |
| <b>SBI Banking &amp; Financial Services Fund</b>  | 28.12  | 12,821  | 13.37   | 14,574  | 12.72   | 18,209  | 14.39           | 34,765  | Inception Date 26-02-2015                                   |
| First Tier Scheme Benchmark: - Nifty Financial Services (TRI)   | 12.71  | 11,274  | 10.24   | 13,402  | 10.82   | 16,726  | 12.73           | 30,345  | Managing Since Milind Aug-19 Pradeep Dec-23                 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 12.16           | 28,969  |   |

**Notes:**

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

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                           |
|---|--------|---|---------|---|---------|---|-----------------|---|---|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>Funds Managed by Ashit Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>      |        |   |         |   |         |   |                 |   |   |
| <b>SBI Consumption Opportunities Fund</b>   | 29.25  | 12,935  | 22.98   | 18,608  | 20.02   | 24,925  | 15.81           | 3,87,870  | Inception Date 05-07-1999                                 |
| First Tier Scheme Benchmark: - Nifty India Consumption (TRI)  | 32.36  | 13,246  | 20.35   | 17,441  | 18.13   | 23,028  | N.A.            | N.A.  | Managing Since Ashit (w.e.f. April 2024) & Pradeep Dec-23 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.80           | 2,50,989  |   |
| <b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>     |        |   |         |   |         |   |                 |   |   |
| <b>SBI Large &amp; Midcap Fund</b>  | 30.81  | 13,090  | 19.44   | 17,048  | 19.20   | 24,083  | 15.10           | 8,11,942  | Inception Date 28-02-1993                                 |
| First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)  | 41.08  | 14,121  | 21.09   | 17,766  | 20.66   | 25,600  | N.A.            | N.A.  | Managing Since Saurabh Sep-16 Pradeep Dec-23              |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 12.77           | 4,29,429  |   |
| <b>Funds Managed by Vivek Gedda Pant &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |   |
| <b>SBI Technology Opportunities Fund</b>  | 18.39  | 11,844  | 13.74   | 14,719  | 21.05   | 26,020  | 14.99           | 3,24,656  | Inception Date 05-07-1999                                 |
| First Tier Scheme Benchmark: - S&P BSE Teck (TRI)   | 21.28  | 12,134  | 10.43   | 13,470  | 17.22   | 22,150  | N.A.            | N.A.  | Managing Since Vivek (w.e.f. April 2024) & Pradeep Dec-23 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.80           | 2,50,989  |   |
| <b>Funds Managed by Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>    |        |   |         |   |         |   |                 |   |   |
| <b>SBI Healthcare Opportunities Fund</b>  | 43.12  | 14,326  | 14.89   | 15,169  | 24.67   | 30,154  | 16.39           | 4,39,212  | Inception Date 05-07-1999                                 |
| First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)  | 48.16  | 14,832  | 13.18   | 14,503  | 22.11   | 27,178  | 14.73           | 3,07,013  | Managing Since Tanmaya Jun-11 Pradeep Dec-23              |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.80           | 2,50,989  |   |

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since |
|--|--------|---|---------|---|---------|---|-----------------|---|---------------------------------|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |                                 |
| <b>Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI Dividend Yield Fund</b>   | 33.89  | 13,400  | N.A.    | N.A.  | N.A.    | N.A.  | 33.56           | 14,220  | Inception Date 14-03-2023       |
| Scheme Benchmark: Nifty 500 TRI  | 35.06  | 13,517  | N.A.    | N.A.  | N.A.    | N.A.  | 38.60           | 14,875  | Managing Since March - 2023     |
| Additional Benchmark: S&P BSE Sensex TRI   | 19.57  | 11,963  | N.A.    | N.A.  | N.A.    | N.A.  | 24.00           | 12,992  |                                 |

**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 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 Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities)
- SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

# Comparative Performance for all Schemes – Regular Plan

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                  |
|---|--------|---|---------|---|---------|---|-----------------|---|--|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |  |
| <b>Funds Managed by Raviprakash Sharma</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Gold Fund</b>  | 19.15  | 11,921  | 12.74   | 14,335  | 16.51   | 21,490  | 6.26            | 21,664  | Inception Date 12-09-2011                        |
| First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA) | 20.01  | 12,007  | 13.92   | 14,788  | 17.52   | 22,432  | 7.61            | 25,427  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 14.01           | 53,074  | Managing Since Sep-11                            |
| <b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Nifty Index Fund</b>   | 22.30  | 12,237  | 13.79   | 14,738  | 14.04   | 19,298  | 14.25           | 1,97,183  | Inception Date 17-01-2002                        |
| First Tier Scheme Benchmark: - Nifty 50 (TRI)   | 22.95  | 12,302  | 14.44   | 14,991  | 14.93   | 20,072  | 15.98           | 2,76,273  | Managing Since Raviprakash Feb-11 Pradeep Dec-23 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 16.46           | 3,02,764  |  |
| <b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Equity Minimum Variance Fund</b>   | 27.54  | 12,762  | 15.93   | 15,586  | 16.70   | 21,662  | 16.55           | 22,192  | Inception Date 19-03-2019                        |
| First Tier Scheme Benchmark: - Nifty 50 TRI   | 22.95  | 12,302  | 14.44   | 14,991  | 14.93   | 20,072  | 15.09           | 20,785  | Managing Since Raviprakash Mar-19 Pradeep Dec-23 |
| Additional Benchmark: - S&P BSE Sensex TRI  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 14.83           | 20,537  |  |

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since |
|--|--------|---|---------|---|---------|---|-----------------|---|---------------------------------|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |                                 |
| <b>Funds Managed by Raviprakash Sharma</b>       |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI Nifty Next 50 Index Fund</b>              | 60.08  | 16,028  | 21.36   | 17,885  | N.A.    | N.A.  | 21.89           | 18,236  | Inception Date 19-05-2021       |
| First Tier Scheme Benchmark: - Nifty Next 50 TRI | 61.44  | 16,165  | 22.41   | 18,352  | N.A.    | N.A.  | 22.97           | 18,730  |                                 |
| Additional Benchmark: - S&P BSE Sensex TRI       | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 15.34           | 15,422  | 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 ETF managed by Mr. Raviprakash Sharma.
- The date 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/- |                                 |
| <b>Fund managed by Mr. Pradeep Kesavan</b>      |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI International Access - US Equity FoF</b> | 36.28  | 13,640  | 12.70   | 14,331  | N.A.    | N.A.  | 14.39           | 15,366  | Inception Date 22-03-2021       |
| First Tier Scheme Benchmark: - S&P 500          | 27.13  | 12,721  | 12.95   | 14,428  | N.A.    | N.A.  | 14.50           | 15,414  |                                 |
| Additional Benchmark: - S&P BSE Sensex TRI      | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 14.62           | 15,465  | 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/- |                                 |
| <b>Funds Managed by Dinesh Balachandran</b>      |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI Long Term Equity Fund</b>                 | 55.88  | 15,607  | 26.31   | 20,165  | 21.96   | 27,010  | 16.67           | 12,25,180   | Inception Date 31-03-1993       |
| First Tier Scheme Benchmark: - S&P BSE 500 (TRI) | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | N.A.            | N.A.  |                                 |
| Additional Benchmark: - S&P BSE Sensex (TRI)     | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.36           | 4,99,456  | Managing Since Sep-16           |

| <b>Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |   |
|---|--------|---|---------|---|---------|---|-----------------|---|---|
|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since             |
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>SBI Contra Fund</b>  | 44.83  | 14,497  | 27.66   | 20,819  | 26.00   | 31,794  | 19.75           | 8,92,214  | Inception Date 05-07-1999                   |
| First Tier Scheme Benchmark: - S&P BSE 500 TRI  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 15.86           | 3,92,050  |   |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.80           | 2,50,989  | Managing Since Dinesh May-18 Pradeep Dec-23 |

| <b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |   |
|---|--------|---|---------|---|---------|---|-----------------|---|---|
|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                                   |
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>SBI Multi Asset Allocation Fund</b>  | 27.66  | 12,774  | 14.56   | 15,039  | 14.36   | 19,572  | 12.35           | 20,216  | 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  | 19.01  | 11,907  | 11.15   | 13,737  | 12.48   | 18,019  | 12.27           | 20,129  |   |
| Additional Benchmark: - S&P BSE Sensex TRI  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 14.38           | 22,536  | Managing Since Dinesh Dec-23 Vandna Jan-24 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-DCW 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 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 18-Aug-96 and TRI values since 19-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.
- The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.

# Comparative Performance for all Schemes – Regular Plan

|  | 7 Days       |   | 15 Days      |   | 1 Month      |   | 1 Year |   | 3 Year |   | 5 Year |   | Since Inception |   | 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/- |                                 |
| <b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan</b>  |              |   |              |   |              |   |        |   |        |   |        |   |                 |   | Inception Date                  |
| <b>#SBI Liquid Fund</b>  | 6.78         | 10,013  | 7.12         | 10,029  | 6.97         | 10,059  | 7.17   | 10,719  | 5.59   | 11,773  | 5.14   | 12,849  | 6.90            | 31,532  | 19-07-2004                      |
| First Tier Scheme Benchmark:- NIFTY Liquid Index A-I   | 6.91         | 10,013  | 7.20         | 10,030  | 7.07         | 10,060  | 7.35   | 10,737  | 5.75   | 11,828  | 5.22   | 12,902  | 7.21            | 33,126  | Managing Since Arun Apr-12      |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.23            | 28,295  | Rajeev Dec-23                   |
| <b>Funds Managed by Arun R Rajeev Radhakrishnan (Co Fund Manager) Pradeep Kesavan fund manager for overseas securities</b> |              |   |              |   |              |   |        |   |        |   |        |   |                 |   | Inception Date                  |
| <b>SBI Savings Fund</b>  | 6.66         | 10,013  | 7.07         | 10,029  | 6.84         | 10,058  | 6.98   | 10,700  | 5.40   | 11,711  | 5.52   | 13,088  | 6.99            | 38,333  | 22-03-2007                      |
| First Tier Scheme Benchmark:-CRISIL Money Market A-I Index   | 6.88         | 10,013  | 7.37         | 10,030  | 7.13         | 10,061  | 7.45   | 10,748  | 5.93   | 11,887  | 5.72   | 13,213  | 6.97            | 38,199  | Managing Since Arun R May-18    |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.00            | 31,820  | Rajeev Dec-23<br>Pradeep Dec-23 |
| <b>Funds Managed by Arun R</b>   |              |   |              |   |              |   |        |   |        |   |        |   |                 |   | Inception Date                  |
| <b>SBI Overnight Fund</b>  | 6.39         | 10,012  | 6.49         | 10,027  | 6.45         | 10,055  | 6.66   | 10,668  | 5.25   | 11,660  | 4.67   | 12,565  | 6.46            | 38,854  | 01-10-2002                      |
| First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index  | 6.52         | 10,013  | 6.61         | 10,027  | 6.58         | 10,056  | 6.84   | 10,686  | 5.43   | 11,720  | 4.83   | 12,661  | N.A.            | N.A.  | Managing Since Arun Apr-12      |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 5.93            | 34,880  | 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/MD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since |
|--|--------|---|---------|---|---------|---|-----------------|---|---------------------------------|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |                                 |
| <b>Funds Managed by ^Richard D'souza &amp; *Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI Magnum Comma Fund</b>   | 47.02  | 14,718  | 14.48   | 15,008  | 20.72   | 25,669  | 12.81           | 96,741  | Inception Date 08-08-2005       |
| First Tier Scheme Benchmark: - Nifty Commodities (TRI)   | 53.14  | 15,332  | 21.86   | 18,104  | 21.03   | 26,001  | 12.98           | 99,528  | Managing Since Richard Aug-14   |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 14.36           | 1,24,976  | Pradeep Dec-23                  |
| <b>Funds Managed by #Richard D'souza</b>   |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI PSU Fund</b>  | 102.69 | 20,308  | 39.05   | 26,908  | 24.57   | 30,038  | 8.79            | 32,264  | Inception Date 07-07-2010       |
| First Tier Scheme Benchmark: - S&P BSE PSU (TRI)   | 107.81 | 20,822  | 45.65   | 30,931  | 26.57   | 32,523  | 9.09            | 33,554  | Managing Since Aug-14           |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 12.43           | 51,035  |                                 |

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

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since  |
|--|--------|---|---------|---|---------|---|-----------------|---|----------------------------------|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |                                  |
| <b>Funds Managed by Tejas Soman</b>                        |        |   |         |   |         |   |                 |   |                                  |
| <b>SBI Magnum Constant Maturity Fund</b>                   | 6.24   | 10,626  | 5.01    | 11,580  | 6.65    | 13,803  | 7.76            | 57,513  | Inception Date 30-12-2000        |
| First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec | 5.84   | 10,586  | 3.82    | 11,191  | 5.45    | 13,041  | 7.30            | 52,033  | Managing Since (w.e.f. Dec 2023) |
| Additional Benchmark: - Crisil 10 Yr Gilt Index            | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 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. Ardhendu 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/- |                                     |        |      |        |      |        |                                   |
| <b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                       |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Short Term Debt Fund</b>  | 6.54   | 10,656  | 5.12    | 11,616  | 6.24    | 13,540  | 6.60            | 29,380  | Inception Date 27-07-2007           |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index  | 7.07   | 10,709  | 5.35    | 11,694  | 6.52    | 13,716  | 7.55            | 34,134  | Managing Since Rajeev Jun-08        |        |      |        |      |        |                                   |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.08   | 10,710  | 5.35    | 11,696  | 5.53    | 13,089  | 6.15            | 27,361  | Mansi & Pradeep Dec-23              |        |      |        |      |        |                                   |
| <b>Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Magnum Children's Benefit Fund - Savings Plan</b>   | 17.46  | 11,751  | 12.09   | 14,088  | 11.46   | 17,209  | 10.68           | 96,048  | Inception Date 21-02-2002           |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index   | 9.18   | 10,921  | 6.91    | 12,221  | 8.67    | 15,160  | 9.00            | 68,227  | Managing Since Srinivasan Jan-21    |        |      |        |      |        |                                   |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 16.27           | 2,87,799  | Rajeev Jun-08<br>Pradeep Dec-23     |        |      |        |      |        |                                   |
| <b>Fund Managed Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                  |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Banking and PSU Fund</b>  | 6.26   | 10,628  | 4.75    | 11,496  | 6.19    | 13,506  | 7.41            | 28,513  | Inception Date 09-10-2009           |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II   | 6.71   | 10,673  | 5.00    | 11,576  | 6.45    | 13,673  | 7.47            | 28,728  | Managing Since Rajeev Nov-13        |        |      |        |      |        |                                   |
| Additional Benchmark: - Crisil 10 Yr Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.31            | 24,523  | Ardhendu Dec-23<br>Pradeep Dec-23   |        |      |        |      |        |                                   |
| <b>SBI Corporate Bond Fund</b>   | 6.50   | 10,652  | 5.01    | 11,583  | 6.38    | 13,629  | 6.74            | 14,156  | Inception Date 01-02-2019           |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II  | 6.91   | 10,693  | 5.23    | 11,654  | 6.60    | 13,772  | 6.87            | 14,248  | Managing Since Rajeev Feb-19        |        |      |        |      |        |                                   |
| Additional Benchmark: - Crisil 10 Yr Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.39            | 13,916  | Ardhendu Dec-23<br>Pradeep Dec-23   |        |      |        |      |        |                                   |
| <b>Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                   |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Floating Rate Debt Fund</b>   | 8.14   | 10,816  | 5.95    | 11,897  | N.A.    | N.A.  | 5.71            | 12,210  | Inception Date 27-10-2020           |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II  | 7.06   | 10,708  | 5.32    | 11,684  | N.A.    | N.A.  | 5.15            | 11,979  | Managing Since Ardhendu June-2021   |        |      |        |      |        |                                   |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index   | 7.08   | 10,710  | 5.35    | 11,696  | N.A.    | N.A.  | 5.07            | 11,946  | Rajeev Oct-2020<br>Pradeep Dec-2023 |        |      |        |      |        |                                   |
| <b>Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                            |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Magnum Ultra Short Duration Fund</b>  | 6.71   | 10,013  | 7.23    | 10,030  | 7.03    | 10,060  | 7.13            | 10,715  | 5.52                                | 11,751 | 5.64 | 13,160 | 7.05 | 55,139 | Inception Date 21-05-1999         |
| First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-II Index  | 7.10   | 10,014  | 7.54    | 10,031  | 7.25    | 10,062  | 7.53            | 10,755  | 5.96                                | 11,900 | 5.95 | 13,354 | 7.50 | 61,159 | Managing Since R. Arun Jun-21     |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47   | 10,014  | 7.78    | 10,032  | 7.33    | 10,062  | 7.08            | 10,710  | 5.35                                | 11,696 | 5.53 | 13,089 | 6.38 | 47,092 | Ardhendu Dec-23<br>Pradeep Dec-23 |
| <b>Fund Jointly Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                             |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Magnum Low Duration Fund</b>  | 5.58   | 10,011  | 6.69    | 10,028  | 7.03    | 10,060  | 6.82            | 10,684  | 5.25                                | 11,662 | 5.66 | 13,173 | 7.20 | 32,275 | Inception Date 27-07-2007         |
| First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index  | 6.64   | 10,013  | 7.27    | 10,030  | 7.42    | 10,063  | 7.37            | 10,739  | 5.78                                | 11,839 | 6.15 | 13,485 | 7.20 | 32,263 | Managing Since Rajeev Jun-08      |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47   | 10,014  | 7.78    | 10,032  | 7.33    | 10,062  | 7.08            | 10,710  | 5.35                                | 11,696 | 5.53 | 13,089 | 6.15 | 27,361 | Arun Dec-2023<br>Pradeep Dec-23   |
| <b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) &amp; Mr. Pradeep Kesavan – Overseas Investments</b>               |        |   |         |   |         |   |                 |   |                                     |        |      |        |      |        |                                   |
| <b>SBI Retirement Benefit Fund - Aggressive Plan</b>   | 28.24  | 12,833  | 19.32   | 16,996  | N.A.    | N.A.  | N.A.            | 21.26   | 18,906                              |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - S&P BSE 500 TRI   | 34.59  | 13,470  | 18.06   | 16,462  | N.A.    | N.A.  | N.A.            | 18.59   | 17,567                              |        |      |        |      |        |                                   |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | N.A.            | 13.11   | 15,022                              |        |      |        |      |        |                                   |
| <b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>  | 24.40  | 12,447  | 16.95   | 16,000  | N.A.    | N.A.  | N.A.            | 18.51   | 17,526                              |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index  | 23.03  | 12,310  | 13.16   | 14,497  | N.A.    | N.A.  | N.A.            | 13.39   | 15,147                              |        |      |        |      |        |                                   |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | N.A.            | 13.11   | 15,022                              |        |      |        |      |        |                                   |
| <b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>  | 14.97  | 11,501  | 10.85   | 13,626  | N.A.    | N.A.  | N.A.            | 11.62   | 14,378                              |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - S&P BSE Sensex TRI  | 15.34  | 11,538  | 9.58    | 13,162  | N.A.    | N.A.  | N.A.            | 9.78  | 13,613                              |        |      |        |      |        |                                   |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | N.A.            | 13.11   | 15,022                              |        |      |        |      |        |                                   |
| <b>SBI Retirement Benefit Fund - Conservative Plan</b>   | 10.55  | 11,058  | 8.17    | 12,661  | N.A.    | N.A.  | N.A.            | 8.56  | 13,116                              |        |      |        |      |        |                                   |
| First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index  | 10.41  | 11,044  | 7.18    | 12,314  | N.A.    | N.A.  | N.A.            | 7.37  | 12,649                              |        |      |        |      |        |                                   |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | N.A.            | 13.11   | 15,022                              |        |      |        |      |        |                                   |

**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 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/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/- |  |
| <b>Permitted Category FPI Portfolio 1</b>    | 23.26  | 12,326  | 12.66   | 11,266  | 13.17   | 11,317  | 13.84           | 11,384  | Inception Date<br>03-12-2018<br><br>Advising Since<br>Dec-18 |
| First Tier Benchmark: - MSCI INDIA 10/40 TRI | 33.83  | 13,383  | 21.60   | 12,160  | 20.74   | 12,074  | 20.07           | 12,007  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI) | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 15.22           | 11,522  |  |

# 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/- |  |
| <b>Permitted Category - FPI Portfolio 2</b>              | 27.51  | 12,751  | 19.31   | 11,931  | 18.91   | 11,891  | 19.89           | 11,989  | Inception Date<br>1-Nov-2018<br>Advising Since<br>Nov-2018     |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 16.04           | 11,604  |  |
| <b>Permitted Category - FPI Portfolio 3</b>              | 30.34  | 13,034  | 18.25   | 11,825  | 16.51   | 11,651  | 16.98           | 11,698  | Inception Date<br>21-Dec-2018<br>Advising Since<br>Dec-2018    |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 15.66           | 11,566  |  |
| <b>Permitted Category - FPI Portfolio 4</b>              | 30.62  | 13,062  | 18.76   | 11,876  | 16.29   | 11,629  | 16.93           | 11,693  | Inception Date<br>22-Apr-2019<br>Advising Since<br>Apr-2019    |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 14.94           | 11,494  |  |
| <b>Permitted Category - FPI Portfolio 5</b>              | 33.43  | 13,343  | 20.73   | 12,073  | 20.09   | 12,009  | 19.98           | 11,998  | Inception Date<br>22-Apr-2019<br>Advising Since<br>Apr-2019    |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 14.94           | 11,494  |  |
| <b>Permitted Category - FPI Portfolio 6</b>              | 24.35  | 12,435  | 10.92   | 11,092  | 12.18   | 11,218  | 12.59           | 11,259  | Inception Date<br>1-Nov-2018<br>Advising Since<br>Nov-2018     |
| First Tier Benchmark: - BSE 100                          | 25.63  | 12,563  | 14.52   | 11,452  | 14.55   | 11,455  | 15.44           | 11,544  |  |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 16.04           | 11,604  |  |
| <b>Permitted Category - FPI Portfolio 7</b>              | 28.98  | 12,898  | 16.12   | 11,612  | 16.59   | 11,659  | 16.26           | 11,626  | Inception Date<br>3-Dec-2018<br>Advising Since<br>Dec-2018     |
| First Tier Benchmark: - MSCI INDIA                       | 31.34  | 13,134  | 14.85   | 11,485  | 14.91   | 11,491  | 14.93           | 11,493  |  |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | 14.63   | 11,463  | 15.22           | 11,522  |  |
| <b>Permitted Category - FPI Portfolio 8</b>              | 10.55  | 11,055  | -3.47   | 9,653   | N.A.    | N.A.  | 5.69            | 10,569  | Inception Date<br>1-Jul-2019<br>Advising Since<br>Jul-2019     |
| First Tier Benchmark: - MSCI Emerging Markets Index      | 13.74  | 11,374  | -1.40   | 9,860   | N.A.    | N.A.  | 6.56            | 10,656  |  |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | N.A.    | N.A.  | 14.86           | 11,486  |  |
| <b>Permitted Category - FPI Portfolio 9</b>              | 11.28  | 11,128  | -2.65   | 9,735   | N.A.    | N.A.  | 5.33            | 10,533  | Inception Date<br>1-Jul-2019<br>Advising Since<br>Jul-2019     |
| First Tier Benchmark: - MSCI Emerging Markets Free Index | 13.74  | 11,374  | -1.40   | 9,860   | N.A.    | N.A.  | 6.56            | 10,656  |  |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | N.A.    | N.A.  | 14.86           | 11,486  |  |
| <b>Permitted Category - FPI Portfolio 10</b>             | 12.41  | 11,241  | -4.48   | 9,552   | N.A.    | N.A.  | 6.06            | 10,606  | Inception Date<br>1-Jul-2019<br>Advising Since<br>Jul-2019     |
| First Tier Benchmark: - MSCI AC Asia ex Japan Index      | 12.57  | 11,257  | -2.35   | 9,765   | N.A.    | N.A.  | 6.90            | 10,690  |  |
| Additional Benchmark: S&P BSE SENSEX TRI                 | 19.57  | 11,957  | 13.92   | 11,392  | N.A.    | N.A.  | 14.86           | 11,486  |  |
| <b>Permitted Category - FPI Portfolio 11</b>             | N.A.   | N.A.  | N.A.    | N.A.  | N.A.    | N.A.  | 0.15            | 10,015  | Inception Date<br>9-April-2024<br>Advising Since<br>April-2024 |
| Scheme Benchmark: - BSE 250 Small Cap Index TRI          | N.A.   | N.A.  | N.A.    | N.A.  | N.A.    | N.A.  | 1.78            | 10,178  |  |
| Additional Benchmark: S&P BSE SENSEX TRI                 | N.A.   | N.A.  | N.A.    | N.A.  | N.A.    | N.A.  | -0.67           | 9,933   |  |

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/DFI/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 of the scheme 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 MFM 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
- Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

## Performance of Permitted Category FPI Portfolio (advised by Mr. 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/- |  |
| <b>Permitted Category - FPI Portfolio 12</b>             | 4.49   | 10,449  | N.A.    | N.A.  | N.A.    | N.A.  | 10.76           | 11,076  | Inception Date<br>17-06-2021<br><br>Advising Since<br>Jun - 21 |
| Scheme Benchmark: - JP MORGAN GBI-EM BROAD INDIA         | 7.31   | 10,731  | N.A.    | N.A.  | N.A.    | N.A.  | 18.16           | 11,816  |  |
| Additional Scheme Benchmark: - CRISIL 10 Year Gilt Index | 6.59   | 10,659  | N.A.    | N.A.  | N.A.    | N.A.  | 12.53           | 11,253  |  |

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/DFI/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/- |  |
| <b>Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>                            |        |   |         |   |         |   |                 |   |  |
| <b>SBI Dynamic Bond Fund</b>  | 7.54   | 10,756  | 6.47    | 12,072  | 7.70    | 14,493  | 8.26            | 24,751  | Inception Date<br>01-01-2013<br>Managing Since<br>Rajeev Nov-23<br>Tejas & Pradeep Dec-2023                          |
| First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index  | 6.47   | 10,648  | 5.19    | 11,641  | 7.14    | 14,121  | 7.88            | 23,770  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.43            | 20,378  |  |
| <b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>                              |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Income Fund</b>   | 7.00   | 10,702  | 6.01    | 11,917  | 7.85    | 14,599  | 8.14            | 24,435  | Inception Date<br>01-01-2013<br>Managing Since<br>Dec 2023   |
| First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index  | 6.54   | 10,656  | 5.14    | 11,625  | 7.15    | 14,126  | 7.87            | 23,746  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.43            | 20,378  |  |
| <b>Funds Managed by Lokesh Mallya &amp; Mr. Pradeep Kesavan (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities</b>                               |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Medium Duration Fund</b>  | 7.17   | 10,720  | 6.08    | 11,938  | 7.80    | 14,561  | 8.99            | 26,544  | Inception Date<br>28-01-2013<br>Managing Since<br>Lokesh Jan-13<br>Mohit & Pradeep Dec-23                            |
| First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III   | 6.52   | 10,654  | 4.78    | 11,506  | 7.06    | 14,071  | 7.71            | 23,220  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.34            | 20,088  |  |
| <b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Gilt Fund</b>   | 7.61   | 10,763  | 6.55    | 12,098  | 8.16    | 14,811  | 9.31            | 27,635  | Inception Date<br>02-01-2013<br>Managing Since<br>Rajeev Nov-23<br>Tejas Dec-23                                      |
| First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index   | 7.27   | 10,729  | 5.68    | 11,806  | 7.00    | 14,033  | 7.36            | 22,492  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.43            | 20,372  |  |
| <b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Equity Hybrid Fund</b>   | 23.67  | 12,374  | 13.40   | 14,589  | 14.16   | 19,402  | 15.18           | 50,227  | Inception Date<br>01-01-2013<br>Managing Since<br>R. Srinivasan Jan-12 &<br>Rajeev Nov-23<br>Mansi & Pradeep Dec-23  |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index   | 23.03  | 12,310  | 13.16   | 14,497  | 14.25   | 19,482  | 12.87           | 39,850  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>                                  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Conservative Hybrid Fund</b>   | 13.98  | 11,403  | 10.78   | 13,599  | 11.17   | 16,991  | 10.17           | 30,162  | Inception Date<br>07-01-2013<br>Managing Since<br>Jan-13   |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index   | 9.18   | 10,921  | 6.91    | 12,221  | 8.67    | 15,160  | 8.80            | 26,156  |  |
| Additional Benchmark: - CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.37            | 20,227  |  |
| <b>Fund Managed by Rohit Shimpi &amp; Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI ESG Exclusionary Strategy Fund</b>   | 28.16  | 12,825  | 16.01   | 15,618  | 15.78   | 20,825  | 14.99           | 49,267  | Inception Date<br>01-01-2013<br>Managing Since<br>May-18   |
| First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI  | 27.98  | 12,807  | 13.76   | 14,728  | 16.13   | 21,136  | 15.05           | 49,575  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>                         |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Children's Benefit Fund- Investment Plan</b>  | 36.48  | 13,660  | 30.99   | 22,495  | N.A.    | N.A.  | 41.97           | 36,207  | Inception Date<br>29-09-2020<br>Managing Since<br>Sep-20   |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index   | 23.03  | 12,310  | 13.16   | 14,497  | N.A.    | N.A.  | 18.26           | 18,511  |  |
| Additional Benchmark: - S&P BSE Sensex TRI  | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 21.35           | 20,346  |  |
| <b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Focused Equity Fund</b>  | 29.76  | 12,985  | 16.24   | 15,713  | 17.19   | 22,118  | 16.26           | 55,855  | Inception Date<br>01-01-2013<br>Managing Since<br>Jan-13   |
| First Tier Scheme Benchmark: - S&P BSE 500 (TRI)  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 15.26           | 50,600  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Funds Managed by R. Srinivasan, Mohan Lal &amp; Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Small Cap Fund</b>   | 38.63  | 13,875  | 23.50   | 18,849  | 26.55   | 32,499  | 26.21           | 1,42,622  | Inception Date<br>02-01-2013<br>Managing Since<br>Mohan May-2024<br>R. Srinivasan &<br>Pradeep Nov-13                |
| First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI  | 52.97  | 15,315  | 25.55   | 19,803  | 23.84   | 29,166  | 15.52           | 51,919  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.76           | 43,578  |  |
| <b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Flexicap Fund</b>  | 25.23  | 12,531  | 14.98   | 15,208  | 15.58   | 20,642  | 16.67           | 58,071  | Inception Date<br>04-01-2013<br>Managing Since<br>Jan-2022   |
| First Tier Scheme Benchmark: - S&P BSE 500 (TRI)  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 15.15           | 50,000  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.73           | 43,424  |  |
| <b>Funds Managed by R. Srinivasan, Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Magnum Global Fund</b>   | 15.56  | 11,561  | 12.94   | 14,410  | 16.40   | 21,386  | 16.16           | 55,318  | Inception Date<br>01-01-2013<br>Managing Since<br>R. Srinivasan & Pradeep<br>Jan-2022<br>Tanmaya (w.e.f. April 2024) |
| First Tier Scheme Benchmark: - Nifty MNC (TRI)  | 38.27  | 13,839  | 20.40   | 17,461  | 18.30   | 23,192  | 16.43           | 56,794  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |

**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 by 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
- 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 Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from April 01, 2024.

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

# Comparative Performance for all Schemes – Direct Plan

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since   |
|--|--------|---|---------|---|---------|---|-----------------|---|---|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Arun R. (Debt portion)</b>  |        |   |         |   |         |   |                 |   |   |
| <b>SBI Arbitrage Opportunities Fund</b>  | 8.23   | 10,825  | 6.43    | 12,059  | 5.67    | 13,180  | 6.78            | 21,121  | Inception Date<br>11-01-2013<br>Managing Since<br>Jan-13  |
| First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index  | 8.17   | 10,819  | 5.80    | 11,844  | 5.05    | 12,797  | 5.97            | 19,365  |   |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index   | 7.08   | 10,710  | 5.35    | 11,696  | 5.53    | 13,089  | 6.42            | 20,315  |   |
| <b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)</b> |        |   |         |   |         |   |                 |   |   |
| <b>SBI Equity Savings Fund</b>   | 18.42  | 11,847  | 10.57   | 13,522  | 11.11   | 16,945  | 10.11           | 23,836  | Inception Date<br>27-05-2015<br>Managing Since<br>Neeraj-May-15<br>Mansi-June-21<br>Nidhi-Jan-22<br>Vandna-Jan-24 |
| First Tier Scheme Benchmark: - Nifty Equity Savings  | 13.05  | 11,309  | 8.90    | 12,919  | 9.51    | 15,757  | 8.98            | 21,723  |   |
| Additional Benchmark: - Crisil 10 Yr Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.41            | 17,506  |   |
| <b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |   |
| <b>SBI Credit Risk Fund</b>  | 7.87   | 10,789  | 7.01    | 12,258  | 7.61    | 14,436  | 8.38            | 21,873  | Inception Date<br>17-07-2014<br>Managing Since<br>Lokesh Feb-17<br>Adesh Dec-23<br>Pradeep Dec-23                 |
| First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II   | 8.10   | 10,813  | 7.42    | 12,398  | 8.19    | 14,826  | 8.50            | 22,210  |   |
| Additional Benchmark: - CRISIL 10 Year Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 7.02            | 19,207  |   |

**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 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.
- The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 15th Dec 2023.

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since  |
|--|--------|---|---------|---|---------|---|-----------------|---|--|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |  |
| <b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Infrastructure Fund</b>   | 63.37  | 16,359  | 32.22   | 23,134  | 25.33   | 30,957  | 16.98           | 59,902  | Inception Date<br>02-01-2013<br>Managing Since<br>Nov-18   |
| First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)  | 59.98  | 16,019  | 27.42   | 20,699  | 22.67   | 27,809  | 12.57           | 38,641  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.76           | 43,578  |  |
| <b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Balanced Advantage Fund</b>   | 24.37  | 12,445  | N.A.    | N.A.  | N.A.    | N.A.  | 14.28           | 14,437  | Inception Date<br>31-08-2021<br>Managing Since<br>Dinesh Aug-2021<br>Mansi Dec-2023<br>Rajeev Nov-2023<br>Pradeep Dec-2023 |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index  | 14.77  | 11,482  | N.A.    | N.A.  | N.A.    | N.A.  | 8.75            | 12,597  |  |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | N.A.    | N.A.  | N.A.    | N.A.  | 10.89           | 13,289  |  |
| <b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Multicap Fund</b>   | 32.30  | 13,240  | N.A.    | N.A.  | N.A.    | N.A.  | 18.96           | 14,735  | Inception Date<br>08-03-2022<br>Managing Since<br>R. Srinivasan & Pradeep<br>March - 2022<br>Saurabh (w.e.f. April 2024)   |
| First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI   | 42.18  | 14,232  | N.A.    | N.A.  | N.A.    | N.A.  | 25.87           | 16,716  |  |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | N.A.    | N.A.  | N.A.    | N.A.  | 17.24           | 14,263  |  |
| <b>Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Dividend Yield Fund</b>   | 35.33  | 13,544  | N.A.    | N.A.  | N.A.    | N.A.  | 35.02           | 14,408  | Inception Date<br>14-03-2023<br>Managing Since<br>March - 2023   |
| Scheme Benchmark: Nifty 500 TRI  | 35.06  | 13,517  | N.A.    | N.A.  | N.A.    | N.A.  | 38.60           | 14,875  |  |
| Additional Benchmark: S&P BSE Sensex TRI   | 19.57  | 11,963  | N.A.    | N.A.  | N.A.    | N.A.  | 24.00           | 12,992  |  |

**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. 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 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.
- SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

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

# Comparative Performance for all Schemes – Direct Plan

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                             |
|---|--------|---|---------|---|---------|---|-----------------|---|---|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>Funds Managed by Bhavin Vithani &amp; *Pradeep Kesavan (investments in foreign securities portion)</b> |        |   |         |   |         |   |                 |   |   |
| <b>SBI Magnum MidCap Fund</b>   | 35.90  | 13,602  | 24.65   | 19,381  | 24.96   | 30,501  | 20.68           | 85,548  | Inception Date 01-01-2013                                   |
| First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)   | 53.82  | 15,400  | 26.69   | 20,348  | 25.60   | 31,291  | 20.03           | 80,407  | Managing Since Bhavin (w.e.f. April 2024) & Pradeep Jan-13  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |   |
| <b>Funds Managed by Saurabh Pant &amp; *Pradeep Kesavan (investments in foreign securities portion)</b>   |        |   |         |   |         |   |                 |   |   |
| <b>SBI Blue Chip Fund</b>   | 23.47  | 12,354  | 15.68   | 15,487  | 15.92   | 20,948  | 15.94           | 54,133  | Inception Date 01-01-2013                                   |
| First Tier Scheme Benchmark: - S&P BSE 100 (TRI)  | 27.27  | 12,736  | 16.09   | 15,652  | 16.09   | 21,106  | 14.31           | 46,062  | Managing Since Saurabh (w.e.f. April 2024) & Pradeep Jan-13 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |   |
| <b>Fund Managed by Milind Agrawal &amp; *Pradeep Kesavan (investments in foreign securities portion)</b>  |        |   |         |   |         |   |                 |   |   |
| <b>SBI Banking &amp; Financial Services Fund</b>  | 29.57  | 12,966  | 14.69   | 15,092  | 14.04   | 19,298  | 15.61           | 38,352  | Inception Date 26-02-2015                                   |
| First Tier Scheme Benchmark: - Nifty Financial Services (TRI)   | 12.71  | 11,274  | 10.24   | 13,402  | 10.82   | 16,726  | 12.73           | 30,345  | Managing Since Aug-19                                       |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 12.16           | 28,969  |   |

**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.
- SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithani with effect from April 01, 2024.

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                           |
|---|--------|---|---------|---|---------|---|-----------------|---|---|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>Funds Managed by Ashit Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>        |        |   |         |   |         |   |                 |   |   |
| <b>SBI Consumption Opportunities Fund</b>   | 30.67  | 13,077  | 24.30   | 19,217  | 21.30   | 26,292  | 17.57           | 63,483  | Inception Date 01-01-2013                                 |
| First Tier Scheme Benchmark: - Nifty India Consumption (TRI)  | 32.36  | 13,246  | 20.35   | 17,441  | 18.13   | 23,028  | 15.18           | 50,230  | Managing Since Ashit (w.e.f. April 2024) & Pradeep Jan-13 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |   |
| <b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>       |        |   |         |   |         |   |                 |   |   |
| <b>SBI Large &amp; Midcap Fund</b>  | 31.98  | 13,208  | 20.44   | 17,482  | 20.12   | 25,036  | 17.94           | 65,843  | Inception Date 01-01-2013                                 |
| First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)  | 41.08  | 14,121  | 21.09   | 17,766  | 20.66   | 25,600  | 17.27           | 61,646  | Managing Since Sep-16                                     |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |   |
| <b>Funds Managed by Vivek Gedda &amp; Pradeep Kesavan fund manager for overseas securities</b>        |        |   |         |   |         |   |                 |   |   |
| <b>SBI Technology Opportunities Fund</b>  | 19.70  | 11,976  | 15.08   | 15,246  | 22.37   | 27,470  | 20.48           | 83,619  | Inception Date 09-01-2013                                 |
| First Tier Scheme Benchmark: - S&P BSE TECH (TRI)   | 21.28  | 12,134  | 10.43   | 13,470  | 17.22   | 22,150  | 16.10           | 54,805  | Managing Since Vivek (w.e.f. April 2024) & Pradeep Jan-13 |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.81           | 43,684  |   |
| <b>Funds Managed by Tanmaya Desai &amp; *Pradeep Kesavan fund manager for overseas securities</b>     |        |   |         |   |         |   |                 |   |   |
| <b>SBI Healthcare Opportunities Fund</b>  | 44.65  | 14,479  | 16.12   | 15,665  | 26.02   | 31,827  | 17.61           | 63,749  | Inception Date 01-01-2013                                 |
| First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)  | 48.16  | 14,832  | 13.18   | 14,503  | 22.11   | 27,178  | 14.28           | 45,900  | Managing Since Jan-13                                     |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |   |
| <b>Fund managed by Mr. Tejas Soman &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |   |
| <b>SBI Long Duration Fund</b>   | 7.58   | 10,760  | N.A.    | N.A.  | N.A.    | N.A.  | 9.87            | 11,456  | Inception Date 21-12-2022                                 |
| Scheme Benchmark: CRISIL Long Duration Debt A-III Index   | 6.52   | 10,653  | N.A.    | N.A.  | N.A.    | N.A.  | 8.14            | 11,196  | Managing Since (w.e.f. Dec 2023)                          |
| Additional Benchmark: CRISIL 10 Year Gilt Index   | 6.60   | 10,661  | N.A.    | N.A.  | N.A.    | N.A.  | 8.24            | 11,211  |   |

**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
- SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

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

# Comparative Performance for all Schemes – Direct Plan

|   | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                              |
|---|--------|---|---------|---|---------|---|-----------------|---|--|
|   | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |  |
| <b>Funds Managed by Raviprakash Sharma</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI Gold Fund</b>  | 19.44  | 11,949  | 13.08   | 14,465  | 16.91   | 21,856  | 6.72            | 21,027  | Inception Date<br>01-01-2013<br><br>Managing Since<br>Jan-13 |
| First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA) | 20.01  | 12,007  | 13.92   | 14,788  | 17.52   | 22,432  | 7.73            | 23,395  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Nifty Index Fund</b>   | 22.68  | 12,275  | 14.15   | 14,879  | 14.44   | 19,646  | 13.02           | 40,476  | Inception Date<br>01-01-2013<br><br>Managing Since<br>Jan-13 |
| First Tier Scheme Benchmark: - Nifty 50 (TRI)   | 22.95  | 12,302  | 14.44   | 14,991  | 14.93   | 20,072  | 13.74           | 43,506  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Equity Minimum Variance Fund</b>   | 27.94  | 12,802  | 16.32   | 15,747  | 17.13   | 22,066  | 16.98           | 22,625  | Inception Date<br>19-03-2019<br><br>Managing Since<br>Mar-19 |
| First Tier Scheme Benchmark: - Nifty 50 TRI   | 22.95  | 12,302  | 14.44   | 14,991  | 14.93   | 20,072  | 15.09           | 20,785  |  |
| Additional Benchmark: - S&P BSE Sensex TRI  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 14.83           | 20,537  |  |

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                                  |
|--|--------|---|---------|---|---------|---|-----------------|---|--|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |  |
| <b>SBI Nifty Next 50 Index Fund</b>              | 60.87  | 16,108  | 21.97   | 18,155  | N.A.    | N.A.  | 22.50           | 18,515  | Inception Date<br>19-05-2021<br><br>Managing Since<br>May - 2021 |
| First Tier Scheme Benchmark: - Nifty Next 50 TRI | 61.44  | 16,165  | 22.41   | 18,352  | N.A.    | N.A.  | 22.97           | 18,730  |  |
| Additional Benchmark: - S&P BSE Sensex TRI       | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 15.34           | 15,422  |  |

**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/- |  |
| <b>Fund managed by Mr. Pradeep Kesavan</b>  |        |   |         |   |         |   |                 |   |  |
| <b>SBI International Access - US Equity FoF</b>   | 37.24  | 13,736  | 13.55   | 14,661  | N.A.    | N.A.  | 15.28           | 15,748  | Inception Date<br>22-03-2021<br><br>Managing Since<br>Mar - 2021   |
| First Tier Scheme Benchmark: - S&P 500  | 27.13  | 12,721  | 12.95   | 14,428  | N.A.    | N.A.  | 14.50           | 15,414  |  |
| Additional Benchmark: - S&P BSE Sensex TRI  | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 14.62           | 15,465  |  |
| <b>Funds Managed by Dinesh Balachandran</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Long Term Equity Fund</b>  | 56.98  | 15,718  | 27.14   | 20,565  | 22.74   | 27,892  | 17.43           | 62,651  | Inception Date<br>01-01-2013<br><br>Managing Since<br>Sep-16   |
| First Tier Scheme Benchmark: - S&P BSE 500 (TRI)  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 15.26           | 50,600  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities</b>   |        |   |         |   |         |   |                 |   |  |
| <b>SBI Contra Fund</b>  | 46.21  | 14,636  | 28.75   | 21,359  | 26.95   | 33,011  | 17.73           | 64,505  | Inception Date<br>01-01-2013<br><br>Managing Since<br>Dinesh May-18<br>Pradeep Dec-23                          |
| First Tier Scheme Benchmark: - S&P BSE 500 TRI  | 34.59  | 13,470  | 18.06   | 16,462  | 18.02   | 22,919  | 15.26           | 50,600  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |
| <b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| <b>SBI Multi Asset Allocation Fund</b>  | 28.81  | 12,890  | 15.59   | 15,450  | 15.27   | 20,368  | 13.30           | 21,278  | Inception Date<br>16-05-2018<br><br>Managing Since<br>Dinesh Dec-23<br>Vandna Jan-24<br>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  | 19.01  | 11,907  | 11.15   | 13,737  | 12.48   | 18,019  | 12.27           | 20,129  |  |
| Additional Benchmark: - S&P BSE Sensex TRI  | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 14.38           | 22,536  |  |

- 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. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.
  - 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/- |   |
| <b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan</b>  |              |   |              |   |              |   |        |   |        |   |        |   |                 |   | Inception Date 01-01-2013                               |
| #SBI Liquid Fund   | 6.89         | 10,013  | 7.23         | 10,030  | 7.08         | 10,060  | 7.30   | 10,732  | 5.70   | 11,811  | 5.23   | 12,910  | 6.79            | 21,182  |   |
| First Tier Scheme Benchmark:- NIFTY Liquid Index A-I   | 6.91         | 10,013  | 7.20         | 10,030  | 7.07         | 10,060  | 7.35   | 10,737  | 5.75   | 11,828  | 5.22   | 12,902  | 6.76            | 21,097  |   |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.44            | 20,402  | Managing Since Arun Jan-13 Rajeev Dec-23                |
| <b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan Pradeep Kesavan fund manager for overseas securities</b> |              |   |              |   |              |   |        |   |        |   |        |   |                 |   | Inception Date 01-01-2013                               |
| SBI Savings Fund   | 7.18         | 10,014  | 7.59         | 10,031  | 7.36         | 10,063  | 7.53   | 10,755  | 5.96   | 11,897  | 6.09   | 13,445  | 7.53            | 22,920  |   |
| First Tier Scheme Benchmark:-CRISIL Money Market A-I Index   | 6.88         | 10,013  | 7.37         | 10,030  | 7.13         | 10,061  | 7.45   | 10,748  | 5.93   | 11,887  | 5.72   | 13,213  | 7.03            | 21,719  |   |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.44            | 20,402  | Managing Since Arun May-18 Rajeev Dec-23 Pradeep Dec-23 |
| <b>Funds Managed by Arun R</b>   |              |   |              |   |              |   |        |   |        |   |        |   |                 |   | Inception Date 01-01-2013                               |
| SBI Overnight Fund   | 6.48         | 10,012  | 6.58         | 10,027  | 6.54         | 10,056  | 6.74   | 10,676  | 5.33   | 11,688  | 4.75   | 12,612  | 6.23            | 19,948  |   |
| First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index  | 6.52         | 10,013  | 6.61         | 10,027  | 6.58         | 10,056  | 6.84   | 10,686  | 5.43   | 11,720  | 4.83   | 12,661  | 6.10            | 19,654  |   |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.44            | 20,402  | 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/- |  |
| <b>Funds Managed by *Richard D'souza &amp; *Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |  |
| SBI Magnum Comma Fund  | 47.82  | 14,798  | 15.11   | 15,257  | 21.40   | 26,394  | 14.70           | 47,821  | Inception Date 04-01-2013<br>Managing Since Aug-14 |
| First Tier Scheme Benchmark: - Nifty Commodities (TRI)   | 53.14  | 15,332  | 21.86   | 18,104  | 21.03   | 26,001  | 13.61           | 42,897  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.73           | 43,424  |  |
| <b>Funds Managed by #Richard D'souza</b>   |        |   |         |   |         |   |                 |   |  |
| SBI PSU Fund   | 104.99 | 20,539  | 40.57   | 27,804  | 25.73   | 31,464  | 13.36           | 41,875  | Inception Date 01-01-2013<br>Managing Since Aug-14 |
| First Tier Scheme Benchmark: - S&P BSE PSU (TRI)   | 107.81 | 20,822  | 45.65   | 30,931  | 26.57   | 32,523  | 13.16           | 41,019  |  |
| Additional Benchmark: - S&P BSE Sensex (TRI)   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.83           | 43,875  |  |

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

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since                               |
|--|--------|---|---------|---|---------|---|-----------------|---|---|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |   |
| <b>Funds Managed by Tejas Soman</b>                        |        |   |         |   |         |   |                 |   |   |
| SBI Magnum Constant Maturity Fund                          | 6.59   | 10,661  | 5.34    | 11,690  | 6.98    | 14,020  | 8.84            | 26,308  | Inception Date 02-01-2013<br>Managing Since (w.e.f. Dec 2023) |
| First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec | 5.84   | 10,586  | 3.82    | 11,191  | 5.45    | 13,041  | 6.29            | 20,069  |   |
| Additional Benchmark: - Crisil 10 Yr Gilt Index            | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.43            | 20,372  |   |

**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/- |                                   |
| <b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                       |        |   |         |   |         |   |                 |   |                                   |
| <b>SBI Short Term Debt Fund</b>  | 7.07   | 10,709  | 5.64    | 11,791  | 6.77    | 13,883  | 7.77            | 23,500  | Inception Date 01-01-2013         |
| First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index  | 7.07   | 10,709  | 5.35    | 11,694  | 6.52    | 13,716  | 7.60            | 23,078  | Managing Since Rajeev Jan-13      |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index   | 7.08   | 10,710  | 5.35    | 11,696  | 5.53    | 13,089  | 6.44            | 20,402  | Mansi & Pradeep Dec-23            |
| <b>Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b> |        |   |         |   |         |   |                 |   |                                   |
| <b>SBI Magnum Children's Benefit Fund - Savings Plan</b>   | 17.85  | 11,790  | 12.52   | 14,251  | 12.04   | 17,666  | 12.40           | 37,955  | Inception Date 21-02-2002         |
| First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index   | 9.18   | 10,921  | 6.91    | 12,221  | 8.67    | 15,160  | 8.80            | 26,169  | Managing Since Jun-08             |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | 14.63   | 19,808  | 13.73           | 43,424  |                                   |
| <b>Fund Managed Rajeev Radhakrishnan Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                      |        |   |         |   |         |   |                 |   |                                   |
| <b>SBI Banking and PSU Fund</b>  | 6.76   | 10,678  | 5.25    | 11,659  | 6.69    | 13,828  | 7.89            | 23,769  | Inception Date 07-01-2013         |
| First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II   | 6.71   | 10,673  | 5.00    | 11,576  | 6.45    | 13,673  | 7.38            | 22,517  | Managing Since Rajeev Nov-13      |
| Additional Benchmark: - Crisil 10 Yr Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.37            | 20,227  | Ardhendu Dec-23                   |
| <b>SBI Corporate Bond Fund</b>   | 6.98   | 10,700  | 5.49    | 11,740  | 6.88    | 13,951  | 7.24            | 14,516  | Inception Date 01-02-2019         |
| First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II  | 6.91   | 10,693  | 5.23    | 11,654  | 6.60    | 13,772  | 6.87            | 14,248  | Managing Since Rajeev Feb-19      |
| Additional Benchmark: - Crisil 10 Yr Gilt Index  | 6.60   | 10,661  | 4.08    | 11,277  | 5.75    | 13,229  | 6.39            | 13,916  | Ardhendu Dec-23                   |
| <b>Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>                   |        |   |         |   |         |   |                 |   |                                   |
| <b>SBI Floating Rate Debt Fund</b>   | 8.36   | 10,838  | 6.17    | 11,969  | N.A.    | N.A.  | 5.92            | 12,298  | Inception Date 27-10-2020         |
| First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II  | 7.06   | 10,708  | 5.32    | 11,684  | N.A.    | N.A.  | 5.15            | 11,979  | Managing Since Ardhendu June-2021 |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index   | 7.08   | 10,710  | 5.35    | 11,696  | N.A.    | N.A.  | 5.07            | 11,946  | Rajeev Oct-2020                   |

|   | 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/- |                                 |
| <b>Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b> |              |   |              |   |              |   |        |   |        |   |        |   |                 |   |                                 |
| <b>SBI Magnum Ultra Short Duration Fund</b>   | 6.94         | 10,013  | 7.47         | 10,031  | 7.26         | 10,062  | 7.38   | 10,740  | 5.73   | 11,822  | 5.84   | 13,285  | 7.19            | 22,096  | Inception Date 01-01-2013       |
| First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index   | 7.10         | 10,014  | 7.54         | 10,031  | 7.25         | 10,062  | 7.53   | 10,755  | 5.96   | 11,900  | 5.95   | 13,354  | 7.22            | 22,178  | Managing Since Arun Jun-21      |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index  | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.44            | 20,402  | Ardhendu Dec-23                 |
| <b>Fund Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>          |              |   |              |   |              |   |        |   |        |   |        |   |                 |   |                                 |
| <b>SBI Magnum Low Duration Fund</b>   | 6.17         | 10,012  | 7.29         | 10,030  | 7.62         | 10,065  | 7.42   | 10,744  | 5.83   | 11,856  | 6.25   | 13,546  | 7.41            | 22,629  | Inception Date 01-01-2013       |
| First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index   | 6.64         | 10,013  | 7.27         | 10,030  | 7.42         | 10,063  | 7.37   | 10,739  | 5.78   | 11,839  | 6.15   | 13,485  | 7.49            | 22,812  | Managing Since Rajeev Jun-2008  |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index  | 7.47         | 10,014  | 7.78         | 10,032  | 7.33         | 10,062  | 7.08   | 10,710  | 5.35   | 11,696  | 5.53   | 13,089  | 6.44            | 20,402  | Arun Dec-23                     |

|  | 1 Year |   | 3 Years |   | 5 Years |   | Since Inception |   | Inception Date & Managing Since |
|--|--------|---|---------|---|---------|---|-----------------|---|---------------------------------|
|  | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %  | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR %          | Point-to-Point returns on Standard Investment of Rs. 10,000/- |                                 |
| <b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) &amp; Mr. Pradeep Kesavan – Overseas Investments</b> |        |   |         |   |         |   |                 |   |                                 |
| <b>SBI Retirement Benefit Fund - Aggressive Plan</b>   | 29.78  | 12,987  | 20.92   | 17,691  | N.A.    | N.A.  | 22.92           | 19,775  |                                 |
| First Tier Scheme Benchmark: - S&P BSE 500 TRI   | 34.59  | 13,470  | 18.06   | 16,462  | N.A.    | N.A.  | 18.59           | 17,567  |                                 |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 13.11           | 15,022  |                                 |
| <b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>  | 25.75  | 12,583  | 18.35   | 16,585  | N.A.    | N.A.  | 19.97           | 18,249  |                                 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index  | 23.03  | 12,310  | 13.16   | 14,497  | N.A.    | N.A.  | 13.39           | 15,147  | Inception Date 10-02-2021       |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 13.11           | 15,022  |                                 |
| <b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>  | 15.57  | 11,561  | 11.55   | 13,885  | N.A.    | N.A.  | 12.35           | 14,692  | Managing Since Rohit Oct - 2021 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index  | 15.34  | 11,538  | 9.58    | 13,162  | N.A.    | N.A.  | 9.78            | 13,613  | Ardhendu June - 2021            |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 13.11           | 15,022  | Pradeep Dec - 2023              |
| <b>SBI Retirement Benefit Fund - Conservative Plan</b>   | 11.08  | 11,111  | 8.71    | 12,850  | N.A.    | N.A.  | 9.12            | 13,341  |                                 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index  | 10.41  | 11,044  | 7.18    | 12,314  | N.A.    | N.A.  | 7.37            | 12,649  |                                 |
| Additional Benchmark: - S&P BSE Sensex TRI   | 19.57  | 11,963  | 13.92   | 14,788  | N.A.    | N.A.  | 13.11           | 15,022  |                                 |

**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 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 investments.
- 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.
- 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 40

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

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

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

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

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

| SIP Investments                                      | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                            | 22,00,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                     | 90,10,367           | 59,06,980    | 25,32,872    | 9,52,948    | 4,61,049    | 1,33,839   |
| Returns (Annualised) (%)                             | 13.76               | 14.51        | 14.30        | 18.57       | 16.75       | 22.07      |
| First Tier Benchmark Returns (Annualised) (TRI) (%)# | 13.63               | 14.24        | 15.43        | 19.89       | 18.36       | 26.10      |
| Additional Benchmark Returns(Annualised)(TRI)(%)##   | 13.06               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 40,10,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 8,26,47,872         | 56,24,136    | 25,49,611    | 9,49,247    | 4,64,701    | 1,37,170   |
| Returns (Annualised) (%)                               | 14.58               | 13.94        | 14.42        | 18.41       | 17.31       | 27.57      |
| First Tier Benchmark Returns (Annualised) (%) (TRI) #  | N.A.                | N.A.         | 15.55        | 18.65       | 16.07       | 25.99      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.71               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 29,90,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 6,72,65,500         | 75,19,269    | 35,94,905    | 13,57,207   | 5,57,572    | 1,44,276   |
| Returns (Annualised) (%)                               | 20.52               | 17.27        | 20.80        | 33.37       | 30.59       | 39.55      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 15.94               | 15.18        | 16.64        | 22.45       | 21.34       | 32.49      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.95               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 37,60,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 9,47,69,989         | 70,87,402    | 29,67,892    | 10,78,815   | 4,93,463    | 1,38,213   |
| Returns (Annualised) (%)                               | 16.56               | 16.60        | 17.25        | 23.69       | 21.60       | 29.31      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 17.09        | 18.55        | 25.79       | 25.06       | 37.54      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.79               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 –BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 23,10,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 1,54,85,231         | 87,85,716    | 32,16,808    | 12,09,021   | 5,12,525    | 1,39,298   |
| Returns (Annualised) (%)                               | 17.24               | 19.04        | 18.74        | 28.46       | 24.35       | 31.13      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 18.29               | 19.87        | 21.73        | 32.17       | 31.95       | 46.71      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.33               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 67 -79. Returns are calculated for the Regular Plan & Direc Plan.

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

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

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

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

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

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

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

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 35,70,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 9,04,98,288         | 60,66,593    | 23,57,318    | 8,84,995    | 4,26,031    | 1,25,553   |
| Returns (Annualised) (%)                               | 17.54               | 14.81        | 12.95        | 15.55       | 11.25       | 8.70       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 16.23        | 16.29        | 22.39       | 25.28       | 46.03      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.19               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 23,70,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 1,55,29,875         | 71,49,597    | 27,48,276    | 9,56,638    | 4,62,712    | 1,37,672   |
| Returns (Annualised) (%)                               | 16.59               | 16.70        | 15.82        | 18.73       | 17.01       | 28.41      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 14.58               | 15.18        | 16.64        | 22.45       | 21.34       | 32.49      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.53               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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, MOHAN LAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 17,70,000           | N.A.         | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 1,19,21,279         | N.A.         | 38,97,213    | 12,12,664   | 5,13,368    | 1,41,202   |
| Returns (Annualised) (%)                               | 23.11               | N.A.         | 22.29        | 28.59       | 24.47       | 34.33      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 16.22               | N.A.         | 19.45        | 32.56       | 30.15       | 40.11      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.64               | N.A.         | 14.52        | 17.12       | 14.56       | 17.25      |

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 (₹)                              | 37,50,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 13,93,09,745        | 71,67,693    | 32,06,987    | 12,44,763   | 5,78,646    | 1,52,025   |
| Returns (Annualised) (%)                               | 18.40               | 16.73        | 18.68        | 29.69       | 33.40       | 52.95      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 15.18        | 16.64        | 22.45       | 21.34       | 32.49      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.83               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 Flexicap Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 22,50,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 93,98,396           | 60,49,144    | 25,63,062    | 9,42,308    | 4,56,890    | 1,34,337   |
| Returns (Annualised) (%)                               | 13.61               | 14.78        | 14.52        | 18.11       | 16.11       | 22.89      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 14.37               | 15.18        | 16.64        | 22.45       | 21.34       | 32.49      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.12               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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

Investors are advised to refer to the performance summary table on page 67 - 79. Returns are calculated for the Regular Plan & Direc Plan.

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

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

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

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

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

### SBI Technology Opportunities Fund FUND MANAGER –VIVEK GEDDA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 29,90,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 3,15,30,262         | 77,20,131    | 31,10,585    | 9,79,412    | 4,19,283    | 1,26,371   |
| Returns (Annualised) (%)                               | 15.90               | 17.57        | 18.12        | 19.69       | 10.16       | 10.00      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 14.55        | 15.08        | 15.74       | 8.26        | 13.17      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.95               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 –ASHIT DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 29,90,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 5,28,63,101         | 84,57,318    | 30,95,765    | 11,19,009   | 5,03,742    | 1,35,620   |
| Returns (Annualised) (%)                               | 19.06               | 18.61        | 18.03        | 25.22       | 23.09       | 25.00      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 15.78        | 15.96        | 21.53       | 22.61       | 33.25      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.95               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 11,20,000           | N.A.         | N.A.         | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 24,28,734           | N.A.         | N.A.         | 9,43,647    | 4,76,071    | 1,38,082   |
| Returns (Annualised) (%)                               | 15.93               | N.A.         | N.A.         | 18.17       | 19.02       | 29.09      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 14.19               | N.A.         | N.A.         | 14.19       | 11.99       | 14.09      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.94               | N.A.         | N.A.         | 17.12       | 14.56       | 17.25      |

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 (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 20,30,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 84,45,187           | 71,33,562    | 36,73,872    | 13,80,404   | 6,15,057    | 1,54,856   |
| Returns (Annualised) (%)                               | 15.14               | 16.67        | 21.20        | 34.09       | 38.09       | 57.94      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 11.88               | 13.44        | 18.36        | 30.31       | 34.05       | 58.51      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.31               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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

### SBI Magnum COMMA Fund FUND MANAGER –RICHARD D'SOUZA & \*PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 22,60,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 88,21,902           | 58,40,916    | 30,59,866    | 10,85,660   | 4,85,889    | 1,44,240   |
| Returns (Annualised) (%)                               | 12.94               | 14.38        | 17.81        | 23.96       | 20.49       | 39.49      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | N.A.         | 18.85        | 29.08       | 28.16       | 54.63      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.15               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direc Plan.

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

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

^This scheme is managed by Mr. Dinesh Balachandran w.e.f. June 01, 2024. | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.



# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

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

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

### SBI Healthcare Opportunities Fund FUND MANAGER –TANMAYA DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 29,90,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 4,03,71,026         | 71,00,910    | 27,02,748    | 10,87,554   | 5,07,538    | 1,39,386   |
| Returns (Annualised) (%)                               | 17.41               | 16.62        | 15.51        | 24.03       | 23.64       | 31.27      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 14.90        | 14.25        | 22.27       | 22.03       | 34.63      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.95               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 (₹)                              | 16,70,000           | N.A.         | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 53,16,345           | N.A.         | 34,95,344    | 15,81,305   | 7,46,893    | 1,77,588   |
| Returns (Annualised) (%)                               | 15.33               | N.A.         | 20.28        | 39.97       | 53.68       | 99.49      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 16.80               | N.A.         | 22.71        | 46.15       | 59.97       | 113.90     |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.89               | N.A.         | 14.52        | 17.12       | 14.56       | 17.25      |

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 Multicap Fund FUND MANAGER –R. SRINIVASAN, SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 2,70,000            | N.A.         | N.A.         | N.A.        | N.A.        | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 3,46,480            | N.A.         | N.A.         | N.A.        | N.A.        | 1,38,138   |
| Returns (Annualised) (%)                               | 22.95               | N.A.         | N.A.         | N.A.        | N.A.        | 29.19      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 30.64               | N.A.         | N.A.         | N.A.        | N.A.        | 36.98      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 16.87               | N.A.         | N.A.         | N.A.        | N.A.        | 17.25      |

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 Dividend Yield Fund FUND MANAGER –MR. ROHIT SHIMPI & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 1,50,000            | N.A.         | N.A.         | N.A.        | N.A.        | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 1,82,755            | N.A.         | N.A.         | N.A.        | N.A.        | 1,40,858   |
| Returns (Annualised) (%)                               | 33.68               | N.A.         | N.A.         | N.A.        | N.A.        | 33.75      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 34.73               | N.A.         | N.A.         | N.A.        | N.A.        | 32.81      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 19.24               | N.A.         | N.A.         | N.A.        | N.A.        | 17.25      |

Past performance may or may not be sustained in the future. NIFTY 500 TRI, ## S&P BSE Sensex TRI, Inception Date: March 14, 2023

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

### SBI Equity Hybrid Fund FUND MANAGER –R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT) MANSI SAJEJA (CO FUND MANAGER FOR DEBT), PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 34,40,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 5,23,28,475         | 54,60,402    | 23,70,060    | 8,81,411    | 4,46,165    | 1,34,298   |
| Returns (Annualised) (%)                               | 15.60               | 13.60        | 13.05        | 15.38       | 14.45       | 22.82      |
| First Tier Benchmark Returns (Annualised) (%) #        | N.A.                | 12.78        | 13.50        | 16.24       | 15.62       | 22.83      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.42               | 13.60        | 14.52        | 17.12       | 14.56       | 17.25      |

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 67 - 79. Returns are calculated for the Regular Plan & Direc Plan.

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The total no. of schemes managed by Mr. Pradeep Kesavan is 40. | #This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.



# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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

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

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

| SBI Magnum Childrens Benefit Fund –Savings Plan   |                     | FUND MANAGER –R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt) & Pradeep Kesavan (overseas investments) |              |             |             |            |
|---|---------------------|--|--------------|-------------|-------------|------------|
| SIP Investments   | Since Inception SIP | 15 Years SIP   | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)   | 26,80,000           | 18,00,000  | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)  | 1,06,58,789         | 46,50,451  | 21,71,435    | 8,33,727    | 4,35,173    | 1,29,972   |
| Returns (Annualised) (%)  | 10.95               | 11.73  | 11.41        | 13.13       | 12.72       | 15.78      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #   | 8.79                | 8.75   | 8.56         | 8.23        | 8.11        | 9.99       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##  | 15.05               | 13.60  | 14.52        | 17.16       | 14.52       | 17.27      |
| <b>Past performance may or may not be sustained in the future.</b> # 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   |                     |  |              |             |             |            |

| SBI Magnum Childrens Benefit Fund –Investment Plan   |                     | FUND MANAGER –R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) Pradeep Kesavan (overseas investments) |              |             |             |            |
|--|---------------------|--|--------------|-------------|-------------|------------|
| SIP Investments  | Since Inception SIP | 15 Years SIP   | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)  | 4,50,000            | N.A.   | N.A.         | N.A.        | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)   | 7,70,300            | N.A.   | N.A.         | N.A.        | 5,11,716    | 1,39,465   |
| Returns (Annualised) (%)   | 29.77               | N.A.   | N.A.         | N.A.        | 24.24       | 31.41      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 15.68               | N.A.   | N.A.         | N.A.        | 15.62       | 22.83      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##   | 15.66               | N.A.   | N.A.         | N.A.        | 14.56       | 17.25      |
| <b>Past performance may or may not be sustained in the future.</b> # 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 Equity Savings Fund   |                     | FUND MANAGER –Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (overseas investments), Ms. Vandna Soni (Commodities Portion) |              |             |             |            |
|---|---------------------|--|--------------|-------------|-------------|------------|
| SIP Investments   | Since Inception SIP | 15 Years SIP   | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)   | 10,90,000           | N.A.   | N.A.         | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)  | 17,41,904           | N.A.   | N.A.         | 8,12,564    | 4,31,338    | 1,29,155   |
| Returns (Annualised) (%)  | 10.02               | N.A.   | N.A.         | 12.08       | 12.10       | 14.45      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #   | 9.66                | N.A.   | N.A.         | 10.40       | 10.03       | 12.36      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##  | 5.88                | N.A.   | N.A.         | 5.30        | 6.55        | 8.85       |
| <b>Past performance may or may not be sustained in the future.</b> # Nifty Equity Savings Index, ## Crisil 10 Yr Gilt Index, Inception Date: May 27, 2015 |                     |  |              |             |             |            |
| Returns are calculated for Regular Plan Growth Option   |                     |  |              |             |             |            |

| SBI Conservative Hybrid Fund  |                     | FUND MANAGER –Saurabh Pant (Equity) & Mansi Sajeja (Debt) & Pradeep Kesavan (overseas investments) |              |             |             |            |
|---|---------------------|--|--------------|-------------|-------------|------------|
| SIP Investments   | Since Inception SIP | 15 Years SIP   | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)   | 27,80,000           | 18,00,000  | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)  | 85,16,506           | 38,64,624  | 19,81,241    | 7,99,622    | 4,24,960    | 1,28,580   |
| Returns (Annualised) (%)  | 8.69                | 9.54   | 9.69         | 11.44       | 11.08       | 13.53      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #   | N.A.                | 8.75   | 8.56         | 8.23        | 8.11        | 9.99       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##  | N.A.                | 6.35   | 6.06         | 5.31        | 6.56        | 8.91       |
| <b>Past performance may or may not be sustained in the future.</b> # 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 Multi Asset Allocation Fund   |                     | FUND MANAGER –Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Vandna Soni (for Commodities Portion) & Pradeep Kesavan (overseas investments) |              |             |             |            |
|---|---------------------|---|--------------|-------------|-------------|------------|
| SIP Investments   | Since Inception SIP | 15 Years SIP  | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)   | 7,30,000            | N.A.  | N.A.         | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)  | 11,64,689           | N.A.  | N.A.         | 9,01,144    | 4,72,223    | 1,36,128   |
| Returns (Annualised) (%)  | 15.22               | N.A.  | N.A.         | 16.29       | 18.45       | 25.85      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #   | 13.12               | N.A.  | N.A.         | 13.43       | 14.55       | 22.72      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##  | 16.25               | N.A.  | N.A.         | 17.16       | 14.52       | 17.27      |
| <b>Past performance may or may not be sustained in the future.</b> # 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.  |                     |   |              |             |             |            |

Investors are advised to refer to the performance summary table on page 67 -79. Returns are calculated for the Regular Plan & Direct Plan.  
 Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.  
 The performance of the schemes is benchmarked to the Total Return variant of the Index.  
 The total no. of schemes managed by Mr. Pradeep Kesavan is 40.  
 "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 May 31, 2024.

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

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

### SBI Balanced Advantage Fund **FUND MANAGER –Mr. Dinesh Balachandran (Equity), Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt) & Mr. Pradeep Kesavan (overseas investments)**

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 3,30,000            | N.A.         | N.A.         | N.A.        | N.A.        | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 4,17,470            | N.A.         | N.A.         | N.A.        | N.A.        | 1,34,254   |
| Returns (Annualised) (%)                               | 17.41               | N.A.         | N.A.         | N.A.        | N.A.        | 22.75      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 11.63               | N.A.         | N.A.         | N.A.        | N.A.        | 14.38      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.68               | N.A.         | N.A.         | N.A.        | N.A.        | 17.25      |

**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.

### SBI Retirement Benefit Fund –Aggressive Plan **FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)**

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 4,00,000            | N.A.         | N.A.         | N.A.        | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 5,62,700            | N.A.         | N.A.         | N.A.        | 4,87,978    | 1,37,015   |
| Returns (Annualised) (%)                               | 20.96               | N.A.         | N.A.         | N.A.        | 20.79       | 27.32      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 20.88               | N.A.         | N.A.         | N.A.        | 21.34       | 32.49      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.54               | N.A.         | N.A.         | N.A.        | 14.56       | 17.25      |

**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 (overseas investments)**

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 4,00,000            | N.A.         | N.A.         | N.A.        | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 5,39,597            | N.A.         | N.A.         | N.A.        | 4,70,210    | 1,34,798   |
| Returns (Annualised) (%)                               | 18.28               | N.A.         | N.A.         | N.A.        | 18.14       | 23.65      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 15.26               | N.A.         | N.A.         | N.A.        | 15.62       | 22.83      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.54               | N.A.         | N.A.         | N.A.        | 14.56       | 17.25      |

**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 (overseas investments)**

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 4,00,000            | N.A.         | N.A.         | N.A.        | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 4,88,811            | N.A.         | N.A.         | N.A.        | 4,31,853    | 1,29,444   |
| Returns (Annualised) (%)                               | 12.08               | N.A.         | N.A.         | N.A.        | 12.19       | 14.93      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 11.21               | N.A.         | N.A.         | N.A.        | 11.49       | 15.88      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.54               | N.A.         | N.A.         | N.A.        | 14.52       | 17.27      |

**Past performance may or may not be sustained in the future.** # CRISIL Hybrid 65+35 - Conservative 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 Plan **FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)**

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 4,00,000            | N.A.         | N.A.         | N.A.        | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 4,67,038            | N.A.         | N.A.         | N.A.        | 4,15,054    | 1,27,014   |
| Returns (Annualised) (%)                               | 9.28                | N.A.         | N.A.         | N.A.        | 9.47        | 11.02      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 8.50                | N.A.         | N.A.         | N.A.        | 8.74        | 11.44      |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.54               | N.A.         | N.A.         | N.A.        | 14.52       | 17.27      |

**Past performance may or may not be sustained in the future.** # CRISIL Hybrid 85+15 - Conservative 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.

Investors are advised to refer to the performance summary table on page 67 -79. Returns are calculated for the Regular Plan & Direc Plan.

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

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

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

# Benefits of Systematic Investment Plan (SIP)

## 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 May 31, 2024.

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

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

### SBI Magnum Gilt Fund FUND MANAGER – RAJEEV RADHAKRISHNAN & TEJAS SOMAN (Co Fund Manager)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 28,20,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 76,10,907           | 35,16,779    | 17,83,669    | 7,10,285    | 4,02,174    | 1,25,584   |
| Returns (Annualised) (%)                               | 7.66                | 8.41         | 7.69         | 6.69        | 7.33        | 8.75       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | N.A.                | 7.38         | 7.22         | 6.45        | 7.35        | 9.40       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | N.A.                | 6.35         | 6.06         | 5.31        | 6.56        | 8.91       |

Past performance may or may not be sustained in the future. # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000

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

### SBI Magnum Constant Maturity Fund FUND MANAGER – TEJAS SOMAN

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 28,20,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 78,19,405           | 34,28,230    | 17,56,598    | 6,94,056    | 3,97,277    | 1,25,292   |
| Returns (Annualised) (%)                               | 7.85                | 8.11         | 7.40         | 5.77        | 6.51        | 8.29       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 6.21                | 6.19         | 5.78         | 4.95        | 6.06        | 7.25       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | N.A.                | 6.35         | 6.06         | 5.31        | 6.56        | 8.91       |

Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000

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

### SBI Magnum Income Fund FUND MANAGER – LOKESH MALLYA ADESH SHARMA (Co Fund Manager) & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 30,70,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 84,54,358           | 32,78,301    | 17,31,934    | 7,01,968    | 3,96,696    | 1,24,746   |
| Returns (Annualised) (%)                               | 7.15                | 7.57         | 7.13         | 6.22        | 6.41        | 7.42       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 8.14                | 7.72         | 7.24         | 6.14        | 6.44        | 7.94       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | N.A.                | 6.35         | 6.06         | 5.31        | 6.56        | 8.91       |

Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998

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

### SBI Corporate Bond Fund FUND MANAGER – Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 6,40,000            | N.A.         | N.A.         | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 7,48,756            | N.A.         | N.A.         | 6,92,931    | 3,94,171    | 1,24,559   |
| Returns (Annualised) (%)                               | 5.82                | N.A.         | N.A.         | 5.70        | 5.98        | 7.13       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 6.07                | N.A.         | N.A.         | 5.96        | 6.17        | 7.32       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 5.44                | N.A.         | N.A.         | 5.31        | 6.56        | 8.91       |

Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019

Returns are calculated for Regular Plan Growth Option

### SBI Credit Risk Fund FUND MANAGER – LOKESH MALLYA ADESH SHARMA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 11,90,000           | N.A.         | N.A.         | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 17,05,125           | N.A.         | N.A.         | 7,13,915    | 4,01,350    | 1,25,077   |
| Returns (Annualised) (%)                               | 7.05                | N.A.         | N.A.         | 6.89        | 7.19        | 7.94       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 8.18                | N.A.         | N.A.         | 7.91        | 7.91        | 8.19       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.04                | N.A.         | N.A.         | 5.31        | 6.56        | 8.91       |

Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014

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

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 67-79. Returns are calculated for the Regular Plan & Direct Plan.  
 Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.

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

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

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% 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 May 31, 2024.

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

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

### SBI Dynamic Bond Fund FUND MANAGER – RAJEEV RADHAKRISHNAN, TEJAS SOMAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 24,40,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 53,01,880           | 32,93,803    | 17,28,234    | 7,01,109    | 3,99,807    | 1,25,208   |
| Returns (Annualised) (%)                               | 7.06                | 7.62         | 7.09         | 6.17        | 6.93        | 8.15       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 7.87                | 7.76         | 7.20         | 6.17        | 6.50        | 8.12       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.30                | 6.35         | 6.06         | 5.31        | 6.56        | 8.91       |

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 – ALOKESH MALLYA, MOHIT JAIN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 24,70,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 60,21,506           | 34,13,837    | 17,62,778    | 7,04,389    | 3,96,697    | 1,24,670   |
| Returns (Annualised) (%)                               | 7.94                | 8.06         | 7.47         | 6.36        | 6.41        | 7.30       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 7.65                | 7.51         | 6.96         | 5.95        | 5.91        | 7.47       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.28                | 6.35         | 6.06         | 5.31        | 6.56        | 8.91       |

Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003

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

### SBI Savings Fund FUND MANAGER – R. ARUN, RAJEEV RADHAKRISHNAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 23,90,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 50,51,337           | 30,64,470    | 16,36,537    | 6,91,195    | 3,95,994    | 1,24,577   |
| Returns (Annualised) (%)                               | 6.97                | 6.75         | 6.05         | 5.60        | 6.29        | 7.15       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 6.99                | 6.84         | 6.26         | 5.99        | 6.78        | 7.56       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.21                | 6.27         | 5.96         | 5.59        | 6.27        | 7.23       |

Past performance may or may not be sustained in the future. # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004

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

### SBI Short Term Debt Fund FUND MANAGER – Rajeev Radhakrishnan, Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan (overseas investments)

| SIP Investments  | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|--|---------------------|--------------|--------------|-------------|-------------|------------|
| Total Amount Invested (₹)                              | 18,60,000           | 18,00,000    | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)                       | 33,25,794           | 31,50,352    | 16,72,513    | 6,92,640    | 3,94,473    | 1,24,540   |
| Returns (Annualised) (%)                               | 7.08                | 7.08         | 6.46         | 5.68        | 6.03        | 7.10       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 7.35                | 7.33         | 6.79         | 6.01        | 6.34        | 7.48       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.26                | 6.27         | 5.96         | 5.59        | 6.27        | 7.23       |

Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007

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

Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direct Plan.

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

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

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

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% 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 May 31, 2024.

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

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

| <b>SBI Magnum Ultra Short Duration Fund</b>  |                     | <b>FUND MANAGER –MR. R. ARUN MR. ARDHENDHU BHATTACHARYA &amp; MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b> |              |             |             |            |
|--|---------------------|--|--------------|-------------|-------------|------------|
| SIP Investments  | Since Inception SIP | 15 Years SIP   | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)  | 30,10,000           | 18,00,000  | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)   | 78,77,388           | 30,87,187  | 16,51,044    | 6,93,068    | 3,96,621    | 1,24,664   |
| <b>Returns (Annualised) (%)</b>  | 6.95                | 6.84   | 6.22         | 5.71        | 6.40        | 7.29       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 7.28                | 7.05   | 6.45         | 6.10        | 6.83        | 7.65       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##   | 6.15                | 6.27   | 5.96         | 5.59        | 6.27        | 7.23       |
| <b>Past performance may or may not be sustained in the future.</b> CRISIL Ultra Short Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: May 21, 1999 |                     |  |              |             |             |            |
| Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.                         |                     |  |              |             |             |            |

| <b>SBI Magnum Low Duration Fund</b>   |                     | <b>FUND MANAGER –MR. RAJEEV RADHAKRISHNAN MR. ARUN R. MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b> |              |             |             |            |
|---|---------------------|--|--------------|-------------|-------------|------------|
| SIP Investments   | Since Inception SIP | 15 Years SIP   | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)   | 20,30,000           | 18,00,000  | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)  | 37,94,336           | 30,97,349  | 16,50,299    | 6,90,346    | 3,95,035    | 1,24,500   |
| <b>Returns (Annualised) (%)</b>   | 6.96                | 6.88   | 6.21         | 5.55        | 6.13        | 7.03       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #   | 7.20                | 7.21   | 6.64         | 6.08        | 6.67        | 7.56       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##  | 6.25                | 6.27   | 5.96         | 5.59        | 6.27        | 7.23       |
| <b>Past performance may or may not be sustained in the future.</b> CRISIL Low Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: July 07, 2007 |                     |  |              |             |             |            |
| Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.                  |                     |  |              |             |             |            |

| <b>SBI Long Duration Fund</b>   |                     | <b>FUND MANAGER –MR. TEJAS SOMAN &amp; MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b> |              |             |             |            |
|---|---------------------|---|--------------|-------------|-------------|------------|
| SIP Investments   | Since Inception SIP | 15 Years SIP  | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)   | 1,80,000            | N.A.  | N.A.         | N.A.        | N.A.        | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)  | 1,94,243            | N.A.  | N.A.         | N.A.        | N.A.        | 1,26,909   |
| <b>Returns (Annualised) (%)</b>   | 10.06               | N.A.  | N.A.         | N.A.        | N.A.        | 10.86      |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #   | 8.69                | N.A.  | N.A.         | N.A.        | N.A.        | 9.01       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##  | 8.63                | N.A.  | N.A.         | N.A.        | N.A.        | 8.91       |
| <b>Past performance may or may not be sustained in the future.</b> 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.                        |                     |   |              |             |             |            |

| <b>SBI Banking and PSU Fund</b>  |                     | <b>FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan (overseas investments)</b> |              |             |             |            |
|--|---------------------|---|--------------|-------------|-------------|------------|
| SIP Investments  | Since Inception SIP | 15 Years SIP  | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
| Total Amount Invested (₹)  | 17,60,000           | N.A.  | 12,00,000    | 6,00,000    | 3,60,000    | 1,20,000   |
| Mkt Value as on May 31, 2024 (₹)   | 30,45,371           | N.A.  | 16,75,170    | 6,88,854    | 3,92,821    | 1,24,389   |
| <b>Returns (Annualised) (%)</b>  | 7.11                | N.A.  | 6.49         | 5.47        | 5.75        | 6.86       |
| First Tier Benchmark Returns (Annualised) (TRI) (%) #  | 7.20                | N.A.  | 6.62         | 5.75        | 5.99        | 7.29       |
| Additional Benchmark Returns (Annualised) (TRI) (%) ##   | 6.37                | N.A.  | 6.06         | 5.31        | 6.56        | 8.91       |
| <b>Past performance may or may not be sustained in the future.</b> # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009 |                     |   |              |             |             |            |
| Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.                       |                     |   |              |             |             |            |

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direc Plan.

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

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

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% 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   | 1.52      | 0.83     | SBI Retirement Benefit Fund - Aggressive Hybrid Plan  | 2.11      | 1.04     |
| SBI Equity Hybrid Fund<br>(Previously known as SBI Magnum Balanced Fund)               | 1.41      | 0.74     | SBI Retirement Benefit Fund - Conservative Hybrid Plan  | 1.66      | 1.13     |
| SBI Magnum Global Fund   | 1.88      | 1.19     | SBI Retirement Benefit Fund - Conservative Plan   | 1.38      | 0.92     |
| SBI Magnum Mid Cap Fund  | 1.69      | 0.82     | SBI Magnum Low Duration Fund<br>(Previously known as SBI Ultra Short Term Debt Fund)                          | 1.02      | 0.43     |
| SBI ESG Exclusionary Strategy Fund<br>(Previously known as SBI Magnum Equity ESG Fund) | 1.93      | 1.31     | SBI Short Term Debt Fund  | 0.84      | 0.34     |
| SBI Focused Equity Fund<br>(Previously known as SBI Emerging Businesses Fund)          | 1.58      | 0.74     | SBI Conservative Hybrid Fund<br>(Previously known as SBI Debt Hybrid Fund)                                    | 1.11      | 0.61     |
| SBI Consumption Opportunities Fund<br>(Previously known as SBI FMCG Fund)              | 2.06      | 0.97     | SBI Liquid Fund<br>(Previously known as SBI Premier Liquid Fund)  | 0.30      | 0.19     |
| SBI Healthcare Opportunities Fund<br>(Previously known as SBI Pharma Fund)             | 2.01      | 0.95     | SBI Magnum Children's Benefit Fund - Savings Plan<br>(Previously known as SBI Magnum Children's Benefit Fund) | 1.21      | 0.86     |
| SBI Technology Opportunities Fund<br>(Previously known as SBI IT Fund)                 | 1.93      | 0.85     | SBI Magnum Income Fund  | 1.46      | 0.79     |
| SBI Contra Fund  | 1.58      | 0.63     | SBI Magnum Constant Maturity Fund<br>(Previously known as SBI Magnum Gilt Fund - Short Term Plan)             | 0.64      | 0.31     |
| SBI Flexicap Fund<br>(Previously known as SBI Magnum Multi Cap Fund)                   | 1.67      | 0.83     | SBI Magnum Gilt Fund<br>(Previously known as SBI Magnum Gilt Fund - Long Term Plan)                           | 0.94      | 0.46     |
| SBI Large & Midcap Fund<br>(Previously known as SBI Magnum Multiplier Fund)            | 1.64      | 0.74     | SBI Multi Asset Allocation Fund<br>(Previously known as SBI Magnum Monthly Income Plan - Floater)             | 1.49      | 0.55     |
| SBI Magnum Comma Fund  | 2.54      | 1.98     | SBI Savings Fund  | 0.76      | 0.25     |
| SBI PSU Fund   | 1.96      | 0.82     | SBI Dynamic Bond Fund   | 1.44      | 0.61     |
| SBI Infrastructure Fund  | 2.01      | 1.34     | SBI Corporate Bond Fund   | 0.79      | 0.34     |
| SBI Arbitrage Opportunities Fund   | 0.96      | 0.44     | SBI Credit Risk Fund<br>(Previously known as SBI Corporate Bond Fund)   | 1.55      | 0.90     |
| SBI Small Cap Fund<br>(Previously known as SBI Small & Midcap Fund)                    | 1.59      | 0.66     | SBI Magnum Medium Duration Fund<br>(Previously known as SBI Regular Savings Fund)                             | 1.21      | 0.68     |
| SBI Equity Savings Fund  | 1.19      | 0.67     | SBI Magnum Ultra Short Duration Fund<br>(Previously known as SBI Magnum InstaCash Fund)                       | 0.54      | 0.31     |
| SBI Banking And Financial Services Fund  | 1.85      | 0.75     | SBI Overnight Fund<br>(Previously known as SBI Magnum InstaCash Fund - Liquid Floater)                        | 0.15      | 0.07     |
| SBI Gold Fund  | 0.42      | 0.10     | SBI Banking and PSU Fund<br>(Previously known as SBI Treasury Advantage Fund)                                 | 0.80      | 0.33     |
| SBI International Access- US Equity FoF  | 1.60      | 0.90     | SBI Magnum Children's Benefit Fund - Investment Plan  | 2.01      | 0.85     |
| SBI Long Term Equity Fund<br>(Previously known as SBI Magnum Taxgain Scheme)           | 1.62      | 0.94     | SBI Floating Rate Debt Fund   | 0.46      | 0.26     |
| SBI Equity Minimum Variance Fund   | 0.74      | 0.41     | SBI Balanced Advantage Fund   | 1.59      | 0.69     |
| SBI MultiCap Fund  | 1.72      | 0.91     | SBI Long Duration Fund  | 0.68      | 0.23     |
| SBI Dividend Yield Fund  | 1.79      | 0.73     |   |           |          |
| SBI Energy Opportunities Fund  | 1.74      | 0.47     |   |           |          |
| SBI Retirement Benefit Fund - Aggressive Plan  | 1.96      | 0.82     |   |           |          |

**Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan**

## Statutory Details & Risk Factors

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

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## 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<br>(in Rs./Unit) | NAV<br>(₹) |
|---------------------|-------------|-----------------------|------------|
| 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<br>(in Rs./Unit) | NAV<br>(₹) |
|---------------------------|-------------|-----------------------|------------|
| Regular Plan - Mthly IDCW | 28-Mar-24   | 5.0000                | 1177.8910  |
| Direct Plan - Mthly IDCW  | 28-Mar-24   | 5.0000                | 1244.4939  |
| Regular Plan - Mthly IDCW | 26-Apr-24   | 5.0000                | 1174.7781  |
| Direct Plan - Mthly IDCW  | 26-Apr-24   | 5.0000                | 1241.9530  |
| Regular Plan - Mthly IDCW | 31-May-24   | 5.0000                | 1179.5991  |
| Direct Plan - Mthly IDCW  | 31-May-24   | 5.0000                | 1247.8995  |

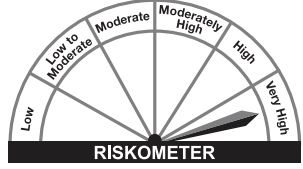


Face value: ₹1000

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



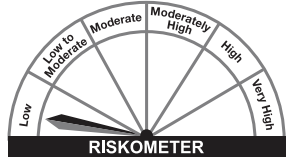
| Scheme Name         | Record Date | IDCW<br>(in Rs./Unit) | NAV<br>(₹) |
|---------------------|-------------|-----------------------|------------|
| Regular Plan - IDCW | 08-Feb-22   | 0.5800                | 15.9191    |
| Direct Plan - IDCW  | 08-Feb-22   | 0.5800                | 17.2166    |

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 ESG Exclusionary Strategy 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  |   |
| 27     | SBI Energy Opportunities Fund                          | Nifty Energy 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 A-III   |   |
| 3      | SBI Credit Risk Fund                                   | NIFTY Credit Risk Bond Index B-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 A-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 A-I Index         |  <p>Investors understand that the scheme benchmark riskometer is at Moderate risk</p>        |
| 2      | SBI Dynamic Bond Fund                | CRISIL Dynamic Bond A-III Index            |   |
| 3      | SBI Magnum Gilt Fund                 | Nifty All Duration G-Sec Index             |   |
| 4      | SBI Equity Savings Fund              | NIFTY Equity Savings Index                 |   |
| 5      | SBI Corporate Bond Fund              | NIFTY Corporate Bond Index A-II            |   |
| 6      | SBI Magnum Constant Maturity Fund    | Nifty 10 yr Benchmark G-Sec                |   |
| 7      | SBI Long Duration Fund               | CRISIL Long Duration Debt A-III Index      |   |
| 1      | SBI Savings Fund                     | CRISIL Money Market A-I Index              |  <p>Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</p> |
| 2      | SBI Short Term Debt Fund             | CRISIL Short Duration Debt A-II Index      |   |
| 3      | SBI Floating Rate Debt Fund          | Nifty Short Duration Debt Index A-II       |   |
| 4      | SBI Magnum Ultra Short Duration Fund | CRISIL Ultra Short Duration Debt A-I Index |   |
| 5      | SBI Banking & PSU Fund               | Nifty Banking & PSU Debt Index A-II        |   |
| 6      | SBI Liquid Fund                      | NIFTY Liquid Index A-I                     |   |
| 1      | SBI Overnight Fund                   | CRISIL Liquid Overnight Index              |  <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<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(Class C) |
| Interest Rate Risk ↓           |                             |                       |                              |
| Relatively Low<br>(Class I)    |                             | B-I                   |                              |
| Moderate<br>(Class II)         |                             |                       |                              |
| Relatively High<br>(Class III) |                             |                       |                              |

- SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Long Duration Fund

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

**Disclosure of Potential Risk Class (PRC) matrix**

● **SBI Magnum Low Duration Fund**

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

● **SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund**

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

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## 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: 9831878397

## WEST

**Chhattisgarh:** Bilhai: 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



## Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.



## AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.



## Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



## Rating Profile

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated May 19, 2023. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.



## Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.



## Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield



## Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.



## Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.



## IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

# 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-ORIENTED<sup>1</sup> MUTUAL FUNDS (SUBJECT TO STT<sup>2</sup>)

| 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% <sup>\$</sup> | NIL                 | Section 112A: 10% <sup>3 \$</sup> | NIL                 |
| (B) Domestic Company                     |                                 | NIL                 |                                   | NIL                 |
| (C) Non-Resident (other than FII)        |                                 | 15% <sup>\$ #</sup> |                                   | 10% <sup>\$ #</sup> |
| (D) Foreign Institutional Investor (FII) | Section 111A: 15% <sup>\$</sup> | 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% <sup>4</sup>              |                       | 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 <sup>\$</sup> | NIL                   | Applicable Slab rates <sup>\$</sup> | NIL                 | 20% <sup>5 \$</sup>  | NIL  |
| (B) Domestic Company                     | Applicable Tax rates <sup>\$</sup>  | NIL                   | Applicable Tax rates <sup>\$</sup>  | NIL                 |  | NIL  |
| (C) Non-Resident (other than FII)        | Applicable Slab rates <sup>\$</sup> | 30% <sup>6 \$ #</sup> | Applicable Slab rates <sup>\$</sup> | 30% <sup>\$ #</sup> | Listed: 20% <sup>5 \$</sup><br>Unlisted: 10% <sup>6 \$</sup> | Listed: 20% <sup>5 \$ #</sup><br>Unlisted: 10% <sup>6 \$ #</sup> |
| (D) Foreign Institutional Investor (FII) | 30% <sup>6 \$</sup>                 | NIL                   | 30% <sup>\$</sup>                   | NIL                 | 10% <sup>6 \$</sup>  | 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 <sup>§</sup> | NIL                | 20% <sup>§</sup>                                       | NIL  |
| (F) Domestic Company                     | Applicable Tax rates <sup>§</sup>  | NIL                | 20% <sup>§</sup>                                       | NIL  |
| (G) Non-Resident (other than FII)        | Applicable slab rates <sup>§</sup> | 30% <sup>§ #</sup> | Listed: 20% <sup>§</sup><br>Unlisted: 10% <sup>§</sup> | Listed: 20% <sup>§ #</sup><br>Unlisted: 10% <sup>§ #</sup> |
| (H) Foreign Institutional Investor (FII) | 30% <sup>§</sup>                   | NIL                | 10% <sup>§</sup>                                       | 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 <sup>§</sup> | 10% (if income distributed > Rs.5,000 during FY) <sup>#</sup> |
| (B) Domestic Company           | Applicable Tax rates <sup>§</sup>  | 10% (if income distributed > Rs.5,000 during FY) <sup>#</sup> |
| (C) Non-Resident               | 20% <sup>§</sup>                   | 20% <sup>§ #</sup>  |

**§ 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<br>(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.





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