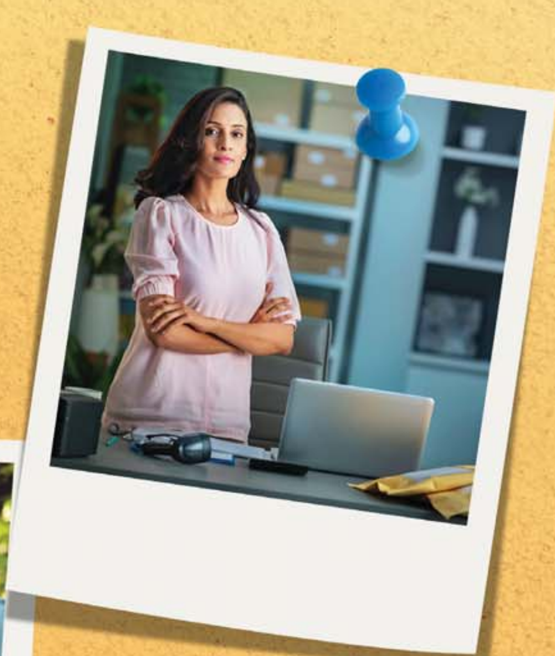
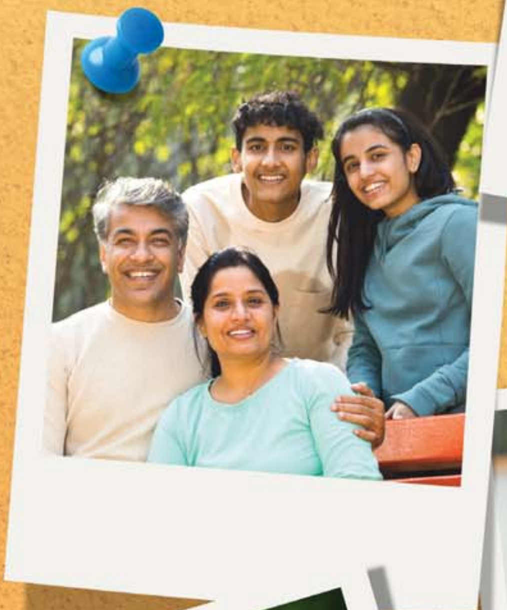
SBI MUTUAL FUND
A PARTNER FOR LIFE

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





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From the MD & CEO's Desk

Dear Investors,

India has made history at the 2024 Paris Paralympics, winning 24 medals and bringing cheer to the nation. This achievement comes alongside positive economic developments. Despite global headwinds such as the slowdown in the US and European markets, a rising Yen, the Fed's monetary stance, and ongoing geopolitical tensions, our domestic markets have remained relatively unaffected.

A significant development post-COVID and post the start of the-Russia-Ukraine war is that bonds and equity are no more negatively correlated. The RBI's decision to keep the repo rate steady and maintain the current stance on the 'withdrawal of accommodation' has been significant. Furthermore, the central bank has forecasted economic growth at approximately 7.2%, with the Consumer Price Index (CPI) recorded at 5.08% year-on-year in June. In the first quarter of FY25, India's Gross Domestic Product (GDP) experienced an annual growth of 6.7%[*].

The markets initially dipped, but then picked up momentum to increase to 25,145 (Nifty50) and 82,201 (BSE Sensex). Most companies reported strong positive earnings growth in the first quarter, indicating an increase in consumer sentiment.

India is transforming from a nation of savers to a nation of investors as mutual funds continue to see a surge in retail investor participation through SIPs with the number of folios at 9.34 crore, and a total size of Rs 23,332 crore at the end of July, as per the recent AMFI data.

The industry is experiencing a boom with New Fund Offers (NFOs) hitting the market, encompassing both active and passive funds, which can present opportunities across various sectors and themes. Our latest thematic offering, the SBI Innovative Opportunities Fund, which seeks to discover potential within the innovation value chain, has been well-received, attracting nearly 8 lakh applications from across the country. We thank our investors and distribution partners for their participation.

Lastly, we have achieved another milestone in our mutual fund business by crossing Rs 11 lakh crores in Assets Under Management (AUM as on 20th Aug 2024). This achievement underscores our commitment of giving you a world class investing experience and helping you achieve your financial goals.

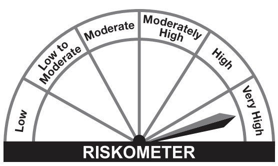
Thank you once again for your trust in us.

Warm Regards,

Shamsher Singh

Managing Director & CEO

[*]**Source:** RBI



Investors understand that their principal will be at Very High risk

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

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

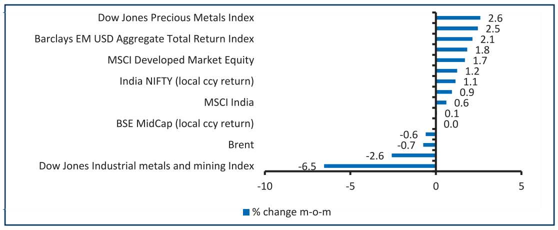
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Market Overview

A softer than expected payroll data in the 1st week of August set the stage for significant asset market correction and pull back in sovereign yields globally. Market positioning also started to price in possibility of a 50-bps rate cut in September by the FOMC. The correction in asset prices was accentuated by potential unwinding of Yen carry trades. Over the course of the month, incremental data on a broader level in the US painted a relatively more sober assessment with data that validates a scenario of a softer landing. The FOMC chair during the much-anticipated Jackson Hole seminar also seemed to validate a reduction in policy rates in the September FOMC meeting. Asset markets broadly remained positive over the month with pullbacks post the correction in the early half.

Chart1:

Indian assets remain unaffected



Source: Bloomberg, SBIFM Research

Equity

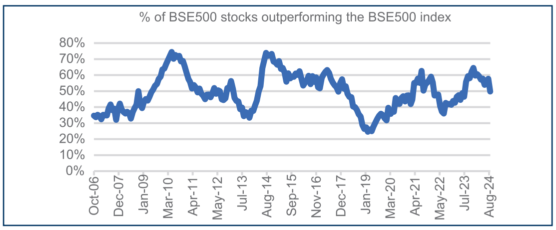
Indian equities continued their up move in August to close the month at fresh highs. The month had started with a violent sell off in global markets due to a confluence of macro factors. On one hand, economic data from the US has started to weaken reigniting recession fears. While this comes at a time when the Fed Chair has already hinted at rate cuts, monetary easing will help the economy only with a lag. There has been a considerable drop in the US 10-year bond yields consequently, to nearly 3.8% now versus levels of 4.7% earlier this year. On the other hand, and in sharp contrast, Bank of Japan raised interest rates to 0.25% taking markets by surprise and marking an end to an era of zero interest rates. BoJ tightening at a time when Fed is nearing cuts led to a significant appreciation in the Yen against the Dollar towards 145 now versus 160+ levels from a couple of months ago. This spooked markets on a potential reversal of the Yen carry trade. While the calm of the past couple of weeks has allowed equities to claw back their losses, dust has not settled yet as JPY continues to hold on to recent gains while US 10-year yields hold on to recent declines.

Indian markets recovered too with the Nifty and the Sensex rising 1.1% and 0.8% respectively, while Nifty Midcap 150 and Nifty Small cap 250 indices rose 0.3% and 1.2% respectively during the month. While at the headline index level, equities continue to do well, there appears to be a change in the underlying market complexion. For one, breadth has started to decline, as evinced in a declining proportion of BSE500 stocks outperforming the index. As a style, Quality has started to do well with the top quintiles on quality outperforming the bottom quintiles in August. Sectorally too, Defensive sectors such as Consumer, Tech and Healthcare have started to outperform cyclical sectors such as Capital Goods, Real Estate and PSUs.

There, therefore, appears to be a defensive shift underway in the equity markets. This has been our base view for some time now. The global macro uncertainties appear to be coming at a time when Indian equity valuations have been expensive. Also, our proprietary equity sentiment measure stays elevated suggesting heightened complacency. Finally, while we stay constructive on earnings in the medium term, the near-term trajectory has been decelerating as commodity price tailwinds abate and revenue growth stays anemic. This mix we believe is ideal for a reduction in the thus-far-unabated speculative action in equity markets. We remain of the view that increasingly the market will become more discerning and move back towards companies which have strong business models, long-term earnings growth visibility and sustainable cashflows.

Chart 2:

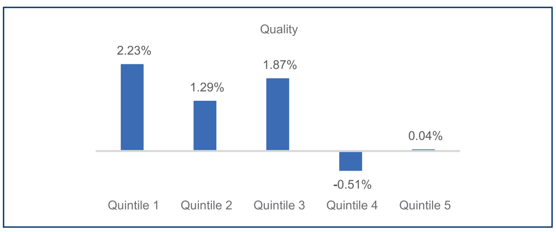
Market breadth has been narrowing in the recent upmove



Source: FactSet, SBIFM Research

Chart 3:

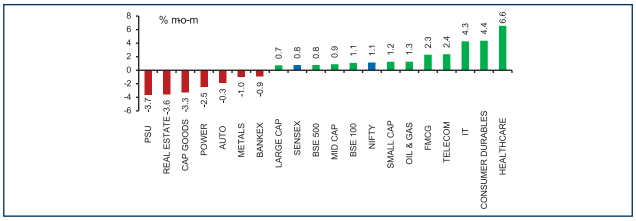
Quality has started to come back



Source: FactSet, SBIFM Research. Performance is for the month of August. The classification into quintiles is based on SBIFM's definition of the Quality style/factor. Q1 is top20% on Quality, Q2 is the next 20% and so on.

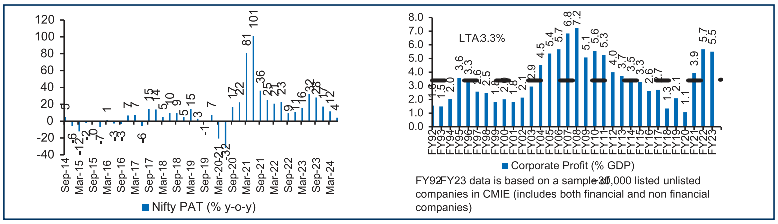
Chart 4:

Defensive sectors outperforming cyclicals now



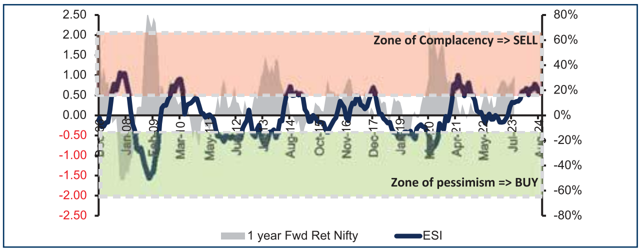
Source: Bloomberg, SBIFM Research

Chart 5: Earnings in slow lane near term, medium term outlook intact



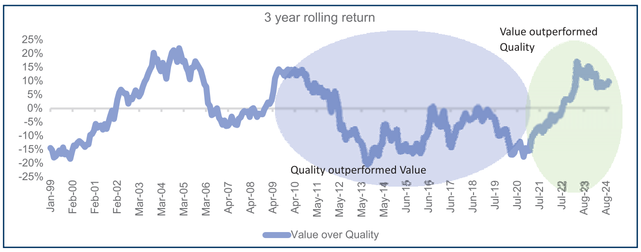
Source: CMIE Economic Outlook, MOSL, Bloomberg, SBIFM Research

Chart 6: Complacency stays high as Equity Sentiment stays stretched



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

Chart 7: Time for Quality?



Source: FactSet, SBIFM Research. Returns are the difference in rolling 3-year CAGR returns of the average of top 2 quintiles on the two styles. The classification into quintiles is based on SBIFM's definition of the respective style/factor.

Fixed Income

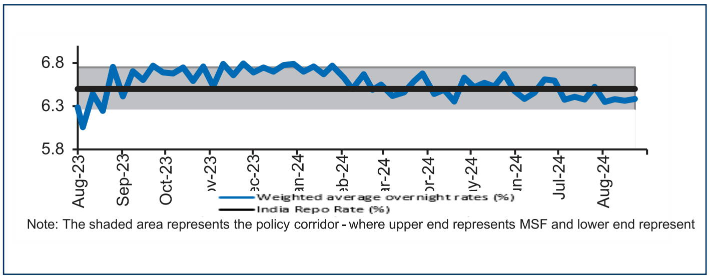
Over the last month the impact of easing global yields, supported by steady FPI demand led to a parallel move in the sovereign curve. Swaps continued to track global factors, with a steepening trend with the curve shifting lower about 14-18 bps. A softer CPI print in line with estimates, a still cautious RBI minutes and a pickup in corporate bond issuances were the other notable points. Banking system credit- deposit growth mismatch continues to put a floor on money market rates and the short end of the bond curve.

Gsec	31-Jul 24	31-Aug 24	Change
3-year G Sec	6.83%	6.75%	-0.08%
5-year G Sec	6.83%	6.77%	-0.06%
10-year G Sec	6.93%	6.86%	-0.07%
15-year G Sec	7.00%	6.91%	-0.09%
30-year G Sec	7.06%	7.00%	-0.06%
Swaps			
1Y	6.67%	6.49%	-0.18%
3Y	6.27%	6.11%	-0.16%
5Y	6.22%	6.08%	-0.14%
AAAPSU			
1Y AAA	7.64%	7.70%	0.06%
3Y AAA	7.53%	7.48%	-0.05%
5Y AAA	7.43%	7.41%	-0.02%
10Y AAA	7.46%	7.40%	-0.06%

Liquidity & Short end rates

Improved government spending helped by reserve accretion have clearly led to improvement in banking liquidity and core liquidity respectively. This has effectively led to an implicit easing with the overnight rate settings being better aligned with respect to the Repo rate for a while. While RBI has conducted small lot OMO sales on the NDS, this hasn't clearly been signalling any discomfort with respect to improved liquidity conditions.

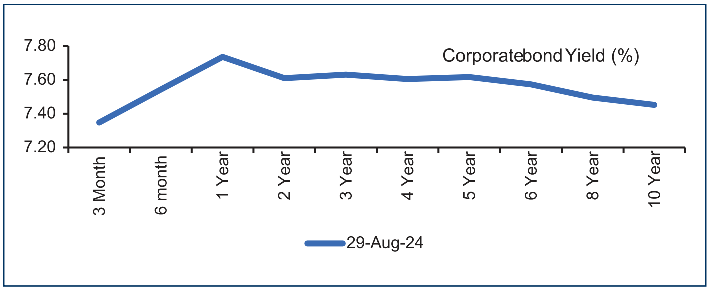
Chart 8: Improvement in liquidity leads to overnight rates staying aligned to Repo or lower

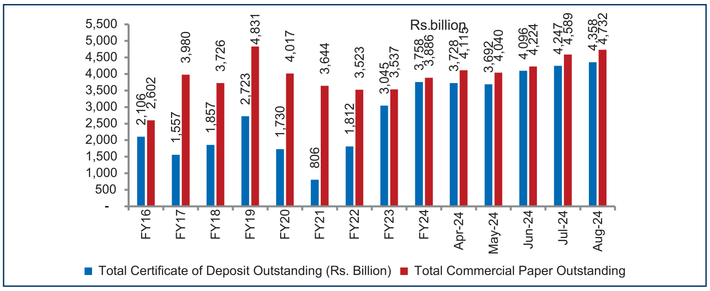


Source: Bloomberg, SBIFM Research

Notwithstanding better liquidity dynamics, the system continues to deal with higher funding rate for corporate issuers and less than adequate transmission, more so at the shorter end. The dynamics of the banking system and peculiarities in demand account for the skewness.

Chart 9: Inverted Yield curve





Source: Bloomberg, SBIFM Research

The demand outlook for long term bonds, especially AAA PSU/PFI remains strong with limited supply that potentially falls short of incremental demand from long term investors. At the same time, recent trends indicate increased issuances of Infra bonds by banks that could potentially cater to the demand. However, the trend remains of strong demand leading to tighter spreads in this tenor. With respect to the shorter end, the reduction in MF flows led by taxation amendments clearly is a long-term negative for demand, better market pricing as well as secondary market liquidity. Potential FPI demand, if it materialises could potentially lead to some reset. The challenges of the banking system clearly has kept a floor on short term rates. With higher CD issuances and bulk deposits being offered at higher rates, the full transmission of easier liquidity and potentially of any rate actions in the future also would remain constrained.

The prevalence of larger government cash balances on an average sitting outside the banking system has clearly led to shortfalls in banking liquidity and float. While this has helped in better savings for the government, the lack of deposit growth could be partly attributed to the same. In the absence of any changes to the process, the RBI could potentially need to ensure a larger than normal core liquidity surplus with tolerance of overnight rates staying below the repo rate on an average.

Outlook

With the gap between credit and deposit growth persisting, the extent of excess SLR at a system wide level would be a key factor influencing market yields over the coming months. Pick up in issuances of long tenor SDL could also determine the shape of the sovereign curve going forward. On balance of risks, a steeper curve than what we have seen over the recent past seems more likely in the near term.

Not much is expected to change with respect to the monetary stance in the near term as the RBI has clearly delinked the stance from system liquidity dynamics and aligned it with progress towards the inflation target. With global central banks likely to move into easing mode, expectations could get built in with respect to RBI's policy easing. However, monetary policy divergence is clearly likely as domestic macro factors vary and could shape the timing and outlook of policy actions. Even as government spending moved lower over Q1FY25, the GDP data points to reasonable resilience and confidence that FY25 growth could print closer to 7%. Inflation trend so far seems to suggest a gradual easing with likely outcome close to 4.5%.

A forward outlook where growth remains stronger and macro financial stability is not under threat, provides the central bank sufficient leeway to sequence policy actions to sustainably meet the inflation mandate. This would be independent of policy actions undertaken by other central banks. Even as the RBI tolerance towards liquidity surplus increases to ensure alignment of operating target to the policy rate, a stance change could potentially be the likely outcome over H2FY25. The evolution of market rates could vary basis demand- supply dynamics as well as flows. This can clearly lead to lower yields over the coming months, even as policy rates are unlikely to change in India in the near term. We remain alert to capture these trends.

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. Geo political developments also are an unknown risk element and would be keenly watched.

From the DMD & Jt. CEO's Desk

Dear Friends,

The Indian equity markets showed marginal positive returns in August. The Nifty and Sensex indices increased by 1.1% and 0.8%[@] month-on-month (m-o-m), respectively.

Foreign Institutional Investors (FIIs) turned net sellers in August, offloading approximately USD 1 billion in the equity segment, compared to a net purchase of USD 3.3 billion in July 2024[#]. Meanwhile, Domestic Institutional Investors (DIIs) continued their buying spree. Although Q1 FY25 GDP growth moderated to 6.7%, down from nearly 8% growth in each quarter of FY24, this is still a healthy figure considering the spending and investment slowdown during the general election period. Notably, household consumption spending grew by 7.4% after 18 months of stagnation. While the broader macro environment remains supportive of higher growth and inflation, favouring value stocks over the next few years, the current complacent market sentiment suggests a preference for quality stocks in the short term[**].

SIPs have been the rock for the mutual fund industry and in July, the monthly SIP inflows improved over the previous month and now the overall SIP size has crossed Rs 23,000 crores in the industry. The overall Assets Under Management (AUM) also reached Rs 64.97 lakh crore[@@].

Further, the success of our recently launched NFO, the SBI Innovative Opportunities Fund highlights the growing acceptance of newer mutual fund themes among investors who want to be a part of India's growth story. In fact, our last 3 NFOs have been in the thematic space, SBI Energy Opportunities Fund, SBI Automotive Opportunities Fund and the SBI Innovative Opportunities Fund and all of them have seen a good response.

In September we celebrate Teacher's Day, a time to appreciate the value of teachers in shaping our lives. For your children, you are their first teacher and guiding them into the world of savings and investment would be one of the best teachings you could give them. Children grow up quickly, so do their aspirations, which would require strong financial backing from you. The SBI Magnum Children's Benefit Fund can be considered by parents looking to build capital for their children in the future. This fund is ideal for those parents who have younger children and can start investing early with an aim to benefit from long-term growth potential in their investments.

In today's persistently unpredictable markets, it's wise to consider options that include a cushion of other assets rather than jumping directly into equity investments. Hybrid funds, a category of mutual funds can offer potential returns from investment in multiple assets (equity, debt and commodities like gold/silver) which may help to mitigate risks during downturns. Our fund house provides various types of hybrid funds suitable for every stage of the life cycle and every financial goal. Be meticulous and cautious with your investment decisions.

Happy Investing

Warm Regards,

D P Singh

Deputy MD & Joint CEO

Source: - [@]Bloomberg | [#]NSE, Bloomberg, SBIFM Research; NB: FII purchase data till 29th Jul'24 | [**]SBIFM Research; https://www.moneycontrol.com/news/business/markets/mc-exclusive-sbi-mf-cio-r-srinivasan-says-illiquidity-could-command-premium-negativeon-stocks-down-the-mcap-curve-12484601.html | [@@]AMFI

For product labelling of SBI Energy Opportunities Fund, SBI Automotive Opportunities Fund, SBI Innovative Opportunities Fund and SBI Magnum Children's Benefit Fund, please visit respective Fund's Pages.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
Ideal Investment Horizon	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	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 Vithlani & *Mr.Pradeep Kesavan	Mr. R. Srinivasan, Mr. Tanmaya Desai & Mr. Pradeep Kesavan
Managing Since	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 Jan-2022, Mr. Tanmaya Desai (w.e.f. Apr 2024) & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	BSE 100 (TRI)	Nifty 100 ESG TRI	BSE 500 (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Fund Details as on 31 August 2024									
Month End AUM (₹ in Crs)	₹51,632.72	₹6,035.50	₹22,986.72	₹18,448.66	₹9,445.03	₹39,432.50	₹28,172.46	₹21,516.89	₹6,788.62
Portfolio Turnover	0.38	0.29	0.81	0.31	-	1.52	0.55	0.33	0.26
Standard Deviation#	11.51%	12.30%	11.24%	-	-	11.88%	12.22%	12.05%	10.86%
Beta#	0.90	0.86	0.84	-	-	0.87	0.88	0.72	0.67
Sharpe Ratio#	0.73	0.62	0.66	-	-	1.67	1.08	1.26	0.37
Expense Ratio	Regular- 1.49% Direct- 0.80%	Regular- 1.92% Direct- 1.30%	Regular- 1.66%, Direct- 0.82%	Regular- 1.69%, Direct- 0.88%	Regular- 1.78%, Direct- 0.76%	Regular- 1.52%, Direct- 0.57%	Regular- 1.60%, Direct- 0.70%	Regular- 1.66%, Direct- 0.78%	Regular- 1.87%, Direct- 1.18%
Portfolio Classification By Asset Allocation (%) as on 31 August 2024									
Large Cap (%)	80.10	74.15	49.90	34.23	63.41	45.31	40.76	5.70	14.00
Mid Cap (%)	14.38	16.90	23.00	26.23	18.30	24.00	37.05	66.91	29.52
Small Cap (%)	0.76	6.10	19.84	34.40	7.46	13.29	16.02	20.68	30.87
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	3.90	2.85	7.17	4.59	10.83	10.43	6.17	6.25	25.61
Portfolio Classification By Industry Allocation (%) as on 31 August 2024									
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 26.95 Automobile And Auto Components 13.61 Fast Moving Consumer Goods 10.31 Information Technology 9.86 Healthcare 6.29 Oil, Gas & Consumable Fuels 5.22 Cash, Cash Equivalents And Others 4.48 Construction 4.45 Metals & Mining 3.53 Capital Goods 3.42	Financial Services 33.72 Information Technology 16.94 Automobile And Auto Components 10.37 Capital Goods 8.50 Construction 4.98 Construction Materials 4.03 Healthcare 3.53 Consumer Services 3.01 Consumer Durables 2.92 Oil, Gas & Consumable Fuels 2.90	Financial Services 25.31 Information Technology 8.66 Oil, Gas & Consumable Fuels 8.07 Automobile And Auto Components 8.05 Fast Moving Consumer Goods 5.86 Consumer Services 5.35 Consumer Durables 5.35 Capital Goods 4.90 Construction Materials 4.73 Telecommunication 3.91	Financial Services 17.05 Consumer Durables 10.19 Consumer Services 8.40 Healthcare 7.69 Automobile And Auto Components 6.42 Fast Moving Consumer Goods 5.39 Telecommunication 5.35 Textiles 4.99 Services 4.97 Cash, Cash Equivalents And Others 4.59	Financial Services 19.54 Information Technology 17.12 Automobile And Auto Components 12.44 Fast Moving Consumer Goods 9.47 Oil, Gas & Consumable Fuels 5.93 Cash, Cash Equivalents And Others 5.12 Power 4.88 Healthcare 4.68 Capital Goods 4.66 Construction 4.60	Financial Services 18.75 Information Technology 9.54 Oil, Gas & Consumable Fuels 9.52 Healthcare 7.52 Sovereign 6.97 Fast Moving Consumer Goods 5.47 Automobile And Auto Components 5.19 Derivatives 4.95 Power 4.31 Metals & Mining 4.11	Financial Services 22.22 Information Technology 9.72 Healthcare 8.80 Automobile And Auto Components 7.38 Consumer Durables 6.86 Fast Moving Consumer Goods 6.31 Metals & Mining 5.44 Construction Materials 5.43 Cash, Cash Equivalents And Others 4.95 Oil, Gas & Consumable Fuels 4.07	Financial Services 18.23 Automobile And Auto Components 11.71 Capital Goods 10.89 Healthcare 9.99 Consumer Durables 7.94 Consumer Services 7.13 Chemicals 5.28 Cash, Cash Equivalents And Others 5.15 Textiles 4.26 Realty 4.20	Fast Moving Consumer Goods 19.66 Healthcare 16.32 Information Technology 15.47 Textiles 12.46 Capital Goods 11.16 Automobile And Auto Components 8.34 Cash, Cash Equivalents And Others 4.49 Chemicals 4.07 Financial Services 3.53 Media, Entertainment & Publication 2.30
Other Details									
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan & *Mr.Pradeep Kesavan	Mr. R. Srinivasan, Mr. Mohan Lal & Mr.Pradeep Kesavan	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & *Mr.Pradeep Kesavan	Mr. Milind Agrawal & *Mr.Pradeep Kesavan	Mr. Rohit Shimpi	Mr. Dinesh Balachandran & *Mr.Pradeep Kesavan
Managing Since	Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Nov-2013, Mr. Mohan Lal May-2024 & Mr. Pradeep (w.e.f. Dec-2023)	Sep-2016	Mr. Tanmaya Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Milind Aug-2019 & Mr. Pradeep (w.e.f. Dec 2023)	June-2024	Mr. Dinesh June-2024 & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	BSE 500 (TRI)	BSE 250 Small Cap Index TRI	BSE 500 (TRI)	BSE HEALTH CARE (TRI)	Nifty Financial Services Index (TRI)	BSE PSU (TRI)	Nifty Commodities Index (TRI)
Fund Details as on 31 August 2024							
Month End AUM (Rs. in Crs)	₹35,570.57	₹33,068.53	₹28,000.03	₹3,202.66	₹6,120.42	₹4,851.11	₹675.48
Portfolio Turnover	0.33	0.92	0.22	0.33	2.01	0.57	0.83
Standard Deviation#	11.65%	12.14%	13.48%	14.84%	14.62%	20.70%	15.89%
Beta#	0.69	0.64	0.98	0.88	0.89	0.98	0.78
Sharpe Ratio#	0.54	1.30	1.39	0.87	0.56	1.46	0.59
Expense Ratio	Regular- 1.57% Direct- 0.73%	Regular- 1.56% Direct- 0.63%	Regular- 1.59%, Direct- 0.93%	Regular- 1.96%, Direct- 0.90%	Regular- 1.83% Direct- 0.73%	Regular- 1.86%, Direct- 0.72%	Regular- 2.51%, Direct- 1.91%
Portfolio Classification By Asset Allocation (%) as on 31 August 2024							
Large Cap (%)	40.43	-	53.73	29.60	60.67	72.50	53.49
Mid Cap (%)	36.36	4.37	23.55	25.70	18.46	18.14	17.76
Small Cap (%)	6.50	84.98	12.94	35.81	14.08	1.43	21.99
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	16.71	10.65	9.78	8.89	6.79	7.93	6.76
Portfolio Classification By Industry Allocation (%) as on 31 August 2024							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 32.68 Healthcare 8.58 Fast Moving Consumer Goods 7.92 Information Technology 7.32 Consumer Services 7.10 Telecommunication 6.34 Automobile And Auto Components 6.27 Cash, Cash Equivalents And Others 5.54 Chemicals 4.22 Services 4.10	Capital Goods 17.00 Financial Services 14.48 Consumer Durables 12.99 Consumer Services 11.96 Fast Moving Consumer Goods 8.22 Construction 7.80 Chemicals 7.37 Cash, Cash Equivalents And Others 6.81 Derivatives 3.84 Services 2.49	Financial Services 23.86 Oil, Gas & Consumable Fuels 10.99 Cash, Cash Equivalents And Others 9.78 Capital Goods 9.65 Healthcare 8.06 Information Technology 7.68 Automobile And Auto Components 6.59 Fast Moving Consumer Goods 4.20 Metals & Mining 3.53 Telecommunication 3.16	Healthcare 92.35 Chemicals 3.89 Cash, Cash Equivalents And Others 3.76	Financial Services 93.21 Derivatives 5.15 Cash, Cash Equivalents And Others 1.64	Financial Services 33.47 Oil, Gas & Consumable Fuels 27.79 Power 13.88 Capital Goods 9.35 Cash, Cash Equivalents And Others 7.93 Metals & Mining 6.15 Construction 1.43	Oil, Gas & Consumable Fuels 29.84 Metals & Mining 25.03 Construction Materials 9.91 Fast Moving Consumer Goods 8.52 Power 7.72 Cash, Cash Equivalents And Others 6.76 Textiles 4.53 Capital Goods 3.54 Financial Services 2.47 Chemicals 1.68
Other Details							
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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.
*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI Gold Fund	SBI International Access – US Equity FoF	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	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	07/06/2024	20/08/2024
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	Mr. Tanmaya Desai & Mr. Pradeep Kesavan	Mr. Prasad Padala & 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	(Dec - 2023)	Feb - 2024	June - 2024	August - 2024
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI	Nifty 50 Index (TRI)	Price of Physical Gold	S&P 500 Index, after converting it to Indian Rupee	Nifty Energy TRI	NIFTY Auto TRI	Nifty 500 TRI
Fund Details as on 31 August 2024									
Month End AUM (Rs. in Crs)	₹4,790.47	₹2,853.90	₹4,387.45	₹228.86	₹2,027.77	₹941.25	₹11,270.09	₹6,648.96	₹7,836.75
Portfolio Turnover	0.31	0.36	0.26	0.37	-	-	0.56	0.32	0.22
Standard Deviation#	12.42%	11.68%	17.11%	11.76%	-	-	-	-	-
Beta#	0.76	0.70	0.90	0.89	-	-	-	-	-
Sharpe Ratio#	1.73	1.62	0.42	0.89	-	-	-	-	-
Expense Ratio	Regular- 1.90% Direct- 1.00%	Regular- 1.98% Direct- 0.89%	Regular- 1.90% Direct- 0.82%	Regular- 0.74% Direct- 0.41%	Regular- 0.42%, Direct- 0.10%	Regular- 1.60%, Direct- 0.90%	Regular- 1.72%, Direct- 0.55%	Regular- 1.79%, Direct- 0.53%	Regular- 1.75%, Direct- 0.52%
Portfolio Classification By Asset Allocation (%) as on 31 August 2024									
Large Cap (In %)	38.23	30.75	50.94	99.91	-	-	61.09	59.50	30.96
Mid Cap (In %)	18.70	27.50	15.31	-	-	-	15.88	22.94	21.61
Small Cap (In %)	34.92	38.03	17.99	-	ETF:99.96	Overseas Mutual Fund: 99.16	17.34	13.37	8.72
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (In %)	8.15	3.72	15.76	0.09	0.04	0.84	4.36	4.19	33.67
Portfolio Classification By Industry Allocation (%) as on 31 August 2024									
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 16.97 Construction 12.71 Construction Materials 11.68 Financial Services 11.47 Oil, Gas & Consumable Fuels 11.21 Telecommunication 7.45 Cash, Cash Equivalents And Others# 6.40 Power 6.32 Consumer Durables 5.01 Services 4.32	Fast Moving Consumer Goods 32.15 Consumer Durables 22.27 Consumer Services 18.65 Textiles 9.01 Automobile And Auto Components 8.46 Telecommunication 5.74 Cash, Cash Equivalents And Others 3.72	Information Technology 57.43 Telecommunication 10.90 Consumer Services 10.37 Services 8.05 Media, Entertainment & Publication 6.73 Cash, Cash Equivalents And Others 3.06 Financial Services 2.83 Healthcare 0.63	Fast Moving Consumer Goods 29.80 Healthcare 22.40 Information Technology 12.91 Financial Services 10.73 Automobile And Auto Components 5.84 Oil, Gas & Consumable Fuels 4.09 Metals & Mining 3.53 Consumer Durables 2.57 Telecommunication 2.43 Power 1.97	Financial Services 99.96 Cash, Cash Equivalents And Others# 0.04	Mutual Fund 99.16 Cash, Cash Equivalents And Others 0.84	Oil, Gas & Consumable Fuels 57.14 Power 17.96 Capital Goods 12.39 Cash, Cash Equivalents And Others 4.36 Financial Services 3.34 Construction 3.33 Sovereign 1.33 Chemicals 0.15	Automobile And Auto Components 88.93 Capital Goods 6.88 Cash, Cash Equivalents And Others 4.19	Cash, Cash Equivalents And Others 33.67 Healthcare 19.21 Automobile And Auto Components 13.54 Consumer Services 11.48 Capital Goods 5.79 Financial Services 5.12 Sovereign 5.04 Fast Moving Consumer Goods 2.65 Services 1.93 Information Technology 1.57
Other Details									
Exit Load	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	For exit on or before 15 days from the date of allotment – 0.5% For exit after 15 days from the date of allotment - Nil	On or before 15 days - 1%	For exit on or before 1 year from the date of allotment – 1.00% For exit after 1 year from the date of allotment – Nil	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	1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 1 year from the date of allotment.	1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 1 year from the date of allotment. NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.#Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 50,456.59 Crores
- **AUM as on August 31, 2024**
  ₹ 51,632.72 Crores
- **Fund Manager: Mr. Saurabh Pant &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Saurabh Pant (w.e.f. Apr 2024)
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Saurabh Pant Over 16 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE 100 (TRI)
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %; For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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#	: 11.51%
Beta#	: 0.90
Sharpe Ratio#	: 0.73
Portfolio Turnover*	
Equity Turnover	: 0.22
Total Turnover	: 0.38

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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	52.2694
Reg-Plan-Growth	91.8806
Dir-Plan-IDCW	65.6578
Dir-Plan-Growth	101.1684

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.

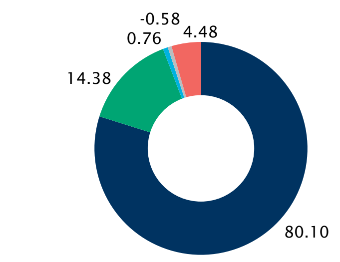
PORTFOLIO

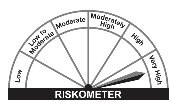
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	7.75	-	7.75
ICICI Bank Ltd.	6.90	-	6.90
Infosys Ltd.	5.16	-	5.16
ITC Ltd.	4.89	-	4.89
Reliance Industries Ltd.	4.56	-	4.56
Larsen & Toubro Ltd.	4.45	-	4.45
Tata Consultancy Services Ltd.	4.02	-	4.02
Kotak Mahindra Bank Ltd.	3.17	-	3.17
Britannia Industries Ltd.	2.95	-	2.95
Divi's Laboratories Ltd.	2.70	-	2.70
Cholamandalam Investment & Finance Co. Ltd.	2.62	-	2.62
Page Industries Ltd.	2.61	-	2.61
Bharti Airtel Ltd.	2.59	-	2.59
Hindustan Unilever Ltd.	2.47	-	2.47
Mahindra & Mahindra Ltd.	2.45	-	2.45
Eicher Motors Ltd.	2.41	-	2.41
State Bank Of India	2.32	-	2.32
Maruti Suzuki India Ltd.	1.92	-	1.92
Samvardhana Motherson International Ltd.	1.67	-	1.67
Sun Pharmaceutical Industries Ltd.	1.66	-	1.66
DLF Ltd.	1.47	-	1.47
Thermax Ltd.	1.46	-	1.46
Avenue Supermarts Ltd.	1.40	-	1.40
Shree Cement Ltd.	1.36	-	1.36
Hindalco Industries Ltd.	1.36	-	1.36
Mankind Pharma Ltd.	1.35	-	1.35
Sona Blw Precision Forgings Ltd.	1.32	-	1.32
HDFC Life Insurance Company Ltd.	1.32	-	1.32
TVS Motor Company Ltd.	1.28	-	1.28
ICICI Lombard General Insurance Company Ltd.	1.26	-	1.26
Vedanta Ltd.	1.24	-	1.24
ICICI Prudential Life Insurance Company Ltd.	1.22	-	1.22
Cummins India Ltd.	1.20	-0.41	0.79
Schaeffler India Ltd.	1.00	-	1.00
Tube Investments Of India Ltd.	0.96	-	0.96
Godrej Properties Ltd.	0.96	-0.42	0.54
Jindal Steel & Power Ltd.	0.93	-	0.93
SKF India Ltd.	0.76	-	0.76
Brainbees Solutions Ltd.	0.69	-	0.69
Tech Mahindra Ltd.	0.68	-	0.68
Motherson Sumi Wiring India Ltd.	0.60	-	0.60
Max Healthcare Institute Ltd.	0.58	-	0.58
PI Industries Ltd.	0.52	-	0.52
Life Insurance Corporation Of India	0.39	-	0.39
Indian Oil Corporation Ltd.	0.38	-	0.38
Bharat Petroleum Corporation Ltd.	0.28	0.25	0.53
Total	**95.24**	**-0.58**	**94.66**
Treasury Bills			
182 Day T-Bill 19.09.24	0.48	-	-
182 Day T-Bill 24.10.24	0.38	-	-
Total	**0.86**	**–**	**–**
Cash, Cash Equivalents And Others	**4.48**	**–**	**–**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.95
Automobile And Auto Components	13.61
Fast Moving Consumer Goods	10.31
Information Technology	9.86
Healthcare	6.29
Oil, Gas & Consumable Fuels	5.22
Construction	4.45
Metals & Mining	3.53
Capital Goods	3.42
Textiles	2.61
Telecommunication	2.59
Realty	2.43
Consumer Services	2.09
Construction Materials	1.36
Sovereign	0.86
Chemicals	0.52
Derivatives	-0.58
Cash, Cash Equivalents And Others	4.48

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY– THEMATIC FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 5,919.35 Crores
- **AUM as on August 31, 2024**
  ₹ 6,035.50 Crores
- **Fund Manager: Mr. Rohit Shimpi &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Rohit Shimpi Jan-2022
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Rohit Shimpi Over 18 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 100 ESG TRI
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 12.30%
Beta#	: 0.86
Sharpe Ratio#	: 0.62
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: FBIL Overnight Mibor rate (6.80% as on 31st August 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	75.8896
Reg-Plan-Growth	242.6571
Dir-Plan-IDCW	94.9448
Dir-Plan-Growth	264.4732

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

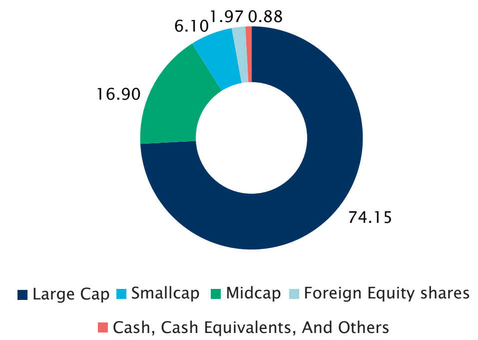
PORTFOLIO

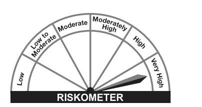
Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	8.70
HDFC Bank Ltd.	7.91
ICICI Bank Ltd.	7.10
Larsen & Toubro Ltd.	4.98
Axis Bank Ltd.	4.46
Tata Consultancy Services Ltd.	4.38
Ultratech Cement Ltd.	4.03
Kotak Mahindra Bank Ltd.	3.88
Maruti Suzuki India Ltd.	3.35
State Bank Of India	3.28
Reliance Industries Ltd.	2.90
HDFC Life Insurance Company Ltd.	2.74
Hindustan Unilever Ltd.	2.49
Cholamandalam Investment & Finance Co. Ltd.	2.39
Hindalco Industries Ltd.	2.21
Eicher Motors Ltd.	2.17
Divi's Laboratories Ltd.	2.11
TVS Motor Company Ltd.	2.05
L&T Technology Services Ltd.	1.89
Page Industries Ltd.	1.84
Timken India Ltd.	1.76
Power Grid Corporation Of India Ltd.	1.68
Thermax Ltd.	1.63
Sona Blw Precision Forgings Ltd.	1.59
FSN E-Commerce Ventures Ltd.	1.55
Kajaria Ceramics Ltd.	1.51
Hitachi Energy India Ltd.	1.50
Jubilant Foodworks Ltd.	1.46
Dr. Lal Path Labs Ltd.	1.42
Whirlpool Of India Ltd.	1.41
ABB India Ltd.	1.34
Schaeffler India Ltd.	1.21
Cummins India Ltd.	1.21
Ashok Leyland Ltd.	1.06
HDFC Asset Management Co. Ltd.	1.04
Bank Of India	0.92
Total	**97.15**
Foreign Equity Shares	
Microsoft Corporation	1.97
Total	**1.97**
Cash, Cash Equivalents And Others	**0.88**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	33.72
Information Technology	16.94
Automobile And Auto Components	10.37
Capital Goods	8.50
Construction	4.98
Construction Materials	4.03
Healthcare	3.53
Consumer Services	3.01
Consumer Durables	2.92
Oil, Gas & Consumable Fuels	2.90
Fast Moving Consumer Goods	2.49
Metals & Mining	2.21
Textiles	1.84
Power	1.68
Cash, Cash Equivalents And Others	0.88

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^:

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

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

EQUITY-FLEXICAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 22,505.84 Crores
- **AUM as on August 31, 2024**
  ₹ 22,986.72 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:** BSE 500 (TRI)
- **Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 11.24%
Beta#	: 0.84
Sharpe Ratio#	: 0.66
Portfolio Turnover*	
Equity Turnover	: 0.75
Total Turnover	: 0.81

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 (6.80% as on 31st August 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	49.9765
Reg-Plan-Growth	111.6106
Dir-Plan-IDCW	61.8595
Dir-Plan-Growth	123.7610

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

LAST IDCW

Face value: ₹10

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

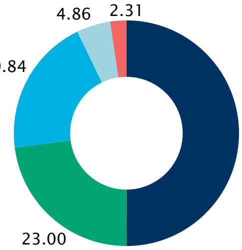
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	5.44
HDFC Bank Ltd.	4.72
Kotak Mahindra Bank Ltd.	4.71
Infosys Ltd.	3.80
Larsen & Toubro Ltd.	2.93
Mahindra & Mahindra Ltd.	2.65
Bharti Airtel Ltd.	2.59
ICICI Bank Ltd.	2.52
Nuvoco Vistas Corporation Ltd.	1.88
Muthoot Finance Ltd.	1.69
Hindalco Industries Ltd.	1.68
Jubilant Foodworks Ltd.	1.66
Petronet Lng Ltd.	1.62
Colgate Palmolive (India) Ltd.	1.62
State Bank Of India	1.55
ICICI Lombard General Insurance Company Ltd.	1.51
Sona Blw Precision Forgings Ltd.	1.41
SBI Life Insurance Co. Ltd.	1.37
Max Healthcare Institute Ltd.	1.35
Indus Towers Ltd.	1.32
ITC Ltd.	1.31
JSW Steel Ltd.	1.22
Carborundum Universal Ltd.	1.20
United Breweries Ltd.	1.15
Delhivery Ltd.	1.15
Voltas Ltd.	1.14
Torrent Power Ltd.	1.14
Zomato Ltd.	1.09
Sun Pharmaceutical Industries Ltd.	1.04
Trent Ltd.	1.03
Maruti Suzuki India Ltd.	1.03
Grasim Industries Ltd.	1.03
AIA Engineering Ltd.	1.02
Hero Motocorp Ltd.	1.01
Tips Industries Ltd.	0.98
Star Cement Ltd.	0.98
Nippon Life India Asset Management Ltd.	0.96
Power Finance Corporation Ltd.	0.94
Shree Cement Ltd.	0.84
CESC Ltd.	0.84
VIP Industries Ltd.	0.79
Aavas Financiers Ltd.	0.77
Whirlpool Of India Ltd.	0.73
TVS Motor Company Ltd.	0.73
Indian Energy Exchange Ltd.	0.71
V-Guard Industries Ltd.	0.70
REC Ltd.	0.66
Page Industries Ltd.	0.66
K.P.R. Mill Ltd.	0.66
Krishna Institute Of Medical Sciences Ltd.	0.65
FSN E-Commerce Ventures Ltd.	0.63
Manappuram Finance Ltd.	0.61
City Union Bank Ltd.	0.61
Cholamandalam Investment & Finance Co. Ltd.	0.57
G R Infra Projects Ltd.	0.56
Paradeep Phosphates Ltd.	0.50
Berger Paints India Ltd.	0.49
Hindustan Unilever Ltd.	0.48
Relaxo Footwears Ltd.	0.47
Kajaria Ceramics Ltd.	0.47
Godrej Consumer Products Ltd.	0.47
Bharat Forge Ltd.	0.46
Bank Of India	0.46
Shakti Pumps (India) Ltd.	0.45
PB Fintech Ltd.	0.45
Mankind Pharma Ltd.	0.44
Gokaldas Exports Ltd.	0.43
Britannia Industries Ltd.	0.43
Grindwell Norton Ltd.	0.42
Doms Industries Ltd.	0.40
Bharat Petroleum Corporation Ltd.	0.40
Sheela Foam Ltd.	0.39
Indian Oil Corporation Ltd.	0.39
Timken India Ltd.	0.36
OLA Electric Mobility Ltd.	0.35
Heg Ltd.	0.34
Vedanta Ltd.	0.32
Aether Industries Ltd.	0.32
Sundram Fasteners Ltd.	0.29
Happy Forgings Ltd.	0.28
Bajaj Finserv Ltd.	0.25
Thermax Ltd.	0.23
Chalet Hotels Ltd.	0.23
GAIL (India) Ltd.	0.22
Honeywell Automation India Ltd.	0.21
Cholamandalam Financial Holdings Ltd.	0.21
Gland Pharma Ltd.	0.20
Electronics Mart India Ltd.	0.20
Bansal Wire Industries Ltd.	0.20
Indiamart Intermesh Ltd.	0.19
Graphite India Ltd.	0.19
EIH Ltd.	0.17
Campus Activewear Ltd.	0.17
VRL Logistics Ltd.	0.16
Century Textiles & Industries Ltd.	0.16
Sai Silks (Kalamandir) Ltd.	0.15
ZF Commercial Vehicle Control Systems India Ltd.	0.12
Bank Of Baroda	0.04
Indegene Ltd.	0.02
Total	**92.74**
Foreign Equity Shares	
Cognizant Technology Solutions Corporation	2.55
Alphabet Inc.	1.47
Epam Systems Inc	0.84
Total	**4.86**
Treasury Bills	
182 Day T-Bill 19.09.24	0.09
Total	**0.09**
Cash, Cash Equivalents And Others	**2.31**
Grand Total	**100.00**

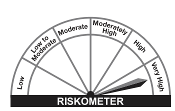
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.31
Information Technology	8.66
Oil, Gas & Consumable Fuels	8.07
Automobile And Auto Components	8.05
Fast Moving Consumer Goods	5.86
Consumer Services	5.35
Consumer Durables	5.35
Capital Goods	4.90
Construction Materials	4.73
Telecommunication	3.91
Healthcare	3.70
Construction	3.49
Metals & Mining	3.22
Power	1.98
Textiles	1.75
Services	1.31
Media, Entertainment & Publication	0.98
Chemicals	0.82
Forest Materials	0.16
Sovereign	0.09
Cash, Cash Equivalents And Others	2.31

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

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

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

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

EQUITY-MULTICAP FUND

SBI

MULTICAP FUND

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

Investment Objective

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

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

Fund Details

- **Type of Scheme**
  An open ended equity scheme investing across large cap, mid cap, small cap stocks
- **Date of Allotment:** 08/03/2022
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹17,948.74 Crores
- **AUM as on August 31, 2024**
  ₹ 18,448.66 Crores
- **Fund Manager: Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. R. Srinivasan March-2022
  Mr. Saurabh Pant (w.e.f. April 2024)
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. R. Srinivasan Over 30 years
  Mr. Saurabh Pant Over 16 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  NIFTY 500 Multicap 50:25:25 TRI
- **Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.
  1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment
  NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments
  Weekly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.
  Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months
  Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
  Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.26
Total Turnover	: 0.31

**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 August 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.*

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.5609
Reg-Plan-Growth	16.5590
Dir-Plan-IDCW	16.9645
Dir-Plan-Growth	16.9645

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

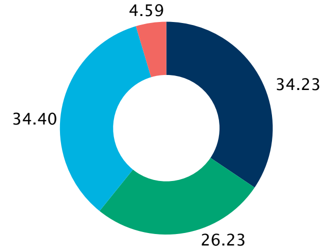
Stock Name	(%) Of Total AUM
Equity Shares	
InterGlobe Aviation Ltd.	4.97
ICICI Bank Ltd.	4.66
TVS Motor Company Ltd.	4.57
Bharti Airtel Ltd.	4.22
Jubilant Foodworks Ltd.	3.88
Torrent Power Ltd.	3.65
Divi's Laboratories Ltd.	3.59
Muthoot Finance Ltd.	3.52
Hindalco Industries Ltd.	3.42
Blue Star Ltd.	3.23
K.P.R. Mill Ltd.	3.22
State Bank Of India	3.09
United Breweries Ltd.	3.02
Kotak Mahindra Bank Ltd.	2.99
Petronet Lng Ltd.	2.94
Carborundum Universal Ltd.	2.89
Krishna Institute Of Medical Sciences Ltd.	2.88
Tata Consultancy Services Ltd.	2.72
Mrs. Bectors Food Specialities Ltd.	2.37
Kalpataru Projects International Ltd.	2.32
TTK Prestige Ltd.	2.30
V-Guard Industries Ltd.	2.26
Paradeep Phosphates Ltd.	2.15
V-Mart Retail Ltd.	1.95

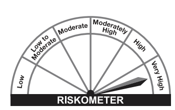
Stock Name	(%) Of Total AUM
Aptus Value Housing Finance India Ltd.	1.90
Sona Blw Precision Forgings Ltd.	1.85
Page Industries Ltd.	1.77
Archean Chemical Industries Ltd.	1.65
Nazara Technologies Ltd.	1.41
Jupiter Life Line Hospitals Ltd.	1.22
Indus Towers Ltd.	1.13
Samhi Hotels Ltd.	0.99
Bank Of India	0.89
VIP Industries Ltd.	0.77
Aether Industries Ltd.	0.77
Stanley Lifestyles Ltd.	0.75
Sai Silks (Kalamandir) Ltd.	0.72
Relaxo Footwears Ltd.	0.70
EIH Ltd.	0.51
PVR Inox Ltd.	0.49
Brainbees Solutions Ltd.	0.35
Campus Activewear Ltd.	0.18
Total	**94.86**
Government Securities	
Government Of India	0.55
Total	**0.55**
Cash, Cash Equivalents And Others	**4.59**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.05
Consumer Durables	10.19
Consumer Services	8.40
Healthcare	7.69
Automobile And Auto Components	6.42
Fast Moving Consumer Goods	5.39
Telecommunication	5.35
Textiles	4.99
Services	4.97
Chemicals	4.57
Power	3.65
Metals & Mining	3.42
Oil, Gas & Consumable Fuels	2.94
Capital Goods	2.89
Information Technology	2.72
Construction	2.32
Media, Entertainment & Publication	1.90
Sovereign	0.55
Cash, Cash Equivalents And Others	4.59

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI DIVIDEND YIELD FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.9805
Reg-Plan-Growth	15.9807
Dir-Plan-IDCW	16.2363
Dir-Plan-Growth	16.2349

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.

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 9,164.01 Crores
- **AUM as on August 31, 2024**
  ₹ 9,445.03 Crores
- **Fund Manager: Mr. Rohit Shimpi &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Rohit Shimpi March-2023
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Rohit Shimpi: Over 18 years
  Mr. Pradeep Kesavan: Over 18 years
- **First Tier Benchmark:**
  NIFTY 500 TRI
- **Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.
  1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment.
  NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments
  Weekly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.
  Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum
  ₹500 & in multiples of Re. 1 thereafter for minimum 12 months
  Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
  Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

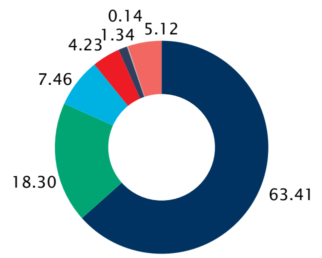
PORTFOLIO

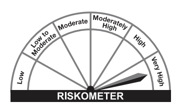
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	7.96	-	7.96
Infosys Ltd.	7.06	-	7.06
Tata Consultancy Services Ltd.	6.23	-	6.23
Power Grid Corporation Of India Ltd.	4.88	-	4.88
Larsen & Toubro Ltd.	4.60	-	4.60
State Bank Of India	3.76	-	3.76
ITC Ltd.	3.24	-	3.24
GAIL (India) Ltd.	2.99	-	2.99
Oil & Natural Gas Corporation Ltd.	2.94	-	2.94
Maruti Suzuki India Ltd.	2.69	-	2.69
Bajaj Auto Ltd.	2.61	-	2.61
Hindustan Unilever Ltd.	2.26	-	2.26
Colgate Palmolive (India) Ltd.	2.12	-	2.12
TVS Motor Company Ltd.	2.09	-	2.09
L&T Technology Services Ltd.	1.94	-	1.94
Tech Mahindra Ltd.	1.89	-	1.89
Schaeffler India Ltd.	1.88	-	1.88
Nestle India Ltd.	1.85	-	1.85
Mahindra & Mahindra Ltd.	1.78	-	1.78
Grindwell Norton Ltd.	1.74	-	1.74
The Great Eastern Shipping Co. Ltd.	1.69	-	1.69
ICICI Lombard General Insurance Company Ltd.	1.68	-	1.68
HDFC Asset Management Co. Ltd.	1.57	-	1.57
Mahindra & Mahindra Financial Services Ltd.	1.56	0.14	1.70
SKF India Ltd.	1.49	-	1.49
Cummins India Ltd.	1.43	-	1.43
Bharat Forge Ltd.	1.39	-	1.39
Divi's Laboratories Ltd.	1.35	-	1.35
Computer Age Management Services Ltd.	1.35	-	1.35
Dr. Lal Path Labs Ltd.	1.19	-	1.19
Ultratech Cement Ltd.	1.14	-	1.14
Abbott India Ltd.	1.12	-	1.12
Tata Steel Ltd.	1.08	-	1.08
Glaxosmithkline Pharmaceuticals Ltd.	1.02	-	1.02
Bank Of Baroda	1.01	-	1.01
NMDC Ltd.	0.97	-	0.97
National Aluminium Company Ltd.	0.97	-	0.97
Bank Of India	0.65	-	0.65
Total	**89.17**	**0.14**	**89.31**
Real Estate Investment Trust			
Nexus Select Trust	2.78	-	-
Embassy Office Parks Reit	1.45	-	-
Total	**4.23**	**–**	**–**
Infrastructure Investment Trust			
Cube Highways Trust	1.34	-	-
Total	**1.34**	**–**	**–**
Cash, Cash Equivalents And Others	**5.12**	**–**	**–**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.54
Information Technology	17.12
Automobile And Auto Components	12.44
Fast Moving Consumer Goods	9.47
Oil, Gas & Consumable Fuels	5.93
Power	4.88
Healthcare	4.68
Capital Goods	4.66
Construction	4.60
Realty	4.23
Services	3.03
Metals & Mining	3.02
Construction Materials	1.14
Derivatives	0.14
Cash, Cash Equivalents And Others	5.12

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.

EQUITY-CONTRA FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following contrarian investment strategy.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 38,202.47 Crores
- **AUM as on August 31, 2024**
  ₹ 39,432.50 Crores
- **Fund Manager: Mr. Dinesh Balachandran & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. Dinesh May-2018
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Dinesh Over 21 Years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE 500 TRI
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' 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#	: 11.88%
Beta#	: 0.87
Sharpe Ratio#	: 1.67
Portfolio Turnover*	
Equity Turnover	: 0.17
Total Turnover	: 1.52

Total Turnover = Equity + Debt + Derivatives

 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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	69.0797
Reg-Plan-Growth	398.3667
Dir-Plan-IDCW	91.1019
Dir-Plan-Growth	431.6727

LAST IDCW

Face value: ₹10

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

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

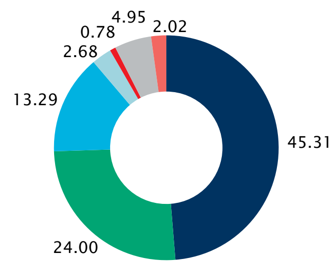
PORTFOLIO

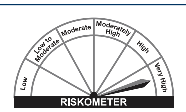
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	5.28	-	5.28
GAIL (India) Ltd.	2.48	-	2.48
Tech Mahindra Ltd.	2.40	-	2.40
Kotak Mahindra Bank Ltd.	2.32	-	2.32
Indus Towers Ltd.	2.31	-0.87	1.44
Whirlpool Of India Ltd.	2.24	-	2.24
Reliance Industries Ltd.	2.14	0.50	2.64
ITC Ltd.	2.13	-	2.13
State Bank Of India	2.12	-	2.12
Dabur India Ltd.	2.11	-	2.11
Oil & Natural Gas Corporation Ltd.	2.00	-	2.00
Torrent Power Ltd.	1.70	-	1.70
ICICI Prudential Life Insurance Company Ltd.	1.69	-	1.69
ICICI Bank Ltd.	1.65	-	1.65
Petronet Lng Ltd.	1.63	-	1.63
Cipla Ltd.	1.61	-	1.61
Tata Motors Ltd.	1.58	-	1.58
HCL Technologies Ltd.	1.57	-	1.57
Tata Steel Ltd.	1.56	-	1.56
Biocon Ltd.	1.53	-	1.53
Infosys Ltd.	1.48	-	1.48
Axis Bank Ltd.	1.46	-	1.46
Mahindra & Mahindra Ltd.	1.31	-0.49	0.82
Alkem Laboratories Ltd.	1.28	-	1.28
FSN E-Commerce Ventures Ltd.	1.17	-	1.17
Voltas Ltd.	1.15	-	1.15
CESC Ltd.	1.08	-	1.08
Wipro Ltd.	1.02	-	1.02
Power Grid Corporation Of India Ltd.	0.96	-	0.96
Cummins India Ltd.	0.92	-0.19	0.73
United Spirits Ltd.	0.91	-	0.91
Coromandel International Ltd.	0.90	-	0.90
Hindalco Industries Ltd.	0.89	-	0.89
Aster Dm Healthcare Ltd.	0.85	-	0.85
ACC Ltd.	0.85	-	0.85
Life Insurance Corporation Of India	0.84	-	0.84
Info Edge (India) Ltd.	0.81	-	0.81
Delhivery Ltd.	0.76	-	0.76
Bharti Hexacom Ltd.	0.75	-	0.75
Indian Oil Corporation Ltd.	0.74	-	0.74
National Aluminium Company Ltd.	0.73	-	0.73
Grasim Industries Ltd.	0.73	-	0.73
HDFC Asset Management Co. Ltd.	0.70	-	0.70
G R Infra Projects Ltd.	0.70	-	0.70
Equitas Small Finance Bank Ltd.	0.68	-	0.68
Ashok Leyland Ltd.	0.68	-	0.68
Mankind Pharma Ltd.	0.67	-	0.67
OLA Electric Mobility Ltd.	0.65	-	0.65
Bank Of India	0.65	-	0.65
Bharti Airtel Ltd.	0.63	-	0.63
Hero Motocorp Ltd.	0.62	-	0.62
Maruti Suzuki India Ltd.	0.61	-	0.61
Indian Energy Exchange Ltd.	0.58	-	0.58
Ashiana Housing Ltd.	0.58	-	0.58
NHPC Ltd.	0.57	-	0.57
Lupin Ltd.	0.57	-	0.57
NMDC Ltd.	0.54	-	0.54
Rallis India Ltd.	0.53	-	0.53
Bharat Petroleum Corporation Ltd.	0.53	-	0.53
Disa India Ltd.	0.52	-	0.52
Grindwell Norton Ltd.	0.49	-	0.49
Nuvoco Vistas Corporation Ltd.	0.45	-	0.45
The Ramco Cements Ltd.	0.44	-	0.44
Wendt (India) Ltd.	0.42	-	0.42
K.P.R. Mill Ltd.	0.41	-	0.41
Prism Johnson Ltd.	0.40	-	0.40
Coforge Ltd.	0.39	-	0.39
Gland Pharma Ltd.	0.38	-	0.38
Timken India Ltd.	0.35	-	0.35
Steel Authority Of India Ltd.	0.35	-	0.35
Punjab National Bank	0.35	-	0.35
Carborundum Universal Ltd.	0.35	-	0.35
V-Guard Industries Ltd.	0.31	-	0.31
Neogen Chemicals Ltd.	0.30	-	0.30
Sanofi India Ltd.	0.28	-	0.28
Sula Vineyards Ltd.	0.26	-	0.26
Ingersoll Rand (India) Ltd.	0.25	-	0.25
Gateway Distriparks Ltd.	0.25	-	0.25
Max Financial Services Ltd.	0.23	-	0.23
Mahindra & Mahindra Financial Services Ltd.	0.20	0.46	0.66
Aurobindo Pharma Ltd.	0.20	-	0.20
Tube Investments Of India Ltd.	0.15	-	0.15
Sanofi Consumer Healthcare India Ltd.	0.15	-	0.15
Greenply Industries Ltd.	0.15	-	0.15
Motherson Sumi Wiring India Ltd.	0.13	-	0.13
Automotive Axles Ltd.	0.10	-	0.10
E.I.D-Parry (India) Ltd.	0.07	-	0.07
Prataap Snacks Ltd.	0.06	-	0.06
NMDC Steel Ltd.	0.04	-	0.04
Bosch Ltd.	0.04	-	0.04
Bank Nifty Index 25-09-2024	-	4.50	4.50
Ltimindtree Ltd.-26-Sep-24	-	0.09	0.09
Larsen & Toubro Ltd.-26-Sep-24	-	0.95	0.95
Total	**82.60**	**4.95**	**87.55**
Foreign Equity Shares			
Cognizant Technology Solutions Corporation	1.79	-	-
Epam Systems Inc	0.89	-	-
Total	**2.68**	**-**	**-**
Treasury Bills			
91 Day T-Bill 31.10.24	1.51	-	-
91 Day T-Bill 26.09.24	1.26	-	-
182 Day T-Bill 05.09.24	1.19	-	-
364 Day T-Bill 14.11.24	1.00	-	-
182 Day T-Bill 14.11.24	0.81	-	-
182 Day T-Bill 24.10.24	0.70	-	-
364 Day T-Bill 07.11.24	0.25	-	-
182 Day T-Bill 22.11.24	0.25	-	-
Total	**6.97**	**-**	**-**
Real Estate Investment Trust			
Embassy Office Parks Reit	0.78	-	-
Total	**0.78**	**-**	**-**
Cash, Cash Equivalents And Others	**2.02**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.75
Information Technology	9.54
Oil, Gas & Consumable Fuels	9.52
Healthcare	7.52
Sovereign	6.97
Fast Moving Consumer Goods	5.47
Automobile And Auto Components	5.19
Power	4.31
Metals & Mining	4.11
Capital Goods	3.98
Consumer Durables	3.85
Telecommunication	3.69
Construction Materials	2.87
Consumer Services	1.98
Chemicals	1.80
Realty	1.36
Services	1.01
Construction	0.70
Textiles	0.41
Derivatives	4.95
Cash, Cash Equivalents And Others	2.02

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

- Long term capital appreciation.
- Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

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

EQUITY-LARGE & MID CAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 27,237.72 Crores
- **AUM as on August 31, 2024**
  ₹ 28,172.46 Crores
- **Fund Manager: Mr. Saurabh Pant &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Saurabh Pant Sep-2016
  Mr. Pradeep Kesavan Dec-2023
  Total Experience
  Mr. Saurabh Pant Over 16 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  NIFTY LargeMidCap 250 Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 12.22%
Beta#	: 0.88
Sharpe Ratio#	: 1.08
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.55

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 (6.80% as on 31st August 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	276.1623
Reg-Plan-Growth	611.2687
Dir-Plan-IDCW	343.0262
Dir-Plan-Growth	658.1201

LAST IDCW

Face value: ₹10

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

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.

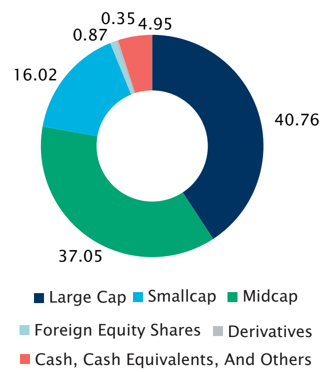
PORTFOLIO

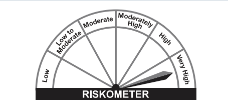
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	5.96	-	5.96
Reliance Industries Ltd.	4.07	-	4.07
ICICI Bank Ltd.	3.23	-	3.23
HDFC Asset Management Co. Ltd.	3.00	-	3.00
Muthoot Finance Ltd.	2.68	-	2.68
State Bank Of India	2.66	-	2.66
Abbott India Ltd.	2.63	-	2.63
Infosys Ltd.	2.62	-	2.62
Voltas Ltd.	2.35	-	2.35
Coforge Ltd.	2.07	-	2.07
Grasim Industries Ltd.	1.93	-	1.93
National Aluminium Company Ltd.	1.88	-	1.88
Emami Ltd.	1.88	-	1.88
Tata Consultancy Services Ltd.	1.85	-	1.85
Kotak Mahindra Bank Ltd.	1.83	-	1.83
Shree Cement Ltd.	1.81	-	1.81
Jubilant Foodworks Ltd.	1.76	-	1.76
Adani Energy Solutions Ltd.	1.68	-	1.68
Sundram Fasteners Ltd.	1.54	-	1.54
Godrej Consumer Products Ltd.	1.52	-	1.52
Divi's Laboratories Ltd.	1.50	-	1.50
Uno Minda Ltd.	1.46	-	1.46
Hindalco Industries Ltd.	1.39	-	1.39
ZF Commercial Vehicle Control Systems India Ltd.	1.32	-	1.32
ITC Ltd.	1.32	-	1.32
SBI Life Insurance Co. Ltd.	1.31	-	1.31
Gland Pharma Ltd.	1.31	-	1.31
Jindal Steel & Power Ltd.	1.30	-	1.30
Kajaria Ceramics Ltd.	1.29	-	1.29
Torrent Power Ltd.	1.24	-	1.24
Indus Towers Ltd.	1.23	-	1.23
G R Infra Projects Ltd.	1.22	-	1.22
Alkem Laboratories Ltd.	1.22	-	1.22
FSN E-Commerce Ventures Ltd.	1.21	-	1.21
Page Industries Ltd.	1.20	-	1.20
Maruti Suzuki India Ltd.	1.13	-	1.13
Bharti Airtel Ltd.	1.13	-	1.13
ACC Ltd.	1.12	-	1.12
Delhivery Ltd.	1.11	-	1.11
Ltimindtree Ltd.	1.03	-	1.03
Ashok Leyland Ltd.	1.00	-	1.00
Tega Industries Ltd.	0.99	-	0.99
Blue Star Ltd.	0.96	-	0.96
Laurus Labs Ltd.	0.93	-	0.93
Ingersoll Rand (India) Ltd.	0.92	-	0.92
Persistent Systems Ltd.	0.90	-	0.90
Berger Paints India Ltd.	0.86	-	0.86
Cholamandalam Financial Holdings Ltd.	0.85	-	0.85
Tube Investments Of India Ltd.	0.80	-	0.80
Bharti Hexacom Ltd.	0.80	-	0.80
Hatsun Agro Product Ltd.	0.70	-	0.70
Bank Of India	0.70	-	0.70
Timken India Ltd.	0.68	-	0.68
Tata Steel Ltd.	0.60	-	0.60
Ganesha Ecosphere Ltd.	0.60	-	0.60
Nuvoco Vistas Corporation Ltd.	0.57	-	0.57
AMI Organics Ltd.	0.57	-	0.57
United Breweries Ltd.	0.56	-	0.56
Motherson Sumi Wiring India Ltd.	0.50	-	0.50
Neogen Chemicals Ltd.	0.49	-	0.49
Crompton Greaves Consumer Electricals Ltd.	0.49	-	0.49
Sheela Foam Ltd.	0.47	-	0.47
Privi Speciality Chemicals Ltd.	0.47	-	0.47
Dr. Lal Path Labs Ltd.	0.46	0.33	0.79
Relaxo Footwears Ltd.	0.44	-	0.44
Sona Blw Precision Forgings Ltd.	0.40	-	0.40
Wipro Ltd.	0.38	-	0.38
Hindustan Unilever Ltd.	0.33	-	0.33
Lemon Tree Hotels Ltd.	0.31	-	0.31
Honeywell Automation India Ltd.	0.28	-	0.28
Jindal Stainless Ltd.	0.27	-	0.27
Bharat Forge Ltd.	0.23	-0.23	0.00
Mankind Pharma Ltd.	0.18	-	0.18
Finolex Industries Ltd.	0.15	-	0.15
Bharat Petroleum Corporation Ltd. -26-Sep-24		0.25	0.25
Total	**93.83**	**0.35**	**94.18**
Foreign Equity Shares			
Epam Systems Inc	0.87	-	-
Total	**0.87**	**-**	**-**
Cash, Cash Equivalents And Others	**4.95**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	22.22
Information Technology	9.72
Healthcare	8.80
Automobile And Auto Components	7.38
Consumer Durables	6.86
Fast Moving Consumer Goods	6.31
Metals & Mining	5.44
Construction Materials	5.43
Oil, Gas & Consumable Fuels	4.07
Capital Goods	4.02
Consumer Services	3.28
Telecommunication	3.16
Power	2.92
Textiles	1.80
Construction	1.22
Services	1.11
Chemicals	0.96
Derivatives	0.35
Cash, Cash Equivalents And Others	4.95

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY-FOCUSED FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹35,039.94 Crores
- **AUM as on August 31, 2024**
  ₹35,570.57 Crores
- **Fund Manager: Mr. R. Srinivasan &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. R. Srinivasan May-2009
  Mr. Pradeep Kesavan Dec-2023
- **Total Experience:**
  Mr. R. Srinivasan Over 30 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE 500 (TRI)
- **Exit Load:**
  For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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#	: 11.65%
Beta#	: 0.69
Sharpe Ratio#	: 0.54
Portfolio Turnover*	
Equity Turnover	: 0.30
Total Turnover	: 0.33

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: FBIL Overnight Mibor rate (6.80% as on 31st August 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) ain terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	61.2574
Reg-Plan-Growth	334.9072
Dir-Plan-IDCW	90.9800
Dir-Plan-Growth	373.3418

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

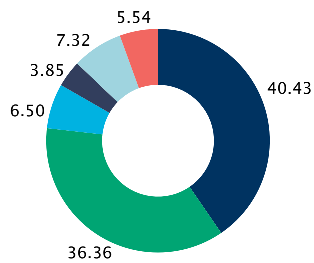
Stock Name	(%) Of Total AUM
Equity Shares	
Bharti Airtel Ltd.	6.34
Muthoot Finance Ltd.	5.53
Divi's Laboratories Ltd.	4.73
Procter & Gamble Hygiene And Health Care Ltd.	4.60
State Bank Of India	4.36
Bajaj Finance Ltd.	4.25
Solar Industries India Ltd.	4.22
Jubilant Foodworks Ltd.	4.15
HDFC Bank Ltd.	4.14
ICICI Bank Ltd.	4.11
Kotak Mahindra Bank Ltd.	3.50
ICICI Lombard General Insurance Company Ltd.	3.43
HDFC Asset Management Co. Ltd.	3.36
Hatsun Agro Product Ltd.	3.32
Eicher Motors Ltd.	3.21
ZF Commercial Vehicle Control Systems India Ltd.	3.06
Adani Ports And Special Economic Zone Ltd.	2.92

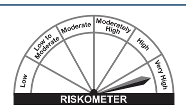
Stock Name	(%) Of Total AUM
Shree Cement Ltd.	2.87
Thermax Ltd.	2.58
Page Industries Ltd.	2.27
Relaxo Footwears Ltd.	2.21
Brainbees Solutions Ltd.	1.98
Delhivery Ltd.	1.18
Medplus Health Services Ltd.	0.97
Total	**83.29**
Foreign Equity Shares	
Alphabet Inc.	7.32
Total	**7.32**
American Depository Receipt	
Lonza Group	3.85
Total	**3.85**
Cash, Cash Equivalents And Others	**5.54**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.68
Healthcare	8.58
Fast Moving Consumer Goods	7.92
Information Technology	7.32
Consumer Services	7.10
Telecommunication	6.34
Automobile And Auto Components	6.27
Chemicals	4.22
Services	4.10
Construction Materials	2.87
Capital Goods	2.58
Textiles	2.27
Consumer Durables	2.21
Cash, Cash Equivalents And Others	5.54

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

SBI Focused Equity Fund
This product is suitable for investors who are seeking^:
- Long term capital appreciation.
- Investment in equity and equity related instruments with maximum 30 stocks across multicap space

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

EQUITY–MID CAP FUND

SBI MAGNUM MIDCAP FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in mid cap stocks.
- **Date of Allotment:** 29/03/2005
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 20,938.22 Crores
- **AUM as on August 31, 2024**
  ₹ 21,516.89 Crores
- **Fund Manager: Mr. Bhavin Vithlani &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Bhavin Vithlani (w.e.f. April 2024)
  Mr. Pradeep Kesavan (w.e.f. Dec 2023)
  Total Experience:
  Mr. Bhavin Vithlani Over 19 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty Midcap 150 Index (TRI)
- **Exit Load:** For exit within 1 year from the date of allotment - 1 %;
  For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 12.05%
Beta#	: 0.72
Sharpe Ratio#	: 1.26
Portfolio Turnover*	
Equity Turnover	: 0.23
Total Turnover	: 0.33

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: FBIL Overnight Mibor rate (6.80% as on 31st August 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	98.8869
Reg-Plan-Growth	242.0059
Dir-Plan-IDCW	152.6413
Dir-Plan-Growth	269.2381

LAST IDCW — Face value: ₹10

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.

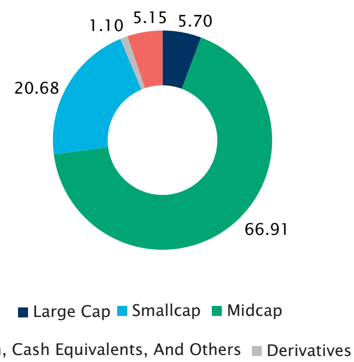
PORTFOLIO

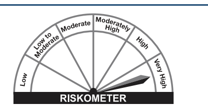
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
Torrent Power Ltd.	4.19	-	4.19
Sundaram Finance Ltd.	3.50	-	3.50
Crisil Ltd.	3.26	-	3.26
Voltas Ltd.	3.24	-	3.24
Coromandel International Ltd.	2.86	-	2.86
Carborundum Universal Ltd.	2.76	-	2.76
Schaeffler India Ltd.	2.69	-	2.69
L&T Technology Services Ltd.	2.47	0.18	2.65
Thermax Ltd.	2.44	-	2.44
AIA Engineering Ltd.	2.40	-	2.40
The Federal Bank Ltd.	2.36	-	2.36
K.P.R. Mill Ltd.	2.36	-	2.36
Jubilant Foodworks Ltd.	2.27	-	2.27
Max Healthcare Institute Ltd.	2.20	-	2.20
The Indian Hotels Company Ltd.	2.11	-	2.11
Bajaj Finance Ltd.	2.01	-	2.01
Page Industries Ltd.	1.90	-	1.90
Cholamandalam Investment & Finance Co. Ltd.	1.89	-	1.89
Berger Paints India Ltd.	1.86	-	1.86
The Phoenix Mills Ltd.	1.75	-	1.75
Tube Investments Of India Ltd.	1.69	-	1.69
Procter & Gamble Hygiene And Health Care Ltd.	1.54	-	1.54
JK Cement Ltd.	1.48	-	1.48
FSN E-Commerce Ventures Ltd.	1.45	-	1.45
Jupiter Life Line Hospitals Ltd.	1.43	-	1.43
Sheela Foam Ltd.	1.40	-	1.40
Uno Minda Ltd.	1.38	-	1.38
Aether Industries Ltd.	1.35	-	1.35
Alkem Laboratories Ltd.	1.32	-	1.32
Info Edge (India) Ltd.	1.30	-	1.30
Bharat Forge Ltd.	1.30	-	1.30
Grindwell Norton Ltd.	1.25	-	1.25
Oberoi Realty Ltd.	1.22	-	1.22
Endurance Technologies Ltd.	1.19	-	1.19
Honeywell Automation India Ltd.	1.18	-	1.18
Mankind Pharma Ltd.	1.16	-	1.16
Sona Blw Precision Forgings Ltd.	1.14	-	1.14
Indian Energy Exchange Ltd.	1.14	-	1.14
Motherson Sumi Wiring India Ltd.	1.07	-	1.07
Coforge Ltd.	1.07	0.10	1.17
HDFC Asset Management Co. Ltd.	1.03	-	1.03
Glaxosmithkline Pharmaceuticals Ltd.	1.03	-	1.03
Sanofi India Ltd.	1.01	-	1.01
Relaxo Footwears Ltd.	0.93	-	0.93
Godrej Properties Ltd.	0.88	-	0.88
Mahindra & Mahindra Financial Services Ltd.	0.87	0.82	1.69
SKF India Ltd.	0.86	-	0.86
PI Industries Ltd.	0.84	-	0.84
Sundram Fasteners Ltd.	0.82	-	0.82
Go Digit General Insurance Ltd.	0.80	-	0.80
Nippon Life India Asset Management Ltd.	0.73	-	0.73
The Ramco Cements Ltd.	0.67	-	0.67
HDFC Bank Ltd.	0.64	-	0.64
Pfizer Ltd.	0.58	-	0.58
Natco Pharma Ltd.	0.54	-	0.54
Laurus Labs Ltd.	0.54	-	0.54
Hatsun Agro Product Ltd.	0.54	-	0.54
Whirlpool Of India Ltd.	0.51	-	0.51
Indus Towers Ltd.	0.47	-	0.47
Nuvoco Vistas Corporation Ltd.	0.43	-	0.43
Mahindra Lifespace Developers Ltd.	0.35	-	0.35
OLA Electric Mobility Ltd.	0.34	-	0.34
Prism Johnson Ltd.	0.28	-	0.28
Tips Industries Ltd.	0.26	-	0.26
G R Infra Projects Ltd.	0.26	-	0.26
Tatva Chintan Pharma Chem Ltd.	0.23	-	0.23
Sanofi Consumer Healthcare India Ltd.	0.18	-	0.18
ZF Commercial Vehicle Control Systems India Ltd.	0.09	-	0.09
Total	**93.29**	**1.10**	**94.39**
Treasury Bills			
364 Day T-Bill 12.09.24	0.23	-	-
182 Day T-Bill 19.09.24	0.23	-	-
Total	**0.46**	**–**	**–**
Cash, Cash Equivalents And Others	**5.15**	**–**	**–**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.23
Automobile And Auto Components	11.71
Capital Goods	10.89
Healthcare	9.99
Consumer Durables	7.94
Consumer Services	7.13
Chemicals	5.28
Textiles	4.26
Realty	4.20
Power	4.19
Information Technology	3.54
Construction Materials	2.86
Fast Moving Consumer Goods	2.08
Telecommunication	0.47
Sovereign	0.46
Media, Entertainment & Publication	0.26
Construction	0.26
Derivatives	1.10
Cash, Cash Equivalents And Others	5.15

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

SBI Magnum Midcap Fund
This product is suitable for investors who are seeking^:
- Long term capital appreciation.
- Investments predominantly in a well diversified equity stocks of midcap companies.

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

EQUITY–THEMATIC FUND

SBI MAGNUM GLOBAL FUND

An open-ended Equity Scheme investing in companies following the MNC theme

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 6,723.18 Crores
- **AUM as on August 31, 2024**
  ₹ 6,788.62 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)
  Mr. Pradeep Kesavan (w.e.f. Dec 2023)
  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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 10.86%
Beta#	: 0.67
Sharpe Ratio#	: 0.37
Portfolio Turnover*	
Equity Turnover	: 0.26
Total Turnover	: 0.26

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 (6.80% as on 31st August 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	115.1896
Reg-Plan-Growth	377.0628
Dir-Plan-IDCW	147.4211
Dir-Plan-Growth	412.9844

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
29-Nov-17 (Reg Plan)	5.10	54.5060
29-Nov-17 (Dir Plan)	6.20	66.3252
25-Nov-16 (Reg Plan)	5.00	45.0759
25-Nov-16 (Dir Plan)	6.00	54.3465
30-Oct-15 (Reg Plan)	5.10	49.9803
30-Oct-15 (Dir Plan)	5.10	59.5549

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

PORTFOLIO

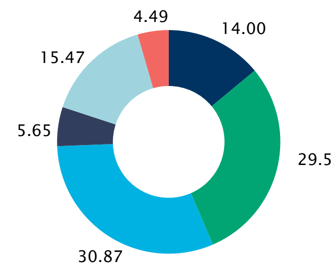
Stock Name	(%) Of Total AUM
Equity Shares	
Divi's Laboratories Ltd.	5.78
United Breweries Ltd.	5.13
Procter & Gamble Hygiene And Health Care Ltd.	5.11
Abbott India Ltd.	4.89
CCL Products (India) Ltd.	4.67
Page Industries Ltd.	4.57
Gokaldas Exports Ltd.	4.15
Aether Industries Ltd.	4.07
Garware Technical Fibres Ltd.	3.74
Hindustan Unilever Ltd.	3.68
Grindwell Norton Ltd.	3.59
Maruti Suzuki India Ltd.	3.47
ZF Commercial Vehicle Control Systems India Ltd.	3.21
Nazara Technologies Ltd.	2.30
ESAB India Ltd.	2.22
AIA Engineering Ltd.	2.21
Whirlpool Of India Ltd.	2.20
Kennametal India Ltd.	1.98
CSB Bank Ltd.	1.95

Stock Name	(%) Of Total AUM
Sona Blw Precision Forgings Ltd.	1.66
Go Digit General Insurance Ltd.	1.58
Honeywell Automation India Ltd.	1.16
Nestle India Ltd.	1.07
Total	**74.39**
Foreign Equity Shares	
Alphabet Inc.	8.28
Microsoft Corporation	3.97
Epam Systems Inc	3.22
Total	**15.47**
American Depositary Receipt	
Lonza Group	5.65
Total	**5.65**
Cash, Cash Equivalents And Others	**4.49**
Grand Total	**100.00**

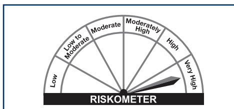
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	19.66
Healthcare	16.32
Information Technology	15.47
Textiles	12.46
Capital Goods	11.16
Automobile And Auto Components	8.34
Chemicals	4.07
Financial Services	3.53
Media, Entertainment & Publication	2.30
Consumer Durables	2.20
Cash, Cash Equivalents And Others	4.49

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

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

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

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

EQUITY-SMALL CAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SMALL CAP FUND

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

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	108.4258
Reg-Plan-Growth	183.5293
Dir-Plan-IDCW	142.2530
Dir-Plan-Growth	208.4167

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.

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 32,279.63 Crores
- **AUM as on August 31, 2024**
  ₹ 33,068.53 Crores
- **Fund Manager: Mr. R. Srinivasan, Mr. Mohan Lal & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. R. Srinivasan Nov - 2013
  Mr. Mohan Lal May - 2024
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. R. Srinivasan Over 30 years
  Mr. Mohan Lal Over 17 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  BSE 250 Small Cap Index TRI
- **Exit Load:** For exit within one year from the date of allotment -1%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:
  Daily SIP/STP-in: ₹1,250,
  Weekly SIP/STP-in: ₹6,250,
  Monthly SIP/STP-in: ₹25,000,
  Quarterly SIP/STP-in: ₹75,000
  All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.
- **Minimum Investment and Additional Investment:**
  Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

Quantitative Data

Standard Deviation#	: 12.14%
Beta#	: 0.64
Sharpe Ratio#	: 1.30
Portfolio Turnover*	
Equity Turnover	: 0.15
Total Turnover	: 0.92

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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.

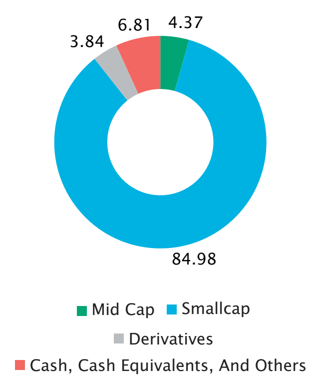
PORTFOLIO

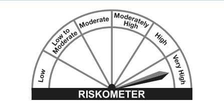
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
Kalpataru Projects International Ltd.	3.67	-	3.67
Ge T&D India Ltd.	3.63	-	3.63
Finolex Industries Ltd.	3.26	-	3.26
Blue Star Ltd.	3.15	-	3.15
Whirlpool Of India Ltd.	2.87	-	2.87
Doms Industries Ltd.	2.60	-	2.60
Cms Info Systems Ltd.	2.49	-	2.49
Chalet Hotels Ltd.	2.45	-	2.45
V-Guard Industries Ltd.	2.36	-	2.36
E.I.D-Parry (India) Ltd.	2.34	-	2.34
SBFC Finance Ltd.	2.28	-	2.28
Carborundum Universal Ltd.	2.28	-	2.28
Triveni Turbine Ltd.	2.25	-	2.25
City Union Bank Ltd.	2.22	-	2.22
Elgi Equipments Ltd.	2.10	-	2.10
Lemon Tree Hotels Ltd.	2.03	-	2.03
Aavas Financiers Ltd.	2.03	-	2.03
Aptus Value Housing Finance India Ltd.	1.94	-	1.94
Krishna Institute Of Medical Sciences Ltd.	1.89	-	1.89
Ahluwalia Contracts (India) Ltd.	1.75	-	1.75
Westlife Foodworld Ltd.	1.74	-	1.74
Chemplast Sanmar Ltd.	1.67	-	1.67
TTK Prestige Ltd.	1.66	-	1.66
ESAB India Ltd.	1.64	-	1.64
Brigade Enterprises Ltd.	1.62	-	1.62
Dodla Dairy Ltd.	1.42	-	1.42
Cholamandalam Financial Holdings Ltd.	1.42	-	1.42
Karur Vysya Bank Ltd.	1.33	-	1.33
Vedant Fashions Ltd.	1.32	-	1.32
Indian Energy Exchange Ltd.	1.32	-	1.32
Electronics Mart India Ltd.	1.28	-	1.28
Go Fashion (India) Ltd.	1.26	-	1.26
G R Infra Projects Ltd.	1.25	-	1.25
ZF Commercial Vehicle Control Systems India Ltd.	1.22	-	1.22
Hatsun Agro Product Ltd.	1.17	-	1.17
KNR Constructions Ltd.	1.13	-	1.13
Fine Organic Industries Ltd.	1.13	-	1.13
VST Industries Ltd.	1.11	-	1.11
PVR Inox Ltd.	1.09	-	1.09
CSB Bank Ltd.	1.08	-	1.08
Indiamart Intermesh Ltd.	1.06	-	1.06
Balrampur Chini Mills Ltd.	1.02	-	1.02
Archean Chemical Industries Ltd.	0.99	-	0.99
Hawkins Cookers Ltd.	0.94	-	0.94
Ratnamani Metals & Tubes Ltd.	0.93	-	0.93
Heg Ltd.	0.91	-	0.91
Zydus Wellness Ltd.	0.90	-	0.90
Sheela Foam Ltd.	0.88	-	0.88
Anandrathi Wealth Ltd.	0.86	-	0.86
V-Mart Retail Ltd.	0.82	-	0.82
Thangamayil Jewellery Ltd.	0.70	-	0.70
Navin Fluorine International Ltd.	0.70	-	0.70
Rajratan Global Wire Ltd.	0.68	-	0.68
Star Cement Ltd.	0.54	-	0.54
Rossari Biotech Ltd.	0.54	-	0.54
Relaxo Footwears Ltd.	0.43	-	0.43
Nifty Index 26-09-2024		3.84	3.84
Total	**89.35**	**3.84**	**93.19**
Cash, Cash Equivalents And Others	**6.81**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	17.00
Financial Services	14.48
Consumer Durables	12.99
Consumer Services	11.96
Fast Moving Consumer Goods	8.22
Construction	7.80
Chemicals	7.37
Services	2.49
Automobile And Auto Components	1.90
Healthcare	1.89
Realty	1.62
Media, Entertainment & Publication	1.09
Construction Materials	0.54
Derivatives	3.84
Cash, Cash Equivalents And Others	6.81

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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 MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 27,360.67 Crores
- **AUM as on August 31, 2024**
  ₹ 28,000.03 Crores
- **Fund Manager: Mr. Dinesh Balachandran**
  Managing Since: Sep-2016
  Total Experience: Over 21 years
- **First Tier Benchmark:** BSE 500 (TRI)
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Minimum amount for SIP ₹500 & in multiples of ₹500
  Minimum Installments: The Scheme offers Daily - 12 SIP; Weekly, Monthly, Quarterly, Semi-Annual and Annual - 6 SIP
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 500
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 500
  (subject to lock in period of 3 years from the date of allotment).

Quantitative Data

Standard Deviation#	: 13.48%
Beta#	: 0.98
Sharpe Ratio#	: 1.39
Portfolio Turnover*	
Equity Turnover	: 0.22
Total Turnover	: 0.22

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 (6.80% as on 31st August 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	90.8793
Reg-Plan-Growth	448.2543
Dir-Plan-IDCW	119.3063
Dir-Plan-Growth	481.6798

LAST IDCW

Face value: ₹10

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.

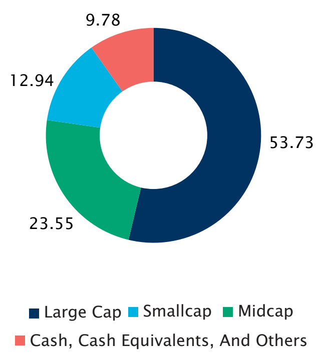
PORTFOLIO

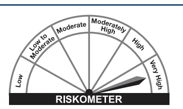
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	4.47
GE T&D India Ltd.	3.70
Reliance Industries Ltd.	3.44
Mahindra & Mahindra Ltd.	3.42
ICICI Bank Ltd.	3.26
Tata Motors Ltd.	3.17
Bharti Airtel Ltd.	3.16
Torrent Power Ltd.	3.06
State Bank Of India	2.72
ITC Ltd.	2.58
GAIL (India) Ltd.	2.25
Cummins India Ltd.	2.22
Lupin Ltd.	2.15
Mahindra & Mahindra Financial Services Ltd.	2.05
Oil & Natural Gas Corporation Ltd.	2.01
Cipla Ltd.	2.01
Sun Pharmaceutical Industries Ltd.	1.95
Axis Bank Ltd.	1.89
Kotak Mahindra Bank Ltd.	1.88
Tech Mahindra Ltd.	1.86
ICICI Prudential Life Insurance Company Ltd.	1.86
Tata Steel Ltd.	1.85
Bharat Petroleum Corporation Ltd.	1.79
Infosys Ltd.	1.76
Hindalco Industries Ltd.	1.68
AIA Engineering Ltd.	1.65
FSN E-Commerce Ventures Ltd.	1.63
HDFC Asset Management Co. Ltd.	1.60
Petronet Lng Ltd.	1.50
Wipro Ltd.	1.43
Fortis Healthcare Ltd.	1.39
TVS Holdings Ltd.	1.34
Coforge Ltd.	1.33
Tata Consultancy Services Ltd.	1.30
Sundaram Clayton Ltd.	1.20
Godrej Consumer Products Ltd.	1.06
Larsen & Toubro Ltd.	0.91
Delhivery Ltd.	0.91
Life Insurance Corporation Of India	0.89
Mahindra Lifespace Developers Ltd.	0.88
Equitas Small Finance Bank Ltd.	0.88
Rallis India Ltd.	0.84
Jubilant Foodworks Ltd.	0.70
Prism Johnson Ltd.	0.67
Kajaria Ceramics Ltd.	0.67
Chemplast Sanmar Ltd.	0.67
Grindwell Norton Ltd.	0.66
United Breweries Ltd.	0.56
Punjab National Bank	0.53
ICICI Lombard General Insurance Company Ltd.	0.49
Shree Cement Ltd.	0.46
ACC Ltd.	0.42
Sanofi India Ltd.	0.36
Sheela Foam Ltd.	0.29
Timken India Ltd.	0.22
Sanofi Consumer Healthcare India Ltd.	0.20
VA Tech Wabag Ltd.	0.18
Heidelbergcement India Ltd.	0.15
Medplus Health Services Ltd.	0.03
Container Corporation Of India Ltd.	0.03
Total	**90.22**
Cash, Cash Equivalents And Others	**9.78**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	23.86
Oil, Gas & Consumable Fuels	10.99
Capital Goods	9.65
Healthcare	8.06
Information Technology	7.68
Automobile And Auto Components	6.59
Fast Moving Consumer Goods	4.20
Metals & Mining	3.53
Telecommunication	3.16
Power	3.06
Consumer Services	2.36
Construction Materials	1.70
Chemicals	1.51
Consumer Durables	0.96
Services	0.94
Construction	0.91
Realty	0.88
Utilities	0.18
Cash, Cash Equivalents And Others	9.78

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

SBI HEALTHCARE OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in healthcare sector.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 3,063.83 Crores
- **AUM as on August 31, 2024**
  ₹ 3,202.66 Crores
- **Fund Manager: Mr. Tanmaya Desai &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Tanmaya Desai Jun-2011
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Tanmaya Desai Over 15 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE HEALTHCARE (TRI)
- **Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 14.84%
Beta#	: 0.88
Sharpe Ratio#	: 0.87
Portfolio Turnover*	
Equity Turnover	: 0.33
Total Turnover	: 0.33

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: FBIL Overnight Mibor rate (6.80% as on 31st August 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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	257.1851
Reg-Plan-Growth	408.2655
Dir-Plan-IDCW	321.8443
Dir-Plan-Growth	463.2367

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	14.10	75.9127
16-Mar-18 (Dir Plan)	16.40	88.5986
30-Jan-15 (Reg Plan)	10.00	93.5001

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.

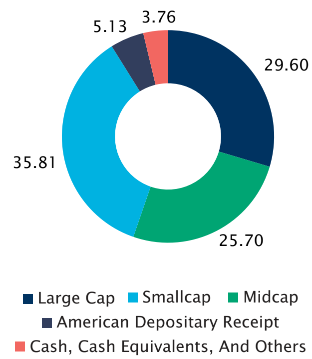
PORTFOLIO

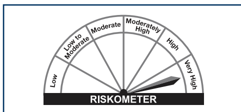
Stock Name	(%) Of Total AUM
Equity Shares	
Sun Pharmaceutical Industries Ltd.	11.94
Divi's Laboratories Ltd.	5.73
Lupin Ltd.	5.60
Max Healthcare Institute Ltd.	5.44
Cipla Ltd.	5.17
Polymedicure Ltd.	4.66
Krishna Institute Of Medical Sciences Ltd.	3.95
Aether Industries Ltd.	3.89
Jupiter Life Line Hospitals Ltd.	3.76
Aurobindo Pharma Ltd.	3.53
Mankind Pharma Ltd.	3.50
Abbott India Ltd.	3.30
Torrent Pharmaceuticals Ltd.	3.26
Alkem Laboratories Ltd.	2.89
Gland Pharma Ltd.	2.87
Akums Drugs & Pharmaceuticals Ltd.	2.58
Rainbow Children'S Medicare Ltd.	2.37
Aster Dm Healthcare Ltd.	2.29
AMI Organics Ltd.	2.26
Fortis Healthcare Ltd.	2.07
Suven Pharmaceuticals Ltd.	2.01
Dr. Lal Path Labs Ltd.	1.91
Laurus Labs Ltd.	1.76
Vijaya Diagnostic Centre Ltd.	1.71
JB Chemicals & Pharmaceuticals Ltd.	1.26
Gufic Biosciences Ltd.	1.26
Emcure Pharmaceuticals Ltd.	0.13
Sanofi Consumer Healthcare India Ltd.	0.01
Total	**91.11**
American Depositary Receipt	
Lonza Group	5.13
Total	**5.13**
Cash, Cash Equivalents And Others	**3.76**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	92.35
Chemicals	3.89
Cash, Cash Equivalents And Others	3.76

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY– SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & FINANCIAL SERVICES FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	33.8437
Reg-Plan-Growth	37.6858
Dir-Plan-IDCW	37.2650
Dir-Plan-Growth	41.6905

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	1.50	13.1746
16-Mar-18 (Dir Plan)	1.60	13.4469

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.

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 5,962.31 Crores
- **AUM as on August 31, 2024**
  ₹ 6,120.42 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 6months or Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12months
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 14.62%
Beta#	: 0.89
Sharpe Ratio#	: 0.56
Portfolio Turnover*	
Equity Turnover	: 1.35
Total Turnover	: 2.01

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 (6.80% as on 31st August 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.

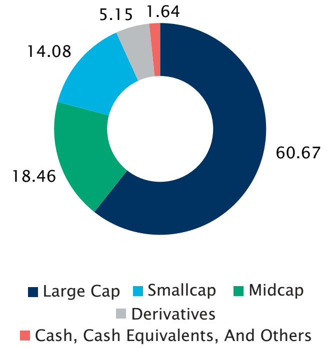
PORTFOLIO

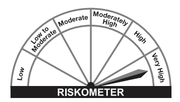
Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
Equity Shares			
ICICI Bank Ltd.	18.35	-	18.35
HDFC Bank Ltd.	16.35	-	16.35
Kotak Mahindra Bank Ltd.	9.60	-	9.60
Muthoot Finance Ltd.	5.32	1.61	6.93
Power Finance Corporation Ltd.	4.57	-	4.57
Bajaj Finance Ltd.	3.76	-	3.76
ICICI Lombard General Insurance Company Ltd.	3.37	-	3.37
State Bank Of India	2.98	-	2.98
Nippon Life India Asset Management Ltd.	2.80	-	2.80
Cholamandalam Investment & Finance Co. Ltd.	2.73	-	2.73
Aavas Financiers Ltd.	2.65	-	2.65
Manappuram Finance Ltd.	2.50	-	2.50
Cholamandalam Financial Holdings Ltd.	2.50	-	2.50
Karur Vysya Bank Ltd.	2.41	-	2.41
Bajaj Finserv Ltd.	2.33	1.32	3.65
PB Fintech Ltd.	2.30	-	2.30
Bank Of India	2.20	-	2.20
Aptus Value Housing Finance India Ltd.	2.13	-	2.13
The Federal Bank Ltd.	1.85	-	1.85
City Union Bank Ltd.	1.47	-	1.47
ICICI Prudential Life Insurance Company Ltd.	0.62	2.22	2.84
SBFC Finance Ltd.	0.42	-	0.42
Total	**93.21**	**5.15**	**98.36**
Cash, Cash Equivalents And Others	**1.64**	**-**	**-**
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	93.21
Derivatives	5.15
Cash, Cash Equivalents And Others	1.64

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY- SECTORAL FUND

SBI PSU FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	34.3066
Reg-Plan-Growth	34.3106
Dir-Plan-IDCW	37.3682
Dir-Plan-Growth	37.4229

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

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 4,683.44 Crores
- **AUM as on August 31, 2024**
  ₹ 4,851.11 Crores
- **Fund Manager: Mr. Rohit Shimpi**
  Managing Since: June 2024
  Total Experience: Over 18 years
- **First Tier Benchmark:** BSE PSU (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment – 0.50%
  For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 20.70%
Beta#	: 0.98
Sharpe Ratio#	: 1.46
Portfolio Turnover*	
Equity Turnover	: 0.57
Total Turnover	: 0.57

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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.

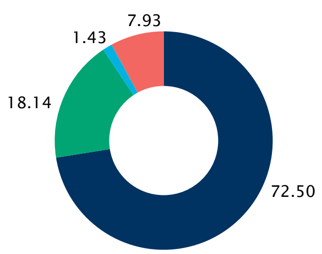
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
State Bank Of India	13.92
Power Grid Corporation Of India Ltd.	9.21
GAIL (India) Ltd.	8.99
Bharat Petroleum Corporation Ltd.	6.05
Bharat Electronics Ltd.	5.66
NTPC Ltd.	4.67
NMDC Ltd.	4.27
Bank Of Baroda	4.02
SBI Life Insurance Co. Ltd.	3.81
Petronet Lng Ltd.	3.10
Coal India Ltd.	2.98
Life Insurance Corporation Of India	2.87
Oil India Ltd.	2.75
REC Ltd.	2.71
General Insurance Corporation Of India	2.53
Oil & Natural Gas Corporation Ltd.	2.36
Hindustan Aeronautics Ltd.	1.89
National Aluminium Company Ltd.	1.88
Bank Of India	1.82
Bharat Heavy Electricals Ltd.	1.80
Indian Bank	1.79
Indian Oil Corporation Ltd.	1.56
Engineers India Ltd.	1.43
Total	**92.07**
Cash, Cash Equivalents And Others	**7.93**
Grand Total	**100.00**

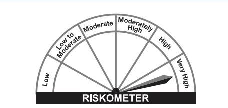
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	33.47
Oil, Gas & Consumable Fuels	27.79
Power	13.88
Capital Goods	9.35
Metals & Mining	6.15
Construction	1.43
Cash, Cash Equivalents And Others	7.93

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹653.78 Crores
- **AUM as on August 31, 2024**
  ₹675.48 Crores
- **Fund Manager: Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. Dinesh Balachandran June-2024
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Dinesh Balachandran Over 21 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  Nifty Commodities Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.50%
  For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 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#	: 15.89%
Beta#	: 0.78
Sharpe Ratio#	: 0.59
Portfolio Turnover*	
Equity Turnover	: 0.83
Total Turnover	: 0.83

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 (6.80% as on 31st August 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	61.7729
Reg-Plan-Growth	108.8298
Dir-Plan-IDCW	66.5900
Dir-Plan-Growth	117.0195

LAST IDCW

Face value: ₹10

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

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

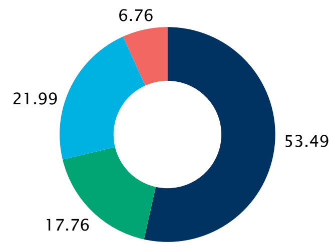
PORTFOLIO

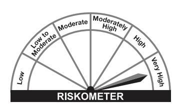
Stock Name	(%) Of Total AUM
Equity Shares	
NTPC Ltd.	7.72
Tata Steel Ltd.	7.63
Reliance Industries Ltd.	7.48
Oil & Natural Gas Corporation Ltd.	6.86
Ultratech Cement Ltd.	5.69
Coal India Ltd.	5.05
Vedanta Ltd.	4.68
CCL Products (India) Ltd.	4.53
Arvind Ltd.	4.53
Oil India Ltd.	4.11
Hindustan Copper Ltd.	4.00
Balrampur Chini Mills Ltd.	3.99
Hindustan Petroleum Corporation Ltd.	3.72
Shyam Metalics And Energy Ltd.	3.54
Jindal Stainless Ltd.	2.97
Ambuja Cements Ltd.	2.97
JSW Steel Ltd.	2.79
Indian Oil Corporation Ltd.	2.62
Multi Commodity Exchange Of India Ltd.	2.47
Steel Authority Of India Ltd.	2.28
Neogen Chemicals Ltd.	1.59
Sagar Cements Ltd.	1.25
National Aluminium Company Ltd.	0.68
Aether Industries Ltd.	0.09
Total	**93.24**
Cash, Cash Equivalents And Others	**6.76**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	29.84
Metals & Mining	25.03
Construction Materials	9.91
Fast Moving Consumer Goods	8.52
Power	7.72
Textiles	4.53
Capital Goods	3.54
Financial Services	2.47
Chemicals	1.68
Cash, Cash Equivalents And Others	6.76

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY- SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 4,611.30 Crores
- **AUM as on August 31, 2024**
  ₹ 4,790.47 Crores
- **Fund Manager: Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. Bhavin Vithlani Jan-2022
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Bhavin Vithlani Over 19 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  Nifty Infrastructure Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.50%
  For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 12.42%
Beta#	: 0.76
Sharpe Ratio#	: 1.73
Portfolio Turnover*	
Equity Turnover	: 0.31
Total Turnover	: 0.31

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 (6.80% as on 31st August 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	47.8796
Reg-Plan-Growth	53.8225
Dir-Plan-IDCW	51.0037
Dir-Plan-Growth	57.6299

LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	1.70	13.6863
16-Mar-18 (Dir Plan)	1.80	14.0096

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

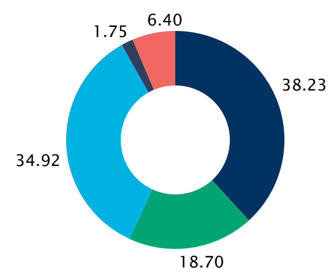
Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	8.82
Larsen & Toubro Ltd.	6.96
Bharti Airtel Ltd.	4.98
Shree Cement Ltd.	4.31
Indian Energy Exchange Ltd.	4.25
Torrent Power Ltd.	2.55
Grindwell Norton Ltd.	2.55
Ahluwalia Contracts (India) Ltd.	2.41
Ultratech Cement Ltd.	2.36
Indus Towers Ltd.	2.29
Pitti Engineering Ltd.	2.23
Carborundum Universal Ltd.	2.23
Ashoka Buildcon Ltd.	2.19
Adani Energy Solutions Ltd.	2.15
Tega Industries Ltd.	2.14
Grasim Industries Ltd.	2.01
Voltas Ltd.	1.97
Delhivery Ltd.	1.84
Coromandel International Ltd.	1.84
GAIL (India) Ltd.	1.79
Whirlpool Of India Ltd.	1.73
Prism Johnson Ltd.	1.72
Axis Bank Ltd.	1.72
Sobha Ltd.	1.71
ESAB India Ltd.	1.70

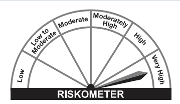
Stock Name	(%) Of Total AUM
Rossari Biotech Ltd.	1.66
Crisil Ltd.	1.64
AIA Engineering Ltd.	1.64
CESC Ltd.	1.62
Honeywell Automation India Ltd.	1.60
Bank Of India	1.33
Elin Electronics Ltd.	1.31
Kotak Mahindra Bank Ltd.	1.30
Nuvoco Vistas Corporation Ltd.	1.28
HDFC Bank Ltd.	1.23
G R Infra Projects Ltd.	1.15
Happy Forgings Ltd.	1.12
Samhi Hotels Ltd.	1.07
Thermax Ltd.	0.91
Kennametal India Ltd.	0.85
Container Corporation Of India Ltd.	0.73
Bharat Petroleum Corporation Ltd.	0.60
Schaeffler India Ltd.	0.18
Bharti Hexacom Ltd.	0.18
Total	**91.85**
Infrastructure Investment Trust	
National Highways Infra Trust	1.75
Total	**1.75**
Cash, Cash Equivalents And Others	**6.40**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	16.97
Construction	12.71
Construction Materials	11.68
Financial Services	11.47
Oil, Gas & Consumable Fuels	11.21
Telecommunication	7.45
Power	6.32
Consumer Durables	5.01
Services	4.32
Chemicals	3.50
Realty	1.71
Consumer Services	1.07
Automobile And Auto Components	0.18
Cash, Cash Equivalents And Others	6.40

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

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

EQUITY–THEMATIC

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 2,737.70 Crores
- **AUM as on August 31, 2024**
  ₹ 2,853.90 Crores
- **Fund Manager: Mr. Ashit Desai &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Ashit Desai (w.e.f. April 2024)
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Ashit Desai Over 18 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  Nifty India Consumption Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 11.68%
Beta#	: 0.70
Sharpe Ratio#	: 1.62
Portfolio Turnover*	
Equity Turnover	: 0.34
Total Turnover	: 0.36

Total Turnover = Equity + Debt + Derivatives
#Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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	204.1160
Reg-Plan-Growth	339.0216
Dir-Plan-IDCW	269.7861
Dir-Plan-Growth	383.2253

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.

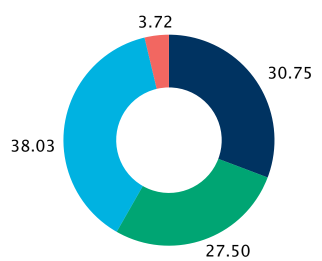
PORTFOLIO

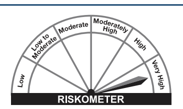
Stock Name	(%) Of Total AUM
Equity Shares	
Ganesha Ecosphere Ltd.	6.43
Bharti Airtel Ltd.	5.12
Jubilant Foodworks Ltd.	4.19
United Breweries Ltd.	3.37
ITC Ltd.	3.34
Hindustan Unilever Ltd.	3.11
Whirlpool Of India Ltd.	2.98
Colgate Palmolive (India) Ltd.	2.93
Mahindra & Mahindra Ltd.	2.90
Britannia Industries Ltd.	2.71
EIH Ltd.	2.66
Doms Industries Ltd.	2.65
Page Industries Ltd.	2.58
Blue Star Ltd.	2.57
Brainbees Solutions Ltd.	2.45
Godrej Consumer Products Ltd.	2.44
Voltas Ltd.	2.32
Avenue Supermarts Ltd.	2.25
Procter & Gamble Hygiene And Health Care Ltd.	2.20
Maruti Suzuki India Ltd.	2.17
Berger Paints India Ltd.	2.16
FSN E-Commerce Ventures Ltd.	2.11
United Spirits Ltd.	2.07
Chalet Hotels Ltd.	2.06
Sheela Foam Ltd.	2.05
Bajaj Auto Ltd.	1.91
Mrs. Bectors Food Specialities Ltd.	1.86
TTK Prestige Ltd.	1.76
Flair Writing Industries Ltd.	1.67
TVS Motor Company Ltd.	1.48
Hawkins Cookers Ltd.	1.43
Campus Activewear Ltd.	1.43
Sula Vineyards Ltd.	1.41
Go Fashion (India) Ltd.	1.41
Kajaria Ceramics Ltd.	1.27
Stanley Lifestyles Ltd.	1.26
Titan Company Ltd.	1.25
V-Guard Industries Ltd.	0.98
Hatsun Agro Product Ltd.	0.92
Dodla Dairy Ltd.	0.89
Relaxo Footwears Ltd.	0.81
Vedant Fashions Ltd.	0.66
Bharti Hexacom Ltd.	0.62
Avanti Feeds Ltd.	0.58
Samhi Hotels Ltd.	0.43
Sai Silks (Kalamandir) Ltd.	0.43
Total	**96.28**
Cash, Cash Equivalents And Others	**3.72**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	32.15
Consumer Durables	22.27
Consumer Services	18.65
Textiles	9.01
Automobile And Auto Components	8.46
Telecommunication	5.74
Cash, Cash Equivalents And Others	3.72

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY– SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI TECHNOLOGY OPPORTUNITIES FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	130.0739
Reg-Plan-Growth	216.0030
Dir-Plan-IDCW	173.1612
Dir-Plan-Growth	243.7980

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.

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹4,208.37 Crores
- **AUM as on August 31, 2024**
  ₹ 4,387.45 Crores
- **Fund Manager: Mr. Vivek Gedda &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Vivek Gedda (w.e.f. April 2024)
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Vivek Gedda Over 13 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** BSE Teck (TRI)
- **Exit Load:** For exit within 15 days from the date of allotment - 0.50%;
  For exit after 15 days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 17.11%
Beta#	: 0.90
Sharpe Ratio#	: 0.42
Portfolio Turnover*	
Equity Turnover	: 0.26
Total Turnover	: 0.26

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 (6.80% as on 31st August 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.

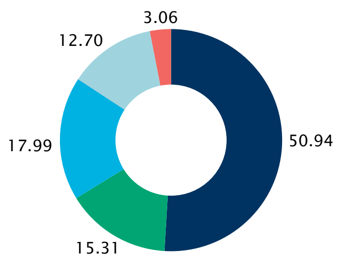
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	26.58
Bharti Airtel Ltd.	10.50
Tata Consultancy Services Ltd.	7.27
Firstsource Solutions Ltd.	5.28
Coforge Ltd.	4.40
Tech Mahindra Ltd.	3.73
Indiamart Intermesh Ltd.	3.21
Zomato Ltd.	2.86
PB Fintech Ltd.	2.83
Delhivery Ltd.	2.77
Nazara Technologies Ltd.	2.67
Persistent Systems Ltd.	2.59
Tbo Tek Ltd.	1.65
FSN E-Commerce Ventures Ltd.	1.42
PVR Inox Ltd.	1.38
Emudhra Ltd.	1.27
NIIT Learning Systems Ltd.	1.23
L&T Technology Services Ltd.	0.90
Unicommerce Esolutions Ltd.	0.67
Indegene Ltd.	0.63
Bharti Hexacom Ltd.	0.40
Total	**84.24**
Foreign Equity Shares	
Cognizant Technology Solutions Corporation	3.78
Microsoft Corporation	3.03
Netflix Inc.	2.68
Alphabet Inc.	1.75
Epam Systems Inc	1.46
Total	**12.70**
Cash, Cash Equivalents And Others	**3.06**
Grand Total	**100.00**

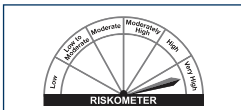
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	57.43
Telecommunication	10.90
Consumer Services	10.37
Services	8.05
Media, Entertainment & Publication	6.73
Financial Services	2.83
Healthcare	0.63
Cash, Cash Equivalents And Others	3.06

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Large Cap Mid Cap Small Cap
Foreign Equity Shares
Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 221.84 Crores
- **AUM as on August 31, 2024**
  ₹ 228.86 Crores
- **Fund Manager: Mr. Raviprakash Sharma & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. Raviprakash March-2019
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. Raviprakash Over 24 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%
  For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 11.76%
Beta#	: 0.89
Sharpe Ratio#	: 0.89
Portfolio Turnover*	
Equity Turnover	: 0.37
Total Turnover	: 0.37

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 (6.80% as on 31st August 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	25.7383
Reg-Plan-Growth	25.7342
Dir-Plan-IDCW	26.2556
Dir-Plan-Growth	26.2572

PORTFOLIO

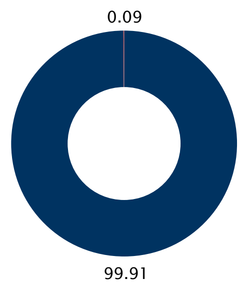
Stock Name	(%) Of Total AUM
Equity Shares	
Hindustan Unilever Ltd.	8.22
Britannia Industries Ltd.	7.97
Tata Consultancy Services Ltd.	7.75
Sun Pharmaceutical Industries Ltd.	7.27
Nestle India Ltd.	7.23
Dr. Reddy'S Laboratories Ltd.	5.87
Apollo Hospitals Enterprise Ltd.	4.03
Tata Consumer Products Ltd.	4.01
Cipla Ltd.	3.81
Bharti Airtel Ltd.	2.43
ITC Ltd.	2.37
Asian Paints Ltd.	1.61
Divi's Laboratories Ltd.	1.42
HDFC Life Insurance Company Ltd.	1.15
SBI Life Insurance Co. Ltd.	1.14
Oil & Natural Gas Corporation Ltd.	1.11
Infosys Ltd.	1.10
HCL Technologies Ltd.	1.09
Bharat Petroleum Corporation Ltd.	1.08
Bajaj Auto Ltd.	1.06
Tata Motors Ltd.	1.04
Shriram Finance Ltd.	1.04
Bajaj Finserv Ltd.	1.04
NTPC Ltd.	1.03
Ltimindtree Ltd.	1.03
Tech Mahindra Ltd.	1.02
Coal India Ltd.	1.01
Eicher Motors Ltd.	0.99

Stock Name	(%) Of Total AUM
Titan Company Ltd.	0.96
Maruti Suzuki India Ltd.	0.95
ICICI Bank Ltd.	0.95
Power Grid Corporation Of India Ltd.	0.94
Larsen & Toubro Ltd.	0.94
Kotak Mahindra Bank Ltd.	0.93
Hindalco Industries Ltd.	0.93
Wipro Ltd.	0.92
JSW Steel Ltd.	0.92
Indusind Bank Ltd.	0.92
Bajaj Finance Ltd.	0.92
Adani Ports And Special Economic Zone Ltd.	0.92
State Bank Of India	0.91
Mahindra & Mahindra Ltd.	0.90
Hero Motocorp Ltd.	0.90
Grasim Industries Ltd.	0.90
Reliance Industries Ltd.	0.89
Ultratech Cement Ltd.	0.88
Adani Enterprises Ltd.	0.88
HDFC Bank Ltd.	0.87
Axis Bank Ltd.	0.86
Tata Steel Ltd.	0.80
Total	**99.91**
Cash, Cash Equivalents And Others	**0.09**
Grand Total	**100.00**

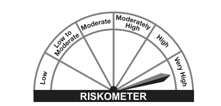
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	29.80
Healthcare	22.40
Information Technology	12.91
Financial Services	10.73
Automobile And Auto Components	5.84
Oil, Gas & Consumable Fuels	4.09
Metals & Mining	3.53
Consumer Durables	2.57
Telecommunication	2.43
Power	1.97
Construction Materials	1.78
Construction	0.94
Services	0.92
Cash, Cash Equivalents And Others	0.09

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Cash, Cash Equivalents And Others



Investors understand that their principal will be at Very High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI GOLD FUND

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

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 1,958.07 Crores
- **AUM as on August 31, 2024**
  ₹ 2,027.77 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

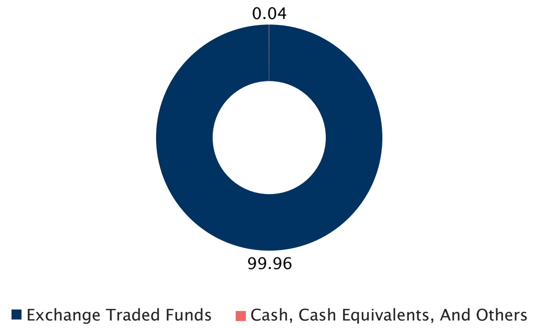
NET ASSET VALUE

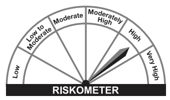
Option	NAV (₹)
Reg-Plan-IDCW	21.4592
Reg-Plan-Growth	21.4536
Dir-Plan-IDCW	22.3794
Dir-Plan-Growth	22.4117

PORTFOLIO

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

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at High risk

SBI Gold Fund This product is suitable for investors who are seeking^:
• Long term capital appreciation. • Investment in SBI Gold ETF.
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which SBI Gold Fund makes investments

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI 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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 916.39 Crores
- **AUM as on August 31, 2024**
  ₹ 941.25 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.

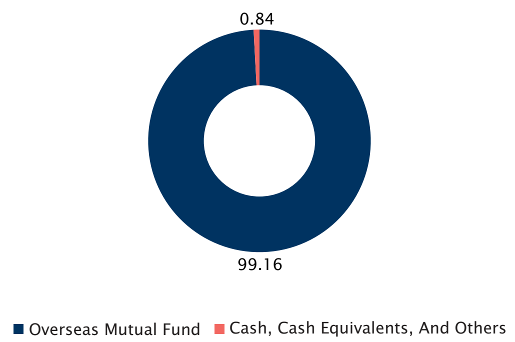
NET ASSET VALUE

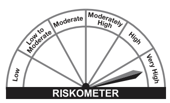
Option	NAV (₹)
Reg-Plan-IDCW	16.3802
Reg-Plan-Growth	16.3807
Dir-Plan-IDCW	16.8178
Dir-Plan-Growth	16.8177

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Overseas Mutual Fund	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	99.16
Total	**99.16**
Cash, Cash Equivalents And Others	**0.84**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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 MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 10,866.93 Crores
- **AUM as on August 31, 2024**
  ₹ 11,270.09 Crores
- **Fund Manager: Mr. Raj Gandhi &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since: (w.e.f. Feb 2024)
  Total Experience:
  Mr.Raj Ghandhi 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	: 0.09
Total Turnover	: 0.56

**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 August 2024, based on month-end NAV.*

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.7924
Reg-Plan-Growth	11.7916
Dir-Plan-IDCW	11.8675
Dir-Plan-Growth	11.8677

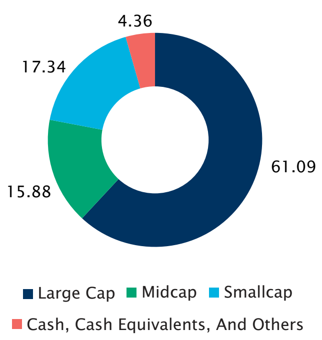
PORTFOLIO

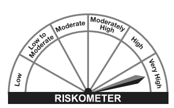
Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	26.52
Bharat Petroleum Corporation Ltd.	6.75
NTPC Ltd.	6.74
Indian Oil Corporation Ltd.	5.33
Petronet Lng Ltd.	4.31
Power Grid Corporation Of India Ltd.	4.00
Coal India Ltd.	3.80
Thermax Ltd.	3.62
Gujarat State Petronet Ltd.	3.18
Torrent Power Ltd.	3.17
Hitachi Energy India Ltd.	2.66
CESC Ltd.	2.61
GAIL (India) Ltd.	2.28
Oil & Natural Gas Corporation Ltd.	2.26
Kalpataru Projects International Ltd.	2.07
Heg Ltd.	2.07
Ge T&D India Ltd.	1.96
Savita Oil Technologies Ltd.	1.57
Adani Energy Solutions Ltd.	1.44
Indian Energy Exchange Ltd.	1.37
Kec International Ltd.	1.26
Indraprastha Gas Ltd.	1.14
REC Ltd.	1.11
Graphite India Ltd.	1.10
Honeywell Automation India Ltd.	0.98
Power Finance Corporation Ltd.	0.86
Chemplast Sanmar Ltd.	0.15
Total	**94.31**
Treasury Bills	
182 Day T-Bill 12.09.24	1.33
Total	**1.33**
Cash, Cash Equivalents And Others	**4.36**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	57.14
Power	17.96
Capital Goods	12.39
Financial Services	3.34
Construction	3.33
Sovereign	1.33
Chemicals	0.15
Cash, Cash Equivalents And Others	4.36

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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI AUTOMOTIVE OPPORTUNITIES FUND

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

Investment Objective

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

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

Fund Details

- **Type of Scheme**
  An open-ended equity scheme following automotive & allied business activities theme.
- **Date of Allotment:** 07/06/2024
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 6,470.42 Crores
- **AUM as on August 31, 2024**
  ₹ 6,648.96 Crores
- **Fund Manager: Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since: June 2024
  Total Experience:
  Mr. Tanmaya Desai Over 15 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** NIFTY Auto TRI
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil The AMC reserves the right to modify / change the load structure on a prospective basis.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.09
Total Turnover	: 0.32

**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 August 2024, based on month-end NAV.*

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.8720
Reg-Plan-Growth	10.8718
Dir-Plan-IDCW	10.9052
Dir-Plan-Growth	10.9054

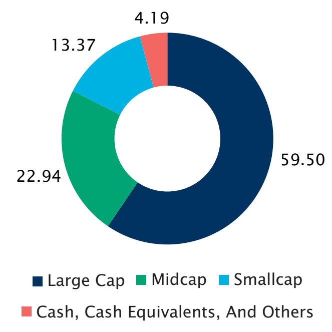
PORTFOLIO

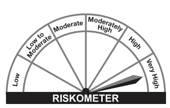
Stock Name	(%) Of Total AUM
Equity Shares	
Mahindra & Mahindra Ltd.	15.19
Tata Motors Ltd.	11.70
Maruti Suzuki India Ltd.	10.45
Bajaj Auto Ltd.	6.55
TVS Motor Company Ltd.	6.35
Hero Motocorp Ltd.	5.74
Samvardhana Motherson International Ltd.	3.52
ZF Commercial Vehicle Control Systems India Ltd.	3.51
Ashok Leyland Ltd.	3.47
Bharat Forge Ltd.	3.15
Sona Blw Precision Forgings Ltd.	3.08
Sundram Fasteners Ltd.	2.85
Craftsman Automation Ltd.	2.73
Uno Minda Ltd.	2.17
Balkrishna Industries Ltd.	2.13
Sansera Engineering Ltd.	1.81
Motherson Sumi Wiring India Ltd.	1.48
Happy Forgings Ltd.	1.43
OLA Electric Mobility Ltd.	1.42
Endurance Technologies Ltd.	1.30
Timken India Ltd.	1.16
Rolex Rings Ltd.	1.04
Gabriel India Ltd.	0.99
Schaeffler India Ltd.	0.90
SKF India Ltd.	0.82
Automotive Axles Ltd.	0.49
Tube Investments Of India Ltd.	0.33
Alicon Castalloy Ltd.	0.05
Total	**95.81**
Cash, Cash Equivalents And Others	**4.19**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	88.93
Capital Goods	6.88
Cash, Cash Equivalents And Others	4.19

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

EQUITY - THEMATIC

SBI INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation theme.

Investment Objective

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

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

Fund Details

- **Type of Scheme**
  An open-ended equity scheme following the innovation theme.
- **Date of Allotment:** 20/08/2024
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 2,980.20 Crores
- **AUM as on August 31, 2024**
  ₹ 7,836.75 Crores
- **Fund Manager: Mr. Prasad Padala &**
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since: Aug 2024
  Total Experience:
  Mr. Prasad Padala Over 15 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 500 TRI
- **Entry Load:** N.A
- **Exit Load:** 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 1 year from the date of allotment.
  NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover	: -
Total Turnover	: 0.22

**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 August 2024, based on month-end NAV.*

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.1262
Reg-Plan-Growth	10.1262
Dir-Plan-IDCW	10.1303
Dir-Plan-Growth	10.1303

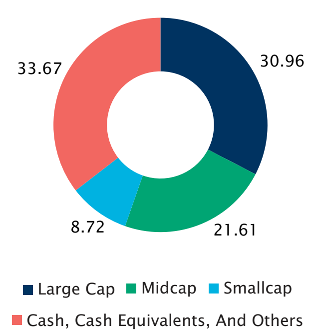
PORTFOLIO

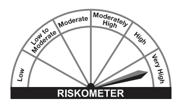
Stock Name	(%) Of Total AUM
Equity Shares	
Sun Pharmaceutical Industries Ltd.	6.10
Info Edge (India) Ltd.	5.00
Hero Motocorp Ltd.	4.94
Mahindra & Mahindra Ltd.	4.53
Tata Motors Ltd.	4.07
Lupin Ltd.	3.61
Zomato Ltd.	3.50
PB Fintech Ltd.	2.86
Godrej Consumer Products Ltd.	2.65
Thermax Ltd.	2.54
Divi's Laboratories Ltd.	2.51
Honeywell Automation India Ltd.	1.95
Delhivery Ltd.	1.93
Cipla Ltd.	1.74
Pfizer Ltd.	1.60
Laurus Labs Ltd.	1.51
Home First Finance Company India Ltd.	1.34
Abbott India Ltd.	1.34
Grindwell Norton Ltd.	1.30
FSN E-Commerce Ventures Ltd.	1.25
L&T Technology Services Ltd.	1.13
Indiamart Intermesh Ltd.	1.09
Bajaj Finance Ltd.	0.92
TBO Tek Ltd.	0.64
Indegene Ltd.	0.50
Happiest Minds Technologies Ltd.	0.44
Rainbow Children's Medicare Ltd.	0.30
Total	**61.29**
Treasury Bills	
91 Day T-Bill 15.11.24	5.04
Total	**5.04**
Cash, Cash Equivalents And Others	**33.67**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	19.21
Automobile And Auto Components	13.54
Consumer Services	11.48
Capital Goods	5.79
Financial Services	5.12
Sovereign	5.04
Fast Moving Consumer Goods	2.65
Services	1.93
Information Technology	1.57
Cash, Cash Equivalents And Others	33.67

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from adoption of innovative strategies & theme.

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

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	**SBI Equity Hybrid Fund** (Previously known as SBI 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**
Ideal Investment Horizon	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +
Inception Date	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
Fund Manager	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt Ms. Mansi Sajeja - (Co Fund Manager Debt) *Mr. Pradeep Kesavan	Mr. Saurabh Pant -Equity Ms. Mansi Sajeja -Debt *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) *Mr. Pradeep Kesavan & Ms. Vandna Soni (Commodities Portion)	Mr. R Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt *Mr. Pradeep Kesavan	Ms. Nidhi Chawla (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) *Mr. Pradeep Kesavan (Foreign Securities) Ms. Vandna Soni (Commodities)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion) *Mr. Pradeep Kesavan	Mr. R Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan - Debt Portion *Mr. Pradeep Kesavan
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Rajeev (w.e.f. Nov 2023) Ms. Mansi (w.e.f. Dec 2023) Pradeep Kesavan (w.e.f. Dec 2023)	Saurabh-Jan-2022 & Mansi-June-2021 Pradeep Kesavan (w.e.f. Dec 2023)	Dinesh- Dec 2023- Mansi-Dec-2023 Pradeep-Dec-2023 Vandna Jan-2024	Mr. R Srinivasan Jan 2021 Mr. Rajeev Radhakrishnan Jun-2008 Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Nidhi-Jan-2022 Mansi-June-2021 Neeraj-May-2015 Pradeep (w.e.f. Dec 2023) & Vandna-(w.e.f. Jan 2024)	Oct 2012 - Neeraj Kumar June 2021 - Arun R	Dinesh (Aug 21), Rajeev, (Nov 23) Mansi & Pradeep (w.e.f. Dec 2023)	R Srinivasan Sep 2020 & Pradeep Kesavan (w.e.f. Dec 2023) Rajeev (w.e.f. Nov 2023)
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 31 August 2024								
Month End AUM (Rs. in Crores)	₹73,405.39	₹10,006.83	₹4,895.74	₹120.08	₹5,088.38	₹28,395.52	₹32,440.95	₹2,693.38
Modified Duration (years)	5.25	4.61	2.68	5.89	1.45	0.38	4.61	0.0027
Average Maturity (years)	8.87	7.34	4.60	10.49	1.75	0.48	7.25	0.0027
Macaulay Duration (years)	5.49	4.86	2.84	6.13	1.54	0.38	4.82	0.0027
Yield to Maturity (%)^	7.37	7.76	8.23	7.52	7.94	7.54	7.46	6.60
Standard Deviation#	8.67%	-	-	-	-	0.69%	-	-
Beta#	0.96	-	-	-	-	0.77	-	-
Sharpe Ratio#	0.62	-	-	-	-	-1.15	-	-
Expense Ratio	Regular-1.40% Direct- 0.73%	Regular- 1.12% Direct- 0.62%	Regular- 1.48% Direct- 0.53%	Regular- 1.21% Direct- 0.85%	Regular- 1.19% Direct- 0.66%	Regular- 0.96% Direct- 0.43%	Regular- 1.58% Direct- 0.68%	Regular- 1.89% Direct- 0.76%
Composition by Assets as on 31 August 2024								
Equity Shares	72.64	24.22	38.15	23.54	66.51	73.39	66.85	74.32
Corporate Debt	9.04	51.94	28.51	26.65	16.19	6.57	12.92	-
Gilts	11.58	14.78	5.45	25.59	5.68	-	10.65	-
Money Market Instruments	0.54	1.23	2.48	-	3.35	7.00	1.36	-
Other Assets	6.20	7.83	25.41	24.22	8.27	13.04	8.22	25.68
Composition by Ratings & Assets as on 31 August 2024								
Large Cap	51.95	7.82	13.01	4.37	34.23	54.56	51.22	14.73
Mid Cap	18.70	4.53	10.36	19.17	14.52	15.69	11.27	14.60
Small Cap	1.99	11.87	14.78	20.14	17.76	3.14	3.79	44.04
Unclassified	-	-	-	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	8.83	48.29	19.21	-	11.48	6.57	11.08	-
Below AA	0.21	3.65	8.17	2.50	4.71	-	-	-
Sovereign	11.62	18.77	5.45	45.12	8.56	1.93	14.16	-
Below A1+, A1+	0.54	1.23	2.48	-	0.47	5.07	-	-
Cash, Cash Equivalents, Derivatives and Others	6.16	3.84	Others 10.00, ETF 16.54	4.69	8.27	13.04	8.48	26.63
Other Details								
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	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/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	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 - 0.25%; For exit after 1 month from the date of allotment – Nil	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	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.

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 (6.80% as on 31st August 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. 01st Dec 2023. | ^In case of semi-annual convention , the YTM is annualised

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund – Aggressive Plan	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	SBI Retirement Benefit Fund – Conservative Hybrid Plan	SBI Retirement Benefit Fund – Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan
Managing Since	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021& Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021& Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021& Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021& Pradeep Kesavan: (w.e.f. Dec 2023)
First Tier Benchmark	BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
Fund Details as on 31 August 2024				
Month End AUM (Rs. in Crores)	₹2,763.34	₹1,544.60	₹277.15	₹177.88
Modified Duration (years)	0.37	0.26	6.71	8.10
Average Maturity (years)	1.51	2.75	16.18	19.90
Macaulay Duration (years)	0.39	0.27	6.99	8.45
Yield to Maturity (%)^	6.92	7.11	7.35	7.38
Standard Deviation#	-	-	-	-
Beta#	-	-	-	-
Sharpe Ratio#	-	-	-	-
Expense Ratio	Regular-1.93% Direct-0.81%	Regular- 2.10% Direct- 1.05%	Regular- 1.67% Direct- 1.16%	Regular- 1.38% Direct- 0.92%
Composition by Assets as on 31 August 2024				
Equity Shares	97.19	78.47	38.89	19.52
Corporate Debt	0.37	0.66	17.13	25.58
Gilts	0.73	10.10	40.71	51.89
Money Market Instruments	-	-	-	-
Other Assets	1.71	10.77	3.27	3.01
Composition by Ratings & Assets as on 31 August 2024				
Large Cap	59.37	46.50	23.56	11.82
Mid Cap	20.76	17.72	8.31	4.11
Small Cap	17.06	14.25	7.02	3.59
Unclassified	-	-	-	-
AA, AA+, AAA And EQUIVALENT	0.37	0.66	17.13	25.58
Below AA	-	-	-	-
Sovereign	0.73	10.43	40.71	51.89
Below A1+, A1+	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	1.71	10.44	3.27	3.01
Other Details				
Exit Load	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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. 01st Dec 2023. | ^In case of semi-annual convention , the YTM is annualised

HYBRID - AGGRESSIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹71,981.88 Crores
- **AUM as on August 31, 2024**
  ₹ 73,405.39 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 installments.
  Annual - Minimum ₹5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 8.67%
Beta#	: 0.96
Sharpe Ratio#	: 0.62
Modified Duration	: 5.25 years
Average Maturity	: 8.87 years
Macaulay Duration	: 5.49 years
Yield to Maturity^	: 7.37%
Portfolio Turnover*	
Equity Turnover	: 0.15
Total Turnover	: 0.50

**Total Turnover = Equity + Debt + Derivatives*
#Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight Mibor rate (6.80% as on 31st August 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	59.7994
Reg-Plan-Growth	282.1990
Dir-Plan-IDCW	90.6861
Dir-Plan-Growth	309.9105

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 (₹)
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

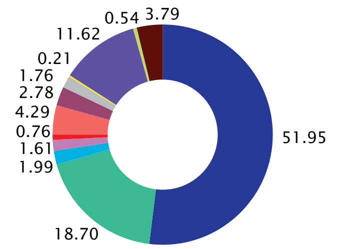
PORTFOLIO

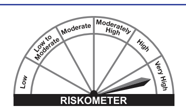
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Reliance Industries Ltd.		6.07
ICICI Bank Ltd.		5.53
Bharti Airtel Ltd.		5.41
State Bank Of India		4.89
HDFC Bank Ltd.		4.24
Solar Industries India Ltd.		4.04
Interglobe Aviation Ltd.		3.88
Divi's Laboratories Ltd.		3.47
Bajaj Finance Ltd.		3.24
MRF Ltd.		3.12
Infosys Ltd.		2.91
Shree Cement Ltd.		2.74
Muthoot Finance Ltd.		2.68
Hindalco Industries Ltd.		2.39
Avenue Supermarts Ltd.		2.22
Larsen & Toubro Ltd.		2.02
Kotak Mahindra Bank Ltd.		1.70
AIA Engineering Ltd.		1.68
ICICI Lombard General Insurance Company Ltd.		1.28
Tata Consultancy Services Ltd.		1.24
Procter & Gamble Hygiene And Health Care Ltd.		0.97
Delhivery Ltd.		0.97
Max Healthcare Institute Ltd.		0.93
Indus Towers Ltd.		0.90
Westlife Foodworld Ltd.		0.86
Vedant Fashions Ltd.		0.85
United Breweries Ltd.		0.83
Page Industries Ltd.		0.74
Brainbees Solutions Ltd.		0.56
Relaxo Footwears Ltd.		0.28
Total		**72.64**
Commercial Papers		
Tata Consumer Products Ltd.	[ICRA]A1+	0.41
Total		**0.41**
Certificate Of Deposits		
Small Industries Development Bank Of India	CRISIL A1+	0.13
Total		**0.13**
Non Convertible Debentures		
NABARD	CRISIL AAA	1.32
Bharti Telecom Ltd.	CRISIL AA+	0.73
TVS Holdings Ltd.	CRISIL AA	0.61
Tata Communications Ltd.	CARE AAA	0.48
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.47
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.47
Tata Housing Development Co. Ltd.	CARE AA	0.45
Bajaj Housing Finance Ltd.	CRISIL AAA	0.44
Torrent Power Ltd.	CRISIL AA+	0.43
Muthoot Finance Ltd.	CRISIL AA+	0.41
NABARD	[ICRA]AAA	0.37
Cube Highways Trust	IND AAA	0.35
State Bank Of India	CRISIL AAA	0.31
Bank Of India(At1 Bond Under Basel III)	CRISIL AA	0.29
Tata Projects Ltd.	IND AA	0.27
Bajaj Finance Ltd.	CRISIL AAA	0.27
Indian Bank(Tier II Bond Under Basel III)	CRISIL AAA	0.20
Indian Bank(Tier II Bond Under Basel III)	IND AA+	0.19
Renserv Global Pvt Ltd.	CARE A+(CE)	0.16
Tata Projects Ltd.	CRISIL AA	0.14
Muthoot Finance Ltd.	[ICRA]AA+	0.14
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.05
Small Industries Development Bank Of India	CRISIL AAA	0.03
Avanse Financial Services Ltd.	CARE AA-	0.03
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.02
Total		**8.63**
Zero Coupon Bonds		
Tata Motors Finance Ltd.	CRISIL AA+	0.41
Total		**0.41**
Government Securities		
Government Of India	SOVEREIGN	11.58
Total		**11.58**
State Development Loans		
State Government Of Uttar Pradesh	SOVEREIGN	0.04
Total		**0.04**
Real Estate Investment Trust		
Embassy Office Parks Reit		0.76
Total		**0.76**
Infrastructure Investment Trust		
Cube Highways Trust		0.88
National Highways Infra Trust		0.73
Total		**1.61**
Cash, Cash Equivalents And Others		**3.79**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.98
Sovereign	11.62
Services	6.81
Telecommunication	6.79
Oil, Gas & Consumable Fuels	6.07
Consumer Services	4.49
Healthcare	4.40
Information Technology	4.15
Chemicals	4.04
Automobile And Auto Components	3.12
Construction Materials	2.74
Construction	2.43
Metals & Mining	2.39
Fast Moving Consumer Goods	2.21
Capital Goods	1.68
Realty	1.21
Power	1.06
Textiles	0.74
Consumer Durables	0.28
Cash, Cash Equivalents And Others	3.79

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at Very High risk

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 MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 9,991.24 Crores
- **AUM as on August 31, 2024**
  ₹ 10,006.83 Crores
- **Fund Managers:**
  Mr. Saurabh Pant - (Equity Portion)
  Ms. Mansi Sajeja - (Debt Portion)
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Saurabh Pant - January 2022
  Ms. Mansi Sajeja - June 2021
  Mr. Pradeep Kesavan –Dec 2023
  Total Experience
  Mr. Saurabh Pant - Over 16 years
  Ms. Mansi Sajeja - Over 15 years
  Mr. Pradeep Kesavan - Over 18 years
- **First Tier Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil
  For remaining investment: 1.00%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 4.61 years
Average Maturity	: 7.34 years
Macaulay Duration	: 4.86 years
Yield to Maturity^	: 7.76%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	69.4417	Dir-Plan-Growth	75.5418
Reg-Plan-Monthly IDCW	21.3307	Dir-Plan-Monthly IDCW	27.6526
Reg-Plan-Quarterly IDCW	20.0278	Dir-Plan-Quarterly IDCW	23.0811
Reg-Plan-Annual IDCW	24.4946	Dir-Plan-Annual IDCW	30.1248

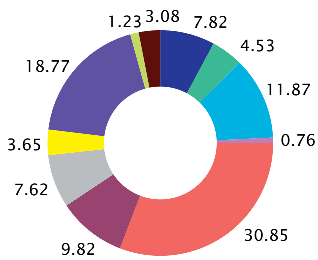
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
ICICI Bank Ltd.		1.47
Infosys Ltd.		1.44
State Bank Of India		1.43
Aavas Financiers Ltd.		1.12
HDFC Asset Management Co. Ltd.		0.97
Aether Industries Ltd.		0.92
Tata Consultancy Services Ltd.		0.91
Thangamayil Jewellery Ltd.		0.84
G R Infra Projects Ltd.		0.84
Tega Industries Ltd.		0.80
Ge T&D India Ltd.		0.80
Finolex Industries Ltd.		0.77
Carborundum Universal Ltd.		0.72
Balrampur Chini Mills Ltd.		0.66
ZF Commercial Vehicle Control Systems India Ltd.		0.59
Godrej Consumer Products Ltd.		0.59
Gland Pharma Ltd.		0.59
Graphite India Ltd.		0.57
Reliance Industries Ltd.		0.56
Jubilant Foodworks Ltd.		0.54
Page Industries Ltd.		0.53
Sona Blw Precision Forgings Ltd.		0.52
Hatsun Agro Product Ltd.		0.52
Akums Drugs & Pharmaceuticals Ltd.		0.51
Aptus Value Housing Finance India Ltd.		0.45
ICICI Lombard General Insurance Company Ltd.		0.43
HDFC Bank Ltd.		0.43
ITC Ltd.		0.37
National Aluminium Company Ltd.		0.36
Avanti Feeds Ltd.		0.35
SBI Life Insurance Co. Ltd.		0.32
VRL Logistics Ltd.		0.30
Grasim Industries Ltd.		0.30
Sheela Foam Ltd.		0.29
Sundram Fasteners Ltd.		0.27
Nuvoco Vistas Corporation Ltd.		0.25
Indian Energy Exchange Ltd.		0.25
ESAB India Ltd.		0.24
Chemplast Sanmar Ltd.		0.24
Garware Technical Fibres Ltd.		0.16
Total		**24.22**
Commercial Papers		
NABARD	CRISIL A1+	1.23
Total		**1.23**
Non Convertible Debentures		
NABARD	[ICRA]AAA	4.27
LIC Housing Finance Ltd.	CRISIL AAA	3.56
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.01
Infopark Properties Ltd.	CARE AA-	3.00
Muthoot Finance Ltd.	CRISIL AA+	2.72
ONGC Petro Additions Ltd.	CRISIL AA	2.65
Tata Projects Ltd.	IND AA	2.64
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.12
Torrent Power Ltd.	CRISIL AA+	2.06
Small Industries Development Bank Of India	CRISIL AAA	2.01
Tata Communications Ltd.	CARE AAA	2.00
Bajaj Finance Ltd.	CRISIL AAA	2.00
Godrej Properties Ltd.	[ICRA]AA+	1.99
SMFG India Credit Company Ltd.	[ICRA]AAA	1.50
India Grid Trust	CRISIL AAA	1.50
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.47
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.35
Cube Highways Trust	IND AAA	1.12
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	1.02
Punjab National Bank (At1 Bond Under Basel III)	IND AA+	1.01
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.01
India Grid Trust	[ICRA]AAA	0.99
HDB Financial Services Ltd.	CRISIL AAA	0.99
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.95
Motilal Oswal Finvest Ltd.	[ICRA]AA	0.75
Aadhar Housing Finance Ltd.	[ICRA]AA	0.70
Avanse Financial Services Ltd.	CARE AA-	0.65
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.52
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	0.51
PNB Housing Finance Ltd.	[ICRA]AA+	0.50
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.49
Tata Housing Development Co. Ltd.	CARE AA	0.45
Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.43
Total		**51.94**
Government Securities		
Government Of India	SOVEREIGN	14.78
Total		**14.78**
State Development Loans		
State Government Of Rajasthan	SOVEREIGN	2.04
State Government Of Bihar	SOVEREIGN	1.23
State Government Of Maharashtra	SOVEREIGN	0.72
Total		**3.99**
Infrastructure Investment Trust		
Cube Highways Trust		0.76
Total		**0.76**
Cash, Cash Equivalents And Others		**3.08**
Grand Total		**100.00**

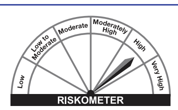
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.53
Sovereign	18.77
Telecommunication	5.59
Power	5.56
Realty	5.44
Capital Goods	3.90
Chemicals	3.81
Construction	3.48
Fast Moving Consumer Goods	2.49
Information Technology	2.35
Services	2.18
Automobile And Auto Components	1.38
Consumer Durables	1.13
Healthcare	1.10
Oil, Gas & Consumable Fuels	1.07
Textiles	0.69
Construction Materials	0.55
Consumer Services	0.54
Metals & Mining	0.36
Cash, Cash Equivalents And Others	3.08

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



■ Large Cap ■ Midcap ■ Small Cap
■ AAA and Equivalent ■ Sovereign ■ AA ■ AA+
■ Infrastructure Investment Trust ■ Below AA
■ Cash, Cash Equivalents, And Others ■ A1+



Investors understand that their principal will be at High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 5,711.22 Crores
- **AUM as on August 31, 2024**
  ₹ 4,895.74 Crores
- **Fund Manager: Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion) & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. Dinesh Balachandran - Dec 2023
  Ms. Mansi Sajeja Dec 2023
  Ms. Vandna Soni - Jan 2024
  Mr. Pradeep Kesavan - Dec 2023
  Total Experience:
  Mr. Dinesh Balachandran – Over 21 years
  Ms. Mansi Sajeja – Over 15 years
  Ms. Vandna Soni - Over 14 years
  Mr. Pradeep Kesavan – Over 18 Years
- **First Tier Benchmark:**
  45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)
- **Exit Load:** For exit within 12 months from the date of allotment
  For 10% of investments : Nil
  For remaining investment: 1.00%
  For exit after 12 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimumof 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	: 4.60 years
Macaulay Duration	: 2.84 years
Yield to Maturity^	: 8.23%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	55.8622	Dir-Plan-Growth	61.4611
Reg-Plan-Monthly IDCW	24.9794	Dir-Plan-Monthly IDCW	27.5984
Reg-Plan-Quarterly IDCW	24.9549	Dir-Plan-Quarterly IDCW	29.1938
Reg-Plan-Annual IDCW	31.5888	Dir-Plan-Annual IDCW	35.0186

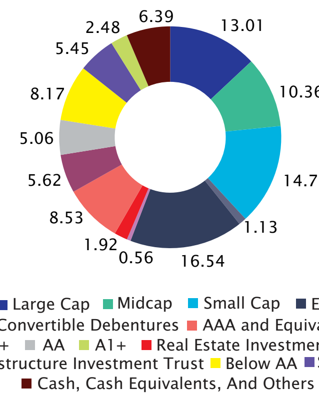
PORTFOLIO

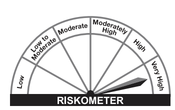
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
GAIL (India) Ltd.		1.76
ZF Commercial Vehicle Control Systems India Ltd.		1.69
VRL Logistics Ltd.		1.69
Whirlpool Of India Ltd.		1.42
Oil & Natural Gas Corporation Ltd.		1.41
Wipro Ltd.		1.38
State Bank Of India		1.32
ICICI Prudential Life Insurance Company Ltd.		1.30
Tata Technologies Ltd.		1.29
Biocon Ltd.		1.29
Steel Authority Of India Ltd.		1.28
Indian Energy Exchange Ltd.		1.22
FSN E-Commerce Ventures Ltd.		1.17
VIP Industries Ltd.		1.14
Vedanta Ltd.		1.12
HDFC Bank Ltd.		1.01
Ashoka Buildcon Ltd.		1.00
CESC Ltd.		0.99
Life Insurance Corporation Of India		0.91
Brigade Enterprises Ltd.		0.91
Kalpataru Projects International Ltd.		0.81
Indian Bank		0.74
Mahindra Lifespace Developers Ltd.		0.72
Jubilant Foodworks Ltd.		0.71
Britannia Industries Ltd.		0.70
Gokaldas Exports Ltd.		0.69
ICICI Bank Ltd.		0.67
HCL Technologies Ltd.		0.60
City Union Bank Ltd.		0.57
V-Mart Retail Ltd.		0.52
Sagar Cements Ltd.		0.52
Ltimindtree Ltd.		0.52
Heidelbergcement India Ltd.		0.51
Equitas Small Finance Bank Ltd.		0.48
Tech Mahindra Ltd.		0.46
Gland Pharma Ltd.		0.46
United Spirits Ltd.		0.45
HDFC Asset Management Co. Ltd.		0.43
Bharti Airtel Ltd.		0.43
Laurus Labs Ltd.		0.42
Ashiana Housing Ltd.		0.39
Rallis India Ltd.		0.30
Elin Electronics Ltd.		0.28
Axis Bank Ltd.		0.20
PVR Inox Ltd.		0.19
Infosys Ltd.		0.07
Nuvoco Vistas Corporation Ltd.		0.01
Total		**38.15**
Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.		1.13
Total		**1.13**
Commercial Papers		
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.82
Total		**0.82**
Certificate Of Deposits		
Small Industries Development Bank Of India	CRISIL A1+	1.66
Total		**1.66**
Non Convertible Debentures		
Infopark Properties Ltd.	CARE AA-	2.73
SBFC Finance Ltd.	IND AA-	2.12
HDB Financial Services Ltd.	CRISIL AAA	1.70
Bajaj Housing Finance Ltd.	CRISIL AAA	1.55
Renserv Global Pvt Ltd.	CARE A+(CE)	1.53
Muthoot Finance Ltd.	CRISIL AA+	1.53
Canara Bank(Tier II Bond Under Basel III)	IND AAA	1.44
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.29
Tata Projects Ltd.	IND AA	1.28
Godrej Industries Ltd.	CRISIL AA	1.28
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.28
SMFG India Home Finance Co. Ltd.	CRISIL AAA	0.85
Power Finance Corporation Ltd.	CRISIL AAA	0.85
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.85
JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	0.85
Indian Bank(Tier II Bond Under Basel III)	IND AA+	0.85
JM Financial Services Ltd.	CRISIL AA	0.68
Indostar Capital Finance Ltd.	CRISIL AA-	0.51
Sundaram Finance Ltd.	CRISIL AAA	0.43
Avanse Financial Services Ltd.	CARE AA-	0.43
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	0.42
JM Financial Services Ltd.	[ICRA]AA	0.41
Aadhar Housing Finance Ltd.	IND AA	0.39
Bharti Telecom Ltd.	CRISIL AA+	0.26
Motilal Oswal Finvest Ltd.	[ICRA]AA	0.17
Total		**25.68**
Floating Rate Notes		
Bharti Telecom Ltd.	CRISIL AA+	1.70
Total		**1.70**
Government Securities		
Government Of India	SOVEREIGN	5.45
Total		**5.45**
Exchange Traded Funds		
SBI Gold ETF		11.01
Nippon India Silver ETF		3.79
SBI Silver ETF		1.74
Total		**16.54**
Real Estate Investment Trust		
Embassy Office Parks Reit		1.92
Total		**1.92**
Infrastructure Investment Trust		
Cube Highways Trust		0.56
Total		**0.56**
Cash, Cash Equivalents And Others		**6.39**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	49.14
Realty	6.67
Sovereign	5.45
Information Technology	4.32
Oil, Gas & Consumable Fuels	3.17
Construction	3.09
Consumer Durables	2.84
Services	2.67
Power	2.52
Metals & Mining	2.40
Consumer Services	2.40
Healthcare	2.17
Automobile And Auto Components	1.69
Diversified	1.28
Fast Moving Consumer Goods	1.15
Construction Materials	1.04
Textiles	0.69
Telecommunication	0.43
Chemicals	0.30
Media, Entertainment & Publication	0.19
Cash, Cash Equivalents And Others	6.39

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at Very High risk

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

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

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

SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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	105.1413
Dir-Plan-Growth	114.2421

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 118.50 Crores
- **AUM as on August 31, 2024**
  ₹ 120.08 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 5.89 years
Average Maturity	: 10.49 years
Macaulay Duration	: 6.13 years
Yield to Maturity^	: 7.52%

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

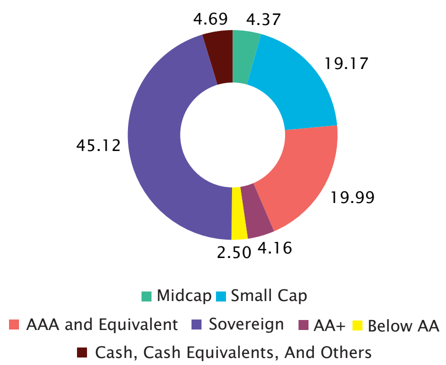
PORTFOLIO

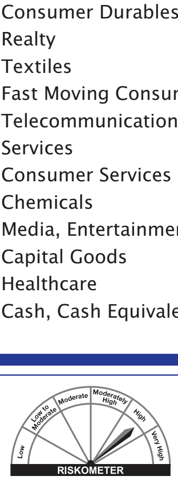
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Brainbees Solutions Ltd.		2.29
Tips Industries Ltd.		1.88
Hatsun Agro Product Ltd.		1.64
Pitti Engineering Ltd.		1.62
Ganesha Ecosphere Ltd.		1.52
Doms Industries Ltd.		1.52
Hawkins Cookers Ltd.		1.47
Garware Technical Fibres Ltd.		1.40
Elin Electronics Ltd.		1.39
E.I.D-Parry (India) Ltd.		1.31
Thangamayil Jewellery Ltd.		1.19
Muthoot Finance Ltd.		1.15
K.P.R. Mill Ltd.		0.99
Aether Industries Ltd.		0.96
Go Digit General Insurance Ltd.		0.93
Indegene Ltd.		0.83
Relaxo Footwears Ltd.		0.73
Sheela Foam Ltd.		0.72
Total		**23.54**
Non Convertible Debentures		
Sundaram Finance Ltd.	CRISIL AAA	4.21
Nexus Select Trust	CRISIL AAA	4.16
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.16
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.51
Cube Highways Trust	IND AAA	2.50
Avanse Financial Services Ltd.	CARE AA-	2.50
Muthoot Finance Ltd.	CRISIL AA+	2.49
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.45
Indian Bank (Tier II Bond Under Basel III)	IND AA+	1.67
Total		**26.65**
Government Securities		
Government Of India	SOVEREIGN	25.59
Total		**25.59**
State Development Loans		
State Government Of Uttar Pradesh	SOVEREIGN	12.59
State Government Of Rajasthan	SOVEREIGN	4.26
Total		**16.85**
Strips		
Government Of India	SOVEREIGN	2.68
Total		**2.68**
Cash, Cash Equivalents And Others		**4.69**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	45.12
Financial Services	19.56
Consumer Durables	5.50
Realty	4.16
Textiles	3.91
Fast Moving Consumer Goods	3.16
Telecommunication	2.51
Services	2.50
Consumer Services	2.29
Chemicals	2.27
Media, Entertainment & Publication	1.88
Capital Goods	1.62
Healthcare	0.83
Cash, Cash Equivalents And Others	4.69

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at High risk

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

- Regular income and capital appreciation.
- Investment primarily in debt and money market instruments and secondarily in actively managed equity and equity related instruments.

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

HYBRID – EQUITY SAVINGS FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI EQUITY SAVINGS FUND

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	22.8646	Dir-Plan-Growth	25.0942
Reg-Plan-Monthly IDCW	21.1978	Dir-Plan-Monthly IDCW	22.9699
Reg-Plan-Quarterly IDCW	21.6212	Dir-Plan-Quarterly IDCW	23.7636

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 5,048.41 Crores
- **AUM as on August 31, 2024**
  ₹ 5,088.38 Crores
- **Fund Manager:**
  Ms. Nidhi Chawla (Equity Portion)
  Ms. Mansi Sajeja (Debt Portion)
  Mr. Neeraj Kumar (Arbitrage Portion)
  Mr. Pradeep Kesavan (overseas investments)
  Ms. Vandna Soni (Commodities Portion)
  Managing Since:
  Ms. Nidhi Chawla - Jan 2022
  Ms. Mansi Sajeja - June 2021
  Mr. Neeraj Kumar - May 2015
  Mr. Pradeep Kesavan Dec-2023
  Ms. Vandna Soni - Jan 2024
  Total Experience:
  Ms. Nidhi Chawla – Over 17 years
  Ms. Mansi Sajeja – Over 15 years
  Mr. Neeraj Kumar –Over 25 years
  Mr. Pradeep Kesavan –Over 18 years
  Ms. Vandna Soni - Over 14 years
- **First Tier Benchmark:** NIFTY Equity Savings Index
- **Exit Load:**
  For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.45 years
Average Maturity	: 1.75 years
Macaulay Duration	: 1.54 years
Yield to Maturity^	: 7.94%

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

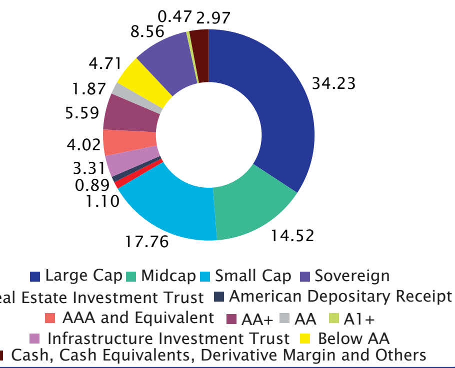
PORTFOLIO

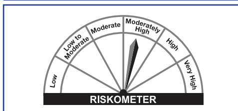
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
Whirlpool Of India Ltd.		1.67	-	1.67
Indian Energy Exchange Ltd.		1.24	-	1.24
ZF Commercial Vehicle Control Systems India Ltd.		1.19	-	1.19
Ganesha Ecosphere Ltd.		1.16	-	1.16
Petronet Lng Ltd.		1.15	-	1.15
Finolex Industries Ltd.		1.10	-	1.10
Brainbees Solutions Ltd.		1.02	-	1.02
Muthoot Finance Ltd.		1.01	-	1.01
Jubilant Foodworks Ltd.		0.97	-	0.97
Doms Industries Ltd.		0.94	-	0.94
Aavas Financiers Ltd.		0.88	-	0.88
Rainbow Children'S Medicare Ltd.		0.82	-	0.82
Aether Industries Ltd.		0.76	-	0.76
Paradeep Phosphates Ltd.		0.75	-	0.75
Aptus Value Housing Finance India Ltd.		0.75	-	0.75
ESAB India Ltd.		0.74	-	0.74
Delhivery Ltd.		0.73	-	0.73
Gland Pharma Ltd.		0.71	-	0.71
VIP Industries Ltd.		0.70	-	0.70
Shree Cement Ltd.		0.70	-	0.70
Gokaldas Exports Ltd.		0.70	-	0.70
EIH Ltd.		0.68	-	0.68
Jupiter Life Line Hospitals Ltd.		0.63	-	0.63
Neogen Chemicals Ltd.		0.62	-	0.62
Tega Industries Ltd.		0.59	-	0.59
Samhi Hotels Ltd.		0.49	-	0.49
VRL Logistics Ltd.		0.48	-	0.48
KNR Constructions Ltd.		0.47	-	0.47
Kajaria Ceramics Ltd.		0.46	-	0.46
Ashoka Buildcon Ltd.		0.40	-	0.40
Total		**24.51**	**–**	**24.51**
Equity Shares & Derivatives				
HDFC Bank Ltd.		8.96	-8.00	0.96
Kotak Mahindra Bank Ltd.		3.34	-2.27	1.07
ICICI Bank Ltd.		2.06	-0.29	1.77
State Bank Of India		1.96	-0.92	1.04
Indus Towers Ltd.		1.94	-1.95	-0.01
Reliance Industries Ltd.		1.58	-1.59	-0.01
Hindalco Industries Ltd.		1.35	-0.31	1.04
National Aluminium Company Ltd.		1.29	-1.29	-
Tata Motors Ltd.		1.28	-1.27	0.01
L&T Finance Ltd.		1.25	-1.26	-0.01
Tata Consultancy Services Ltd.		1.05	-1.05	-
Mahindra & Mahindra Ltd.		0.71	-0.71	-
DLF Ltd.		0.70	-0.71	-0.01
Adani Ports And Special Economic Zone Ltd.		0.67	-0.67	-
REC Ltd.		0.63	-0.63	-
GMR Airports Infrastructure Ltd.		0.62	-0.63	-0.01
Bank Of Baroda		0.60	-0.60	-
Tata Power Company Ltd.		0.59	-0.60	-0.01
Bharat Heavy Electricals Ltd.		0.58	-0.58	-
Ambuja Cements Ltd.		0.56	-0.56	-
Manappuram Finance Ltd.		0.51	-0.52	-0.01
Canara Bank		0.49	-0.50	-0.01
Vodafone Idea Ltd.		0.48	-0.48	-
Bajaj Auto Ltd.		0.48	-0.48	-
ACC Ltd.		0.44	-0.45	-0.01
Zydus Lifesciences Ltd.		0.40	-0.40	-
Berger Paints India Ltd.		0.39	-0.40	-0.01
Samvardhana Motherson International Ltd.		0.37	-0.37	-
Tata Steel Ltd.		0.34	-0.34	-
Larsen & Toubro Ltd.		0.30	-0.31	-0.01
Bajaj Finance Ltd.		0.29	-0.30	-0.01
Oberoi Realty Ltd.		0.28	-0.28	-
Hindustan Aeronautics Ltd.		0.25	-0.25	-
Bharat Electronics Ltd.		0.25	-0.25	-
Bajaj Finserv Ltd.		0.24	-0.24	-
Tech Mahindra Ltd.		0.23	-0.23	-
Infosys Ltd.		0.22	-0.22	-
Coal India Ltd.		0.22	-0.22	-
Axis Bank Ltd.		0.22	-0.22	-
Jindal Steel & Power Ltd.		0.20	-0.20	-
The Federal Bank Ltd.		0.18	-0.18	-
JSW Steel Ltd.		0.18	-0.18	-
Indian Oil Corporation Ltd.		0.18	-0.18	-
Bharti Airtel Ltd.		0.18	-0.13	0.05
Adani Enterprises Ltd.		0.18	-0.18	-
United Spirits Ltd.		0.16	-0.16	-
Interglobe Aviation Ltd.		0.16	-0.16	-
Aditya Birla Capital Ltd.		0.16	-0.16	-
Oil & Natural Gas Corporation Ltd.		0.15	-0.15	-
NMDC Ltd.		0.15	-0.15	-
Sun Pharmaceutical Industries Ltd.		0.14	-0.14	-
Piramal Enterprises Ltd.		0.13	-0.13	-
Dixon Technologies (India) Ltd.		0.13	-0.14	-0.01
Bharat Petroleum Corporation Ltd.		0.13	-0.13	-
Container Corporation Of India Ltd.		0.12	-0.12	-
Nestle India Ltd.		0.11	-0.11	-
Trent Ltd.		0.10	-0.10	-
SBI Life Insurance Co. Ltd.		0.10	-0.11	-0.01
Titan Company Ltd.		0.09	-0.09	-
Hindustan Unilever Ltd.		0.09	-0.09	-
Colgate Palmolive (India) Ltd.		0.08	-0.08	-
HCL Technologies Ltd.		0.07	-0.07	-
Indian Railway Catering & Tourism Corporation Ltd.		0.06	-0.06	-
Hindustan Petroleum Corporation Ltd.		0.06	-0.06	-
Granules India Ltd.		0.06	-0.06	-
GAIL (India) Ltd.		0.06	-0.06	-
Vedanta Ltd.		0.05	-0.05	-
Polycab India Ltd.		0.05	-0.05	-
ITC Ltd.		0.05	-0.05	-
Dabur India Ltd.		0.05	-0.05	-
NTPC Ltd.		0.04	-0.04	-
Cipla Ltd.		0.04	-0.04	-
Siemens Ltd.		0.03	-0.03	-
IDFC Ltd.		0.03	-0.03	-
HDFC Life Insurance Company Ltd.		0.03	-0.03	-
Oracle Financial Services Software Ltd.		0.02	-0.02	-
Aurobindo Pharma Ltd.		0.02	-0.02	-
Apollo Hospitals Enterprise Ltd.		0.02	-0.02	-
Shriram Finance Ltd.		0.01	-0.01	-
Indusind Bank Ltd.		0.01	-0.01	-
Biocon Ltd.		0.01	-0.01	-
Alkem Laboratories Ltd.		0.01	-0.01	-
Total		**42.00**	**–36.20**	**5.80**
American Depositary Receipt				
Lonza Group		0.89	-	-
Total		**0.89**	**–**	**–**
Commercial Papers				
TMF Holdings Ltd.	CRISIL A1+	0.47	-	-
Total		**0.47**	**–**	**–**
Non Convertible Debentures				
Infopark Properties Ltd.	CARE AA-	1.97	-	-
Muthoot Finance Ltd.	CRISIL AA+	1.96	-	-
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.47	-	-
SBFC Finance Ltd.	IND AA-	1.46	-	-
Grihum Housing Finance Ltd.	CARE AA-	1.28	-	-
PNB Housing Finance Ltd.	[ICRA]AA+	0.98	-	-
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.98	-	-
NABARD	CRISIL AAA	0.97	-	-
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.89	-	-
Cube Highways Trust	IND AAA	0.69	-	-
ONGC Petro Additions Ltd.	CRISIL AA	0.49	-	-
Godrej Properties Ltd.	[ICRA]AA+	0.49	-	-
TMF Holdings Ltd.	CRISIL AA+	0.39	-	-
Aadhar Housing Finance Ltd.	[ICRA]AA	0.30	-	-
Aadhar Housing Finance Ltd.	CARE AA	0.10	-	-
Total		**14.42**	**–**	**–**
Floating Rate Notes				
Bharti Telecom Ltd.	CRISIL AA+	1.77	-	-
Total		**1.77**	**–**	**–**
Government Securities				
Government Of India	SOVEREIGN	5.68	-	-
Total		**5.68**	**–**	**–**
Treasury Bills				
364 Day T-Bill 30.01.25	SOVEREIGN	1.91	-	-
182 Day T-Bill 05.12.24	SOVEREIGN	0.97	-	-
Total		**2.88**	**–**	**–**
Real Estate Investment Trust				
Embassy Office Parks Reit		1.10	-	-
Total		**1.10**	**–**	**–**
Infrastructure Investment Trust				
National Highways Infra Trust		2.07	-	-
Cube Highways Trust		1.24	-	-
Total		**3.31**	**–**	**–**
Cash, Cash Equivalents, Derivative Margin And Others		**2.97**	**–**	**–**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	38.10
Sovereign	8.56
Services	6.78
Realty	4.54
Automobile And Auto Components	4.03
Healthcare	3.75
Metals & Mining	3.74
Capital Goods	3.59
Oil, Gas & Consumable Fuels	3.53
Consumer Durables	3.44
Consumer Services	3.32
Chemicals	2.62
Telecommunication	2.60
Textiles	1.86
Construction Materials	1.70
Information Technology	1.59
Fast Moving Consumer Goods	1.48
Construction	1.17
Power	0.63
Cash, Cash Equivalents, Derivative Margin And Others	2.97

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





Investors understand that their principal will be at Moderately High risk

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.

HYBRID - ARBITRAGE FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.8038
Reg-Plan-Growth	31.9531
Dir-Plan-IDCW	18.2771
Dir-Plan-Growth	33.8270

LAST IDCW

Face value: ₹10

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

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

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 32,203.37 Crores
- **AUM as on August 31, 2024**
  ₹ 28,395.52 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 0.69%
Beta#	: 0.77
Sharpe Ratio#	: -1.15
Modified Duration	: 0.38 years
Average Maturity	: 0.48 years
Macaulay Duration	: 0.38 years
Yield to Maturity^	: 7.54%
Portfolio Turnover*	
Equity Turnover	: 2.44
Total Turnover	: 14.11

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 (6.80% as on 31st August 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

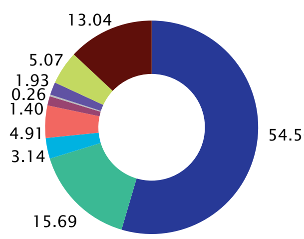
PORTFOLIO

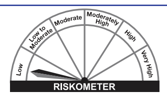
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
HDFC Bank Ltd.		4.36	-4.38	-0.02
Tata Motors Ltd.		4.10	-4.08	0.02
Reliance Industries Ltd.		3.36	-3.39	-0.03
Indusind Bank Ltd.		2.16	-2.17	-0.01
Adani Enterprises Ltd.		2.13	-2.14	-0.01
Bharat Electronics Ltd.		2.07	-2.08	-0.01
Bajaj Finance Ltd.		1.89	-1.90	-0.01
Hindustan Aeronautics Ltd.		1.75	-1.76	-0.01
Vodafone Idea Ltd.		1.58	-1.59	-0.01
Infosys Ltd.		1.54	-1.55	-0.01
ICICI Bank Ltd.		1.44	-1.44	-
Tata Power Company Ltd.		1.43	-1.43	-
Vedanta Ltd.		1.39	-1.39	-
Larsen & Toubro Ltd.		1.38	-1.39	-0.01
Axis Bank Ltd.		1.34	-1.35	-0.01
ITC Ltd.		1.24	-1.25	-0.01
REC Ltd.		1.14	-1.15	-0.01
Interglobe Aviation Ltd.		0.99	-1.00	-0.01
State Bank Of India		0.94	-0.95	-0.01
Canara Bank		0.92	-0.92	-
Samvardhana Motherson International Ltd.		0.87	-0.88	-0.01
GMR Airports Infrastructure Ltd.		0.87	-0.87	-
Bank Of Baroda		0.84	-0.85	-0.01
Indian Oil Corporation Ltd.		0.83	-0.83	-
Kotak Mahindra Bank Ltd.		0.78	-0.78	-
DLF Ltd.		0.77	-0.77	-
Power Finance Corporation Ltd.		0.76	-0.76	-
Tata Consultancy Services Ltd.		0.72	-0.73	-0.01
Trent Ltd.		0.71	-0.71	-
Oil & Natural Gas Corporation Ltd.		0.65	-0.65	-
Lupin Ltd.		0.63	-0.64	-0.01
Indian Railway Catering & Tourism Corporation Ltd.		0.63	-0.64	-0.01
Bharti Airtel Ltd.		0.63	-0.63	-
Godrej Properties Ltd.		0.62	-0.62	-
Bharat Heavy Electricals Ltd.		0.62	-0.62	-
Jindal Steel & Power Ltd.		0.61	-0.61	-
United Spirits Ltd.		0.59	-0.60	-0.01
Dixon Technologies (India) Ltd.		0.58	-0.58	-
Container Corporation Of India Ltd.		0.53	-0.53	-
NMDC Ltd.		0.51	-0.51	-
Indus Towers Ltd.		0.51	-0.51	-
Bandhan Bank Ltd.		0.49	-0.50	-0.01
Hindustan Petroleum Corporation Ltd.		0.46	-0.46	-
Adani Ports And Special Economic Zone Ltd.		0.45	-0.45	-
Titan Company Ltd.		0.43	-0.44	-0.01
Havells India Ltd.		0.43	-0.43	-
UPL Ltd.		0.42	-0.42	-
Alkem Laboratories Ltd.		0.42	-0.43	-0.01
Punjab National Bank		0.41	-0.41	-
HDFC Asset Management Co. Ltd.		0.41	-0.41	-
Aditya Birla Capital Ltd.		0.39	-0.40	-0.01
Exide Industries Ltd.		0.38	-0.39	-0.01
Power Grid Corporation Of India Ltd.		0.37	-0.38	-0.01
Nestle India Ltd.		0.37	-0.37	-
Tata Steel Ltd.		0.36	-0.36	-
IDFC Ltd.		0.36	-0.36	-
The Federal Bank Ltd.		0.35	-0.35	-
Pidilite Industries Ltd.		0.35	-0.36	-0.01
Polycab India Ltd.		0.34	-0.34	-
Multi Commodity Exchange Of India Ltd.		0.34	-0.34	-
LIC Housing Finance Ltd.		0.34	-0.34	-
Cipla Ltd.		0.34	-0.34	-
Biocon Ltd.		0.34	-0.34	-
Tata Consumer Products Ltd.		0.33	-0.34	-0.01
Tata Communications Ltd.		0.33	-0.34	-0.01
Manappuram Finance Ltd.		0.33	-0.33	-
Indraprastha Gas Ltd.		0.33	-0.33	-
HDFC Life Insurance Company Ltd.		0.32	-0.32	-
Oberoi Realty Ltd.		0.31	-0.31	-
Wipro Ltd.		0.30	-0.30	-
PI Industries Ltd.		0.30	-0.30	-
NTPC Ltd.		0.30	-0.30	-
Steel Authority Of India Ltd.		0.29	-0.29	-
Ltimindtree Ltd.		0.29	-0.29	-
L&T Finance Ltd.		0.29	-0.30	-0.01
Zydus Lifesciences Ltd.		0.28	-0.28	-
Mahindra & Mahindra Ltd.		0.28	-0.28	-
Hindustan Unilever Ltd.		0.28	-0.28	-
RBL Bank Ltd.		0.27	-0.27	-
JSW Steel Ltd.		0.27	-0.27	-
GAIL (India) Ltd.		0.27	-0.28	-0.01
The Indian Hotels Company Ltd.		0.26	-0.26	-
Bharat Petroleum Corporation Ltd.		0.26	-0.26	-
Maruti Suzuki India Ltd.		0.24	-0.24	-
HCL Technologies Ltd.		0.24	-0.24	-
Coal India Ltd.		0.24	-0.24	-
Hindustan Copper Ltd.		0.23	-0.23	-
Hero Motocorp Ltd.		0.23	-0.23	-
SRF Ltd.		0.22	-0.22	-
Laurus Labs Ltd.		0.22	-0.22	-
The Ramco Cements Ltd.		0.21	-0.21	-
Berger Paints India Ltd.		0.21	-0.22	-0.01
Shriram Finance Ltd.		0.20	-0.20	-
National Aluminium Company Ltd.		0.20	-0.20	-
Hindalco Industries Ltd.		0.19	-0.19	-
Persistent Systems Ltd.		0.18	-0.18	-
Indian Energy Exchange Ltd.		0.18	-0.18	-
Britannia Industries Ltd.		0.17	-0.17	-
Tech Mahindra Ltd.		0.16	-0.16	-
City Union Bank Ltd.		0.16	-0.16	-
Chambal Fertilisers And Chemicals Ltd.		0.16	-0.16	-
Bajaj Finserv Ltd.		0.15	-0.15	-
Cummins India Ltd.		0.14	-0.14	-
MRF Ltd.		0.13	-0.13	-
Metropolis Healthcare Ltd.		0.13	-0.13	-
Aurobindo Pharma Ltd.		0.13	-0.13	-
Ambuja Cements Ltd.		0.13	-0.12	0.01
ACC Ltd.		0.13	-0.14	-0.01
ABB India Ltd.		0.13	-0.14	-0.01
Oracle Financial Services Software Ltd.		0.12	-0.12	-
Escorts Kubota Ltd.		0.12	-0.12	-
Birlasoft Ltd.		0.12	-0.12	-
Ashok Leyland Ltd.		0.12	-0.12	-
Gujarat Narmada Valley Fertilizers & Chemicals Ltd.		0.11	-0.11	-
Balrampur Chini Mills Ltd.		0.11	-0.11	-
Bajaj Auto Ltd.		0.11	-0.12	-0.01
Abbott India Ltd.		0.11	-0.12	-0.01
Siemens Ltd.		0.10	-0.10	-
IPCA Laboratories Ltd.		0.10	-0.10	-
Ultratech Cement Ltd.		0.09	-0.10	-0.01
Max Financial Services Ltd.		0.09	-0.09	-
Dabur India Ltd.		0.09	-0.09	-
Coforge Ltd.		0.09	-0.09	-
Aarti Industries Ltd.		0.09	-0.09	-
Petronet LNG Ltd.		0.08	-0.08	-
Muthoot Finance Ltd.		0.08	-0.08	-
Atul Ltd.		0.08	-0.08	-
Aditya Birla Fashion And Retail Ltd.		0.08	-0.08	-
Shree Cement Ltd.		0.07	-0.07	-
Cholamandalam Investment & Finance Co. Ltd.		0.07	-0.07	-
Bharat Forge Ltd.		0.07	-0.07	-
Voltas Ltd.		0.06	-0.06	-
Sun Pharmaceutical Industries Ltd.		0.06	-0.06	-
Navin Fluorine International Ltd.		0.05	-0.05	-
Glenmark Pharmaceuticals Ltd.		0.05	-0.05	-
Asian Paints Ltd.		0.05	-0.05	-
TVS Motor Company Ltd.		0.04	-0.04	-
Piramal Enterprises Ltd.		0.04	-0.04	-
Dr. Reddy's Laboratories Ltd.		0.04	-0.04	-
Apollo Hospitals Enterprise Ltd.		0.04	-0.04	-
SBI Life Insurance Co. Ltd.		0.03	-0.03	-
Mphasis Ltd.		0.03	-0.03	-
Mahanagar Gas Ltd.		0.03	-0.03	-
Crompton Greaves Consumer Electricals Ltd.		0.03	-0.03	-
Colgate Palmolive (India) Ltd.		0.03	-0.03	-
United Breweries Ltd.		0.02	-0.02	-
Tata Chemicals Ltd.		0.02	-0.02	-
ICICI Lombard General Insurance Company Ltd.		0.02	-0.02	-
Granules India Ltd.		0.02	-0.02	-
Godrej Consumer Products Ltd.		0.02	-0.02	-
Divi's Laboratories Ltd.		0.02	-0.02	-
Info Edge (India) Ltd.		0.01	-0.01	-
ICICI Prudential Life Insurance Company Ltd.		0.01	-0.01	-
Grasim Industries Ltd.		0.01	-0.01	-
Total		**73.39**	**–73.77**	**–0.38**
Commercial Papers				
Indus Towers Ltd.	[ICRA]A1+	1.54	-	-
LIC Housing Finance Ltd.	CRISIL A1+	1.19	-	-
TVS Credit Services Ltd.	CRISIL A1+	0.92	-	-
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.23	-	-
Muthoot Finance Ltd.	CRISIL A1+	0.22	-	-
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.08	-	-
Total		**4.18**	**–**	**–**
Certificate Of Deposits				
The Federal Bank Ltd.	CRISIL A1+	0.29	-	-
Canara Bank	CRISIL A1+	0.23	-	-
Axis Bank Ltd.	CRISIL A1+	0.22	-	-
Union Bank Of India	[ICRA]A1+	0.15	-	-
Total		**0.89**	**–**	**–**
Non Convertible Debentures				
LIC Housing Finance Ltd.	CRISIL AAA	1.22	-	-
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.92	-	-
Bharti Telecom Ltd.	CRISIL AA+	0.78	-	-
HDB Financial Services Ltd.	CRISIL AAA	0.62	-	-
HDFC Bank Ltd.	CRISIL AAA	0.58	-	-
Tata Capital Ltd.	[ICRA]AAA	0.53	-	-
Power Finance Corporation Ltd.	CRISIL AAA	0.39	-	-
National Bank For Agriculture And Rural Development	CRISIL AAA	0.31	-	-
REC Ltd.	[ICRA]AAA	0.23	-	-
National Bank For Agriculture And Rural Development	[ICRA]AAA	0.11	-	-
Total		**5.69**	**–**	**–**
Floating Rate Notes				
Bharti Telecom Ltd.	CRISIL AA+	0.62	-	-
HDFC Credila Financial Services Pvt. Ltd.	CARE AA	0.26	-	-
Total		**0.88**	**–**	**–**
Treasury Bills				
182 Day T-Bill 05.09.24	SOVEREIGN	0.62	-	-
182 Day T-Bill 11.10.24	SOVEREIGN	0.46	-	-
182 Day T-Bill 19.09.24	SOVEREIGN	0.31	-	-
182 Day T-Bill 03.10.24	SOVEREIGN	0.31	-	-
91 Day T-Bill 10.10.24	SOVEREIGN	0.15	-	-
364 Day T-Bill 27.09.24	SOVEREIGN	0.08	-	-
Total		**1.93**	**–**	**–**
Cash, Cash Equivalents, Derivative Margin And Others#		**13.04**	**–**	**–**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.00
Oil, Gas & Consumable Fuels	6.51
Automobile And Auto Components	6.45
Metals & Mining	6.18
Capital Goods	5.39
Telecommunication	4.59
Information Technology	3.79
Fast Moving Consumer Goods	3.25
Healthcare	2.93
Services	2.84
Power	2.10
Sovereign	1.93
Chemicals	1.80
Consumer Durables	1.79
Realty	1.70
Consumer Services	1.69
Construction	1.38
Construction Materials	0.64
Cash, Cash Equivalents, Derivative Margin And Others	13.04

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Low risk

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 MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹32,092.45 Crores
- **AUM as on August 31, 2024**
  ₹32,440.95 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	: 4.61 years
Average Maturity	: 7.25 years
Macaulay Duration	: 4.82 years
Yield to Maturity^	: 7.46%

^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	14.8634	Dir-Plan-IDCW	15.3250
Reg-Plan-Growth	14.8632	Dir-Plan-Growth	15.3243

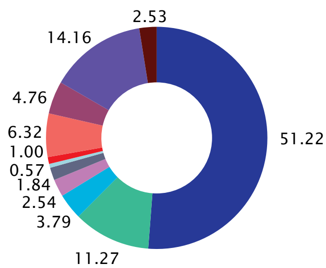
PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
Torrent Power Ltd.		2.24	-	2.24
Tech Mahindra Ltd.		2.10	-	2.10
CESC Ltd.		2.03	-	2.03
Ashok Leyland Ltd.		1.44	-	1.44
Biocon Ltd.		1.11	-	1.11
Cipla Ltd.		1.05	-	1.05
United Spirits Ltd.		1.02	-	1.02
ICICI Prudential Life Insurance Company Ltd.		1.00	-	1.00
Sona Blw Precision Forgings Ltd.		0.82	-	0.82
Bharat Petroleum Corporation Ltd.		0.81	-	0.81
Life Insurance Corporation Of India		0.79	-	0.79
Carborundum Universal Ltd.		0.74	-	0.74
Gateway Distriparks Ltd.		0.65	-	0.65
Delhivery Ltd.		0.52	-	0.52
Wipro Ltd.		0.46	-	0.46
Go Fashion (India) Ltd.		0.30	-	0.30
ACC Ltd.		0.23	-	0.23
Crompton Greaves Consumer Electricals Ltd.		0.04	-	0.04
Grasim Industries Ltd.		0.01	-	0.01
Total		**17.36**	**–**	**17.36**
Equity Shares & Derivatives				
HDFC Bank Ltd.		4.79	-2.36	2.43
ICICI Bank Ltd.		4.58	-4.61	-0.03
GAIL (India) Ltd.		3.90	-2.09	1.81
Bharti Airtel Ltd.		3.01	-2.06	0.95
Reliance Industries Ltd.		2.78	-0.84	1.94
Indian Oil Corporation Ltd.		2.40	-2.42	-0.02
Tata Steel Ltd.		2.12	-0.12	2.00
Axis Bank Ltd.		1.93	-1.27	0.66
Larsen & Toubro Ltd.		1.79	-1.81	-0.02
Sun Pharmaceutical Industries Ltd.		1.76	-1.77	-0.01
Mahindra & Mahindra Ltd.		1.70	-1.71	-0.01
DLF Ltd.		1.54	-1.55	-0.01
State Bank Of India		1.33	-1.34	-0.01
Kotak Mahindra Bank Ltd.		1.29	-1.29	-
Petronet Lng Ltd.		1.13	-0.58	0.55
Oil & Natural Gas Corporation Ltd.		1.07	-0.54	0.53
Power Grid Corporation Of India Ltd.		0.98	-0.98	-
Tata Motors Ltd.		0.96	-0.94	0.02
Tata Consultancy Services Ltd.		0.86	-0.86	-
Interglobe Aviation Ltd.		0.83	-0.83	-
ITC Ltd.		0.82	-0.17	0.65
Hindustan Unilever Ltd.		0.75	-0.76	-0.01
HCL Technologies Ltd.		0.75	-0.30	0.45
Cummins India Ltd.		0.75	-0.76	-0.01
SBI Life Insurance Co. Ltd.		0.65	-0.65	-
Tata Power Company Ltd.		0.58	-0.59	-0.01
ICICI Lombard General Insurance Company Ltd.		0.54	-0.54	-
Maruti Suzuki India Ltd.		0.53	-0.53	-
Lupin Ltd.		0.44	-0.45	-0.01
Container Corporation Of India Ltd.		0.36	-0.02	0.34
Infosys Ltd.		0.26	-0.01	0.25
Canara Bank		0.24	-0.24	-
Hindustan Petroleum Corporation Ltd.		0.21	-0.22	-0.01
Bajaj Finserv Ltd.		0.20	-0.20	-
JSW Steel Ltd.		0.19	-0.19	-
HDFC Asset Management Co. Ltd.		0.17	-0.17	-
Vodafone Idea Ltd.		0.16	-0.16	-
Bajaj Finance Ltd.		0.11	-0.11	-
Bharat Heavy Electricals Ltd.		0.08	-0.09	-0.01
The Federal Bank Ltd.		0.07	-0.07	-
Hindalco Industries Ltd.		0.07	-0.07	-
Shree Cement Ltd.		0.06	-0.06	-
Indus Towers Ltd.		0.06	-0.07	-0.01
NTPC Ltd.		0.02	-0.02	-
Indian Energy Exchange Ltd.		0.02	-0.02	-
HDFC Life Insurance Company Ltd.		0.02	-0.02	-
RBL Bank Ltd.		0.01	-0.01	-
Exide Industries Ltd.		0.01	-0.01	-
Bank Of Baroda		0.01	-0.01	-
Aurobindo Pharma Ltd.		0.01	-0.01	-
Asian Paints Ltd.		0.01	-0.01	-
Apollo Hospitals Enterprise Ltd.		0.01	-0.01	-
Total		**48.92**	**–36.52**	**12.40**
Foreign Equity Shares				
Cognizant Technology Solutions Corporation		0.57	-	-
Total		**0.57**	**–**	**–**
Convertible Debentures				
Cholamandalam Investment & Finance Co. Ltd.		1.84	-	-
Total		**1.84**	**–**	**–**
Non Convertible Debentures				
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.58	-	-
LIC Housing Finance Ltd.	CRISIL AAA	1.42	-	-
Bajaj Finance Ltd.	CRISIL AAA	1.16	-	-
Muthoot Finance Ltd.	CRISIL AA+	0.84	-	-
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.78	-	-
Bharti Telecom Ltd.	CRISIL AA+	0.70	-	-
Godrej Properties Ltd.	[ICRA]AA+	0.69	-	-
Bajaj Housing Finance Ltd.	CRISIL AAA	0.62	-	-
Mindspace Business Parks Reit	CRISIL AAA	0.59	-	-
Torrent Power Ltd.	CRISIL AA+	0.56	-	-
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.46	-	-
HDB Financial Services Ltd.	CRISIL AAA	0.46	-	-
Tata Communications Ltd.	CARE AAA	0.15	-	-
Total		**10.01**	**–**	**–**
Zero Coupon Bonds				
HDB Financial Services Ltd.	CRISIL AAA	0.68	-	-
Total		**0.68**	**–**	**–**
Floating Rate Notes				
Bharti Telecom Ltd.	CRISIL AA+	0.39	-	-
Total		**0.39**	**–**	**–**
Government Securities				
Government Of India	SOVEREIGN	10.65	-	-
Total		**10.65**	**–**	**–**
State Development Loans				
State Government Of Karnataka	SOVEREIGN	1.28	-	-
State Government Of Maharashtra	SOVEREIGN	0.51	-	-
State Government Of Telangana	SOVEREIGN	0.36	-	-
Total		**2.15**	**–**	**–**
Treasury Bills				
182 Day T-Bill 05.12.24	SOVEREIGN	1.36	-	-
Total		**1.36**	**–**	**–**
Real Estate Investment Trust				
Embassy Office Parks Reit		1.00	-	-
Total		**1.00**	**–**	**–**
Infrastructure Investment Trust				
National Highways Infra Trust		2.54	-	-
Total		**2.54**	**–**	**–**
Cash, Cash Equivalents, Derivative Margin And Others		**2.53**	**–**	**–**
Grand Total		**100.00**		

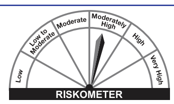
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.90
Sovereign	14.16
Oil, Gas & Consumable Fuels	12.30
Power	7.19
Information Technology	5.00
Services	4.90
Healthcare	4.38
Automobile And Auto Components	4.02
Realty	3.82
Telecommunication	3.38
Capital Goods	3.01
Fast Moving Consumer Goods	2.59
Metals & Mining	2.38
Construction	1.79
Construction Materials	0.30
Consumer Services	0.30
Consumer Durables	0.05
Cash, Cash Equivalents, Derivative Margin And Others	2.53

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Small Cap ■ Sovereign
■ Real Estate Investment Trust
■ Cash, Cash Equivalents, Derivative Margin and Others
■ Infrastructure Investment Trust ■ Foreign Equity Shares
■ AA+ ■ AAA and Equivalent ■ Convertible Debentures



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.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM CHILDREN'S BENEFIT FUND - INVESTMENT PLAN

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
- **Date of Allotment:** 29/09/2020
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹2,593.19 Crores
- **AUM as on August 31, 2024**
  ₹2,693.38 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	: 0.0027 year
Average Maturity	: 0.0027 year
Macaulay Duration	: 0.0027 year
Yield to Maturity^	: 6.60%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	41.3008
Dir-Plan-Growth	43.5566

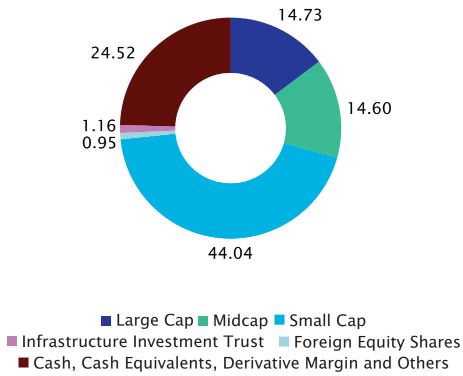
PORTFOLIO

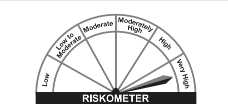
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Hatsun Agro Product Ltd.		6.92
Muthoot Finance Ltd.		5.62
Brainbees Solutions Ltd.		5.31
Shakti Pumps (India) Ltd.		4.98
Le Travenues Technology Pvt. Ltd.		4.28
Dodla Dairy Ltd.		4.27
Indus Towers Ltd.		3.67
Kalpataru Projects International Ltd.		3.50
Kotak Mahindra Bank Ltd.		3.31
ICICI Bank Ltd.		3.19
Gokaldas Exports Ltd.		3.14
E.I.D-Parry (India) Ltd.		2.77
Bharti Airtel Ltd.		2.60
Campus Activewear Ltd.		2.38
Jupiter Life Line Hospitals Ltd.		2.19
Thangamayil Jewellery Ltd.		2.18
Interglobe Aviation Ltd.		1.97
Bajaj Finance Ltd.		1.87
Aptus Value Housing Finance India Ltd.		1.83
State Bank Of India		1.79
Aether Industries Ltd.		1.45
Relaxo Footwears Ltd.		1.18
Hawkins Cookers Ltd.		1.09
Elin Electronics Ltd.		1.03
Emcure Pharmaceuticals Ltd.		0.62
CSB Bank Ltd.		0.23
Total		**73.37**
Foreign Equity Shares		
Renew Energy Global		0.95
Total		**0.95**
Infrastructure Investment Trust		
National Highways Infra Trust		1.16
Total		**1.16**
Cash, Cash Equivalents And Others		**24.52**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.84
Fast Moving Consumer Goods	11.19
Consumer Services	9.59
Consumer Durables	7.86
Telecommunication	6.27
Capital Goods	4.98
Chemicals	4.22
Construction	3.50
Textiles	3.14
Services	3.13
Healthcare	2.81
Power	0.95
Cash, Cash Equivalents And Others	24.52

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.

SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI 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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 2,701.80 Crores
- **AUM as on August 31, 2024**
  ₹ 2,763.34 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi (Equity Portion)
  Mr. Ardhendu Bhattacharya (Debt portion)
  Mr. Pradeep Kesavan (overseas investments)
  Managing since:
  Mr. Rohit Shimpi: Oct - 2021
  Mr.Ardhendu Bhattacharya: June - 2021
  Mr. Pradeep Kesavan: (w.e.f. Dec 2023)
  Total Experience:
  Mr. Rohit Shimpi –Over 18 years
  Mr. Ardhendu Bhattacharya –Over 13 years
  Mr. Pradeep Kesavan –Over 18 years
- **First Tier Benchmark:** BSE 500 TRI
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.37 years
Average Maturity	: 1.51 years
Macaulay Duration	: 0.39 years
Yield to Maturity^	: 6.92%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	20.8247
Reg-Plan-Growth	20.8241

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	21.8318
Dir-Plan-Growth	21.8434

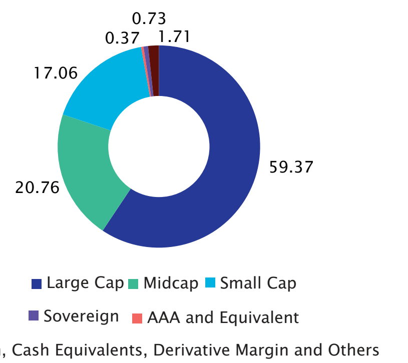
PORTFOLIO

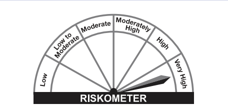
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		7.35
Reliance Industries Ltd.		6.42
ICICI Bank Ltd.		5.81
Infosys Ltd.		5.47
Maruti Suzuki India Ltd.		4.05
Larsen & Toubro Ltd.		3.97
Tata Consultancy Services Ltd.		3.79
State Bank Of India		3.40
Ultratech Cement Ltd.		2.96
Kajaria Ceramics Ltd.		2.69
Timken India Ltd.		2.66
Axis Bank Ltd.		2.59
Kotak Mahindra Bank Ltd.		2.53
L&T Technology Services Ltd.		2.30
Endurance Technologies Ltd.		2.27
Jubilant Foodworks Ltd.		2.24
Divi's Laboratories Ltd.		2.18
Abbott India Ltd.		2.15
Hindalco Industries Ltd.		2.14
HDFC Life Insurance Company Ltd.		2.14
Schaeffler India Ltd.		2.11
ZF Commercial Vehicle Control Systems India Ltd.		2.08
Grindwell Norton Ltd.		2.01
Power Grid Corporation Of India Ltd.		1.77
Sona Blw Precision Forgings Ltd.		1.60
Cholamandalam Investment & Finance Co. Ltd.		1.60
ICICI Lombard General Insurance Company Ltd.		1.36
Balrampur Chini Mills Ltd.		1.35
HDFC Asset Management Co. Ltd.		1.33
ESAB India Ltd.		1.33
Pitti Engineering Ltd.		1.24
Page Industries Ltd.		1.21
ABB India Ltd.		1.20
Chalet Hotels Ltd.		1.18
Carborundum Universal Ltd.		1.16
FSN E-Commerce Ventures Ltd.		1.14
AIA Engineering Ltd.		0.97
SBFC Finance Ltd.		0.83
V-Guard Industries Ltd.		0.75
Teamlease Services Ltd.		0.68
Nuvoco Vistas Corporation Ltd.		0.60
Hawkins Cookers Ltd.		0.58
Total		**97.19**
Non Convertible Debentures		
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.19
Bajaj Housing Finance Ltd.	CRISIL AAA	0.18
Total		**0.37**
Floating Rate Bonds		
Government Of India	SOVEREIGN	0.73
Total		**0.73**
Cash, Cash Equivalents And Others		**1.71**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.31
Automobile And Auto Components	12.11
Information Technology	11.56
Capital Goods	10.57
Oil, Gas & Consumable Fuels	6.42
Consumer Services	4.56
Healthcare	4.33
Consumer Durables	4.02
Construction	3.97
Construction Materials	3.56
Metals & Mining	2.14
Power	1.77
Fast Moving Consumer Goods	1.35
Textiles	1.21
Sovereign	0.73
Services	0.68
Cash, Cash Equivalents And Others	1.71

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Very High risk

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

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

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

SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI 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)

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	19.1392
Reg-Plan-Growth	19.1397

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	19.9847
Dir-Plan-Growth	19.9824

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹1,516.98 Crores
- **AUM as on August 31, 2024**
  ₹1,544.60 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	: 0.26 years
Average Maturity	: 2.75 years
Macaulay Duration	: 0.27 years
Yield to Maturity^	: 7.11%

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

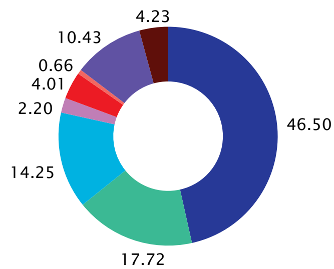
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		5.55
Reliance Industries Ltd.		5.08
ICICI Bank Ltd.		4.42
Infosys Ltd.		4.37
Larsen & Toubro Ltd.		3.46
Tata Consultancy Services Ltd.		3.07
Maruti Suzuki India Ltd.		2.93
State Bank Of India		2.53
Ultratech Cement Ltd.		2.44
Axis Bank Ltd.		2.22
Timken India Ltd.		2.09
Kajaria Ceramics Ltd.		2.04
Jubilant Foodworks Ltd.		1.94
Abbott India Ltd.		1.94
L&T Technology Services Ltd.		1.92
Divi's Laboratories Ltd.		1.81
Endurance Technologies Ltd.		1.78
Schaeffler India Ltd.		1.76
Hindalco Industries Ltd.		1.76
Kotak Mahindra Bank Ltd.		1.73
ZF Commercial Vehicle Control Systems India Ltd.		1.65
Grindwell Norton Ltd.		1.65
Power Grid Corporation Of India Ltd.		1.55
HDFC Life Insurance Company Ltd.		1.43
Sona Blw Precision Forgings Ltd.		1.33
AIA Engineering Ltd.		1.32
HDFC Asset Management Co. Ltd.		1.20
Balrampur Chini Mills Ltd.		1.16
Cholamandalam Investment & Finance Co. Ltd.		1.13
Carborundum Universal Ltd.		1.09
ICICI Lombard General Insurance Company Ltd.		1.08
ESAB India Ltd.		1.06
Pitti Engineering Ltd.		1.02
ABB India Ltd.		1.02
Page Industries Ltd.		0.94
FSN E-Commerce Ventures Ltd.		0.86
Chalet Hotels Ltd.		0.84
SBFC Finance Ltd.		0.79
Hawkins Cookers Ltd.		0.78
Teamlease Services Ltd.		0.73
V-Guard Industries Ltd.		0.57
Nuvoco Vistas Corporation Ltd.		0.43
Total		**78.47**
Non Convertible Debentures		
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.34
Bajaj Housing Finance Ltd.	CRISIL AAA	0.32
Total		**0.66**
Floating Rate Bonds		
Government Of India	SOVEREIGN	9.12
Total		**9.12**
Government Securities		
Government Of India	SOVEREIGN	0.98
Total		**0.98**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	0.33
Total		**0.33**
Real Estate Investment Trust		
Embassy Office Parks Reit		2.07
Nexus Select Trust		1.94
Total		**4.01**
Infrastructure Investment Trust		
National Highways Infra Trust		2.20
Total		**2.20**
Cash, Cash Equivalents And Others		**4.23**
Grand Total		**100.00**

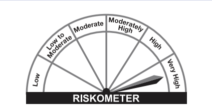
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	22.74
Sovereign	10.43
Automobile And Auto Components	9.45
Information Technology	9.36
Capital Goods	9.25
Oil, Gas & Consumable Fuels	5.08
Realty	4.01
Healthcare	3.75
Consumer Services	3.64
Construction	3.46
Consumer Durables	3.39
Services	2.93
Construction Materials	2.87
Metals & Mining	1.76
Power	1.55
Fast Moving Consumer Goods	1.16
Textiles	0.94
Cash, Cash Equivalents And Others	4.23

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Large Cap ■ Midcap ■ Small Cap ■ Sovereign
■ Infrastructure Investment Trust ■ AAA and Equivalent
■ Real Estate Investment Trust
■ Cash, Cash Equivalents, Derivative Margin and Others



Investors understand that their principal will be at Very High risk

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

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

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

SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
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)

NET ASSET VALUE	
Option	**NAV (₹)**
Reg-Plan-IDCW	15.1951
Reg-Plan-Growth	15.1935

NET ASSET VALUE	
Option	**NAV (₹)**
Direct Plan-IDCW	15.5442
Dir-Plan-Growth	15.5461

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹274.27 Crores
- **AUM as on August 31, 2024**
  ₹277.15 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	: 6.71 years
Average Maturity	: 16.18 years
Macaulay Duration	: 6.99 years
Yield to Maturity^	: 7.35%

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

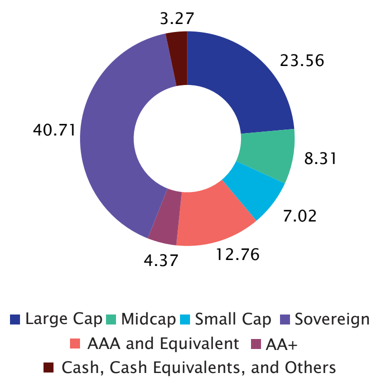
PORTFOLIO

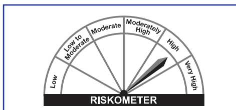
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		3.10
Reliance Industries Ltd.		2.56
ICICI Bank Ltd.		2.38
Infosys Ltd.		2.19
Larsen & Toubro Ltd.		1.78
Maruti Suzuki India Ltd.		1.51
Tata Consultancy Services Ltd.		1.50
State Bank Of India		1.29
Axis Bank Ltd.		1.16
Ultratech Cement Ltd.		1.08
Kajaria Ceramics Ltd.		1.07
Timken India Ltd.		1.03
Jubilant Foodworks Ltd.		0.96
L&T Technology Services Ltd.		0.94
Schaeffler India Ltd.		0.90
Kotak Mahindra Bank Ltd.		0.90
Endurance Technologies Ltd.		0.90
Hindalco Industries Ltd.		0.88
Power Grid Corporation Of India Ltd.		0.84
Grindwell Norton Ltd.		0.82
Divi's Laboratories Ltd.		0.77
ZF Commercial Vehicle Control Systems India Ltd.		0.76
Abbott India Ltd.		0.76
HDFC Life Insurance Company Ltd.		0.72
Sona Blw Precision Forgings Ltd.		0.63
Balrampur Chini Mills Ltd.		0.54
HDFC Asset Management Co. Ltd.		0.53
AIA Engineering Ltd.		0.53
Carborundum Universal Ltd.		0.51
Page Industries Ltd.		0.49
ICICI Lombard General Insurance Company Ltd.		0.49
ABB India Ltd.		0.49
Chalet Hotels Ltd.		0.48
Hawkins Cookers Ltd.		0.45
FSN E-Commerce Ventures Ltd.		0.42
ESAB India Ltd.		0.42
Pitti Engineering Ltd.		0.41
Cholamandalam Investment & Finance Co. Ltd.		0.41
Nuvoco Vistas Corporation Ltd.		0.36
Teamlease Services Ltd.		0.35
SBFC Finance Ltd.		0.31
V-Guard Industries Ltd.		0.27
Total		**38.89**
Non Convertible Debentures		
REC Ltd.	CRISIL AAA	3.66
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.66
Torrent Power Ltd.	CRISIL AA+	1.85
Sundaram Finance Ltd.	CRISIL AAA	1.82
Power Finance Corporation Ltd.	CRISIL AAA	1.82
Godrej Properties Ltd.	[ICRA]AA+	1.80
Bajaj Housing Finance Ltd.	CRISIL AAA	1.80
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.72
Total		**17.13**
Floating Rate Bonds		
Government Of India	SOVEREIGN	12.73
Total		**12.73**
Government Securities		
Government Of India	SOVEREIGN	27.98
Total		**27.98**
Cash, Cash Equivalents And Others		**3.27**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	40.71
Financial Services	21.11
Automobile And Auto Components	4.70
Information Technology	4.63
Capital Goods	4.21
Telecommunication	3.66
Power	2.69
Oil, Gas & Consumable Fuels	2.56
Consumer Services	1.86
Realty	1.80
Consumer Durables	1.79
Construction	1.78
Healthcare	1.53
Construction Materials	1.44
Metals & Mining	0.88
Fast Moving Consumer Goods	0.54
Textiles	0.49
Services	0.35
Cash, Cash Equivalents And Others	3.27

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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)

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹176.67 Crores
- **AUM as on August 31, 2024**
  ₹177.88 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	: 8.10 years
Average Maturity	: 19.90 years
Macaulay Duration	: 8.45 years
Yield to Maturity^	: 7.38%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.6530
Reg-Plan-Growth	13.6532

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	13.9009
Dir-Plan-Growth	13.9030

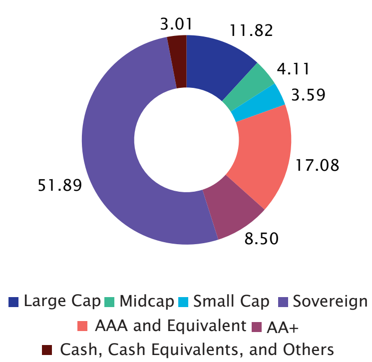
PORTFOLIO

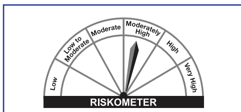
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		1.54
Reliance Industries Ltd.		1.28
ICICI Bank Ltd.		1.22
Infosys Ltd.		1.10
Larsen & Toubro Ltd.		0.87
Tata Consultancy Services Ltd.		0.77
Maruti Suzuki India Ltd.		0.73
State Bank Of India		0.62
Axis Bank Ltd.		0.57
Ultratech Cement Ltd.		0.55
Kajaria Ceramics Ltd.		0.54
Timken India Ltd.		0.51
L&T Technology Services Ltd.		0.48
Jubilant Foodworks Ltd.		0.46
Endurance Technologies Ltd.		0.46
Kotak Mahindra Bank Ltd.		0.45
Hindalco Industries Ltd.		0.45
Schaeffler India Ltd.		0.42
Power Grid Corporation Of India Ltd.		0.42
Grindwell Norton Ltd.		0.40
Abbott India Ltd.		0.40
Divi's Laboratories Ltd.		0.39
HDFC Life Insurance Company Ltd.		0.37
ZF Commercial Vehicle Control Systems India Ltd.		0.36
Sona Blw Precision Forgings Ltd.		0.33
Hawkins Cookers Ltd.		0.27
Balrampur Chini Mills Ltd.		0.27
Page Industries Ltd.		0.26
Carborundum Universal Ltd.		0.26
AIA Engineering Ltd.		0.26
ABB India Ltd.		0.25
FSN E-Commerce Ventures Ltd.		0.24
Cholamandalam Investment & Finance Co. Ltd.		0.24
ICICI Lombard General Insurance Company Ltd.		0.22
HDFC Asset Management Co. Ltd.		0.22
ESAB India Ltd.		0.22
Chalet Hotels Ltd.		0.22
Teamlease Services Ltd.		0.21
Pitti Engineering Ltd.		0.21
Nuvoco Vistas Corporation Ltd.		0.18
SBFC Finance Ltd.		0.17
V-Guard Industries Ltd.		0.13
Total		**19.52**
Non Convertible Debentures		
REC Ltd.	CRISIL AAA	5.71
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.70
Torrent Power Ltd.	CRISIL AA+	2.88
Sundaram Finance Ltd.	CRISIL AAA	2.84
Power Finance Corporation Ltd.	CRISIL AAA	2.83
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	2.82
Godrej Properties Ltd.	[ICRA]AA+	2.80
Total		**25.58**
Floating Rate Bonds		
Government Of India	SOVEREIGN	8.52
Total		**8.52**
Government Securities		
Government Of India	SOVEREIGN	43.37
Total		**43.37**
Cash, Cash Equivalents And Others		**3.01**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	51.89
Financial Services	19.82
Telecommunication	5.70
Power	3.30
Realty	2.80
Information Technology	2.35
Automobile And Auto Components	2.30
Capital Goods	2.11
Oil, Gas & Consumable Fuels	1.28
Consumer Durables	0.94
Consumer Services	0.92
Construction	0.87
Healthcare	0.79
Construction Materials	0.73
Metals & Mining	0.45
Fast Moving Consumer Goods	0.27
Textiles	0.26
Services	0.21
Cash, Cash Equivalents And Others	3.01

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





Investors understand that their principal will be at Moderately High risk

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

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

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

Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/ 01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager)	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager) Mr. pradeep kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajeja Co Fund Manager & *Mr. Pradeep Kesavan	Mr. Tejas Soman (w.e.f. Dec 2023)
Managing Since	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev Jan-2019-Ardhendhu & Pradeep (w.e.f.Dec 2023	Lokesh Feb-2017- Adesh & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008 - Mansi & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)
First Tier Benchmark	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index A-II	NIFTY Credit Risk Bond Index B-II	NIFTY Medium Duration Debt Index A-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
Fund Details as on 31 August 2024								
Month End AUM (Rs. in Crores)	₹9,500.76	₹1,792.09	₹3,195.85	₹20,176.22	₹2,370.34	₹6,195.41	₹13,299.63	₹1,658.12
Modified Duration (years)	8.89	5.79	8.84	3.67	2.04	3.72	2.82	6.92
Average Maturity (years)	20.61	11.79	20.25	4.91	2.71	5.36	4.04	9.95
Macaulay Duration (years)	9.20	6.01	9.14	3.86	2.15	3.89	2.96	7.16
Yield to Maturity (%)^	7.06	7.63	7.13	7.58	8.45	7.98	7.63	7.01
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.78%	Regular- 1.45% Direct- 0.62%	Regular- 0.80% Direct- 0.35%	Regular- 1.55% Direct- 0.89%	Regular- 1.22% Direct- 0.69%	Regular- 0.85% Direct- 0.35%	Regular- 0.64% Direct- 0.31%
Composition by Assets as on 31 August 2024								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	33.67	8.25	74.36	73.29	57.45	66.18	-
Gilts	96.24	56.33	88.76	21.98	16.10	37.77	25.59	98.18
Money Market Instruments	-	-	-	-	-	-	-	-
Other Assets	3.76	10.00	2.99	3.66	10.61	4.78	8.23	1.82
Composition by Ratings as on 31 August 2024								
AA, AA+, AAA And EQUIVALENT	-	23.77	8.25	74.36	47.51	38.64	66.18	-
Below AA	-	9.90	-	-	-	18.81	-	-
Sovereign	96.24	56.33	88.76	22.00	16.10	37.77	29.40	98.18
Below A1+, A1+	-	-	-	-	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	3.76	10.00	2.99	3.64	10.61	4.78	4.42	1.82
Other Details								
Exit Load	NIL	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month – Nil; For the remaining investments - 0.25%	Nil	For 8% of the investments within 1 Year – Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years – Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years – Nil; For the remaining investments - 0.75%	For exit within 3 months from the date of allotment: 1% - For exit within 3 months from the date of allotment: Nil	NIL	NIL

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

Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund	SBI Savings Fund	SBI Banking and PSU Fund	SBI Liquid Fund	SBI Magnum Ultra Short Duration Fund	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund
Ideal Investment Horizon	3 months +	3 months +	3 years +	7day +	3-6 months	3 years +	3 years +	1 day +
Inception Date	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002
Fund Manager	Mr. Rajeev Radhakrishnan Mr. Arun R (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. R. Arun Mr. Rajeev Radhakrishnan & Mr.Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) *Mr. Pradeep Kesavan	Mr. R. Arun & Rajeev Radhakrishnan Co Fund Manager (w.e.f. Dec 01 2023)	Mr. R. Arun Mr. Ardhendhu Bhattacharya & *Mr. Pradeep Kesavan	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Tejas Soman *Mr. Pradeep Kesavan	Mr. R. Arun
Managing Since	Rajeev Jun-2008- Arun & Pradeep (w.e.f.Dec-2023)	Arun Apr-2012, Rajeev Dec-2023 & Pradeep Dec-2023	Rajeev Nov-2013 - Ardhendhu & Pradeep (w.e.f. Dec-2023)	Arun May-2018 Rajeev Dec-2023	R. Arun - June 2021, Ardhendhu & Pradeep (w.e.f. Dec 2023)	Ardhendu June-21,Rajeev Oct-20 & Pradeep Dec-23	December-2023	Apr-2012
First Tier Benchmark	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	CRISIL Ultra Short Duration Debt A-I Index	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
Fund Details as on 31 August 2024								
Month End AUM (Rs. in Crs)	₹11,828.20	₹28,686.08	₹3,774.24	₹67,570.53	₹12,828.42	₹1,135.26	₹2,148.83	₹16,968.96
Modified Duration (years)	0.90	0.43	4.46	0.09	0.40	1.08	11.64	1 day
Average Maturity (years)	1.79	0.46	7.91	0.10	0.43	5.22	29.18	1 day
Macaulay Duration (years)	0.97	0.46	4.70	0.10	0.43	1.11	12.05	1 day
Yield to Maturity (%)^	7.69	7.51	7.46	7.05	7.46	7.68	7.09	6.64
Expense Ratio	Regular- 1.02% Direct- 0.43%	Regular- 0.76% Direct- 0.25%	Regular- 0.81% Direct- 0.34%	Regular- 0.30% Direct- 0.19%	Regular- 0.54% Direct- 0.31%	Regular- 0.46% Direct- 0.26%	Regular- 0.68% Direct- 0.23%	Regular- 0.15% Direct- 0.07%
Composition by Assets as on 31 August 2024								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	65.19	-	72.73	-	26.90	15.14	-	-
Gilts	17.70	1.51	21.25	9.72	-	80.26	94.55	-
Money Market Instruments	12.55	90.39	-	98.08	66.63	-	-	3.70
Other Assets	4.56	8.10	6.02	-7.80	6.47	4.60	5.45	96.30
Composition by Ratings as on 31 August 2024								
AA, AA+, AAA And Equivalent	64.34	-	72.73	-	26.90	15.14	-	-
Below AA	0.85	-	-	-	-	-	-	-
Sovereign	17.97	15.57	23.35	28.14	14.64	80.26	94.55	3.70
Below A1+, A1+	12.55	86.03	-	79.66	54.17	-	-	-
Cash, Cash Equivalents, Derivatives and Others	4.29	-1.60	3.92	-7.80	4.29	4.60	5.45	96.30
Other Details								
Exit Load	NIL	NIL	NIL	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: 0.0000%	NIL	For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil	For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment - Nil	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. | *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

DEBT- GILT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM GILT FUND

NET ASSET VALUE

Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	19.2392
PF-Fixed Period-2 Year-IDCW	19.4689
PF-Fixed Period-3 Year-IDCW	18.8767
PF 3 Year - Growth	37.3516
PF Regular - Growth	39.9770

Option	NAV (₹)
Regular IDCW	19.1484
Reg-Plan-Growth	62.2718
Dir-Plan-IDCW	20.9648
Dir-Plan-Growth	65.6885

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 9,194.68 Crores
- **AUM as on August 31, 2024**
  ₹ 9,500.76 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan & Mr. Tejas Soman (Co Fund Manager) (w.e.f. Nov–2023)**
  Managing Since:
  Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
  Mr. Tejas Soman (w.e.f. Dec-2023)
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Tejas Soman Over 8 years
- **First Tier Benchmark:**
  Nifty All Duration G-Sec Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 8.89 years
Average Maturity	: 20.61 years
Macaulay Duration	: 9.20 years
Yield to Maturity^	: 7.06%

^in case of semi-annual convention , the YTM is annualised

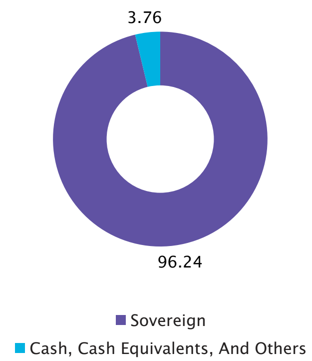
PORTFOLIO

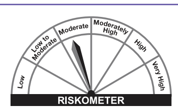
Issuer Name	Rating	(%) Of Total AUM
Floating Rate Bonds		
Government Of India	SOVEREIGN	2.55
Total		**2.55**
Government Securities		
Government Of India	SOVEREIGN	93.69
Total		**93.69**
Cash, Cash Equivalents And Others		**3.76**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	93.69
Floating Rate Bonds	2.55
Cash, Cash Equivalents And Others	3.76

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

DEBT-MEDIUM TO LONG DURATION FUND

SBI MAGNUM INCOME FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 13 of SID for details on Macaulay's Duration).
  A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 25/11/1998
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 1,786.40 Crores
- **AUM as on August 31, 2024**
  ₹ 1,792.09 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 5.79 years
Average Maturity	: 11.79 years
Macaulay Duration	: 6.01 years
Yield to Maturity^	: 7.63%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	40.1576	Dir-Plan-Bonus	43.1445
Reg-Plan-Growth	66.2766	Dir-Plan-Growth	71.0948
Reg-Plan-Half Yearly IDCW	17.3346	Dir-Plan-Half Yearly IDCW	20.1713
Reg-Plan-Quarterly IDCW	18.6644	Dir-Plan-Quarterly IDCW	20.6506

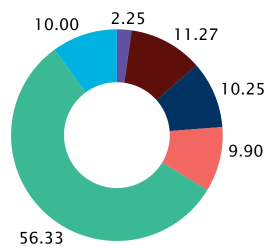
PORTFOLIO

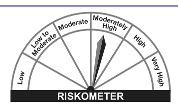
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Torrent Power Ltd.	CRISIL AA+	4.28
Godrej Properties Ltd.	[ICRA]AA+	4.19
Tata Housing Development Co. Ltd.	CARE AA	3.63
Indostar Capital Finance Ltd.	CRISIL AA-	3.28
Avanse Financial Services Ltd.	CARE AA-	3.07
Bharti Telecom Ltd.	CRISIL AA+	2.80
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.78
Jindal Stainless Ltd.	CRISIL AA	2.44
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	1.88
Grihum Housing Finance Ltd.	CARE AA-	1.67
Aadhar Housing Finance Ltd.	[ICRA]AA	1.40
REC Ltd.	CRISIL AAA	1.13
National Bank For Agriculture And Rural Development	[ICRA]AAA	1.12
Total		**33.67**
Government Securities		
Government Of India	SOVEREIGN	56.33
Total		**56.33**
Cash, Cash Equivalents And Others		**10.00**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	56.33
Non Convertible Debentures	33.67
Cash, Cash Equivalents And Others	10.00

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderately High risk

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

- Regular income for medium to long-term
- Investment in Debt and Money Market Instruments.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI DYNAMIC BOND FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.6259
Reg-Plan-Growth	33.6209
Dir-Plan-IDCW	20.4082
Dir-Plan-Growth	36.5372

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 3,168.86 Crores
- **AUM as on August 31, 2024**
  ₹ 3,195.85 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Mr. Tejas Soman (Co Fund Manager) &
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
  Mr. Tejas Soman (w.e.f. Dec 2023)
  Mr. Pradeep Kesavan (w.e.f. Dec 2023)
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Tejas Soman Over 8 years
  Mr. Pradeep Kesavan Over 18 Years
- **First Tier Benchmark:**
  CRISIL Dynamic Bond A-III Index
- **Exit Load:**
  For exit within 1 month from the date of allotment
  For 10% of investment : Nil
  For remaining investment: 0.25%
  For exit after one month from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 8.84 years
Average Maturity	: 20.25 years
Macaulay Duration	: 9.14 years
Yield to Maturity^	: 7.13%

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

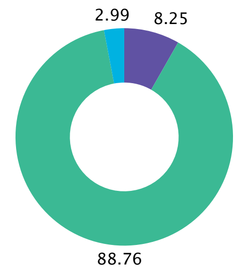
PORTFOLIO

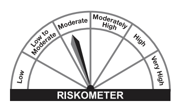
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Highways Infrastructure Trust	CRISIL AAA	5.13
Tata Capital Ltd.	[ICRA]AAA	2.34
Tata Capital Ltd.	CRISIL AAA	0.78
Total		**8.25**
Government Securities		
Government Of India	SOVEREIGN	88.76
Total		**88.76**
Cash, Cash Equivalents And Others		**2.99**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	88.76
Non Convertible Debentures	8.25
Cash, Cash Equivalents And Others	2.99

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

DEBT- CORPORATE BOND FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CORPORATE BOND FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.6407	Dir-Plan-Monthly IDCW	14.0050
Reg-Plan-Growth	14.4532	Dir-Plan-Growth	14.8375
Reg-Plan-Quarterly IDCW	14.0429	Dir-Plan-Quarterly IDCW	14.4240

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 20,209.93 Crores
- **AUM as on August 31, 2024**
  ₹ 20,176.22 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Mr. Ardhendu Bhattacharya (Co-Fund Manager)
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Rajeev Radhakrishnan Jan-2019
  Mr. Ardhendu Bhattacharya Dec 2023
  Mr. Pradeep Kesavan Dec 2023
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Ardhendu Bhattacharya Over 13 years
  Mr. Pradeep Kesavan Over 18 Years
- **First Tier Benchmark:**
  NIFTY Corporate Bond Index A-II
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.67 years
Average Maturity	: 4.91 years
Macaulay Duration	: 3.86 years
Yield to Maturity^	: 7.58%

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

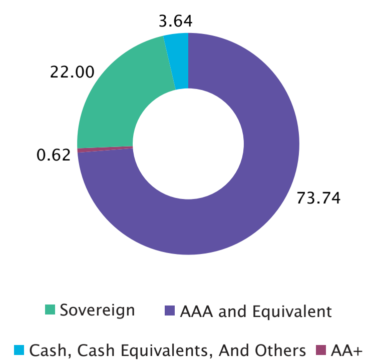
PORTFOLIO

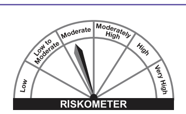
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Bajaj Housing Finance Ltd.	CRISIL AAA	6.26
NABARD	[ICRA]AAA	5.50
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.21
REC Ltd.	CRISIL AAA	3.74
LIC Housing Finance Ltd.	CRISIL AAA	3.48
India Grid Trust	CRISIL AAA	3.43
Tata Communications Ltd.	CARE AAA	3.23
Small Industries Development Bank Of India	CRISIL AAA	3.13
Power Finance Corporation Ltd.	CRISIL AAA	2.94
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.84
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	2.78
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.57
Larsen & Toubro Ltd.	CRISIL AAA	2.37
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.37
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.09
Bajaj Finance Ltd.	CRISIL AAA	1.99
Highways Infrastructure Trust	CRISIL AAA	1.97
Sundaram Finance Ltd.	[ICRA]AAA	1.89
Tata Capital Ltd.	CRISIL AAA	1.81
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.55
Sundaram Home Finance Ltd.	CRISIL AAA	1.54
SMFG India Credit Company Ltd.	[ICRA]AAA	1.48
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.23
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.12
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.11
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.98
GAIL (India) Ltd.	IND AAA	0.97
Toyota Financial Services India Ltd.	[ICRA]AAA	0.74
India Grid Trust	[ICRA]AAA	0.70
Mindspace Business Parks Reit	CRISIL AAA	0.67
Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.62
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.50
Canara Bank (Tier II Bond Under Basel III)	IND AAA	0.49
Reliance Jio Infocomm Ltd.	CRISIL AAA	0.48
HDB Financial Services Ltd.	CRISIL AAA	0.48
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.48
Small Industries Development Bank Of India	[ICRA]AAA	0.37
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.25
Total		**74.36**
Government Securities		
Government Of India	SOVEREIGN	21.98
Total		**21.98**
State Development Loans		
State Government Of Jharkhand	SOVEREIGN	0.02
Total		**0.02**
Cash, Cash Equivalents And Others		**3.64**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	74.36
Government Securities	21.98
State Development Loans	0.02
Cash, Cash Equivalents And Others	3.64

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^:

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

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

DEBT- CREDIT RISK FUND

SBI CREDIT RISK FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	19.2648	Dir-Plan-IDCW	21.2977
Reg-Plan-Daily IDCW	14.1040	Dir-Plan-Daily IDCW	14.5222
Reg-Plan-Growth	42.6134	Dir-Plan-Growth	45.7662

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 2,382.36 Crores
- **AUM as on August 31, 2024**
  ₹ 2,370.34 Crores
- **Fund Manager: Mr. Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan (overseas investments)**
  Managing Since:
  Mr. Lokesh Mallya Feb-2017
  Mr. Adesh Sharma (w.e.f. Dec-2023)
  Mr. Pradeep Kesavan (w.e.f. Dec-2023)
  Total Experience:
  Mr. Lokesh Mallya Over 17 years
  Mr. Adesh Sharma Over 15 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  NIFTY Credit Risk Bond Index B-II
- **Exit Load**
  For exit within 12 months from the date of allotment: For 8% of the investment – Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment – Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment – Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment$**
  ₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.04 years
Average Maturity	: 2.71 years
Macaulay Duration	: 2.15 years
Yield to Maturity	: 8.45%

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

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

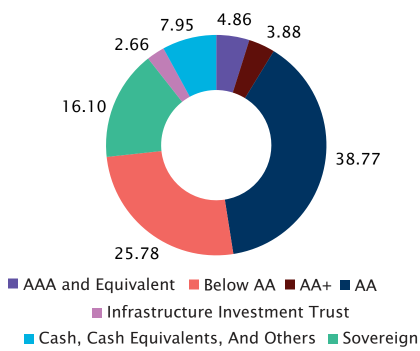
PORTFOLIO

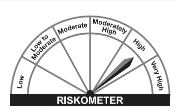
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Aadhar Housing Finance Ltd.	IND AA	4.73
Nirma Ltd.	CRISIL AA	4.67
Infopark Properties Ltd.	CARE AA-	4.43
Godrej Industries Ltd.	CRISIL AA	3.77
Jindal Stainless Ltd.	CRISIL AA	3.69
Tata Projects Ltd.	IND AA	3.59
Eris Lifesciences Ltd.	IND AA-	3.59
Avanse Financial Services Ltd.	CARE AA-	3.38
Renserv Global Pvt Ltd.	CARE A+(CE)	3.37
Sheela Foam Ltd.	IND AA	3.16
REC Ltd.	CRISIL AAA	3.16
JSW Steel Ltd.	[ICRA]AA	3.16
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	3.15
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.15
Indostar Capital Finance Ltd.	CRISIL AA-	2.94
Yes Bank Ltd. (Tier II Bond Under Basel III)	[ICRA]A	2.62
Tata Housing Development Co. Ltd.	CARE AA	2.53
Phoenix Arc Pvt. Ltd.	CRISIL AA	2.53
Patel Knr Heavy Infrastructures Ltd.	CARE AA+	2.47
Godrej Housing Finance Ltd.	CRISIL AA	2.32
Grihum Housing Finance Ltd.	CARE AA-	1.48
JM Financial Services Ltd.	CRISIL AA	1.47
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.41
REC Ltd.	[ICRA]AAA	1.06
Yes Bank Ltd.	[ICRA]A	0.82
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.64
Total		**73.29**
Government Securities		
Government Of India	SOVEREIGN	16.10
Total		**16.10**
Infrastructure Investment Trust		
Cube Highways Trust		2.66
Total		**2.66**
Cash, Cash Equivalents And Others		**7.95**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	73.29
Government Securities	16.10
Infrastructure Investment Trust	2.66
Cash, Cash Equivalents And Others	7.95

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at High risk

SBI Credit Risk Fund
This product is suitable for investors who are seeking^:
- Regular income for medium term
- Predominantly investment in corporate debt securities rated AA and below.

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

SBI MAGNUM MEDIUM DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.5221
Reg-Plan-Growth	47.7830
Dir-Plan-IDCW	19.9895
Dir-Plan-Growth	51.4243

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 12/11/2003
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 5,838.18 Crores
- **AUM as on August 31, 2024**
  ₹ 6,195.41 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 3 months from the date of allotment: - 1%
  For exit after 3 months from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 3.72 years
Average Maturity	: 5.36 years
Macaulay Duration	: 3.89 years
Yield to Maturity^	: 7.98%

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

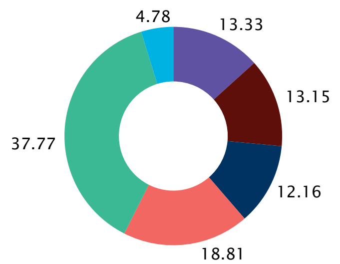
PORTFOLIO

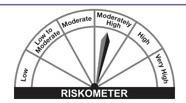
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Torrent Power Ltd.	CRISIL AA+	5.67
Tata Housing Development Co. Ltd.	CARE AA	4.84
Godrej Properties Ltd.	[ICRA]AA+	4.84
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	4.07
Avanse Financial Services Ltd.	CARE AA-	4.04
Jindal Stainless Ltd.	CRISIL AA	3.77
Yes Bank Ltd.	[ICRA]A	3.70
Renserv Global Pvt Ltd.	CARE A+(CE)	3.38
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.84
Indostar Capital Finance Ltd.	CRISIL AA-	2.67
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	2.64
NABARD	[ICRA]AAA	2.42
Small Industries Development Bank Of India	CRISIL AAA	2.01
Grihum Housing Finance Ltd.	CARE AA-	1.78
Tata Projects Ltd.	IND AA	1.54
Aadhar Housing Finance Ltd.	[ICRA]AA	1.29
Bajaj Housing Finance Ltd.	CRISIL AAA	1.22
LIC Housing Finance Ltd.	CRISIL AAA	1.21
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	1.04
REC Ltd.	CRISIL AAA	0.88
JM Financial Services Ltd.	CRISIL AA	0.56
NABARD	CRISIL AAA	0.48
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.40
Nirma Ltd.	CRISIL AA	0.16
Total		**57.45**
Floating Rate Bonds		
Government Of India	SOVEREIGN	0.75
Total		**0.75**
Government Securities		
Government Of India	SOVEREIGN	37.02
Total		**37.02**
Cash, Cash Equivalents And Others		**4.78**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	57.45
Government Securities	37.02
Floating Rate Bonds	0.75
Cash, Cash Equivalents And Others	4.78

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderately High risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SHORT TERM DEBT FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk
- **Date of Allotment:** 27/7/2007
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 13,357.19 Crores
- **AUM as on August 31, 2024**
  ₹ 13,299.63 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Rajeev Jun-2008
  Ms. Mansi Dec-2023
  Mr. Pradeep Dec-2023
  Total Experience:
  Mr. Rajeev Over 20 years
  Ms. Mansi Over 15 years
  Mr. Pradeep Over 18 years
- **First Tier Benchmark:**
  CRISIL Short Duration Debt A-II Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.82 years
Average Maturity	: 4.04 years
Macaulay Duration	: 2.96 years
Yield to Maturity^	: 7.63%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	14.0934	Reg-Plan-Monthly IDCW	16.5768
Retail-Plan-Growth	33.9237	Reg-Plan-Weekly IDCW	13.5947
Retail-Plan-Monthly IDCW	15.5378	Dir-Plan-Fortnightly IDCW	21.3695
Retail-Plan-Weekly IDCW	14.0721	Dir-Plan-Growth	31.7264
Reg-Plan-Fortnightly IDCW	13.5812	Dir-Plan-Monthly IDCW	17.6835
Reg-Plan-Growth	29.9834	Dir-Plan-Weekly IDCW	13.8971

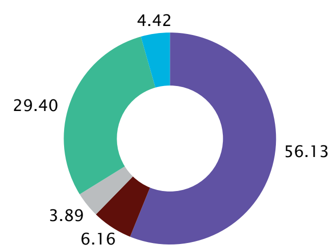
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	5.97
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.45
NABARD	CRISIL AAA	3.94
Toyota Financial Services India Ltd.	[ICRA]AAA	3.65
SMFG India Credit Company Ltd.	[ICRA]AAA	3.60
Mindspace Business Parks Reit	CRISIL AAA	3.39
ONGC Petro Additions Ltd.	CRISIL AA	3.06
Tata Communications Ltd.	CARE AAA	3.01
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.96
Tata Capital Ltd.	[ICRA]AAA	2.67
NABARD	[ICRA]AAA	2.45
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	2.23
REC Ltd.	CRISIL AAA	1.96
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.88
LIC Housing Finance Ltd.	CRISIL AAA	1.87
Torrent Power Ltd.	CRISIL AA+	1.77
Tata Capital Ltd.	CRISIL AAA	1.50
Small Industries Development Bank Of India	CRISIL AAA	1.36
Sundaram Home Finance Ltd.	[ICRA]AAA	1.32
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.31
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.13
Bharti Telecom Ltd.	CRISIL AA+	1.13
Can Fin Homes Ltd.	[ICRA]AA+	1.12
Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.90
Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.87
TVS Credit Services Ltd.	CRISIL AA	0.83
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.75
National Housing Bank	CRISIL AAA	0.75
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.75
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.68
HDB Financial Services Ltd.	CRISIL AAA	0.56
Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	0.56
Larsen & Toubro Ltd.	CRISIL AAA	0.53
Godrej Properties Ltd.	[ICRA]AA+	0.49
Nexus Select Trust	CRISIL AAA	0.37
Bajaj Housing Finance Ltd.	CRISIL AAA	0.37
Total		**66.14**
Zero Coupon Bonds		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04
Total		**0.04**
Floating Rate Bonds		
Government Of India	SOVEREIGN	3.68
Total		**3.68**
Government Securities		
Government Of India	SOVEREIGN	21.91
Total		**21.91**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	3.78
State Government Of Tamil Nadu	SOVEREIGN	0.02
Total		**3.80**
Strips		
Government Of India	SOVEREIGN	0.01
Total		**0.01**
Cash, Cash Equivalents And Others		**4.42**
Grand Total		**100.00**

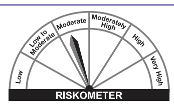
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	66.14
Government Securities	21.91
State Development Loans	3.80
Floating Rate Bonds	3.68
Zero Coupon Bonds	0.04
Strips	0.01
Cash, Cash Equivalents And Others	4.42

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



Investors understand that their principal will be at Moderate risk

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

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

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

DEBT-GILT FUND WITH 10 YEAR CONSTANT DURATION

SBI MAGNUM CONSTANT MATURITY FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 1,643.33 Crores
- **AUM as on August 31, 2024**
  ₹ 1,658.12 Crores
- **Fund Manager: Mr. Tejas Soman**
  Managing Since: (w.e.f. Dec-2023)
  Total Experience: Over 8 years
- **First Tier Benchmark:**
  Nifty 10 yr Benchmark G-Sec
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 6.92 years
Average Maturity	: 9.95 years
Macaulay Duration	: 7.16 years
Yield to Maturity^	: 7.01%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	19.2817
Reg-Plan-Growth	59.2858
Dir-Plan-IDCW	19.9978
Dir-Plan-Growth	61.4782

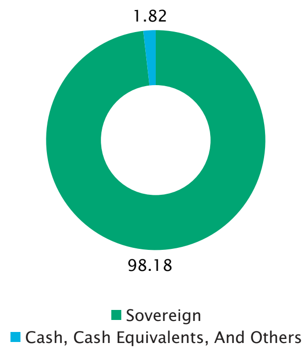
PORTFOLIO

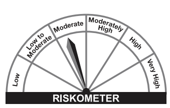
Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	98.18
Total		**98.18**
Cash, Cash Equivalents And Others		**1.82**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	98.18
Cash, Cash Equivalents And Others	1.82

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM LOW DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Institutional-Daily IDCW	1,280.5672
Institutional-Growth	3,344.7924
Institutional-Weekly IDCW	1,277.3884
Reg-Plan-Daily IDCW	1,280.2647
Reg-Plan-Fortnightly IDCW	1,302.6730
Reg-Plan-Growth	3,286.8561
Reg-Plan-Monthly IDCW	1,441.6243

Option	NAV (₹)
Reg-Plan-Weekly IDCW	1,280.2546
Dir-Plan-Daily IDCW	1,312.5171
Dir-Plan-Fortnightly IDCW	1,335.4671
Dir-Plan-Growth	3,404.8105
Dir-Plan-Monthly IDCW	1,513.0041
Dir-Plan-Weekly IDCW	1,314.4371

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 14 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk
- **Date of Allotment:** 27/7/2007
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 11,794.52 Crores
- **AUM as on August 31, 2024**
  ₹ 11,828.20 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-I Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.90 years
Average Maturity	: 1.79 years
Macaulay Duration	: 0.97 years
Yield to Maturity^	: 7.69%

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

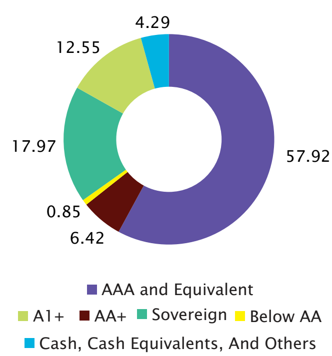
PORTFOLIO

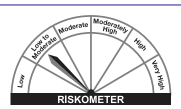
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Panatone Finvest Ltd.	CRISIL A1+	2.46
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.81
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	0.81
Total		**4.08**
Certificate Of Deposits		
Punjab National Bank	CRISIL A1+	2.49
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.64
Axis Bank Ltd.	CRISIL A1+	1.26
Union Bank Of India	[ICRA]A1+	0.82
NABARD	CRISIL A1+	0.82
Bank Of Baroda	IND A1+	0.82
Canara Bank	CRISIL A1+	0.62
Total		**8.47**
Non Convertible Debentures		
NABARD	CRISIL AAA	4.46
Small Industries Development Bank Of India	[ICRA]AAA	4.03
Larsen & Toubro Ltd.	CRISIL AAA	4.02
Power Finance Corporation Ltd.	CRISIL AAA	3.99
LIC Housing Finance Ltd.	CRISIL AAA	3.78
National Housing Bank	CRISIL AAA	3.60
REC Ltd.	[ICRA]AAA	3.30
REC Ltd.	CRISIL AAA	3.11
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.72
India Grid Trust	CRISIL AAA	2.53
Small Industries Development Bank Of India	CRISIL AAA	2.32
PNB Housing Finance Ltd.	[ICRA]AA+	2.16
HDB Financial Services Ltd.	CRISIL AAA	2.15
Bajaj Housing Finance Ltd.	CRISIL AAA	2.12
Sundaram Finance Ltd.	[ICRA]AAA	2.11
Cube Highways Trust	IND AAA	2.04
NABARD	[ICRA]AAA	1.78
Bharti Telecom Ltd.	CRISIL AA+	1.69
State Bank Of India (Tier II Bond Under Basel III)	[ICRA]AAA	1.23
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.21
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.09
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.93
Grihum Housing Finance Ltd.	CARE AA-	0.85
SMFG India Credit Company Ltd.	[ICRA]AAA	0.84
Indinfravit Trust	[ICRA]AAA	0.82
Titan Company Ltd.	CRISIL AAA	0.80
Bajaj Finance Ltd.	CRISIL AAA	0.80
Tata Capital Ltd.	CRISIL AAA	0.71
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.63
John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.63
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.41
India Grid Trust	IND AAA	0.29
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.13
Total		**63.28**
Floating Rate Bonds		
Government Of India	SOVEREIGN	14.94
Total		**14.94**
Floating Rate Notes		
Bharti Telecom Ltd.	CRISIL AA+	1.48
Total		**1.48**
Securitised Debt		
First Business Receivablestrust	CRISIL AAA(SO)	0.43
Total		**0.43**
Government Securities		
Government Of India	SOVEREIGN	2.76
Total		**2.76**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	0.21
Total		**0.21**
Strips		
Government Of India	SOVEREIGN	0.06
Total		**0.06**
Cash, Cash Equivalents And Others		**4.29**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	63.28
Floating Rate Bonds	14.94
Certificate Of Deposits	8.47
Commercial Papers	4.08
Government Securities	2.76
Floating Rate Notes	1.48
Securitised Debt	0.43
State Development Loans	0.21
Strips	0.06
Cash, Cash Equivalents And Others	4.29

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 29,379.61 Crores
- **AUM as on August 31, 2024**
  ₹ 28,686.08 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-I Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.43 years
Average Maturity	: 0.46 years
Macaulay Duration	: 0.46 years
Yield to Maturity^	: 7.51%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	12.7192	Dir-Plan-Daily IDCW	13.0231
Reg-Plan-Growth	39.0199	Dir-Plan-Growth	41.7068
Reg-Plan-Monthly IDCW	15.3856	Dir-Plan-Monthly IDCW	16.5313
Reg-Plan-Weekly IDCW	14.5201	Dir-Plan-Weekly IDCW	14.7694

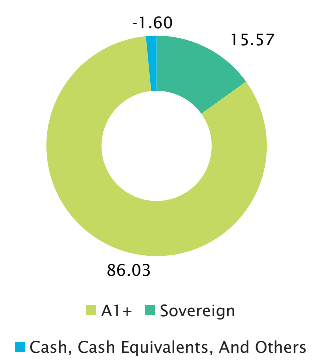
PORTFOLIO

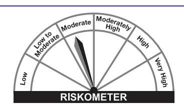
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
ICICI Securities Ltd.	CRISIL A1+	2.71
Adani Ports And Special Economic Zone Ltd.	[ICRA]A1+	2.60
Muthoot Finance Ltd.	CRISIL A1+	2.26
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	2.18
Panatone Finvest Ltd.	CRISIL A1+	2.03
Small Industries Development Bank Of India	CRISIL A1+	2.02
Bharti Telecom Ltd.	CRISIL A1+	1.68
Bajaj Finance Ltd.	CRISIL A1+	1.47
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.17
Export-Import Bank Of India	CRISIL A1+	1.17
ONGC Petro Additions Ltd.	CRISIL A1+	1.03
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	1.02
Tata Capital Housing Finance Ltd.	CRISIL A1+	1.01
Highways Infrastructure Trust	CRISIL A1+	0.95
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.84
Nexus Select Trust	IND A1+	0.34
LIC Housing Finance Ltd.	CRISIL A1+	0.34
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.33
IGH Holdings Pvt Ltd.	CRISIL A1+	0.33
Total		**25.48**
Certificate Of Deposits		
Canara Bank	CRISIL A1+	6.91
Union Bank Of India	[ICRA]A1+	6.46
HDFC Bank Ltd.	CRISIL A1+	4.98
Kotak Mahindra Bank Ltd.	CRISIL A1+	4.87
Punjab National Bank	CRISIL A1+	4.17
ICICI Bank Ltd.	[ICRA]A1+	3.81
NABARD	CRISIL A1+	3.71
Axis Bank Ltd.	CRISIL A1+	2.99
Small Industries Development Bank Of India	CRISIL A1+	2.89
Bank Of India	CRISIL A1+	2.85
Indusind Bank Ltd.	CRISIL A1+	2.80
Punjab & Sind Bank	[ICRA]A1+	2.53
Indian Bank	CRISIL A1+	2.45
Equitas Small Finance Bank Ltd.	CRISIL A1+	2.28
The Federal Bank Ltd.	CRISIL A1+	1.94
RBL Bank Ltd.	[ICRA]A1+	1.71
IDBI Bank Ltd.	CRISIL A1+	1.67
UCO Bank	CRISIL A1+	0.85
Bank Of Baroda	IND A1+	0.68
Total		**60.55**
Government Securities		
Government Of India	SOVEREIGN	1.51
Total		**1.51**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	2.88
State Government Of Gujarat	SOVEREIGN	2.15
State Government Of Tamil Nadu	SOVEREIGN	1.54
State Government Of Assam	SOVEREIGN	1.40
State Government Of Maharashtra	SOVEREIGN	0.86
State Government Of Karnataka	SOVEREIGN	0.39
State Government Of Bihar	SOVEREIGN	0.36
State Government Of West Bengal	SOVEREIGN	0.12
Total		**9.70**
Treasury Bills		
364 Day T-Bill 27.09.24	SOVEREIGN	2.52
182 Day T-Bill 03.10.24	SOVEREIGN	1.39
91 Day T-Bill 26.09.24	SOVEREIGN	0.35
182 Day T-Bill 19.09.24	SOVEREIGN	0.10
Total		**4.36**
Cash, Cash Equivalents And Others		**-1.60**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	60.55
Commercial Papers	25.48
State Development Loans	9.70
Treasury Bills	4.36
Government Securities	1.51
Cash, Cash Equivalents And Others	-1.60

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & PSU FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,328.5010	Dir-Plan-Daily IDCW	1,358.2035
Reg-Plan-Growth	2,911.9255	Dir-Plan-Growth	3,083.5122
Reg-Plan-Monthly IDCW	1,189.5657	Dir-Plan-Monthly IDCW	1,260.8211
Reg-Plan-Weekly IDCW	1,328.2192	Dir-Plan-Weekly IDCW	1,355.1840

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 3,858.73 Crores
- **AUM as on August 31, 2024**
  ₹ 3,774.24 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan
  Mr. Ardhendhu Bhattacharya (Co Fund Manager)
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Mr. Rajeev Nov 2013
  Mr. Ardhendhu (w.e.f.Dec 2023)
  Mr. Pradeep (w.e.f.Dec 2023)
  Total Experience:
  Mr. Rajeev Radhakrishnan - Over 20 years
  Mr. Ardhendhu Bhattacharya - Over 13 years
  Mr. Pradeep Kesavan - Over 18 years
- **First Tier Benchmark:**
  Nifty Banking & PSU Debt Index A-II
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 4.46 years
Average Maturity	: 7.91 years
Macaulay Duration	: 4.70 years
Yield to Maturity^	: 7.46%

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

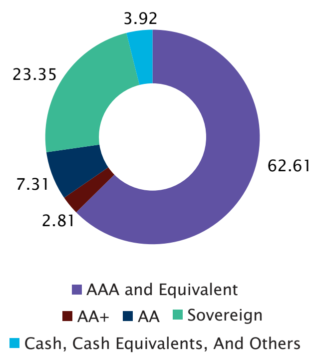
PORTFOLIO

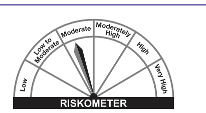
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
ONGC Petro Additions Ltd.	CRISIL AA	7.31
Small Industries Development Bank Of India	CRISIL AAA	5.72
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	5.45
Power Finance Corporation Ltd.	CRISIL AAA	5.41
HDFC Bank Ltd.	CRISIL AAA	5.20
NABARD	CRISIL AAA	4.36
NABARD	[ICRA]AAA	3.99
GAIL (India) Ltd.	IND AAA	3.97
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.96
REC Ltd.	CRISIL AAA	3.75
Power Grid Corporation Of India Ltd.	CRISIL AAA	3.62
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	2.81
Canara Bank (Tier II Bond Under Basel III)	IND AAA	2.63
National Housing Bank	CRISIL AAA	1.98
Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	1.98
Export-Import Bank Of India	CRISIL AAA	1.73
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	1.70
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.66
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	1.59
NHPC Ltd.	[ICRA]AAA	1.58
Punjab National Bank	CRISIL AAA	0.79
NTPC Ltd.	CRISIL AAA	0.67
Axis Bank Ltd.	CRISIL AAA	0.08
Total		**71.94**
Floating Rate Notes		
HDFC Bank Ltd.	CRISIL AAA	0.79
Total		**0.79**
Government Securities		
Government Of India	SOVEREIGN	21.25
Total		**21.25**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	2.10
Total		**2.10**
Cash, Cash Equivalents And Others		**3.92**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	71.94
Government Securities	21.25
State Development Loans	2.10
Floating Rate Notes	0.79
Cash, Cash Equivalents And Others	3.92

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

DEBT- LIQUID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LIQUID FUND

NET ASSET VALUE

Option	NAV (₹)
Institutional-Daily IDCW	1,250.7142
Institutional-Growth	3,893.1553
Reg-Plan-Daily IDCW	1,140.7391
Reg-Plan-Fortnightly IDCW	1,265.6861
Reg-Plan-Growth	3,856.6805

Option	NAV (₹)
Reg-Plan-Weekly IDCW	1,323.7633
Dir-Plan-Daily IDCW	1,144.0484
Dir-Plan-Fortnightly IDCW	1,271.2849
Dir-Plan-Growth	3,893.0773
Dir-Plan-Weekly IDCW	1,329.6144

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 72,567.64 Crores
- **AUM as on August 31, 2024**
  ₹ 67,570.53 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-I
- **Exit Load:**

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

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

Quantitative Data

Modified Duration	: 0.09 years
Average Maturity	: 0.10 years
Macaulay Duration	: 0.10 years
Yield to Maturity^	: 7.05%

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

PORTFOLIO

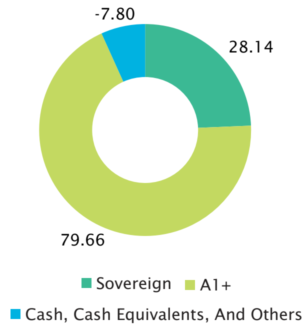
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
NABARD	CRISIL A1+	7.06
Reliance Industries Ltd.	CRISIL A1+	5.90
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.16
Reliance Retail Ventures Ltd.	CRISIL A1+	4.85
ICICI Securities Ltd.	CRISIL A1+	4.41
Bajaj Finance Ltd.	CRISIL A1+	3.46
HDFC Securities Ltd.	CRISIL A1+	2.94
Small Industries Development Bank Of India	CRISIL A1+	2.22
LIC Housing Finance Ltd.	CRISIL A1+	2.22
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	1.94
Kotak Securities Ltd.	CRISIL A1+	1.85
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.84
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	1.11
Aditya Birla Finance Ltd.	CRISIL A1+	1.11
L&T Finance Ltd.	CRISIL A1+	0.80
Axis Securities Ltd.	CRISIL A1+	0.74
PNB Housing Finance Ltd.	CRISIL A1+	0.73
Larsen & Toubro Ltd.	CRISIL A1+	0.73
Tata Power Renewable Energy Ltd.	CRISIL A1+	0.59
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	0.59
Total		**50.25**
Certificate Of Deposits		
Punjab National Bank	CRISIL A1+	7.92
Union Bank Of India	[ICRA]A1+	4.43
Bank Of Baroda	IND A1+	4.38
Punjab & Sind Bank	[ICRA]A1+	3.02
Indian Overseas Bank	[ICRA]A1+	2.19
Indian Bank	CRISIL A1+	2.19
Canara Bank	CRISIL A1+	1.48
IDFC First Bank Ltd.	CRISIL A1+	1.46
Indusind Bank Ltd.	CRISIL A1+	0.88
HDFC Bank Ltd.	CRISIL A1+	0.73
Bank Of Maharashtra	CRISIL A1+	0.73
Total		**29.41**
Government Securities		
Government Of India	SOVEREIGN	9.72
Total		**9.72**

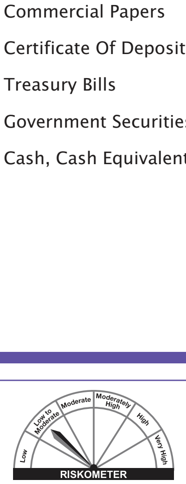
Issuer Name	Rating	(%) Of Total AUM
Treasury Bills		
91 Day T-Bill 10.10.24	SOVEREIGN	5.88
91 Day T-Bill 24.10.24	SOVEREIGN	3.85
91 Day T-Bill 19.09.24	SOVEREIGN	2.95
364 Day T-Bill 19.09.24	SOVEREIGN	2.80
91 Day T-Bill 15.11.24	SOVEREIGN	1.46
91 Day T-Bill 26.09.24	SOVEREIGN	0.73
91 Day T-Bill 18.10.24	SOVEREIGN	0.59
364 Day T-Bill 12.09.24	SOVEREIGN	0.16
Total		**18.42**
Cash, Cash Equivalents And Others		**-7.80**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	50.25
Certificate Of Deposits	29.41
Treasury Bills	18.42
Government Securities	9.72
Cash, Cash Equivalents And Others	-7.80

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

SBI Liquid Fund
This product is suitable for investors who are seeking^:
- Regular income for short term
- Investment in Debt and Money Market securities with residual maturity upto 91 days only.

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

DEBT- ULTRA SHORT DURATION FUND

SBI MAGNUM ULTRA SHORT DURATION FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 15 of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk
- **Date of Allotment:** 21/05/1999
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 13,015.75 Crores
- **AUM as on August 31, 2024**
  ₹ 12,828.42 Crores
- **Fund Manager: Mr. R. Arun**
  Mr. Ardhendhu Bhattacharya &
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since: Mr. R. Arun June-2021
  Mr. Ardhendhu Bhattacharya Dec-2023
  Mr. Pradeep Kesavan Dec-2023
  Total Experience:
  Mr. R. Arun Over 17 years
  Mr. Ardhendhu Bhattacharya Over 13 years
  Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**
  CRISIL Ultra Short Duration Debt A-I Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  (w.e.f. June 04, 2020)
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.40 years
Average Maturity	: 0.43 years
Macaulay Duration	: 0.43 years
Yield to Maturity^	: 7.46%

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,625.2414	Dir-Plan-Cash	5,714.3258
Reg-Plan-Daily IDCW	2,118.7740	Dir-Plan-Daily IDCW	2,136.7349
Reg-Plan-Weekly IDCW	1,264.8670	Dir-Plan-Weekly IDCW	1,272.8314

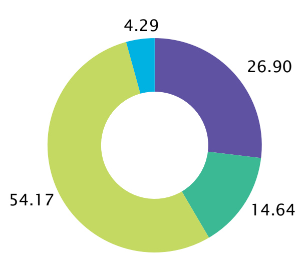
PORTFOLIO

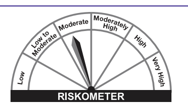
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Tata Teleservices (Maharastra) Ltd.	CRISIL A1+	3.07
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.31
Panatone Finvest Ltd.	CRISIL A1+	2.27
Muthoot Finance Ltd.	CRISIL A1+	1.87
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	1.53
Kotak Mahindra Prime Ltd.	CRISIL A1+	1.52
IGH Holdings Pvt Ltd.	CRISIL A1+	1.46
Export-Import Bank Of India	CRISIL A1+	1.13
JM Financial Properties & Holdings Ltd.	CRISIL A1+	0.78
Small Industries Development Bank Of India	CRISIL A1+	0.73
Total		**16.67**
Certificate Of Deposits		
ICICI Bank Ltd.	[ICRA]A1+	6.40
Canara Bank	CRISIL A1+	4.93
Bank Of India	CRISIL A1+	3.75
Indusind Bank Ltd.	CRISIL A1+	3.62
Bank Of Baroda	IND A1+	2.45
Union Bank Of India	[ICRA]A1+	2.43
The Federal Bank Ltd.	CRISIL A1+	2.29
RBL Bank Ltd.	[ICRA]A1+	1.91
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.91
UCO Bank	CRISIL A1+	1.90
Small Industries Development Bank Of India	CRISIL A1+	1.90
Punjab National Bank	CRISIL A1+	1.53
Kotak Mahindra Bank Ltd.	CRISIL A1+	0.94
Axis Bank Ltd.	CRISIL A1+	0.78
NABARD	CRISIL A1+	0.76
Total		**37.50**
Non Convertible Debentures		
Power Finance Corporation Ltd.	CRISIL AAA	3.77
NABARD	CRISIL AAA	3.66
LIC Housing Finance Ltd.	CRISIL AAA	3.09
HDB Financial Services Ltd.	CRISIL AAA	2.69
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.91
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.71
SMFG India Credit Company Ltd.	[ICRA]AAA	1.55
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	1.35
Sundaram Finance Ltd.	[ICRA]AAA	1.17
Small Industries Development Bank Of India	[ICRA]AAA	0.78
REC Ltd.	CRISIL AAA	0.78
Bajaj Finance Ltd.	CRISIL AAA	0.78
Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.70
Punjab National Bank	CRISIL AAA	0.58
Larsen & Toubro Ltd.	CRISIL AAA	0.39
HDFC Bank Ltd.	CRISIL AAA	0.19
Tata Capital Ltd.	CRISIL AAA	0.04
Total		**25.14**
Zero Coupon Bonds		
Kotak Mahindra Investments Ltd.	CRISIL AAA	0.20
Total		**0.20**
Floating Rate Notes		
REC Ltd.	CRISIL AAA	1.56
Total		**1.56**
State Development Loans		
State Government Of Telangana	SOVEREIGN	1.55
State Government Of Rajasthan	SOVEREIGN	0.59
State Government Of Madhya Pradesh	SOVEREIGN	0.04
Total		**2.18**
Treasury Bills		
182 Day T-Bill 11.10.24	SOVEREIGN	3.48
91 Day T-Bill 24.10.24	SOVEREIGN	2.90
91 Day T-Bill 31.10.24	SOVEREIGN	2.13
364 Day T-Bill 27.09.24	SOVEREIGN	1.75
364 Day T-Bill 31.10.24	SOVEREIGN	1.16
364 Day T-Bill 17.10.24	SOVEREIGN	1.04
Total		**12.46**
Cash, Cash Equivalents And Others		**4.29**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	37.50
Non Convertible Debentures	25.14
Commercial Papers	16.67
Treasury Bills	12.46
State Development Loans	2.18
Floating Rate Notes	1.56
Zero Coupon Bonds	0.20
Cash, Cash Equivalents And Others	4.29

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





Investors understand that their principal will be at Moderate risk

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

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

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

DEBT- FLOATER FUND

SBI FLOATING RATE DEBT FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk
- **Date of Allotment:** 27/10/2020
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 1,134.99 Crores
- **AUM as on August 31, 2024**
  ₹ 1,135.26 Crores
- **Fund Manager:**
  Mr. Ardhendu Bhattacharya
  Mr. Rajeev Radhakrishnan (Co-Fund Manager)
  Mr. Pradeep Kesavan (overseas investments)
  Managing Since:
  Ardhendu Bhattacharya - June 2021
  Rajeev Radhakrishnan - Oct 2020
  Mr. Pradeep Kesavan - Dec 2023
  Total Experience:
  Mr. Rajeev Radhakrishnan: –Over 20 years
  Mr. Ardhendu Bhattacharya: –Over 13 years
  Mr. Pradeep Kesavan: –Over 18 years
- **First Tier Benchmark:**
  Nifty Short Duration Debt Index A-II
- **Exit Load:** For exit within 3 days from the date of allotment: 0.10%,
  For exit on or after 3 days from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 1.08 years
Average Maturity	: 5.22 years
Macaulay Duration	: 1.11 years
Yield to Maturity^	: 7.68%

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.4820	Dir-Plan-Monthly IDCW	12.5777
Reg-Plan-Growth	12.4813	Dir-Plan-Growth	12.5784
Reg-Plan-Quarterly IDCW	12.4822	Dir-Plan-Quarterly IDCW	12.5786

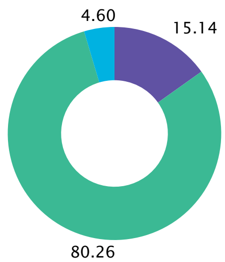
PORTFOLIO

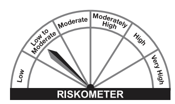
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.91
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.52
Nagpur Seoni Expressway Ltd.	IND AAA	0.31
Total		**10.74**
Floating Rate Bonds		
Government Of India	SOVEREIGN	69.06
Total		**69.06**
Floating Rate Notes		
HDFC Bank Ltd.	CRISIL AAA	4.40
Total		**4.40**
Government Securities		
Government Of India	SOVEREIGN	11.20
Total		**11.20**
Cash, Cash Equivalents And Others		**4.60**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	69.06
Government Securities	11.20
Non Convertible Debentures	10.74
Floating Rate Notes	4.40
Cash, Cash Equivalents And Others	4.60

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

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

SBI MUTUAL FUND
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SBI LONG DURATION FUND

Investment Objective

To generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Details

- **Type of Scheme**
  An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. (Please refer to the page no. 15 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk.
- **Date of Allotment:** 21/12/2022
- **Report As On:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 2,086.72 Crores
- **AUM as on August 31, 2024**
  ₹ 2,148.83 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' Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily-
  Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
  Weekly-
  Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
  Monthly, Quarterly , Semi-Annual and Annual - Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 11.64 years
Average Maturity	: 29.18 years
Macaulay Duration	: 12.05 years
Yield to Maturity^	: 7.09%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.7426
Reg-Plan-Growth	11.7423
Dir-Plan-IDCW	11.8323
Dir-Plan-Growth	11.8320

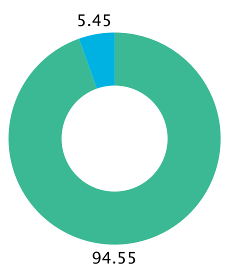
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	94.55
Total		**94.55**
Cash, Cash Equivalents And Others		**5.45**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	94.55
Cash, Cash Equivalents And Others	5.45

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Moderate risk

SBI Long Duration Fund
This product is suitable for investors who are seeking^:
- Regular income generation for long term
- Investment predominantly indebt and money market instruments.

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

DEBT- OVERNIGHT FUND

SBI MUTUAL FUND
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SBI OVERNIGHT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,238.0462	Dir-Plan-Daily IDCW	1,242.2689
Reg-Plan-Growth	3,952.9291	Dir-Plan-Growth	4,002.3229
Reg-Plan-Weekly IDCW	1,264.1312	Dir-Plan-Weekly IDCW	1,268.5387

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:** 31/08/2024
- **AAUM for the Month of August 2024**
  ₹ 19,417.87 Crores
- **AUM as on August 31, 2024**
  ₹ 16,968.96 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

Modified Duration	: 1 day
Average Maturity	: 1 day
Macaulay Duration	: 1 day
Yield to Maturity^	: 6.64%

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

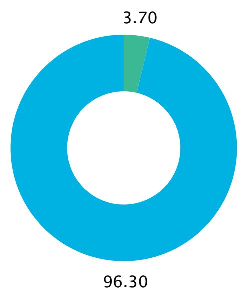
PORTFOLIO

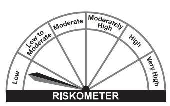
Issuer Name	Rating	(%) Of Total AUM
Treasury Bills		
364 Day T-Bill 12.09.24	SOVEREIGN	2.94
182 Day T-Bill 19.09.24	SOVEREIGN	0.76
Total		**3.70**
Cash, Cash Equivalents And Others		**96.30**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	3.70
Cash, Cash Equivalents And Others	96.30

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^:

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

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

Comparative Performance for all Schemes -Regular Plan

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	8.39	10,841	6.22	11,985	6.41	13,650	6.07	33,625	Inception Date 09-02-2004
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.39	10,841	5.61	11,782	6.82	13,913	7.42	43,587	Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	5.71	31,331	
Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) & Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	7.69	10,771	5.59	11,773	6.99	14,029	7.59	65,889	Inception Date 25-11-1998
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.26	10,828	5.51	11,747	6.80	13,900	9.39	1,01,188	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	N.A.	N.A.	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	7.54	10,756	5.74	11,824	7.06	14,073	7.79	47,681	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.03	10,806	5.17	11,634	6.87	13,946	7.31	43,433	Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23 Mr. Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	5.66	31,449	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	9.03	10,905	6.58	12,109	6.97	14,015	8.03	62,267	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.72	10,975	6.31	12,016	6.64	13,799	N.A.	N.A.	Managing Since Rajeev Nov-23 Tejas Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	N.A.	N.A.	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Hybrid Fund	27.15	12,723	12.42	14,214	16.15	21,165	15.51	6,46,551	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	28.31	12,840	13.83	14,756	17.00	21,940	N.A.	N.A.	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.15	3,55,849	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Conservative Hybrid Fund	14.57	11,461	10.57	13,523	11.77	17,456	8.62	69,284	Inception Date 09-04-2001
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	11.68	11,171	7.28	12,348	8.97	15,372	N.A.	N.A.	Managing Since Mansi - June 2021 Saurabh - Jan-22 Pradeep - Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	N.A.	N.A.	
Fund Managed by Rohit Shimpi & Pradeep Kesavan fund manager for overseas securities									
SBI ESG Exclusionary Strategy Fund	33.47	13,357	14.61	15,059	18.87	23,764	14.80	10,46,587	Inception Date 01-01-1991
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	40.78	14,078	14.45	14,993	21.11	26,082	N.A.	N.A.	Managing Since Rohit Jan-22 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	15.48	12,75,917	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund- Investment Plan	43.81	14,396	27.39	20,687	N.A.	N.A.	43.55	41,301	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	28.31	12,840	13.83	14,756	N.A.	N.A.	19.58	20,172	Managing Since R. Srinivasan - Sep-20 Rajeev - Nov 23
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	23.36	22,775	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Credit Risk Fund	7.74	10,776	6.43	12,056	7.00	14,032	7.69	21,176	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	8.00	10,802	7.28	12,349	8.04	14,728	8.48	22,820	Managing Since Lokesh Feb-17 Adesh & Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	7.11	20,057	
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									
SBI Balanced Advantage Fund	24.17	12,424	14.11	14,863	N.A.	N.A.	14.11	14,863	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	19.98	12,004	10.58	13,526	N.A.	N.A.	10.58	13,526	Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	14.15	14,875	
Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Multicap Fund	38.03	13,816	N.A.	N.A.	N.A.	N.A.	22.50	16,559	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	44.95	14,495	N.A.	N.A.	N.A.	N.A.	29.54	19,013	Managing Since R. Srinivasan & Pradeep March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	N.A.	N.A.	N.A.	N.A.	20.74	15,966	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Mr. Pradeep Kesavan - Investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 2 (1 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).

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

d. Load is not considered for computation of returns.

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

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

g. SBI Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI ESG Exclusionary Strategy Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

h. SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.

i. SBI Magnum Gilt Fund, SBI Magnum Income Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.

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

k. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022

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

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

n. Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).

o. 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.

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

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

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

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Focused Equity Fund	29.85	12,994	13.12	14,479	19.88	24,792	19.23	3,34,907	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	41.14	14,114	18.91	16,814	22.86	28,023	16.53	2,12,003	Managing Since R. Srinivasan May-09 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	16.02	1,94,234	
Funds Managed by R. Srinivasan, Mohan Lal & Pradeep Kesavan fund manager for overseas securities									
SBI Small Cap Fund	37.29	13,741	24.14	19,140	30.35	37,719	21.43	1,83,529	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	49.76	14,976	27.76	20,852	32.67	41,168	13.69	68,404	Managing Since R. Srinivasan Nov-13 Mohan Lal May-24 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.00	62,393	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Flexicap Fund	31.66	13,176	14.47	15,004	18.75	23,645	13.59	1,11,611	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	41.14	14,114	18.91	16,814	22.86	28,023	14.74	1,34,990	Managing Since R. Srinivasan Jan-22 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.16	1,22,758	
Funds Managed by R. Srinivasan, Tanmaya Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Global Fund	13.71	11,375	10.70	13,569	18.40	23,298	14.59	5,89,255	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	42.61	14,261	19.71	17,157	21.66	26,685	N.A.	N.A.	Managing Since R. Srinivasan Jan-22 Tanmaya (w.e.f. April 2024) Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	12.00	2,97,821	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	7.58	10,760	6.17	11,969	5.22	12,903	6.73	31,953	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.66	10,766	6.01	11,913	5.03	12,782	N.A.	N.A.	Managing Since Neeraj Oct-12 Arun R. June-21
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,752	5.67	11,803	5.54	13,099	6.21	29,284	
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	15.41	11,545	10.42	13,466	12.09	17,712	9.33	22,865	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	16.24	11,629	9.26	13,047	10.96	16,831	9.37	22,938	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22 Pradeep Dec 23 Vandna - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.52	17,955	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes managed by Mr. R. Srinivasan is 4. The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr Saurabh Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr Neeraj Kumar & Ms. Nidhi Chawla)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Magnum Global Fund regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
h. SBI Magnum Global Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
i. SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI Magnum Global Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021
l. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.
m. Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. 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.
n. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
o. The Commodities portion of SBI 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.
p. SBI Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
q. SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities)
r. 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/-	
Fund managed by Mr. Tejas Soman & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Long Duration Fund	10.69	11,072	N.A.	N.A.	N.A.	N.A.	9.93	11,742	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	8.98	10,900	N.A.	N.A.	N.A.	N.A.	8.55	11,493	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	8.82	10,884	N.A.	N.A.	N.A.	N.A.	8.58	11,499	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & Pradeep Kesavan fund manager for overseas securities									
SBI Infrastructure Fund	59.37	15,958	31.29	22,647	30.12	37,385	10.30	53,823	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	59.78	15,978	27.45	20,700	27.29	33,461	6.62	30,028	Managing Since Bhavin Jan-22 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	11.94	69,329	

Notes:

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

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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum MidCap Fund	36.85	13,696	23.54	18,865	29.64	36,697	17.81	2,42,006	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	50.08	15,008	27.88	20,915	31.88	39,947	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	15.67	1,69,189	
Funds Managed by Saurabh Pant & Pradeep Kesavan (investments in foreign securities portion)									
SBI Blue Chip Fund	30.38	13,047	15.50	15,415	19.38	24,281	12.70	91,881	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	36.93	13,693	17.05	16,035	20.67	25,613	13.83	1,10,552	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.52	1,05,063	
Fund Managed by Milind Agrawal & Pradeep Kesavan (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	35.12	13,523	14.82	15,145	16.92	21,882	14.96	37,686	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	21.83	12,183	10.40	13,454	14.54	19,729	13.42	33,133	Managing Since Milind Aug-19 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.16	32,427	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Blue Chip Fund and Mr. Bhavin Vithlani SBI Magnum Midcap Fund Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
h. SBI Magnum Midcap Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
I. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) | SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
k. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Ashit Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Consumption Opportunities Fund	40.77	14,090	28.17	21,069	25.97	31,784	16.45	4,62,930	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	47.01	14,701	21.78	18,059	22.23	27,314	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.17	2,80,947	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Large & Midcap Fund	35.68	13,579	21.05	17,748	24.16	29,564	15.40	9,13,699	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	44.18	14,418	21.99	18,152	25.93	31,709	N.A.	N.A.	Managing Since Saurabh Sep-16 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.07	4,80,686	
Funds Managed by Vivek Gedda & Pradeep Kesavan fund manager for overseas securities									
SBI Technology Opportunities Fund	37.66	13,778	13.38	14,581	26.35	32,258	15.89	4,09,540	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	44.67	14,467	12.12	14,094	22.60	27,728	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.17	2,80,947	
Funds Managed by Tanmaya Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Healthcare Opportunities Fund	46.49	14,664	20.33	17,431	29.84	36,980	17.07	5,28,833	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	55.67	15,567	18.35	16,575	28.18	34,654	15.56	3,81,153	Managing Since Tanmaya Jun-11 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.17	2,80,947	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Dividend Yield Fund	41.41	14,154	N.A.	N.A.	N.A.	N.A.	37.61	15,981	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	41.58	14,158	N.A.	N.A.	N.A.	N.A.	42.44	16,795	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	28.63	12,863	N.A.	N.A.	N.A.	N.A.	29.11	14,542	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 3. The total no of schemes managed by Mr.Tanmaya Desai is 1.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013, SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Consumption Opportunities Fund & SBI Large & Midcap Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
h. SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 28-Feb-93 to 18 -Aug-96 and TRI values since 19-Aug-96.
I. SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
l. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
m. SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities)
n. SBI Consumption Opportunities Fund will be managed by Mr. 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.

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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	19.70	11,975	13.91	14,787	12.19	17,786	6.06	21,454	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	20.89	12,095	14.99	15,209	12.50	18,033	7.41	25,296	Managing Since Sep-11
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.72	59,409	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	31.78	13,188	14.51	15,020	18.44	23,343	14.67	2,21,600	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	32.64	13,264	15.17	15,274	19.37	24,262	16.40	3,10,932	Managing Since Raviprakash Feb-11 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	16.84	3,38,902	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Minimum Variance Fund	38.32	13,844	17.96	16,419	21.63	26,658	18.91	25,734	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	32.64	13,264	15.17	15,274	19.37	24,262	16.86	23,393	Managing Since RaviPrakash Mar-19 Pradeep Dec-23
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	18.54	23,425	16.49	22,989	

	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/-	
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	68.93	16,917	21.84	18,099	N.A.	N.A.	24.11	20,345	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	70.65	17,065	22.92	18,570	N.A.	N.A.	25.23	20,942	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	18.08	17,263	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Pradeep Kesavan									
SBI International Access - US Equity FoF	31.84	13,194	12.92	14,402	N.A.	N.A.	15.40	16,381	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	27.03	12,711	12.70	14,319	N.A.	N.A.	15.86	16,610	Managing Since Dec - 2023
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	17.27	17,311	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	57.28	15,748	27.69	20,835	27.68	33,995	17.00	13,91,913	Inception Date 31-03-1993
First Tier Scheme Benchmark: - BSE 500 (TRI)	41.14	14,114	18.91	16,814	22.86	28,023	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.65	5,59,071	
Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities									
SBI Contra Fund	46.37	14,652	29.24	21,601	32.67	41,201	20.11	10,08,038	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE 500 TRI	41.14	14,114	18.91	16,814	22.86	28,023	16.25	4,42,559	Managing Since Dinesh May-18 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.17	2,80,947	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Multi Asset Allocation Fund	25.85	12,592	15.29	15,332	14.96	20,101	12.87	21,438	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	24.38	12,438	12.18	14,115	13.28	18,670	12.85	21,403	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi &Pradeep Dec-23
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	18.54	23,425	15.83	25,226	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum 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)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
g. SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
h. SBI 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 BSE Sensex PRI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.
I. SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
j. SBI Muti Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
k. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
l. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
m. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
n. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
o. The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan															Inception Date 19-07-2004
#SBI Liquid Fund	6.60	10,013	6.66	10,027	6.72	10,057	7.25	10,727	5.90	11,878	5.17	12,867	6.91	32,082	
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.49	10,012	6.72	10,028	6.83	10,058	7.40	10,742	6.06	11,933	5.25	12,921	7.21	33,711	Managing Since Arun Apr-12 Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.26	28,856	
Funds Managed by Arun R Rajeev Radhakrishnan (Co Fund Manager) Pradeep kesavan fund manager for overseas securities															Inception Date 22-03-2007
SBI Savings Fund	5.60	10,012	6.54	10,027	6.35	10,054	7.07	10,709	5.69	11,809	5.44	13,038	6.99	38,995	
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	6.29	10,012	6.90	10,028	6.77	10,057	7.46	10,748	6.21	11,982	5.66	13,176	6.98	38,878	Managing Since Arun R May-18 Rajeev Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.02	32,451	
Funds Managed by Arun R															Inception Date 01-10-2002
SBI Overnight Fund	6.34	10,012	6.29	10,026	6.26	10,053	6.66	10,668	5.54	11,757	4.71	12,593	6.46	39,478	
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.48	10,012	6.42	10,026	6.38	10,054	6.83	10,685	5.72	11,816	4.87	12,690	N.A.	N.A.	Managing Since Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	5.96	35,572	

Notes:

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

The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institution Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran & *Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Comma Fund	46.49	14,664	16.04	15,631	26.77	32,806	13.33	1,08,830	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	53.46	15,346	21.64	17,999	26.91	32,968	13.21	1,06,696	Managing Since Dinesh June-24 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.83	1,39,893	
Funds Managed by Rohit Shimpi									
SBI PSU Fund	81.42	18,172	41.22	28,188	29.68	36,760	9.10	34,311	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	98.10	19,810	47.48	32,078	33.32	42,182	9.38	35,605	
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.10	57,126	Managing Since June-24

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The data of the last working day has been considered for the calculation of performance.
h. SBI Magnum Comma Fund: As TRI data is not available since inception of SBI Magnum Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
i. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. This scheme is managed by Mr. Dinesh Balachandranw.e.f. June 01, 2024. | *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.
k. This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	8.55	10,858	5.39	11,708	6.10	13,453	7.80	59,050	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	8.87	10,889	5.14	11,623	5.16	12,866	7.38	53,834	
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	N.A.	N.A.	Managing Since (w.e.f. Dec 2023)

Notes:

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

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Raj Gandhi Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Energy Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.92	11,792	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.62	11,062	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.17	11,417	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tanmaya Desai Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Automotive Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.72	10,872	Inception Date 05-06-2024
First Tier Scheme Benchmark: - Nifty Auto TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.50	10,850	Managing Since June - 2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.21	11,121	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Prasad Padala Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Innovative Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.26	10,126	Inception Date 20-08-2024
First Tier Scheme Benchmark: - Nifty 500 TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.97	10,197	Managing Since August - 2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.93	10,193	

Notes:

a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
c. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
e. Wherever NAV/Benchmark Index vlue is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.ular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
g. 6. Load is not considered for computation of returns.
h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Comparative Performance for all Schemes –Regular Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Short Term Debt Fund	7.29	10,731	5.38	11,705	6.07	13,435	6.63	29,983	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Short Duration Fund AII Index	7.65	10,768	5.63	11,788	6.36	13,617	7.57	34,847	Managing Since Rajeev Jun-08 Mansi & Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.50	10,752	5.67	11,803	5.54	13,099	6.18	27,904	
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund - Savings Plan	21.22	12,128	13.04	14,448	13.84	19,139	10.98	1,04,722	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	11.68	11,171	7.28	12,348	8.97	15,372	9.07	70,841	Managing Since Srinivasan Jan-21 Rajeev Jun-08 Pradeep Dec-23
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	18.54	23,425	16.66	3,22,151	
Fund Managed Rajeev Radhakrishnan Mr. Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Banking and PSU Fund	7.24	10,726	5.06	11,598	5.98	13,376	7.43	29,119	Inception Date 09-10-2009
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.44	10,746	5.16	11,631	6.24	13,537	7.48	29,302	Managing Since Rajeev Nov-13 Ardhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.38	25,153	
SBI Corporate Bond Fund	7.34	10,736	5.31	11,681	6.18	13,505	6.82	14,453	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.36	10,738	5.37	11,701	6.42	13,651	6.91	14,524	Managing Since Rajeev Feb-19 Ardhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.58	14,274	
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Floating Rate Debt Fund	8.21	10,824	6.18	11,972	N.A.	N.A.	5.93	12,481	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.51	10,753	5.50	11,745	N.A.	N.A.	5.33	12,210	Managing Since Ardhendu June-2021 Rajeev Oct-2020 Pradeep Dec-2023
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,752	5.67	11,803	N.A.	N.A.	5.27	12,183	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Arun R. Ardhendhu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Ultra Short Duration Fund	6.15	10,013	6.87	10,028	6.76	10,057	7.25	10,727	5.81	11,849	5.58	13,123	7.06	56,123	Inception Date 21-05-1999
First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-I Index	6.67	10,013	7.05	10,029	6.90	10,059	7.57	10,759	6.24	11,993	5.88	13,308	7.50	62,280	Managing Since R. Arun Jun-21 Adhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.40	48,027	
Fund Jointly Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Low Duration Fund	5.55	10,012	7.02	10,029	6.62	10,056	7.09	10,711	5.53	11,755	5.58	13,122	7.20	32,869	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	6.11	10,012	7.12	10,029	6.78	10,058	7.49	10,751	6.02	11,919	6.04	13,411	7.20	32,857	Managing Since Rajeev Jun-08 Arun Dec-2023 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.18	27,904	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan – Overseas Investments									
SBI Retirement Benefit Fund - Aggressive Plan	30.81	13,090	19.75	17,179	N.A.	N.A.	22.91	20,824	
First Tier Scheme Benchmark: - BSE 500 TRI	41.14	14,114	18.91	16,814	N.A.	N.A.	21.25	19,830	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	26.86	12,694	17.41	16,193	N.A.	N.A.	20.03	19,140	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	28.31	12,840	13.83	14,756	N.A.	N.A.	15.13	16,505	Inception Date 10-02-2021
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	16.82	11,687	11.35	13,810	N.A.	N.A.	12.48	15,194	Managing Since Rohit Oct - 2021 Ardhendu June - 2021 Pradeep Dec - 2023
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	18.83	11,889	10.15	13,369	N.A.	N.A.	10.86	14,427	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	
SBI Retirement Benefit Fund - Conservative Plan	12.25	11,228	8.78	12,876	N.A.	N.A.	9.15	13,653	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	12.82	11,286	7.69	12,490	N.A.	N.A.	8.02	13,155	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). 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)

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

c. Load is not considered for computation of returns.

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

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

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

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

h. Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. 01st December 2023.

i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.

j. Mr. 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

k. 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.

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

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

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Advising Since
Permitted Category FPI Portfolio 1	28.83	12,883	12.31	11,231	17.01	11,701	15.35	11,535	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	43.42	14,342	22.00	12,200	24.77	12,477	21.77	12,177	
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	11,415	18.54	11,854	16.78	11,678	Advising Since Dec-18

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		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	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/-	Inception Date & Advising Since
Permitted Category - FPI Portfolio 2	31.96	13,196	18.95	11,895	22.24	12,224	20.70	12,070	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	18.54	11,854	17.56	11,756	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	34.26	13,426	19.51	11,951	20.58	12,058	18.44	11,844	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	18.54	11,854	17.22	11,722	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	34.73	13,473	19.27	11,927	20.30	12,030	18.09	11,809	Inception Date 22-Apr-2019
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	18.54	11,854	16.63	11,663	Advising Since Apr-2019
Permitted Category - FPI Portfolio 5	39.35	13,935	22.11	12,211	25.58	12,558	21.79	12,179	Inception Date 22-Apr-2019
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	18.54	11,854	16.63	11,663	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	16.92	11,692	5.85	10,585	15.13	11,513	11.88	11,188	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	36.93	13,693	17.05	11,705	20.67	12,067	18.63	11,863	
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	18.54	11,854	17.56	11,756	Advising Since Nov-2018
Permitted Category - FPI Portfolio 7	32.99	13,299	16.94	11,694	19.32	11,932	17.25	11,725	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	40.38	14,038	15.25	11,525	19.28	11,928	16.61	11,661	
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	18.54	11,854	16.78	11,678	Advising Since Dec-2018
Permitted Category - FPI Portfolio 8	13.36	11,336	-0.63	9,937	N.A.	N.A.	6.47	10,647	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	17.13	11,713	1.92	10,192	N.A.	N.A.	7.56	10,756	
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	N.A.	N.A.	16.61	11,661	Advising Since Jul-2019
Permitted Category - FPI Portfolio 9	12.61	11,261	0.06	10,006	N.A.	N.A.	6.08	10,608	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	17.13	11,713	1.92	10,192	N.A.	N.A.	7.56	10,756	
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	N.A.	N.A.	16.61	11,661	Advising Since Jul-2019
Permitted Category - FPI Portfolio 10	14.73	11,473	-0.95	9,905	N.A.	N.A.	6.65	10,665	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	17.80	11,780	1.48	10,148	N.A.	N.A.	7.94	10,794	
Additional Benchmark: BSE SENSEX TRI	28.63	12,863	14.15	11,415	N.A.	N.A.	16.61	11,661	Advising Since Jul-2019

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

Notes:

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

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

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Advising Since
Permitted Category - FPI Portfolio 11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.77	11,177	Inception Date 9-April-2024
Scheme Benchmark: - BSE 250 Small Cap Index TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	19.38	11,938	
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.28	11,128	Advising Since April-2024

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

Notes:

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

Comparative Performance for all Schemes -Direct Plan

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	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	9.29	10,932	7.06	12,273	7.21	14,174	8.33	25,434	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.39	10,841	5.61	11,782	6.82	13,913	7.93	24,372	Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.52	20,901	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	8.41	10,843	6.29	12,009	7.69	14,489	8.18	25,038	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.26	10,828	5.51	11,747	6.80	13,900	7.92	24,332	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.52	20,901	
Funds Managed by Lokesh Mallya & Mr. Pradeep Kesavan (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	8.11	10,813	6.30	12,013	7.60	14,435	9.00	27,157	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.03	10,806	5.17	11,634	6.87	13,946	7.76	23,793	Managing Since Lokesh Jan-13 Mohit & Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.43	20,604	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	9.55	10,958	7.09	12,285	7.48	14,352	9.36	28,409	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.72	10,975	6.31	12,016	6.64	13,799	7.46	23,147	Managing Since Rajeev Nov-23 Tejas Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.52	20,895	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Hybrid Fund	28.01	12,809	13.20	14,511	16.94	21,898	15.66	54,639	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	28.31	12,840	13.83	14,756	17.00	21,940	13.41	43,425	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Conservative Hybrid Fund	15.14	11,518	11.15	13,735	12.39	17,946	10.40	31,671	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	11.68	11,171	7.28	12,348	8.97	15,372	8.95	27,158	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.46	20,747	
Fund Managed by Rohit Shimpi & Pradeep Kesavan fund manager for overseas securities									
SBI ESG Exclusionary Strategy Fund	34.31	13,441	15.36	15,360	19.72	24,626	15.70	54,836	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	40.78	14,078	14.45	14,993	21.11	26,082	16.11	57,151	Managing Since May-18
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund- Investment Plan	45.54	14,569	29.04	21,502	N.A.	N.A.	45.51	43,557	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	28.31	12,840	13.83	14,756	N.A.	N.A.	19.58	20,172	Managing Since Sep-20
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	23.36	22,775	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Focused Equity Fund	30.96	13,106	14.19	14,896	21.07	26,052	16.72	60,745	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	41.14	14,114	18.91	16,814	22.86	28,023	16.11	57,119	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by R. Srinivasan, Mohan Lal & Pradeep Kesavan fund manager for overseas securities									
SBI Small Cap Fund	38.61	13,873	25.40	19,732	31.75	39,793	26.95	1,61,940	Inception Date 02-01-2013
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	49.76	14,976	27.76	20,852	32.67	41,168	16.75	60,893	Managing Since Mohan May-2024 R. Srinivasan & Pradeep Nov-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.55	48,780	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Flexicap Fund	32.77	13,288	15.48	15,407	19.84	24,753	17.42	65,069	Inception Date 04-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	41.14	14,114	18.91	16,814	22.86	28,023	16.00	56,442	Managing Since Jan-2022
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.52	48,607	
Funds Managed by R. Srinivasan, Tanmaya Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Global Fund	14.50	11,454	11.48	13,859	19.27	24,170	16.64	60,272	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	42.61	14,261	19.71	17,157	21.66	26,685	16.92	61,946	Managing Since R. Srinivasan & Pradeep Jan-2022 Tanmaya (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Pradeep Kesavan (investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no of schemes managed by Mr. Saurabh Pant is 3 (2 schemes are jointly managed by Ms.Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

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

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

d. Load is not considered for computation of returns.

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

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

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

h. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021

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

j. SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).

k. 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.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	8.15	10,818	6.69	12,147	5.72	13,214	6.81	21,536	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.66	10,766	6.01	11,913	5.03	12,782	5.98	19,663	Managing Since Jan-13
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,752	5.67	11,803	5.54	13,099	6.46	20,718	
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	16.01	11,606	11.00	13,681	12.74	18,232	10.43	25,094	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	16.24	11,629	9.26	13,047	10.96	16,831	9.37	22,938	Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22 Vandna-Jan-24
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.52	17,955	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Credit Risk Fund	8.44	10,846	7.10	12,288	7.67	14,481	8.39	22,611	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	8.00	10,802	7.28	12,349	8.04	14,728	8.48	22,820	Managing Since Lokesh Feb-17 Adesh Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	7.11	20,057	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar)

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

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

d. Load is not considered for computation of returns.

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

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

g. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021

h. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.

i. *Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.

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

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Bhavin Vithlani & Pradeep Kesavan fund manager for overseas securities									
SBI Infrastructure Fund	60.36	16,057	31.98	23,007	30.83	38,418	17.66	66,701	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	59.78	15,978	27.45	20,700	27.29	33,461	13.14	42,216	Managing Since Nov-18
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.55	48,780	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
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									
SBI Balanced Advantage Fund	25.29	12,536	15.28	15,324	N.A.	N.A.	15.28	15,324	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	19.98	12,004	10.58	13,526	N.A.	N.A.	10.58	13,526	Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	14.15	14,875	
Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Multicap Fund	39.17	13,930	N.A.	N.A.	N.A.	N.A.	23.70	16,965	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	44.95	14,495	N.A.	N.A.	N.A.	N.A.	29.54	19,013	Managing Since R. Srinivasan & Pradeep March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	N.A.	N.A.	N.A.	N.A.	20.74	15,966	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Dividend Yield Fund	42.90	14,304	N.A.	N.A.	N.A.	N.A.	39.09	16,235	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	41.58	14,158	N.A.	N.A.	N.A.	N.A.	42.44	16,795	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	28.63	12,863	N.A.	N.A.	N.A.	N.A.	29.11	14,542	

Notes:

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

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

c. Load is not considered for computation of returns.

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

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

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

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

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

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

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

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

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Magnum MidCap Fund	38.06	13,818	24.64	19,373	30.80	38,377	21.46	96,744	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	50.08	15,008	27.88	20,915	31.88	39,947	20.90	91,538	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by Saurabh Pant & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Blue Chip Fund	31.29	13,138	16.33	15,750	20.26	25,193	16.68	60,507	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	36.93	13,693	17.05	16,035	20.67	25,613	15.19	52,056	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Fund Managed by Milind Agrawal & *Pradeep Kesavan (investments in foreign securities portion)									
SBI Banking & Financial Services Fund	36.63	13,675	16.16	15,678	18.29	23,196	16.18	41,691	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	21.83	12,183	10.40	13,454	14.54	19,729	13.42	33,133	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	13.16	32,427	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Saurabh Pant. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
I. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Ashit Desai & Pradeep Kesavan fund manager for overseas securities									
SBI Consumption Opportunities Fund	42.31	14,245	29.56	21,761	27.33	33,534	18.98	75,976	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	47.01	14,701	21.78	18,059	22.23	27,314	16.31	58,304	Managing Since Ashit (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Large & Midcap Fund	36.91	13,703	22.08	18,206	25.15	30,761	18.74	74,263	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	44.18	14,418	21.99	18,152	25.93	31,709	18.10	69,683	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by Vivek Gedda & Pradeep Kesavan fund manager for overseas securities									
SBI Technology Opportunities Fund	39.17	13,930	14.71	15,098	27.74	34,084	22.44	1,05,769	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE Teck (TRI)	44.67	14,467	12.12	14,094	22.60	27,728	18.19	70,059	Managing Since Vivek (w.e.f. April 2024) Pradeep Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.60	48,898	

Funds Managed by Tanmaya Desai & *Pradeep Kesavan fund manager for overseas securities									
SBI Healthcare Opportunities Fund	48.05	14,821	21.62	17,998	31.25	39,040	19.11	76,962	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	55.67	15,567	18.35	16,575	28.18	34,654	16.08	56,984	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Long Duration Fund	11.18	11,122	N.A.	N.A.	N.A.	N.A.	10.43	11,832	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	8.98	10,900	N.A.	N.A.	N.A.	N.A.	8.55	11,493	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	8.82	10,884	N.A.	N.A.	N.A.	N.A.	8.58	11,499	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 2. The total no of schemes managed by Mr.Tanmaya Desai is 1.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
I. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
j. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan
k. SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
l. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

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

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	19.94	12,000	14.23	14,912	12.55	18,078	6.49	20,832	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	20.89	12,095	14.99	15,209	12.50	18,033	7.51	23,274	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	32.18	13,228	14.87	15,163	18.86	23,754	13.87	45,521	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	32.64	13,264	15.17	15,274	19.37	24,262	14.58	48,964	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Minimum Variance Fund	38.76	13,888	18.35	16,585	22.07	27,151	19.35	26,257	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	32.64	13,264	15.17	15,274	19.37	24,262	16.86	23,393	Managing Since Mar-19
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	18.54	23,425	16.49	22,989	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
SBI Nifty Next 50 Index Fund	69.75	17,000	22.45	18,370	N.A.	N.A.	24.73	20,679	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	70.65	17,065	22.92	18,570	N.A.	N.A.	25.23	20,942	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	18.08	17,263	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Pradeep Kesavan									
SBI International Access - US Equity FoF	32.76	13,287	13.75	14,723	N.A.	N.A.	16.28	16,818	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	27.03	12,711	12.70	14,319	N.A.	N.A.	15.86	16,610	Managing Since Mar - 2021
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	17.27	17,311	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	58.38	15,857	28.54	21,252	28.50	35,113	18.33	71,297	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	41.14	14,114	18.91	16,814	22.86	28,023	16.11	57,119	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities									
SBI Contra Fund	47.77	14,793	30.36	22,171	33.70	42,818	18.58	73,053	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 TRI	41.14	14,114	18.91	16,814	22.86	28,023	16.11	57,119	Managing Since Dinesh May-18 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Multi Asset Allocation Fund	27.01	12,710	16.35	15,756	15.91	20,944	13.84	22,619	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	24.38	12,438	12.18	14,115	13.28	18,670	12.85	21,403	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi &Pradeep Dec-23
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	18.54	23,425	15.83	25,226	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum 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)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
g. SBI Muti Asset Allocation Fund - Mr. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.
h. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
i. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
k. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
l. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan															Inception Date 01-01-2013
#SBI Liquid Fund	6.71	10,013	6.77	10,028	6.83	10,058	7.37	10,739	6.01	11,917	5.27	12,930	6.80	21,557	
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.49	10,012	6.72	10,028	6.83	10,058	7.40	10,742	6.06	11,933	5.25	12,921	6.77	21,470	Managing Since Arun Jan-13 Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.48	20,806	
Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan Pradeep kesavan fund manager for overseas securities															Inception Date 01-01-2013
SBI Savings Fund	6.11	10,013	7.05	10,029	6.86	10,058	7.62	10,764	6.25	11,995	6.00	13,390	7.53	23,345	
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	6.29	10,012	6.90	10,028	6.77	10,057	7.46	10,748	6.21	11,982	5.66	13,176	7.03	22,105	Managing Since Arun May-18 Rajeev Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.48	20,806	
Funds Managed by Arun R															Inception Date 01-01-2013
SBI Overnight Fund	6.42	10,012	6.37	10,026	6.34	10,054	6.75	10,677	5.62	11,785	4.79	12,641	6.24	20,272	
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.48	10,012	6.42	10,026	6.38	10,054	6.83	10,685	5.72	11,816	4.87	12,690	6.11	19,976	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.48	20,806	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Dinesh Balachandran & *Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Comma Fund	47.30	14,746	16.67	15,888	27.48	33,735	15.53	53,876	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	53.46	15,346	21.64	17,999	26.91	32,968	13.98	45,987	Managing Since Dinesh June-24 Pradeep Dec-23
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.52	48,607	
Funds Managed by Rohit Shimpi									
SBI PSU Fund	83.48	18,379	42.79	29,142	30.93	38,555	13.68	44,657	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	98.10	19,810	47.48	32,078	33.32	42,182	13.43	43,526	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	28.63	12,863	14.15	14,875	18.54	23,425	14.61	49,112	

Notes:

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

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	8.91	10,893	5.73	11,820	6.43	13,665	8.90	27,033	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	8.87	10,889	5.14	11,623	5.16	12,866	6.46	20,763	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.52	20,895	

Notes:

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

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

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Raj Gandhi Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Energy Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.68	11,868	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.62	11,062	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.17	11,417	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tanmaya Desai Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Automotive Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.05	10,905	Inception Date 05-06-2024
First Tier Scheme Benchmark: - Nifty Auto TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.50	10,850	Managing Since June - 2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.21	11,121	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Prasad Padala Mr. Pradeep Kesavan (investments in foreign securities portion)											
SBI Innovative Opportunities Fund	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.30	10,130	Inception Date 20-08-2024
First Tier Scheme Benchmark: - Nifty 500 TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.97	10,197	Managing Since August - 2024
Additional Benchmark: - BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.93	10,193	

Notes:

a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
c. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
e. Wherever NAV/Benchmark Index vlue is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.ular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
g. 6. Load is not considered for computation of returns.
h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

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	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Short Term Debt Fund	7.83	10,785	5.91	11,882	6.60	13,775	7.79	24,013	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.65	10,768	5.63	11,788	6.36	13,617	7.62	23,560	Managing Since Rajeev Jan-13 Mansi & Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.50	10,752	5.67	11,803	5.54	13,099	6.48	20,806	
Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund - Savings Plan	21.63	12,169	13.45	14,608	14.41	19,625	12.96	41,419	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	11.68	11,171	7.28	12,348	8.97	15,372	8.95	27,172	Managing Since Jun-08
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	18.54	23,425	14.52	48,607	
Fund Managed Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Banking and PSU Fund	7.75	10,777	5.55	11,762	6.48	13,695	7.92	24,303	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.44	10,746	5.16	11,631	6.24	13,537	7.40	22,967	Managing Since Rajeev Nov-13 Ardhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.46	20,747	
SBI Corporate Bond Fund	7.82	10,784	5.78	11,839	6.68	13,823	7.32	14,838	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.36	10,738	5.37	11,701	6.42	13,651	6.91	14,524	Managing Since Rajeev Feb-19 Ardhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.82	10,884	5.05	11,594	5.28	12,939	6.58	14,274	
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities									
SBI Floating Rate Debt Fund	8.43	10,845	6.39	12,044	N.A.	N.A.	6.15	12,578	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.51	10,753	5.50	11,745	N.A.	N.A.	5.33	12,210	Managing Since Ardhendu June-2021 Rajeev Oct-2020 Pradeep Dec-2023
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.50	10,752	5.67	11,803	N.A.	N.A.	5.27	12,183	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Arun R. Ardhendhu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Ultra Short Duration Fund	6.38	10,014	7.10	10,029	6.99	10,059	7.49	10,751	6.03	11,923	5.78	13,250	7.20	22,503	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	6.67	10,013	7.05	10,029	6.90	10,059	7.57	10,759	6.24	11,993	5.88	13,308	7.23	22,584	Managing Since Arun Jun-21 Ardhendhu Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.50	10,752	5.67	11,803	5.54	13,099	6.48	20,806	
Fund Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Low Duration Fund	6.16	10,013	7.63	10,031	7.22	10,061	7.69	10,771	6.12	11,952	6.17	13,496	7.43	23,080	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	6.11	10,012	7.12	10,029	6.78	10,058	7.49	10,751	6.02	11,919	6.04	13,411	7.49	23,232	Managing Since Rajeev Jun-2008 Arun Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.29	10,012	6.51	10,027	7.23	10,061	7.5	10,752	5.67	11,803	5.54	13,099	6.48	20,806	

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan – Overseas Investments									
SBI Retirement Benefit Fund - Aggressive Plan	32.34	13,244	21.30	17,857	N.A.	N.A.	24.57	21,843	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021 Pradeep Dec - 2023
First Tier Scheme Benchmark: - BSE 500 TRI	41.14	14,114	18.91	16,814	N.A.	N.A.	21.25	19,830	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	28.22	12,831	18.78	16,768	N.A.	N.A.	21.49	19,982	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	28.31	12,840	13.83	14,756	N.A.	N.A.	15.13	16,505	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	17.44	11,749	12.02	14,063	N.A.	N.A.	13.21	15,546	
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	18.83	11,889	10.15	13,369	N.A.	N.A.	10.86	14,427	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	
SBI Retirement Benefit Fund - Conservative Plan	12.77	11,281	9.31	13,065	N.A.	N.A.	9.71	13,903	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	12.82	11,286	7.69	12,490	N.A.	N.A.	8.02	13,155	
Additional Benchmark: - BSE Sensex TRI	28.63	12,863	14.15	14,875	N.A.	N.A.	15.75	16,815	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total no of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. 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)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. December 01, 2023.
i. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
j. 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
k. 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.
l. *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40

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

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

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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 August 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 (₹)	22,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	1,00,85,535	63,95,599	27,33,588	10,25,543	4,96,011	1,41,072
Returns (Annualised) (%)	14.44	15.42	15.72	21.60	21.98	34.21
First Tier Benchmark Returns (Annualised) (TRI) (%)#	14.43	15.32	17.16	23.38	24.33	38.98
AdditionalBenchmarkReturns(Annualised)(TRI)(%)##	13.79	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 100, ## BSE SENSEX, Inception Date: February 14, 2006

Returns are calculated for Regular Plan Growth Option

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	40,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	9,18,82,232	60,59,410	27,46,220	10,17,659	4,97,972	1,42,482
Returns (Annualised) (%)	14.88	14.80	15.81	21.28	22.27	36.60
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	17.62	22.88	23.81	43.01
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.06	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## BSE SENSEX, Inception Date: January 01, 1991

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.
For calculation of Scheme returns , where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

SBI Contra Fund FUND MANAGER -DINESH BALACHANDRAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	7,60,30,360	82,70,102	39,25,705	14,51,655	5,93,127	1,48,023
Returns (Annualised) (%)	20.97	18.36	22.43	36.27	35.31	46.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.45	16.23	18.30	25.76	27.10	42.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.42	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Large & Midcap Fund FUND MANAGER -SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	10,66,82,387	77,06,763	32,20,349	11,62,080	5,31,229	1,44,487
Returns (Annualised) (%)	16.92	17.56	18.76	26.81	27.00	40.02
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	18.11	20.16	29.00	30.67	45.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.16	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## BSE SENSEX, Inception Date: February 28, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Magnum MidCap Fund FUND MANAGER -BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	1,75,05,129	95,49,135	34,85,190	12,93,178	5,49,303	1,45,194
Returns (Annualised) (%)	17.91	19.99	20.23	31.32	29.49	41.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	19.01	20.92	23.37	35.40	37.66	51.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.02	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## BSE SENSEX, Inception Date: March 29, 2005

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online
Investors are advised to refer to the performance summary table on page 68 -80. Returns are calculated for the Regular Plan & Direct Plan.
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The performance of the schemes is benchmarked to the Total Return variant of the Index.
The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

SBI MUTUAL FUND
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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 August 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 (₹)	36,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	9,84,67,813	63,29,402	24,77,610	9,24,620	4,50,308	1,31,634
Returns (Annualised) (%)	17.76	15.30	13.89	17.34	15.10	18.52
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	16.79	17.23	24.25	28.43	47.57
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.58	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty MNC, ## BSE SENSEX, Inception Date: September 30, 1994

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Focused Equity Fund
FUND MANAGER -R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	1,68,85,332	73,99,712	28,74,513	9,99,161	4,85,069	1,40,009
Returns (Annualised) (%)	16.94	17.09	16.65	20.52	20.38	32.41
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.28	16.23	18.30	25.76	27.10	42.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.19	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: September 17, 2004

Returns are calculated for Regular Growth

SBI Small Cap Fund
FUND MANAGER -R. SRINIVASAN, MOHAN LAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,00,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	1,35,36,110	N.A.	41,61,087	12,96,411	5,53,340	1,47,002
Returns (Annualised) (%)	23.93	N.A.	23.50	31.43	30.04	44.35
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.61	N.A.	21.83	37.20	38.38	52.39
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.57	N.A.	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 250 Small Cap Index TRI, ## BSE SENSEX, Inception Date: September 09, 2009

Returns are calculated for Regular Plan Growth Option

SBI Long Term Equity Fund
FUND MANAGER -DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	15,83,04,100	78,93,456	35,29,098	13,50,583	6,22,398	1,54,254
Returns (Annualised) (%)	18.80	17.83	20.46	33.17	39.04	57.04
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	16.23	18.30	25.76	27.10	42.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.21	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: March 31, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Flexicap Fund
FUND MANAGER -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 (₹)	22,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	1,05,40,552	65,67,112	27,62,791	10,17,225	4,93,785	1,41,118
Returns (Annualised) (%)	14.30	15.73	15.92	21.26	21.66	34.29
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.13	16.23	18.30	25.76	27.10	42.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.84	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: September 29, 2005

Returns are calculated for Regular Plan Growth Option

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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.

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

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SBI Technology Opportunities Fund

FUND MANAGER -VIVEK GEDDA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	3,98,10,060	92,87,476	37,80,258	11,70,493	5,11,828	1,49,808
Returns (Annualised) (%)	17.08	19.67	21.73	27.11	24.27	49.23
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	16.98	19.06	23.98	23.60	55.22
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.42	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE Teck, ## BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Consumption Opportunities Fund

FUND MANAGER -ASHIT DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	6,31,29,325	94,84,723	35,58,314	12,76,009	5,68,932	1,50,515
Returns (Annualised) (%)	19.86	19.91	20.61	30.75	32.14	50.46
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	17.08	18.10	25.98	30.13	51.38
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.42	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty India Consumption, ## BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

SBI Banking & Financial Services Fund

FUND MANAGER -MILIND AGRAWAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	11,50,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	26,63,448	N.A.	N.A.	9,92,524	4,99,094	1,39,961
Returns (Annualised) (%)	16.78	N.A.	N.A.	20.25	22.43	32.33
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.25	N.A.	N.A.	16.68	16.08	24.77
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.45	N.A.	N.A.	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## BSE SENSEX, Inception Date: February 26, 2015

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

SBI Infrastructure Fund

FUND MANAGER -BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	94,16,759	77,83,436	39,52,874	14,61,590	6,41,038	1,51,581
Returns (Annualised) (%)	15.83	17.67	22.55	36.56	41.35	52.33
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.48	14.34	19.62	32.10	36.37	50.26
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.11	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## BSE SENSEX, Inception Date: July 06, 2007

Returns are calculated for Regular Plan Growth Option

SBI Magnum COMMA Fund

FUND MANAGER -DINESH BALACHANDRAN & *PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	99,56,730	64,30,711	33,42,619	11,63,001	5,29,290	1,46,959
Returns (Annualised) (%)	13.70	15.48	19.45	26.84	26.73	44.28
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	19.67	30.14	29.83	44.39
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.86	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## BSE SENSEX, Inception Date: August 08, 2005

Returns are calculated for Regular Plan Growth Option

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The performance of the schemes is benchmarked to the Total Return variant of the Index.
The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

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SBI Healthcare Opportunities Fund

FUND MANAGER -TANMAYA DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	4,86,45,113	81,23,972	31,48,963	12,32,557	5,92,021	1,53,919
Returns (Annualised) (%)	18.29	18.16	18.35	29.29	35.17	56.45
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	16.82	17.74	29.04	36.07	65.85
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.42	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE Health Care, ## BSE SENSEX, Inception Date: July 07, 1999

Returns are calculated for Regular Plan Growth Option

SBI PSU Fund

FUND MANAGER -ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,00,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	56,83,898	N.A.	36,41,662	16,13,457	7,40,075	1,58,909
Returns (Annualised) (%)	15.65	N.A.	21.04	40.86	52.96	65.35
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.05	N.A.	23.44	46.97	58.17	74.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.88	N.A.	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # BSE PSU, ## BSE SENSEX, Inception Date: July 07, 2010

Returns are calculated for Regular Plan IDCW Option.

SBI Multicap Fund

FUND MANAGER -R. SRINIVASAN, SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,00,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on August 31, 2024 (₹)	4,30,157	N.A.	N.A.	N.A.	N.A.	1,47,155
Returns (Annualised) (%)	30.42	N.A.	N.A.	N.A.	N.A.	44.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	36.06	N.A.	N.A.	N.A.	N.A.	45.85
Additional Benchmark Returns (Annualised) (TRI) (%) ##	22.88	N.A.	N.A.	N.A.	N.A.	30.67

Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## BSE Sensex TRI, Inception Date: March 08, 2022

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

SBI Dividend Yield Fund

FUND MANAGER -MR. ROHIT SHIMPI & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,80,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on August 31, 2024 (₹)	2,36,807	N.A.	N.A.	N.A.	N.A.	1,46,256
Returns (Annualised) (%)	39.88	N.A.	N.A.	N.A.	N.A.	43.07
First Tier Benchmark Returns (Annualised) (TRI) (%) #	41.41	N.A.	N.A.	N.A.	N.A.	42.71
Additional Benchmark Returns (Annualised) (TRI) (%) ##	28.37	N.A.	N.A.	N.A.	N.A.	30.67

Past performance may or may not be sustained in the future. NIFTY 500 TRI, ## BSE Sensex TRI, Inception Date: March 14, 2023

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

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 (₹)	34,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	5,68,58,564	57,57,505	24,92,965	9,26,469	4,69,955	1,37,868
Returns (Annualised) (%)	15.84	14.21	14.00	17.42	18.12	28.82
First Tier Benchmark Returns (Annualised) (%) #	N.A.	13.47	14.57	18.35	19.42	29.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.83	14.57	16.09	20.28	19.98	30.67

Past performance may or may not be sustained in the future. # Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index, ## BSE SENSEX, Inception Date: October 09, 1995

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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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. Rohit Shimpi w.e.f. June 01, 2024.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

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

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

SBI 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 (₹)	27,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	1,16,51,729	49,36,561	23,01,750	8,83,718	4,61,327	1,35,667
Returns (Annualised) (%)	11.39	12.43	12.51	15.50	16.81	25.16
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.91	8.96	8.85	8.88	9.47	12.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.59	14.57	16.09	20.32	19.94	30.70

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

Returns are calculated for Regular Plan Growth Option

SBI Magnum Childrens Benefit Fund -Investment Plan

FUND MANAGER -R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,80,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	9,56,581	N.A.	N.A.	N.A.	5,76,209	1,54,012
Returns (Annualised) (%)	36.08	N.A.	N.A.	N.A.	33.10	56.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	18.17	N.A.	N.A.	N.A.	19.42	29.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	19.52	N.A.	N.A.	N.A.	19.98	30.67

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

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

SBI Equity Savings Fund

FUND MANAGER -Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (overseas investments), Ms. Vandna Soni (Commodities Portion)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	11,20,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	18,62,069	N.A.	N.A.	8,32,463	4,42,467	1,30,204
Returns (Annualised) (%)	10.55	N.A.	N.A.	13.07	13.88	16.19
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.30	N.A.	N.A.	11.63	12.21	16.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.10	N.A.	N.A.	5.78	7.55	10.34

Past performance may or may not be sustained in the future. # Nifty Equity Savings Index, ## Crisil 10 Yr Gilt Index, Inception Date: May 27, 2015

Returns are calculated for Regular Plan Growth Option

SBI Conservative Hybrid Fund

FUND MANAGER -Saurabh Pant (Equity) & Mansi Sajeja (Debt) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	89,61,138	39,67,133	20,29,289	8,16,903	4,34,683	1,30,347
Returns (Annualised) (%)	8.88	9.85	10.14	12.31	12.65	16.43
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.96	8.85	8.88	9.47	12.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.20	5.79	7.56	10.41

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## CRISIL 10 Year Gilt Index, Inception Date: September 04, 2001

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

SBI 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 (₹)	7,60,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	12,65,826	N.A.	N.A.	9,24,490	4,84,335	1,35,701
Returns (Annualised) (%)	15.93	N.A.	N.A.	17.34	20.27	25.22
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.06	N.A.	N.A.	14.73	16.94	25.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.58	N.A.	N.A.	20.32	19.94	30.70

Past performance may or may not be sustained in the future. # 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## BSE Sensex TRI, Inception Date: May 16, 2018

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

Investors are advised to refer to the performance summary table on page 68 -80. 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

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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 August 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 (₹)	3,60,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	4,72,894	N.A.	N.A.	N.A.	4,72,894	1,34,861
Returns (Annualised) (%)	18.56	N.A.	N.A.	N.A.	18.56	23.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.51	N.A.	N.A.	N.A.	14.51	21.23
Additional Benchmark Returns (Annualised) (TRI) (%) ##	19.97	N.A.	N.A.	N.A.	19.97	30.67

Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## BSE Sensex TRI, Inception Date: August 31, 2021

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

SBI Retirement Benefit Fund -Aggressive Plan

FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,30,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	6,50,710	N.A.	N.A.	N.A.	5,13,247	1,41,034
Returns (Annualised) (%)	23.76	N.A.	N.A.	N.A.	24.47	34.14
First Tier Benchmark Returns (Annualised) (TRI) (%) #	25.16	N.A.	N.A.	N.A.	27.10	42.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.97	N.A.	N.A.	N.A.	19.98	30.67

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI Retirement Benefit Fund -Aggressive Hybrid Plan

FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,30,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	6,20,198	N.A.	N.A.	N.A.	4,92,857	1,38,662
Returns (Annualised) (%)	20.89	N.A.	N.A.	N.A.	21.52	30.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	18.10	N.A.	N.A.	N.A.	19.42	29.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.97	N.A.	N.A.	N.A.	19.98	30.67

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI Retirement Benefit Fund -Conservative Hybrid Plan

FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,30,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	5,47,174	N.A.	N.A.	N.A.	4,44,177	1,31,633
Returns (Annualised) (%)	13.55	N.A.	N.A.	N.A.	14.15	18.52
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.95	N.A.	N.A.	N.A.	13.85	19.91
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.98	N.A.	N.A.	N.A.	19.94	30.70

Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

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 (₹)	4,30,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	5,16,673	N.A.	N.A.	N.A.	4,23,219	1,28,593
Returns (Annualised) (%)	10.25	N.A.	N.A.	N.A.	10.81	13.59
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.53	N.A.	N.A.	N.A.	10.18	13.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.98	N.A.	N.A.	N.A.	19.94	30.70

Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

Investors are advised to refer to the performance summary table on page 68 -80. Returns are calculated for the Regular Plan & Direct Plan.
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The performance of the schemes is benchmarked to the Total Return variant of the Index.
The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

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

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

SBI 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 (₹)	28,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	78,43,730	35,42,669	17,90,017	7,16,378	4,06,735	1,26,505
Returns (Annualised) (%)	7.71	8.50	7.76	7.03	8.10	10.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	7.53	7.38	6.93	8.32	11.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.20	5.79	7.56	10.41

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 (₹)	28,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	80,57,424	34,51,812	17,65,247	7,01,507	4,02,754	1,26,407
Returns (Annualised) (%)	7.90	8.19	7.50	6.19	7.43	10.08
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.34	6.44	6.09	5.79	7.63	10.38
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.20	5.79	7.56	10.41

Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000

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

SBI Magnum Income Fund — FUND MANAGER -LOKESH MALLYA ADESH SHARMA (Co Fund Manager) & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	31,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	86,77,337	32,91,759	17,36,953	7,05,464	4,00,446	1,25,458
Returns (Annualised) (%)	7.18	7.62	7.19	6.42	7.05	8.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.17	7.80	7.31	6.42	7.20	9.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.49	6.20	5.79	7.56	10.41

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, Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,70,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	7,94,732	N.A.	N.A.	6,96,341	3,97,384	1,25,068
Returns (Annualised) (%)	6.05	N.A.	N.A.	5.90	6.53	7.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.22	N.A.	N.A.	6.08	6.59	7.72
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.86	N.A.	N.A.	5.79	7.56	10.41

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 (₹)	12,20,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	17,68,933	N.A.	17,26,648	7,15,669	4,03,014	1,25,318
Returns (Annualised) (%)	7.10	N.A.	7.07	6.99	7.48	8.35
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.16	N.A.	8.15	7.88	8.00	8.09
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.23	N.A.	6.20	5.79	7.56	10.41

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 68 -80. Returns are calculated for the Regular Plan & Direct Plan.
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The performance of the schemes is benchmarked to the Total Return variant of the Index.
The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

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

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

SBI 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 (₹)	24,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	54,66,531	33,12,321	17,37,178	7,07,262	4,04,216	1,26,118
Returns (Annualised) (%)	7.13	7.69	7.19	6.52	7.68	9.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.92	7.83	7.29	6.48	7.30	9.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.38	6.49	6.20	5.79	7.56	10.41

Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

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

SBI Magnum Medium Duration Fund

FUND MANAGER -^LOKESH MALLYA, MOHIT JAIN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	61,81,675	34,20,840	17,63,737	7,06,910	3,99,809	1,25,219
Returns (Annualised) (%)	7.96	8.08	7.48	6.50	6.94	8.19
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.70	7.57	7.06	6.22	6.73	8.87
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.36	6.49	6.20	5.79	7.56	10.41

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 (₹)	24,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	51,67,946	30,61,709	16,37,440	6,93,668	3,97,452	1,24,574
Returns (Annualised) (%)	6.97	6.74	6.06	5.75	6.54	7.17
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.99	6.85	6.28	6.13	6.98	7.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.24	6.33	6.02	5.83	6.70	7.67

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 (₹)	18,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	34,23,903	31,57,021	16,76,638	6,96,036	3,97,451	1,24,996
Returns (Annualised) (%)	7.11	7.11	6.51	5.88	6.54	7.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.38	7.37	6.83	6.19	6.83	8.07
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.31	6.33	6.02	5.83	6.70	7.67

Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund AII 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 68 -80. 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% 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

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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 August 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 Ultra Short Duration Fund

FUND MANAGER -MR. R. ARUN MR. ARDHENDHU BHATTACHARYA & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	80,46,858	30,87,208	16,52,379	6,95,741	3,98,203	1,24,687
Returns (Annualised) (%)	6.96	6.84	6.23	5.86	6.67	7.35
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.28	7.05	6.47	6.24	7.07	7.63
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	6.33	6.02	5.83	6.70	7.67

Past performance may or may not be sustained in the future. CRISIL Ultra Short Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: May 21, 1999

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

SBI Magnum Low Duration Fund

FUND MANAGER -MR. RAJEEV RADHAKRISHNAN MR. ARUN R. 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 (₹)	20,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	38,93,737	30,98,339	16,52,035	6,93,295	3,97,065	1,24,660
Returns (Annualised) (%)	6.97	6.88	6.23	5.72	6.48	7.30
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.21	7.22	6.64	6.21	6.94	7.61
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.30	6.33	6.02	5.83	6.70	7.67

Past performance may or may not be sustained in the future. CRISIL Low Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: July 07, 2007

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

SBI Long Duration Fund

FUND MANAGER -MR. TEJAS SOMAN & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,10,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on August 31, 2024 (₹)	2,30,916	N.A.	N.A.	N.A.	N.A.	1,28,021
Returns (Annualised) (%)	10.83	N.A.	N.A.	N.A.	N.A.	12.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.27	N.A.	N.A.	N.A.	N.A.	10.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.15	N.A.	N.A.	N.A.	N.A.	10.41

Past performance may or may not be sustained in the future. CRISIL Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 21, 2022

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

SBI Banking and PSU Fund

FUND MANAGER -Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,90,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on August 31, 2024 (₹)	31,39,994	N.A.	16,80,275	6,92,834	3,96,377	1,24,980
Returns (Annualised) (%)	7.15	N.A.	6.55	5.70	6.36	7.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.23	N.A.	6.65	5.90	6.48	7.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.49	N.A.	6.20	5.79	7.56	10.41

Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009

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

Note: SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 68 -80. 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% 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)

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Equity Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.49	0.80
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.40	0.73
SBI Magnum Global Fund	1.87	1.18
SBI Magnum Mid Cap Fund	1.66	0.78
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.92	1.30
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.57	0.73
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	1.98	0.89
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.96	0.90
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.90	0.82
SBI Contra Fund	1.52	0.57
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.66	0.82
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.60	0.70
SBI Magnum Comma Fund	2.51	1.91
SBI PSU Fund	1.86	0.72
SBI Infrastructure Fund	1.90	1.00
SBI Arbitrage Opportunities Fund	0.96	0.43
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.56	0.63
SBI Equity Savings Fund	1.19	0.66
SBI Banking And Financial Services Fund	1.83	0.73
SBI Gold Fund	0.42	0.10
SBI International Access- US Equity FoF	1.60	0.90
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.59	0.93
SBI Equity Minimum Variance Fund	0.74	0.41
SBI MultiCap Fund	1.69	0.88
SBI Dividend Yield Fund	1.78	0.76
SBI Energy Opportunities Fund	1.72	0.55
SBI Automotive Opportunities Fund	1.79	0.53
SBI Innovative Opportunities Fund	1.75	0.52

Debt Schemes	Reg -Plan	Dir-Plan
SBI Retirement Benefit Fund – Aggressive Plan	1.93	0.81
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.10	1.05
SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.67	1.16
SBI Retirement Benefit Fund – Conservative Plan	1.38	0.92
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	1.02	0.43
SBI Short Term Debt Fund	0.85	0.35
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.12	0.62
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.30	0.19
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.21	0.85
SBI Magnum Income Fund	1.46	0.78
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.31
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.48	0.53
SBI Savings Fund	0.76	0.25
SBI Dynamic Bond Fund	1.45	0.62
SBI Corporate Bond Fund	0.80	0.35
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.89
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.69
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.31
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.15	0.07
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.34
SBI Magnum Children's Benefit Fund – Investment Plan	1.89	0.76
SBI Floating Rate Debt Fund	0.46	0.26
SBI Balanced Advantage Fund	1.58	0.68
SBI Long Duration Fund	0.68	0.23

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

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

SBI Magnum Income Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.3640
Direct Plan - IDCW	28-Jun-19	0.2000	14.2971
Regular Plan - IDCW	27-Sep-19	0.2000	13.5154
Direct Plan - IDCW	27-Sep-19	0.2100	14.4849
Regular Plan - IDCW	27-Dec-19	0.2100	13.8150
Direct Plan - IDCW	27-Dec-19	0.2250	14.8286

Face value: ₹10

SBI Magnum Income Fund - Half Yearly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	12-Oct-18	0.4000	11.9114
Direct Plan - IDCW	12-Oct-18	0.4500	13.2953
Regular Plan - IDCW	29-Mar-19	0.4000	12.1369
Direct Plan - IDCW	29-Mar-19	0.4000	13.6399
Regular Plan - IDCW	27-Sep-19	0.4000	12.3642
Direct Plan - IDCW	27-Sep-19	0.4500	13.9366

Face value: ₹10

SBI Dynamic Bond Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	12.8770
Direct Plan - IDCW	28-Jun-19	0.2000	14.3421
Regular Plan - IDCW	27-Sep-19	0.2000	13.0602
Direct Plan - IDCW	27-Sep-19	0.2200	14.5709
Regular Plan - IDCW	27-Dec-19	0.2000	13.1854
Direct Plan - IDCW	27-Dec-19	0.2250	14.7307

Face value: ₹10

SBI Corporate Bond Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	29-Nov-19	0.0500	10.4941
Direct Plan - IDCW	29-Nov-19	0.0500	10.5400
Regular Plan - IDCW	27-Dec-19	0.0500	10.4402
Direct Plan - IDCW	27-Dec-19	0.0500	10.4902
Regular Plan - IDCW	28-Feb-20	0.0500	10.5457
Direct Plan - IDCW	28-Feb-20	0.0500	10.6052

Face value: ₹10

SBI Magnum Medium Duration Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.2217
Direct Plan - IDCW	28-Jun-19	0.2000	13.8925
Regular Plan - IDCW	27-Sep-19	0.2000	13.3908
Direct Plan - IDCW	27-Sep-19	0.2000	14.0926
Regular Plan - IDCW	27-Dec-19	0.2050	13.5749
Direct Plan - IDCW	27-Dec-19	0.2150	14.3000

Face value: ₹10

SBI Short Term Debt Fund- Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.2848
Regular Plan - Monthly IDCW	27-Dec-19	0.0500	12.7269
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.3563
Regular Plan - Monthly IDCW	31-Jan-20	0.0500	12.7872
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.4462
Regular Plan - Monthly IDCW	28-Feb-20	0.0500	12.8662

Face value: ₹10

SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Monthly IDCW	29-Nov-19	0.0500	11.9851
Monthly IDCW	31-Jan-20	0.0500	11.9887
Monthly IDCW	28-Feb-20	0.0500	12.0596

Face value: ₹10

SBI Credit Risk Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2100	14.8612
Direct Plan - IDCW	28-Jun-19	0.2000	13.8909
Regular Plan - IDCW	27-Sep-19	0.2000	13.9993
Direct Plan - IDCW	27-Sep-19	0.2100	15.0036
Regular Plan - IDCW	27-Dec-19	0.2150	14.0246
Direct Plan - IDCW	27-Dec-19	0.2300	15.0539

Face value: ₹10

SBI Magnum Low Duration Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Dec-19	5.0000	1133.0361
Direct Plan - Mthly IDCW	27-Dec-19	5.0000	1158.0993
Regular Plan - Mthly IDCW	31-Jan-20	5.0000	1134.8321
Direct Plan - Mthly IDCW	31-Jan-20	5.0000	1160.7696
Regular Plan - Mthly IDCW	28-Feb-20	5.0000	1135.7857
Direct Plan - Mthly IDCW	28-Feb-20	5.0000	1162.4360

Face value: ₹1000

SBI Savings Fund – Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	12.1447
Direct Plan - IDCW	27-Dec-19	0.0500	12.7250
Regular Plan - IDCW	31-Jan-20	0.0500	12.1597
Direct Plan - IDCW	31-Jan-20	0.0500	12.7505
Regular Plan - IDCW	28-Feb-20	0.0500	12.1628
Direct Plan - IDCW	28-Feb-20	0.0500	12.7620

Face value: ₹10

SBI Corporate Bond Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.1600	10.6459
Direct Plan - IDCW	27-Dec-19	0.1600	10.6948

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Existing plans under the scheme are named Regular w.e.f. 01/01/2013

SBI Magnum Constant Maturity Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

Face value: ₹10

SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	28-Jun-24	5.0000	1180.9910
Direct Plan - Mthly IDCW	28-Jun-24	5.0000	1250.1137
Regular Plan - Mthly IDCW	26-Jul-24	5.0000	1185.3965
Direct Plan - Mthly IDCW	26-Jul-24	5.0000	1255.5234
Regular Plan - Mthly IDCW	30-Aug-24	5.0000	1189.3566
Direct Plan - Mthly IDCW	30-Aug-24	5.0000	1260.5835

Face value: ₹1000

SBI Magnum Gilt Fund - Regular Plan - IDCW Option

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.
Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

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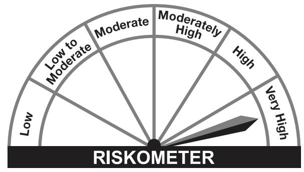
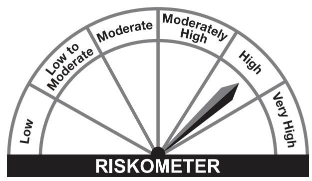
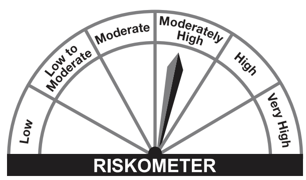
SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	 Investors understand that the scheme benchmark riskometer is at Very High risk
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	BSE HC TRI	
9	SBI Contra Fund	BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	BSE 500 TRI	
15	SBI Blue Chip Fund	BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	BSE PSU TRI	
18	SBI Smallcap Fund	BSE 250 Small Cap TRI	
19	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
20	SBI Magnum Children's Benefit Fund- Investment Plan	CRISIL Hybrid 35+65 - Aggressive Index	
21	SBI Retirement Benefit Fund - Aggressive Plan	BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	BSE 500	
24	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
25	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
26	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
27	SBI Energy Opportunities Fund	Nifty Energy TRI	
28	SBI Automotive Opportunities Fund	Nifty Auto TRI	
29	SBI Innovative Opportunities Fund	Nifty 500 TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	 Investors understand that the scheme benchmark riskometer is at High risk
2	SBI Multi Asset Allocation Fund	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
3	SBI Gold Fund	Price of Gold	
4	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	 Investors understand that the scheme benchmark riskometer is at Moderately High risk
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	
4	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	

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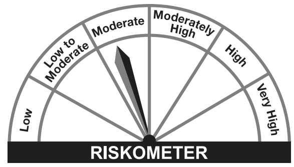
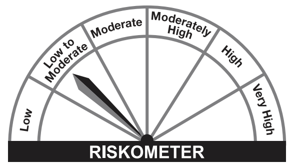
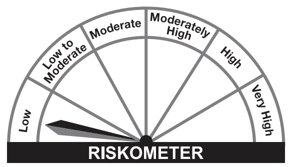
<table>
<tr><th>SR No.</th><th>Scheme Name</th><th>First Tier Scheme Benchmark Name</th><th>First Tier Scheme Benchmark Riskometer</th></tr>
<tr><td>1</td><td>SBI Dynamic Bond Fund</td><td>CRISIL Dynamic Bond A-III Index</td><td rowspan="8">

Investors understand that the scheme benchmark riskometer is at Moderate risk</td></tr>
<tr><td>2</td><td>SBI Magnum Gilt Fund</td><td>Nifty All Duration G-Sec Index</td></tr>
<tr><td>3</td><td>SBI Equity Savings Fund</td><td>NIFTY Equity Savings Index</td></tr>
<tr><td>4</td><td>SBI Corporate Bond Fund</td><td>NIFTY Corporate Bond Index A-II</td></tr>
<tr><td>5</td><td>SBI Magnum Constant Maturity Fund</td><td>Nifty 10 yr Benchmark G-Sec</td></tr>
<tr><td>6</td><td>SBI Long Duration Fund</td><td>CRISIL Long Duration Debt A-III Index</td></tr>
<tr><td>7</td><td>SBI Magnum Medium Duration Fund</td><td>NIFTY Medium Duration Debt Index A-III</td></tr>
<tr><td>8</td><td>SBI Magnum Income Fund</td><td>CRISIL Medium to Long Duration Debt A-III Index</td></tr>
<tr><td>1</td><td>SBI Savings Fund</td><td>CRISIL Money Market A-I Index</td><td rowspan="7">

Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</td></tr>
<tr><td>2</td><td>SBI Short Term Debt Fund</td><td>CRISIL Short Duration Debt A-II Index</td></tr>
<tr><td>3</td><td>SBI Floating Rate Debt Fund</td><td>Nifty Short Duration Debt Index A-II</td></tr>
<tr><td>4</td><td>SBI Magnum Ultra Short Duration Fund</td><td>CRISIL Ultra Short Duration Debt A-I Index</td></tr>
<tr><td>5</td><td>SBI Banking & PSU Fund</td><td>Nifty Banking & PSU Debt Index A-II</td></tr>
<tr><td>6</td><td>SBI Liquid Fund</td><td>NIFTY Liquid Index A-I</td></tr>
<tr><td>7</td><td>SBI Magnum Low Duration Fund</td><td>CRISIL Low Duration Debt A-I Index</td></tr>
<tr><td>1</td><td>SBI Overnight Fund</td><td>CRISIL Liquid Overnight Index</td><td rowspan="2">

Investors understand that the scheme benchmark riskometer is at Low risk</td></tr>
<tr><td>2</td><td>SBI Arbitrage Opportunities Fund</td><td>Nifty 50 Arbitrage Index</td></tr>
</table>

Disclosure of Potential Risk Class (PRC) matrix

- SBI Overnight Fund

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

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Disclosure of Potential Risk Class (PRC) matrix

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

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

- SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Long Duration Fund

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

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Disclosure of Potential Risk Class (PRC) matrix

- SBI Magnum Low Duration Fund

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

- SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund

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

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NORTH

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Chhattisgarh: Bhilai: 0788 - 4010955, 2292099 • Bilaspur: 07752 - 415300 • Korba: 07759 - 246777 • Raigarh: 07762 - 296946 • Raipur: 0771 - 2543355, 4056808 **Goa:** Margao: 0832 - 2725233/34Panjim: 0832 - 2235283, 2421806 • Vasco: 0832 - 2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079 - 26423060/70 • Ahmedabad - Maninagar: 079 - 48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692 - 246210 • Bharuch: 02642 - 247550 • Bhavnagar: 0278 - 2523788 • Bhuj: 02832 - 250900 • Gandhidham: 02836 - 233615 • Gandhinagar: 079 - 29750620 • Jamangar: 0288 - 2660104 • Junagadh: 0285 - 2670350 • Mehsana: 02762 - 233872 • Nadiad: 0268 - 2560110 • Navsari: 02637 - 242266 • Rajkot: 0281 - 2466740/41 • Surat: 0261 - 2462763/64 • Vadodara: 0265 - 2323010 • Valsad: 02632 - 245440 • Vapi: 0260 - 2400480 **Madhya Pradesh:** BHOPAL: 0755 - 2557341 • GWALIOR: 0751 - 2447272: Indore: 0731 - 4991080-83 / 4045944 • JABALPUR: 0761 - 2410042 • Ratlam: 07412 - 409492 • SAGAR: 07582 - 241367 • Ujjain: 0734 - 2536140/41 **Maharashtra:** Ahmednagar: 0241 - 2354555 • Akola: 0724 - 2457222 • Amravati: 0721 - 2560291 • AURANGABAD: 0240 - 2351460 • CHINCHWAD • 020 - 27355721 • Dhule: 0256 - 2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231 - 2680880 • Mumbai - Alibag: 02141 - 225555 • Mumbai - Andheri: 022 - 26200231 • Mumbai - BKC: 022 - 61793000 • Mumbai - Borivali: 022 - 28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022 - 24322446/47 • Mumbai - Ghatkopar: 022 - 25012228 • Mumbai - Kalyan: 0251 - 2311980 • Mumbai - Kharghar: 022 - 27740359/69 • Mumbai - Nariman Point: 022 - 66532800 • Mumbai - Thane: 022 - 25414594 • Mumbai - Vashi: 022 - 27801018/16 • Mumbai - Versova: 022 - 26300155/56 • Nagpur: 0712 - 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

How to read the Factsheet?

SBI MUTUAL FUND
A PARTNER FOR LIFE

Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

First Tier Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty 50, BSE Sensex, BSE 200, BSE 500, 10-Year Gsec.

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is 100 and the exit load is 1%, the redemption price would be 99 Per Unit.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Note

Pursuant to para 10.4 of master circular for mutual funds dated May 19, 2023. SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its 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.

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.

MUTUAL FUNDS TAX RECKONER 2024-25

The Income Tax/TDS rates are applicable for Financial Year (FY) 2024-25 as amended vide Finance (No. 2) Act 2024

TAX ON INCOME DISTRIBUTION (IDCW OPTION)

Investor	Tax Rate	TDS
(A) Resident Investor	Applicable Slab / Tax rates[$]	10% *(if income distributed > Rs.5,000 during FY)*[#]
(B) Non-Resident Investor	20%[$]	20%[$ #]

TAX ON CAPITAL GAINS

EQUITY ORIENTED FUNDS (STT PAID)[1 & 2]

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains			
	Holding Period	Tax Rates[$]			Holding Period	Tax Rates[$]		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
up to 22/7/2024	Up to 12 months	15%	15%[#]	15%	More than 12 months	10%[3]	10%[3 #]	10%[3]
on/after 23/7/2024		20%	20%[#]	20%		12.5%[3]	12.5%[3 #]	12.5%[3]

NON-EQUITY ORIENTED FUNDS – PURCHASED ON / BEFORE 31st MARCH 2023

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains			
	Holding Period	Tax Rates[$]			Holding Period	Tax Rates[$]		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
up to 22/7/2024	Up to 36 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 36 months	20%[5]	Listed: 20%[5 #] Unlisted: 10%[6 #]	10%[6]
on/after 23/7/2024 *(Unlisted MF)*	Up to 24 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 36 months	12.50%[6]	12.50%[6 #]	10%[6]
on/after 23/7/2024 *(Listed MF)*	Up to 12 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 36 months	12.50%[6]	12.50%[6 #]	10%[6]

NON-EQUITY ORIENTED FUNDS – PURCHASED ON / AFTER 1st APRIL 2023[4]

Date of Transfer / Redemption / Maturity	Short Term Capital Gains				Long Term Capital Gains			
	Holding Period	Tax Rates[$]			Holding Period	Tax Rates[$]		
		Resident	Non-Resident (other than FII)	FII		Resident	Non-Resident (other than FII)	FII
(A) MF WITH EQUITY EXPOSURE MORE THAN 35%[4(i)]								
up to 22/7/2024	Up to 36 months	A.T.R.[7]	A.T.R.[7 #]	30%	*Not Applicable*			
on/after 23/7/2024 *(Unlisted MF)*	Up to 24 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 24 months	12.50%[6]	12.50%[6 #]	10%[6]
on/after 23/7/2024 *(Listed MF)*	Up to 12 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 12 months	12.50%[6]	12.50%[6 #]	10%[6]
(B) MF WITH EQUITY EXPOSURE UP TO 35%[4(i)]								
up to 31/3/2025	N.A.	A.T.R.[7]	A.T.R.[7 #]	30%	*Not Applicable*			
(C) MF WITH DEBT EXPOSURE MORE THAN 65%[4(ii)]								
on/after 1/4/2025	N.A.	A.T.R.[7]	A.T.R.[7 #]	30%	*Not Applicable*			
(D) MF WITH DEBT EXPOSURE UP TO 65%[4(ii)]								
on/after 1/4/2025 *(Unlisted MF)*	Up to 24 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 24 months	12.50%[6]	12.50%[6 #]	10%[6]
on/after 1/4/2025 *(Listed MF)*	Up to 12 months	A.T.R.[7]	A.T.R.[7 #]	30%	More than 12 months	12.50%[6]	12.50%[6 #]	10%[6]

(1) Equity-Oriented Fund (EOF) refers to a scheme of a MF wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an EOF if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

(2) STT @ 0.001% is applicable on redemption of units of Equity-oriented Mutual Funds

(3) Without Indexation & foreign exchange fluctuation benefit. LTCG on EOF are exempt from tax up to Rs.1,25,000 per year from FY 2024-25 onwards (earlier Rs.1,00,000).

(4) Specified Mutual Funds (Non-Equity Mutual Funds):

As per Section 50AA of the Income-tax Act, 1961, investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

*(i) **Up to 31st March 2025,** a "Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. It is possible that an "equity-oriented fund" which invests in units of another equity fund instead of investing directly in equity shares of domestic company may be regarded as "specified mutual fund" and taxed accordingly.*

*(ii) **From 1st April 2025 onwards,** a "Specified Mutual Fund" means: (a) a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or (b) a fund which invests 65% or more of its total proceeds in units of a fund referred to in (a). The percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.*

(5) with indexation benefit

(6) without indexation and foreign exchange fluctuation benefit

(7) A.T.R. – Applicable Slab / Tax Rates (refer below)

INCOME TAX RATES

A. For Individuals / HUF / AOP / BOI / Artificial Juridical Persons

DEFAULT – NEW TAX REGIME [Section 115BAC(1A)]

Total Income	Tax Rate[$]
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 7,00,000	5%
INR 7,00,001 to INR 10,00,000	10%
INR 10,00,001 to INR 12,00,000	15%
INR 12,00,001 to INR 15,00,000	20%
INR 15,00,001 and above	30%

OPTIONAL – OLD TAX REGIME (with specified exemptions & deductions)

Total Income	Tax Rate[$]
Up to INR 2,50,000	NIL
INR 2,50,001 to INR 5,00,000	5%
INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

(i) Under the old tax regime, in the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000 and in the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000

(ii) In cases where the taxable income, reduced by long term capital gains / short term capital gains of a resident individual/HUF is below the basic exemption limit, the long-term capital gain / short-term capital gains will be reduced to the extent of this shortfall and only the balance is chargeable to income tax. The benefits of this provision are not available to non-resident individuals.

(iii) Rebate of up to INR 25,000 is available for taxpayers whose total income chargeable to tax under the default New Tax Regime u/s. 115BAC(1A) does not exceed INR 700,000. In case a resident individual opts to pay tax under the old tax regime, then rebate of up to Rs.12,500 is available if total income does not exceed Rs.5,00,000. However, such rebate is not available with respect to income-tax on long-term capital gains arising on transfer of units of equity-oriented schemes.

B. For Domestic Companies

	If availing specified exemptions / deductions		Optional Regime (Without specified exemptions / deductions)	
	Turnover ≤ Rs. 400 Crore for FY 2022-23	**Turnover > Rs.400 Crore for FY 2022-23**	**Section 115BAA**	**Section 115BAB**
Basic Tax Rate$	25%	30%	22%	15%
Minimum Alternate Tax (MAT)$	15%	15%	*Not Applicable*	

$ *Surcharge:*

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- *37% where specified income exceeds Rs.5 crore;*
- *25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;*
- *15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and*
- *10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.*

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

'Specified income' refers to total income excluding dividend income on shares, STCG on EOF and LTCG on mutual fund units. Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- *Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax*
- *Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore*

Cess: *Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge*

 # Tax Deduction at Source (TDS) or Withholding Tax:

The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

TDS on Income Distributions (IDCW Option):

- *In case of non-resident investors (other than FII): As per provisions of Section 196A, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.*
- *In case of FII: As per provisions of Section 196D, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.*

TDS on Capital Gains: *Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance (No. 2) Act 2024 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.*

TDS at higher rates: *TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply. In case PAN is inoperative, then TDS as per Section 206AA would apply, subject to Rule 37BC of the Income-tax Rules, 1962.*

(8) The tax rates above are based on the Income Tax Act, 1961 as amended by the Finance (No. 2) Act, 2024.

(9) The above tax rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.

(10) Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

(11) Under the provisions of the Income-tax Act, 1961, every person who has been allotted a PAN on or after July 1, 2017 and is eligible to obtain Aadhaar Number, is required to link his PAN with Aadhaar. From July 1, 2023, the PAN of taxpayers who have failed to link PAN with Aadhaar, as required, shall become inoperative and the consequences during the period that PAN remains inoperative will be as follows:

(i) no refund shall be made against such PANs;

(ii) interest shall not be payable on such refund for the period during which PAN remains inoperative; and

(iii) TDS and TCS shall be deducted /collected at higher rate, as provided in the Act.

Additionally, such taxpayers will not be able to conduct transactions where quoting PAN is mandatory, like investments in mutual funds.

The PAN can be made operative again in 30 days, upon linking of PAN with Aadhaar after payment of fee of Rs.1,000.