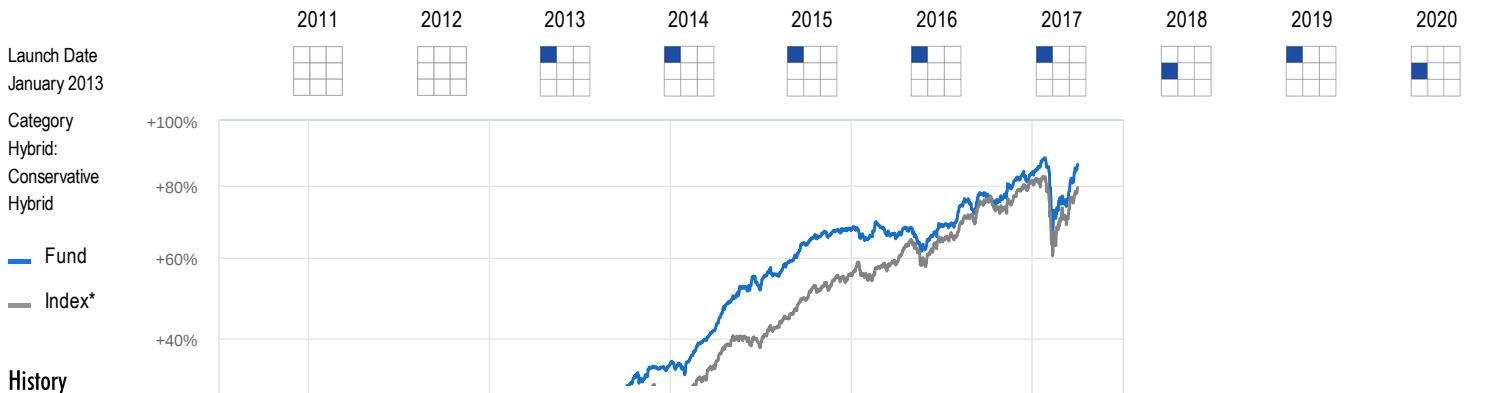


SBI Debt Hybrid Fund - Direct Plan - Direct

★★★



History

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Launch Date	January 2013									
Category	Conservative Hybrid									
Rating	-	-	Unrated	Unrated	Unrated	★★★★★	★★★★★	★★★	★★★	★★★
Nav(₹)	-	-	24.74	29.37	32.10	36.51	39.97	40.29	43.81	44.4596
Quartile Ranking				3	1	1	3	4	2	
Total Return(%)	-	-	--	18.69	9.31	13.73	9.47	0.80	8.72	1.49
Index*	-	-	6.28	17.41	3.93	8.30	11.71	6.05	9.59	-0.83
Rank (Funds/Category)	-	-	-/-	28/47	3/44	5/47	34/48	32/37	18/36	17/39
Net Assets (₹Cr)	-	-	328	227	327	694	1,638	1,288	1,068	939

Suitability

When you invest for three years or above, you can expect gains that beat the inflation rate and are also slightly higher than fixed income options. But be prepared for some ups and downs in your investment value along the way.

Conservative hybrid funds invest roughly a quarter of your money in equity shares and the rest in bonds and commodities. Given their underlying investments, these funds offer a viable alternative to regular income seekers. To derive dependable, inflation-protected income, invest your accumulated savings in these funds gradually over at least a few months, and then maintain a withdrawal rate in the range of 4-6% of the value of your investment every year.

Taxability of earnings:

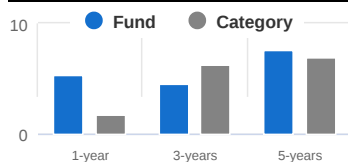
Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

Dividends: Dividends paid by the mutual fund scheme are taxed at the rate of 25% (effectively 29.12%, including surcharge and cess). This is known as Dividend Distribution Tax (DDT). Though the investor does not pay this tax directly, it is deducted from the dividend income before passing on to the investor.

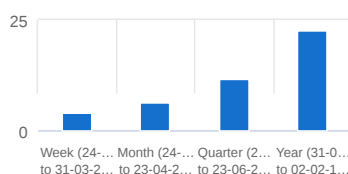
Expense Ratio (%)

All data as on 03-Jul-2020

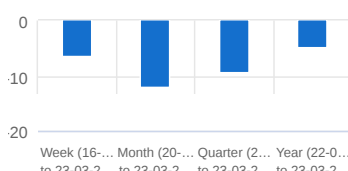
Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	6.14	6.50	7.02
Sharpe Ratio	-0.16	0.12	-0.05

Investment Information

AMC:	SBI Funds Management Ltd
Website:	http://www.sbimf.com
Registrar:	Computer Age Management Ser...
Min Inv (₹):	5,000
Min SIP Inv (₹):	500
Exit Load:	For units in excess of 10% of the inv...
Nav	
Growth:	44.4596
Dividend Yearly:	17.7291

Debt Fund Style



Portfolio Characteristics

Avg maturity	3.12
52 week high	5.16
52 week low	3.12
YTM	7.27
Credit quality	AAA

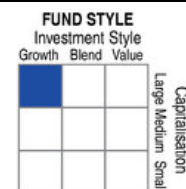
Top Holdings Debt (%)

Company	Assets	Company	Assets
7.27% GOI 2026	8.04	DFC Bank	2
8.90% State Bank of India 2028	7.54	otak Mahindra Bank	1
7.17% GOI 2028	7.39	aruti Suzuki India	1
8.84% Tata Power 21/02/2023	4.82	ixon Technologies	1
9.25% Power Finance Corp. ...	3.97	heela Foam	1

Top Rating

AAA	24.04
SOV	22.36
AA	21.38
A and Below	4.27
Cash Equivalent	2.33

Equity Fund Style



Portfolio Characteristics

Avg Mkt Cap	56,752
PB / PE	3.26/27.37
Large-cap	6.95
Mid-cap	26.58
Small-cap	15.46

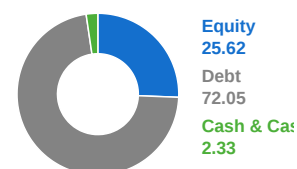
Top Holdings Equity (%)

Company	Assets	Company	Assets
7.27% GOI 2026	8.04	DFC Bank	2
8.90% State Bank of India 2028	7.54	otak Mahindra Bank	1
7.17% GOI 2028	7.39	aruti Suzuki India	1
8.84% Tata Power 21/02/2023	4.82	ixon Technologies	1
9.25% Power Finance Corp. ...	3.97	heela Foam	1

Top Sector Weights (%)

Financial	8.34
Textiles	2.72
Automobile	2.59
Construction	2.14
Services	1.79

Top 5 Holdings (%) Asset Allocation (%)



*VR MIP TRI