

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:** 31/10/2021
- AAUM for the Month of October 2021**
₹ 19,119.48 Crores
- AUM as on October 31, 2021**
₹ 20,461.62 Crores
- Fund Manager:**
Mr. Dinesh Balachandran –Equity Portion
Mr. Dinesh Ahuja –Debt Portion
Mr. Mohit Jain shall manage investments in foreign securities of the Scheme
Managing Since:
Mr. Dinesh Balachandran –August 2021
Mr. Dinesh Ahuja – August 2021
Mr. Mohit Jain – August 2021
Total Experience:
Mr. Dinesh Balachandran –Over 17 years
Mr. Dinesh Ahuja –Over 20 years
Mr. Mohit Jain –Over 6 years
- Benchmark:** CRISIL Hybrid 50+50–Moderate Index 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
- 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	: 2.20 years
Average Maturity	: 2.63 years
Macaulay Duration	: 2.33 years
Yield to Maturity	: 4.78%

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	10.1826	Dir-Plan-IDCW	10.2069
Reg-Plan-Growth	10.1828	Dir-Plan-Growth	10.2063

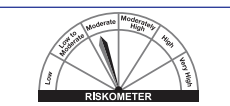
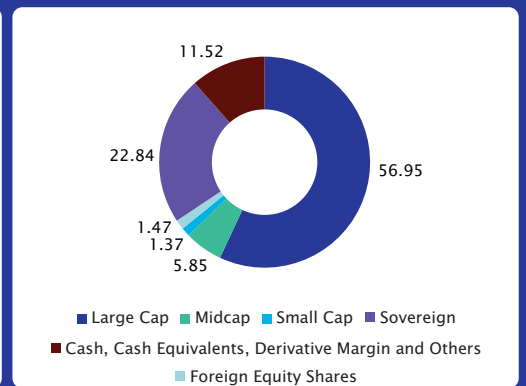
PORTFOLIO

Issuer Name	Rating	(% Of Total % of AUM Derivatives	Issuer Name	Rating	(% Of Total % of AUM Derivatives
Equity Shares			Equity Shares		
ICICI Bank Ltd.	3.98	-2.66	Page Industries Ltd.	0.31	-0.01
Housing Development Finance Corporation Ltd.	3.06	-2.48	Apollo Hospitals Enterprise Ltd.	0.31	-0.31
Kotak Mahindra Bank Ltd.	3.00	-2.60	Jindal Steel & Power Ltd.	0.28	-0.28
Axis Bank Ltd.	2.91	-1.56	Canara Bank	0.26	-0.26
Tech Mahindra Ltd.	2.70	-1.55	Titan Company Ltd.	0.23	-0.23
ITC Ltd.	2.52	-1.00	Lupin Ltd.	0.22	-0.22
HDFC Bank Ltd.	2.41	-0.87	Hindustan Petroleum Corporation Ltd.	0.22	-0.22
Bharti Airtel Ltd.	2.18	-1.74	Grasim Industries Ltd.	0.22	-0.22
State Bank Of India	1.99	-0.67	Tata Chemicals Ltd.	0.20	-0.20
Tata Motors Ltd.	1.76	-1.77	Pidilite Industries Ltd.	0.20	-0.21
HCL Technologies Ltd.	1.66	-0.81	Vedanta Ltd.	0.19	-0.19
Reliance Industries Ltd.	1.52	-0.38	Indian Energy Exchange Ltd.	0.16	-0.16
Gail (India) Ltd.	1.43	-	Bharat Forge Ltd.	0.16	-0.01
Tata Steel Ltd.	1.33	-1.33	Indusind Bank Ltd.	0.12	-0.12
SBI Life Insurance Company Ltd.	1.30	-0.38	HDFC Life Insurance Company Ltd.	0.12	-0.12
Larsen & Toubro Ltd.	1.20	-	UPL Ltd.	0.11	-0.11
Tata Consultancy Services Ltd.	1.19	-1.19	Exide Industries Ltd.	0.11	-0.11
Maruti Suzuki India Ltd.	1.17	-0.54	SRF Ltd.	0.10	-0.10
Cipla Ltd.	1.16	-	National Aluminium Company Ltd.	0.10	-0.10
Adani Enterprises Ltd.	1.14	-1.14	Mindtree Ltd.	0.10	-0.10
ICICI Prudential Life Insurance Company Ltd.	1.13	-	Hero Motocorp Ltd.	0.10	-0.10
DLF Ltd.	1.12	-0.33	Shriram Transport Finance Company Ltd.	0.09	-0.09
Sun Pharmaceutical Industries Ltd.	1.11	-0.42	Can Fin Homes Ltd.	0.09	-0.09
Infosys Ltd.	1.04	-0.47	Tata Consumer Products Ltd.	0.08	-0.08
Power Grid Corporation Of India Ltd.	1.02	-0.25	InterGlobe Aviation Ltd.	0.08	-0.08
NHPC Ltd.	0.93	-	Coal India Ltd.	0.08	-0.08
Divi's Laboratories Ltd.	0.93	-0.93	REC Ltd.	0.07	-0.07
Mahindra & Mahindra Ltd.	0.92	-0.19	Info Edge (India) Ltd.	0.07	-0.07
Adani Ports And Special Economic Zone Ltd.	0.87	-0.87	HDFC Asset Management Company Ltd.	0.07	-0.07
Bajaj Auto Ltd.	0.72	-0.73	The Indian Hotels Company Ltd.	0.06	-0.06
Britannia Industries Ltd.	0.66	-0.12	Eicher Motors Ltd.	0.06	-0.06
Max Healthcare Institute Ltd.	0.60	-	Indiamart InterMesh Ltd.	0.05	-0.05
ICICI Lombard General Insurance Company Ltd.	0.60	-	NMDC Ltd.	0.04	-0.04
Dr. Reddy's Laboratories Ltd.	0.60	-0.26	Power Finance Corporation Ltd.	0.02	-0.02
Wipro Ltd.	0.59	-0.31	Aurobindo Pharma Ltd.	0.02	-0.02
Gateway Distriparks Ltd.	0.59	-	Total	64.17	-35.05
Crompton Greaves Consumer Electricals Ltd.	0.56	-	Foreign Equity Shares		
JSW Steel Ltd.	0.53	-0.53	Cognizant Technology Solutions Corporation	0.80	-
Hindustan Unilever Ltd.	0.50	-0.50	Netflix Inc	0.67	-
Bharat Petroleum Corporation Ltd.	0.49	-	Total	1.47	-
Blue Star Ltd.	0.43	-	Government Securities		
Bajaj Finance Ltd.	0.41	-0.41	Government Of India	SOVEREIGN	20.09
United Spirits Ltd.	0.39	-0.39	Total	20.09	-
Ashok Leyland Ltd.	0.38	-	Treasury Bills		
Ambuja Cements Ltd.	0.38	-	91 Day T-Bill 06.01.22	SOVEREIGN	0.78
Container Corporation Of India Ltd.	0.37	-	364 Day T-Bill 11.03.22	SOVEREIGN	0.51
Oil & Natural Gas Corporation Ltd.	0.36	-0.36	364 Day T-Bill 13.01.22	SOVEREIGN	0.49
ACC Ltd.	0.35	-0.07	364 Day T-Bill 06.01.22	SOVEREIGN	0.49
Hindalco Industries Ltd.	0.33	-0.33	364 Day T-Bill 24.03.22	SOVEREIGN	0.48
Shree Cement Ltd.	0.32	-0.01	Total	2.75	-
Escorts Ltd.	0.32	-0.33	Cash, Cash Equivalents, Derivative Margin And Others	11.52	-
Tata Power Company Ltd.	0.31	-0.31	Grand Total	100.00	-

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

Sovereign	22.84
Financial Services	21.79
IT	8.08
Automobile	5.54
Consumer Goods	5.37
Pharma	4.04
Metals	4.02
Oil & Gas	4.02
Construction	2.32
Power	2.26
Telecom	2.18
Services	1.91
Cement & Cement Products	1.27
Healthcare Services	0.91
Media, Entertainment & Publication	0.67
Chemicals	0.50
Textiles	0.31
Consumer Services	0.18
Industrial Manufacturing	0.16
Fertilisers & Pesticides	0.11
Cash, Cash Equivalents, Derivative Margin And Others	11.52

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



Investors understand that their principal will be at Moderate risk

SBI Balanced Advantage Fund
This product is suitable for investors who are seeking a:

- 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.