

**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. 16 of SID for details on Macaulay's Duration.)

**Date of Allotment:** 27/7/2007

**Report As On:** 31/10/2018

**AUM for the Month of October 2018**  
₹ 6,161.92 Crores

**AUM as on October 31, 2018**  
₹ 6,263.47 Crores

**Fund Manager:**

**Mr. Rajeev Radhakrishnan**  
Managing Since: Jun-2008

**Total Experience:** Over 17 years

**Benchmark:**

CRISIL Short Term Bond Fund Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, Dividend

**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.

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 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** : 1.28 years

**Average Maturity** : 1.57 years

**Yield to Maturity** : 8.74%

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly Dividend	10.9811	Reg-Plan-Monthly Dividend	12.0755
Retail-Plan-Growth	23.1817	Reg-Plan-Weekly Dividend	10.5508
Retail-Plan-Monthly Dividend	11.3652	Dir-Plan-Fortnightly Dividend	14.1822
Retail-Plan-Weekly Dividend	10.9583	Dir-Plan-Growth	21.0549
Reg-Plan-Fortnightly Dividend	10.3881	Dir-Plan-Monthly Dividend	12.5270
Reg-Plan-Growth	20.4899	Dir-Plan-Weekly Dividend	10.5536

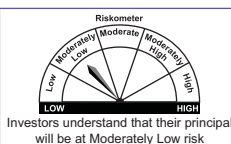
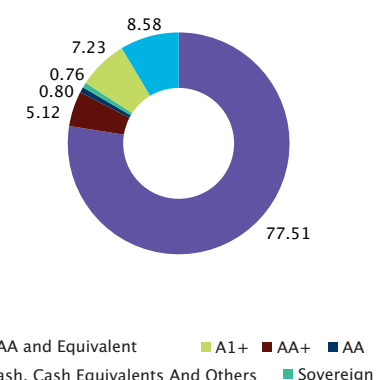
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			Ultratech Cement Ltd.	CRISIL AAA	1.56
Godrej & Boyce Manufacturing Company Ltd.	CRISIL A1+	4.89	Export-Import Bank Of India	CRISIL AAA	1.21
<b>Total</b>		<b>4.89</b>	Food Corporation Of India	CRISIL AAA (SO)	0.93
<b>Certificate Of Deposits</b>			L&T Infra Debt Fund Ltd.	CRISIL AAA	0.82
Indusind Bank Ltd.	CRISIL A1+	1.95	Nuvoco Vistas Corporation Ltd.	CRISIL AA	0.80
NABARD	CRISIL A1+	0.39	L&T Metro Rail (Hyderabad) Ltd.	[ICRA]AAA (SO)	0.49
<b>Total</b>		<b>2.34</b>	Tata Capital Financial Services Ltd.	[ICRA]AAA	0.41
<b>Non Convertible Debentures</b>			Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.16
HDFC Ltd.	CRISIL AAA	9.71	IDFC Bank Ltd.	IND AA+	0.06
Power Finance Corporation Ltd.	CRISIL AAA	7.33	State Bank Of India	CRISIL AAA	0.05
Indian Railway Finance Corporation Ltd.	CRISIL AAA	6.68	Reliance Jio Infocomm Ltd.	CRISIL AAA	0.02
Reliance Industries Ltd.	CRISIL AAA	6.10	Bajaj Finance Ltd.	CRISIL AAA	0.01
REC Ltd.	CRISIL AAA	5.26	HDB Financial Services Ltd.	CRISIL AAA	0.01
<b>Total</b>		<b>78.13</b>	<b>Zero Coupon Bonds</b>		
Small Industries Development Bank Of India	CARE AAA	4.33	Tata Motors Finance Ltd.	CARE AA+	1.07
LIC Housing Finance Ltd.	CRISIL AAA	4.28	HDB Financial Services Ltd.	CRISIL AAA	0.99
Shriram Transport Finance Company Ltd.	CRISIL AA+	3.98	L&T Interstate Road Corridor Ltd.	[ICRA]AAA (SO)	0.25
Power Grid Corporation Of India Ltd.	CRISIL AAA	3.84	<b>Total</b>		<b>2.31</b>
NABARD	CRISIL AAA	3.79	<b>Securitized Debt</b>		
Tata Sons Ltd.	CRISIL AAA	3.28	Rainbow Devices Trust	ICRA AAA (SO)	2.99
Bmw India Financial Services Pvt. Ltd.	CRISIL AAA	3.26	<b>Total</b>		<b>2.99</b>
LIC Housing Finance Ltd.	CARE AAA	3.24	<b>State Development Loans</b>		
Gruh Finance Ltd.	CRISIL AAA	2.77	State Government Of Rajasthan	SOVEREIGN	0.76
Orix Leasing & Financial Services India Ltd.	IND AAA	1.95	<b>Total</b>		<b>0.76</b>
Daimler Financial Services India Pvt. Ltd.	IND AAA	1.80	<b>Cash, Cash Equivalents And Others</b>		
					<b>8.58</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	78.13
Commercial Papers	4.89
Securitized Debt	2.99
Certificate Of Deposits	2.34
Zero Coupon Bonds	2.31
State Development Loans	0.76
Cash, Cash Equivalents And Others	8.58

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



**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.

Pursuant to the circular issued by SEBI on 'Categorization and Rationalization of the Schemes, there has been change in the fundamental attribute(s) of the scheme with effective from May 16, 2018.