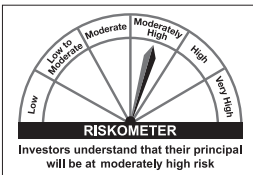


SBI Balanced Advantage Fund

**MARKETS CAN FLUCTUATE.
YOUR PEACE OF MIND SHOULDN'T.**



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.

Equity markets go through cycles, so does investor behaviour



What we have learned from history is that people do not learn from history. As the equity market reaches its highs, investors become excited and euphoric wanting to buy more thinking they might miss the ride. When the lows of market downturn follow the high, many struggle to see it as part of a longer equity market cycle and rush to sell it all.

What can one do to navigate the markets well?



Asset Allocation



Diversification



Portfolio Rebalancing between asset classes in the portfolio

So how do you get the right asset mix?



Option 1
Do it Yourself

- Understand Equity & Fixed Income Market
- Select and track stocks & instruments as markets move
- Adjust your asset allocation (buy & sell) based on the equity & debt market movements
- Track the taxes payable when selling equity while rebalancing the portfolio

Option 2



Invest in
SBI Balanced Advantage Fund
and let the experts do it for you



Optimal Asset Allocation

Allocation based on various parameters to determine the perfect mix of Long Equity, Arbitrage and Fixed Income



Lower Volatility

Dynamically manage Debt and Equity portion



Tax Efficiency

Endeavours to provide benefits of equity taxation*



SWP (A) Facility[^]

Withdraw a fixed % of the cost of investment or a specified amount to get regular cash flow

*Though it is a dynamic asset allocation scheme, the endeavour will be to keep atleast 65% of the total proceeds of the fund in domestic equity & equity related instruments (based on annual average of the monthly averages of opening and closing figures) to attract equity taxation benefits as per prevailing tax laws. [^]Facility is available in Growth & IDCW option. Withdrawals can be made monthly, quarterly, half-yearly and yearly depending on option chosen. Withdrawals would be treated as redemptions and subject to exit load, if applicable. Please read the Scheme Information Document for more details.

Presenting SBI Balanced Advantage Fund

NFO Period: August 12, 2021 – August 25, 2021

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.

How do we invest?

1. Asset Allocation Model

Deciding the asset mix between Long Equity, Arbitrage and Debt based on Market Sentiments, Valuations and Earnings Drivers

2. Quantitative Framework

Determines how we invest in terms of

- Market Cap allocation
- Investing style – Value/Growth/Quality
- Sector preference

3. Stock / Security Selection

Equity:

1. High conviction ideas of analyst team
2. Stock picking based on Fund Managers' discretion

Debt:

1. High credit / sovereign portfolio to maintain liquidity
2. Duration management to generate alpha – across the yield curve

4. Portfolio Construction

Generate alpha through Equity and aim for stability through Debt

Asset Allocation

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High / Medium / Low
Equity and Equity related instruments	0	100	High
Debt securities (including securitized debt) and money market instruments (including Triparty Repo, Reverse Repo and equivalent)	0	100	Low to Medium
Units issued by REITs and InvITs*	0	10	Medium to High

The Scheme may seek investment opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 20% of the net assets of the Scheme. The Scheme may invest in securitized debt up to 50% of the debt portfolio. Exposure to equity derivatives (including writing covered call options in line with SEBI guidelines) may be to the extent of 50% of the net assets. The Scheme may invest in debt derivatives to the extent of 20% of the net assets of the Scheme. The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs) other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the Scheme. The exposure will be in line with SEBI limits specified from time to time. The Scheme shall make investment in Securities lending upto 20% of the total assets with maximum single intermediary exposure restricted to 5% of the total assets or as permitted by SEBI from time to time. The Gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme or as permitted by SEBI from time to time. The Scheme may invest in Mutual Fund units including ETFs to the extent of 35% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund. The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme. The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the Scheme in such instruments having special features or as permitted by SEBI from time to time. The proportion of the Scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity, and other relevant considerations, including the risks associated with each investment. Performance of the Scheme will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. The above investment pattern is indicative and may be changed by the Fund Manager for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Investors are advised to read the Scheme Information Document or Key Information Memorandum for more details.

Fund Facts

Type of Scheme

An open-ended dynamic asset allocation fund

Fund Manager

- Mr. Dinesh Balachandran and Mr. Gaurav Mehta for Equity portion
- Mr. Dinesh Ahuja for Debt portion
- Mr. Mohit Jain is the dedicated fund manager for managing overseas investments

Benchmark Index

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 up to 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

Application Amount

- ₹5000/- and in multiples of ₹1 thereafter
- Additional Purchase: ₹1000/- and in multiples of ₹1 thereafter

Who should invest?



Investors looking for long-term **Wealth Creation**



Investors looking for a **Dynamic solution** for the right mix of **Debt & Equity**



Risk-averse Equity Investors with minimum **3 years+ of Investment Horizon**

The views mentioned in this leaflet alone are not sufficient and should not be used for the development or implementation of an investment strategy. The recipient of this material should consult an investment/tax adviser before making an investment decision.

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**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**