

# HDFC Banking & PSU Mutual Fund

Category : Debt Fund | Benchmark Index :Nifty Banking & PSU Debt Index A-II| Fund Manager : Anil Bamboli

**23.63**

NAV as on 26- Dec-25

**5,835**(Cr.)

AUM as on 30-Nov-25


**Rating**


## Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.44	2.45	7.49	7.38	5.82	7.26
Benchmark Index	1.01	1.85	4.72	4.61	3.67	3.87

## Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

## Portfolio Characteristics

Number of Securities	99
Average Maturity (yrs)	3.38
Avg. Maturity 52W High (yrs)	4.54
Avg. Maturity 52W Low (yrs)	6.81
Avg. Credit Rating	AAA

## Asset Allocation (%)

Cash&cashEqv.	3.62
Debt	96.38

## Portfolio Holdings

Top Holdings	Assets(%)
7.46% Indian Railway Finance	4.82
7.75% Indian Railway Finance	3.51
GOI Sec 7.18 %	2.94
Bajaj Housing Finance 8.10%	2.62
REC Debenture 7.55 %	2.62
Housing & Urban Develop. 7.29%	2.61
GOI Sec 7.26 %	2.59
Small Industries 7.59%	2.58
Housing & Urban Develop 8.41%	2.25
HDFC Bank 7.97%	2.23

## Quantitative Data (%)

Standard Deviation	1.14
Beta	2.74
Sharpe Ratio	0.92
Alpha Ratio	5.71
Turnover Ratio	-
Expense Ratio	0.78
Lock-in Period	-
Fund Type	Open Ended
Fund House	HDFC Mutual Fund
Fund Taxation	Debt Fund
Min. Inv. Lumpsum/ SIP	Rs. 100 /100

## Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.