

SBI Conservative Mutual Fund

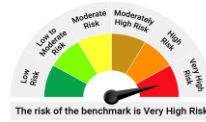
Category : Hybrid Fund | Benchmark Index : NIFTY 50 Hybrid Composite Debt 15:85 Conservative | Fund Manager : Mansi Sajeja

74.17

NAV as on 23- Dec-25

9,997(Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.27	2.81	6.48	10.09	9.81	9.02
Benchmark Index	1.81	3.18	8.47	9.88	8.31	8.94

Investment Objective

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

Sector Allocation(%)

Financials	7.35
Healthcare	2.08
Materials	6.59
Consumer Staples	1.92
Industrials	3.15

Asset Allocation (%)

Equity	23.9
Cash&cashEqv.	4.33
Debt	71.77

Portfolio Holdings

Top Holdings	Assets(%)
Asian Paints	2.14
Kingfa Science	1.57
Biocon	1.52
Reliance Industries	1.45
Bajaj Finserv	1.36
6.68% GOI 2040	3.67
7.85% Tata Power	3.08
8.60% Aditya Birla	3.05
Infopark Properties	3.02
JTPM Metal Traders	2.58

Quantitative Data (%)

Standard Deviation	3.35
Beta	0.83
Sharpe Ratio	1.01
Alpha Ratio	0.89
Turnover Ratio	-
Expense Ratio	1.54
Lock-in Period	-
Fund Type	Open Ended
Fund House	SBI Conservative Mutual Fund
Fund Taxation	Hybrid
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 500

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.