

## 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.