

**Bandhan Small Cap Mutual Fund**

Category : Equity : Small Cap | Benchmark Index : BSE 250 Small Cap TRI | Fund Manager : Kirthi Jain

**₹47.67**  
 NAV as on 29-Apr-26

**₹20,130 (Cr.)**  
 AUM as on 31-Mar-26

**Rating**  


|                 | Historical Return (%) |         |        |         |         |          |
|-----------------|-----------------------|---------|--------|---------|---------|----------|
|                 | 3 Month               | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
| Fund            | 7.61                  | -0.86   | 12.73  | 30.76   | 22.91   | -        |
| Benchmark Index | 7.60                  | -3.66   | 7.13   | 20.15   | 18.39   | -        |

**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             | 21.98 |
| Industrials            | 7.76  |
| Materials              | 11.1  |
| Consumer Discretionary | 13.17 |
| Health Care            | 11.5  |

**Asset Allocation (%)**

|               |       |
|---------------|-------|
| Equity        | 87.08 |
| Cash&cashEqv. | 12.83 |
| Debt          | 0.08  |

**Portfolio Holdings**

| Top Holdings      | Assets(%) |
|-------------------|-----------|
| Sabha             | 3.13      |
| REC               | 2.85      |
| South Indian Bank | 2.31      |
| LT Foods          | 2.11      |
| Arbind            | 1.52      |
| PNB Housing Fin   | 1.47      |
| Apar              | 1.28      |
| Info edge         | 1.39      |
| The Karnatak Bank | 1.28      |
| DCB Bank          | 1.18      |

**Quantitative Data (%)**

|                        |                     |
|------------------------|---------------------|
| Standard Deviation     | 19.22               |
| Beta                   | 0.92                |
| Sharpe Ratio           | 1.00                |
| Alpha Ratio            | 8.84                |
| Turnover Ratio         | 22                  |
| Expense Ratio          | 1.64                |
| Lock-in Period         | -                   |
| Fund Type              | Open Ended          |
| Fund House             | Bandhan Mutual Fund |
| Fund Taxation          | Equity Oriented     |
| Min. Inv. Lumpsum/ SIP | Rs. 1,000 /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.