

## Bandhan Small Cap Mutual Fund

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

**48.85**

NAV as on 11- Dec-25

**18,174 (Cr.)**

AUM as on 30-Nov-25


**Rating**


Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-2.49	-2.99	-6.37	28.25	26.46	-
Benchmark Index	-3.93	-5.59	-10.83	18.88	22.93	-

### 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	87.11
Cash&cashEqv.	12.81
Debt	-

#### 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	18.02
Beta	0.92
Sharpe Ratio	1.20
Alpha Ratio	8.96
Turnover Ratio	26
Expense Ratio	1.63
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.