

# Mahindra Manulife Small Cap Fund

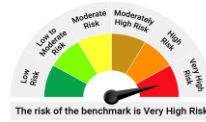
Category : Equity Fund | Benchmark Index : BSE 250 SmallCap TRI | Fund Manager : Krishna Sanghavi

**19.41**

NAV as on 31- Dec-25

**4,235**(Cr.)

AUM as on 30-Nov-25


**Unrated**

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	2.27	-0.28	-2.69	25.03	-	-
Benchmark Index	-0.19	-5.56	-5.18	20.40	-	-

## 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	19.38
Industrials	18.65
Materials	12.35
Healthcare	10.38
Consumer Discretionary	17.18

## Asset Allocation (%)

Cash&cashEqv.	6.24
Equity	93.76

## Portfolio Holdings

Top Holdings	Assets(%)
APL Apollo Tubes	3.46
MCX	3.21
Motilal Oswal Financial	2.73
Neuland Laboratories	2.64
IIFL Finance	2.58
The Ramco Cements	2.37
Radico Khaitan	2.26
Glenmark Pharmaceutic	2.17
Divi's Laboratories	2.06
Godfrey Phillips India	2.03

## Quantitative Data (%)

Standard Deviation	17.43
Beta	0.89
Sharpe Ratio	1.03
Alpha Ratio	5.17
Turnover Ratio	118.00
Expense Ratio	1.84
Lock-in Period	-
Fund Type	Open Ended
Fund House	Mahindra Manulife Small Cap Fund
Fund Taxation	Equity
Min. Inv. Lumpsum/ SIP	Rs. 1000 / 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.