

SBI Mutual Fund

Category : Balanced Fund | Benchmark Index : NIFTY 50 Hybrid Composite Debt 50:50 Index | Fund Manager : Dinesh Balachandran

16.08

NAV as on 22- Dec-25

39,337 (Cr.)

AUM as on 30-Nov-25


Rating

Historical Return (%)

| | 3 Month | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
|-----------------|---------|---------|--------|---------|---------|----------|
| Fund | 4.09 | 4.84 | 9.99 | 14.46 | - | - |
| Benchmark Index | 1.87 | 3.65 | 7.61 | 13.43 | - | - |

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 | 16.67 |
| Industrials | 4.30 |
| Technology | 6.63 |
| Consumer Staples | 4.44 |
| Energy & Utilities | 12.22 |

Asset Allocation (%)

| | |
|---------------|-------|
| Equity | 53.43 |
| Cash&cashEqv. | 16.35 |
| Debt | 27.74 |
| Real Estate | 2.48 |

Portfolio Holdings

| Top Holdings | Assets(%) |
|------------------------|-----------|
| HDFC Bank | 5.07 |
| Tata Steel | 2.43 |
| Reliance Industries | 6.11 |
| Mahindra & Mahindra | 2.09 |
| GAIL (India) | 2.08 |
| 6.01% GOI 2030 | 1.97 |
| 6.33% GOI 2035 | 1.25 |
| 7.50% Cholamandal.. | 1.21 |
| Brookfield India Rea.. | 1.19 |
| 8.60% Cholamandal... | 1.04 |

Quantitative Data (%)

| | |
|------------------------|-----------------|
| Standard Deviation | 6.18 |
| Beta | 0.62 |
| Sharpe Ratio | 1.14 |
| Alpha Ratio | 3.20 |
| Turnover Ratio | 21.00 |
| Expense Ratio | 1.55 |
| Lock-in Period | - |
| Fund Type | Open Ended |
| Fund House | SBI Mutual Fund |
| Fund Taxation | Balanced |
| Min. Inv. Lumpsum/ SIP | Rs. 5000 / 250 |

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.