

**SBI Mutual Fund**

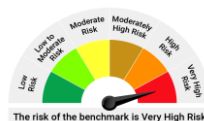
Category : Equity : Sectoral/Thematic | Benchmark Index : BSE Healthcare TRI | Fund Manager : Tanmaya Desai

**466.25**

NAV as on 22- May-26

**4,323 (Cr.)**

AUM as on 30-Apr-26


**Rating**

**Historical Return (%)**

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	11.79	9.31	12.17	27.52	16.00	13.20
category Average	10.43	7.72	12.33	25.48	14.03	13.81

**Investment Objective**

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

**Sector Allocation(%)**

Materials	3.35
Healthcare	94.03

**Asset Allocation (%)**

Equity	97.38
Cash & cashEqv.	2.55
Debt	0.07

**Portfolio Holdings**

Top Holdings	Assets(%)
Sun Pharmaceutica	11.71
Divi's Laboratories	6.77
Acutaas Chemicals	5.40
Apollo Hospitals	5.30
Max Healthcare Institute	5.17
Aster DM Healthcare	3.89
Lupin	3.84
Torrent Pharmaceuticals	3.48
Anthem Biosciences	3.45
Aether Industries	3.35

**Quantitative Data (%)**

Standard Deviation	14.83
Beta	0.85
Sharpe Ratio	1.18
Alpha Ratio	1.95
Turnover Ratio	25
Expense Ratio	1.90
Lock-in Period	-
Fund Type	Open Ended
Fund House	SBI Mutual Fund
Fund Taxation	Equity Oriented
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.