

SBI Mutual Fund

Category : Equity : Sectoral/Thematic | Benchmark Index : BSE PSU TRI | Fund Manager : Rohit Shimpi

32.74

NAV as on 18- Dec-25

5,763 (Cr.)

AUM as on 30-Nov-25



The risk of the benchmark is Very High Risk

Unrated

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.78	3.24	4.07	26.63	27.98	14.02
Benchmark Index	0.89	2.91	3.46	29.08	32.18	15.49

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	36.7
Energy & Utilities	41.12
Industrials	12.38
Materials	5.84
Unspecified	0.98

Asset Allocation (%)	
Equity	96.04
Cash&cashEqv.	3.88
Debt	0.08
Real Estate	0

Portfolio Holdings	
Top Holdings	Assets(%)
State Bank of India	16.87
NTPC	8.24
Power Grid Corporation	7.75
GAIL(India)	7.87
Power Grid Corporation	7.75
Bharat Petroleum Corporation	6.04
ONGC	4.43
Bank Of Baroda	5.53
General Insurance	2.79
NMDC	3.58
Indian Bank	3.71

Quantitative Data (%)	
Standard Deviation	21.68
Beta	0.94
Sharpe Ratio	0.95
Alpha Ratio	-1.14
Turnover Ratio	9.0
Expense Ratio	1.85
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.