

SBI Ultra Short Duration Fund

Category : Debt Fund | Benchmark Index : CRISIL Ultra Short Duration Debt A-I Index | Fund Manager : Sudhir Agrawal

₹6,274.65

NAV as on 30-Apr-26

₹11,847(Cr.)

AUM as on 31-Mar-26


Rating


Historical Return (%)

| | 3 Month | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
|-----------------|---------|---------|--------|---------|---------|----------|
| Fund | 1.55 | 2.86 | 6.19 | 6.96 | 5.98 | 6.42 |
| Benchmark Index | 1.63 | 2.82 | 6.01 | 6.67 | 5.82 | 5.86 |

Investment Objective

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

Portfolio Characteristics

| | |
|------------------------------|------|
| Number of Securities | 94 |
| Average Maturity (yrs) | 0.46 |
| Avg. Maturity 52W High (yrs) | 0.48 |
| Avg. Maturity 52W Low (yrs) | 6.35 |
| Avg. Credit Rating | AAA |

Asset Allocation (%)

| | |
|---------------|-------|
| Cash&cashEqv. | 70.61 |
| Debt | 29.39 |

Portfolio Holdings

| Top Holdings | Assets(%) |
|----------------------|-----------|
| GOI Sec 5.63% | 4.39 |
| National Bank 7.57% | 3.50 |
| HDFC Bank | 3.14 |
| Bank Of Baroda | 3.13 |
| Union Bank of India | 3.11 |
| JSW Energy | 2.83 |
| REC Ltd 5.85% | 2.56 |
| NTPC NCD 7.48% | 2.23 |
| Punjab National Bank | 2.04 |
| Bank Of Baroda CD | 1.89 |

Quantitative Data (%)

| | |
|------------------------|-------------------------------|
| Standard Deviation | 0.28 |
| Beta | - |
| Sharpe Ratio | 2.96 |
| Alpha Ratio | - |
| Turnover Ratio | - |
| Expense Ratio | 0.56 |
| Lock-in Period | - |
| Fund Type | Open Ended |
| Fund House | SBI Ultra Short Duration Fund |
| Fund Taxation | Debt Fund |
| 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.