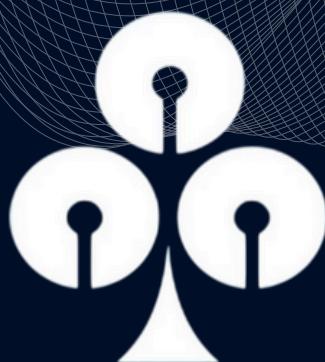




# MUTUAL FUND ANALYSIS REPORT



**SBI MUTUAL FUND**  
A PARTNER FOR LIFE

## SBI Large Cap Fund – Regular Plan

**₹ 95.66**

NAV as on 14-01-2026

**₹55,879 Crore**

AUM as on 14-01-2026

**12.02%**

ITDR as on 14-01-2026

### Overview and Philosophy

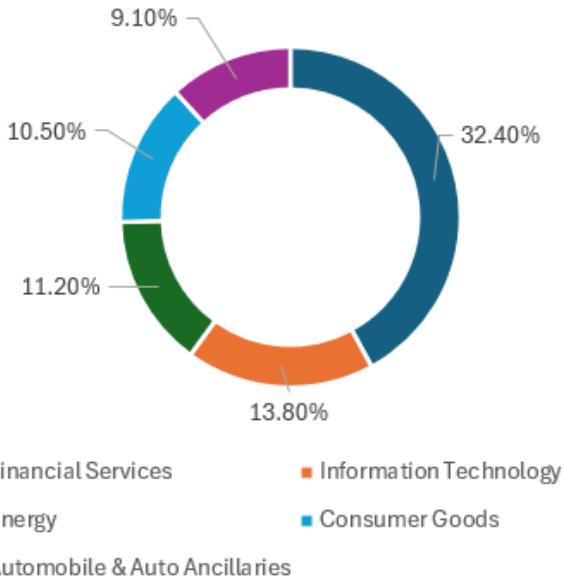
The Fund focuses on investing heavily in market leaders of financials and IT sectors, which dominate India's large cap market (refer to chart). The fund has delivered stable, scalable, long term returns as evident by its XIRR of 13.67% for ten years. The fund is especially good for people who invest for longer periods as they will benefit from its volatility average.

### Basic Details

Inception Date	December 23, 2005
Fund House Fund	SBI Mutual Fund
Taxation Fund	Equity-Oriented
Type Benchmark	Open Ended
Index Expense	BSE 100 TRI
Ratio Turnover	0.0149
Ratio Min. Inv.	~30–40% (estimated)
Lumpsum/SIP Exit	₹5,000 / ₹500
Load Fund	0.25%
Manager(s)	Raviprakash Sharma

### Top 10 Holdings

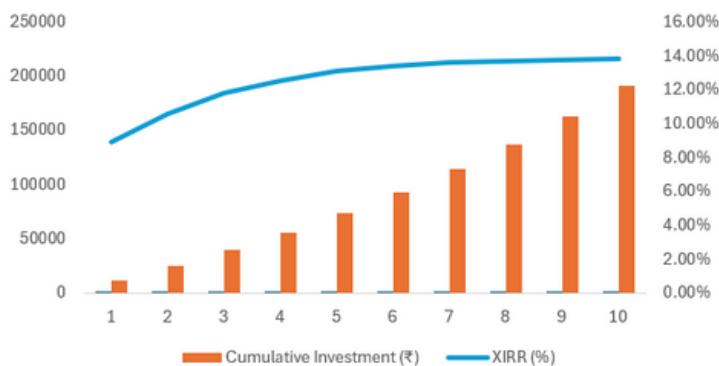
HDFC Bank Ltd.	9.5
ICICI Bank Ltd.	8.7
Infosys Ltd.	7.8
Reliance Industries Ltd.	7.2
Larsen & Toubro Ltd.	6.5
Axis Bank Ltd.	5.9
State Bank of India	5.3
Bharti Airtel Ltd.	4.8
ITC Ltd.	4.2
Kotak Mahindra Bank Ltd.	3.9



### SIP Chart@ 1000 P.M.



### Step-Up SIP Chart@ 10%



# Performance Evaluation

## Performance Ratios

MEAN	14.30
ALPHA	0.17
BETA	0.91
STD. DEVIATION	11.42
SHARPE	0.70
SORTINO	1.21

## Key Insights

1. **Growth and Outperformance:** The fund shows solid long-term growth (Mean: 14.30%) with a minor ability to outperform the benchmark (Alpha: 0.17%) after risk adjustment.
2. **Moderate Volatility:** With a Beta of 0.91, the fund is slightly less volatile than the overall market. The Standard Deviation of 11.42% confirms a moderate total risk level.
3. **Effective Risk Management:** The acceptable Sharpe Ratio (0.70) is reinforced by a strong Sortino Ratio (1.21), indicating good protection against losses while efficiently generating returns.

## Simulation Inputs

**Starting NAV:** ₹93.41

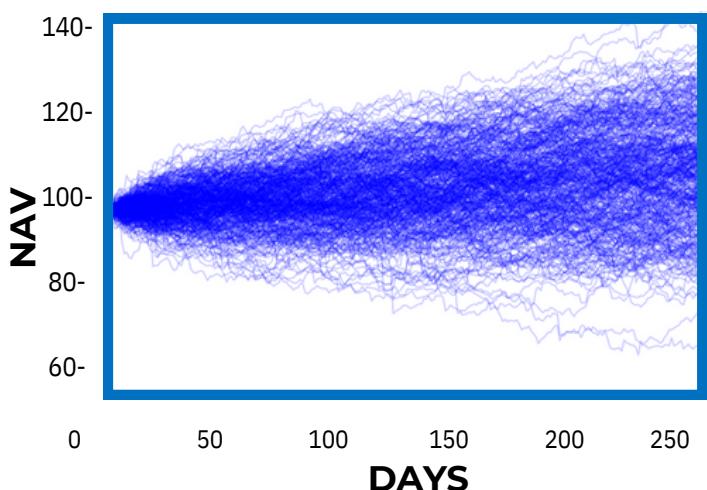
**Projected Time Horizon:** 252  
Trading days (~1 year)

**Number of Simulations:** 1,000

**Historical NAV from 01-01-2018 to 14-01-2025 (≈7 years)**

**Randomly Selected Based on Historical Price Changes**

## Monte Carlo Simulation



- The simulation ran 1,000 trials to project the Net Asset Value (NAV) of the SBI Large Cap Mutual Fund over the next 252 days (approximately 1 year). Most outcomes cluster between ₹95–₹125 indicating positive returns aligned with the fund's 14.30% mean annual return, though with noticeable variability. Downside risk is moderate, with a ~15% chance of falling below the starting NAV of ₹93.41 showing reasonable but not guaranteed capital protection. The slight positive skew suggests rare upside potential, with the upper end (e.g., 95th percentile) reaching around ₹130 while substantial outperformance remains unlikely.

## Comparative Analysis

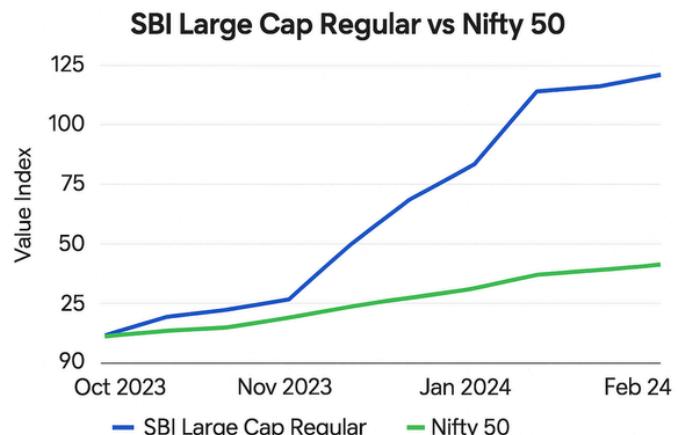
Fund Name	AUM (₹ Cr)	5Y Return %	Expense Ratio	Std. Deviation	Alpha	Sharpe Ratio	Sortino Ratio
Nippon India Large Cap Fund	46,463	19.58%	~1.20%	11.84%	0.89	0.54	1.06
ICICI Prudential Bluechip Fund	73,000	21.87%	~1.10%	11.63%	0.88	0.5	0.97
DSP Top 100 Equity Fund	12,000	18.84%	~1.30%	11.36%	0.84	0.51	0.92
Canara Robeco Bluechip Equity Fund	10,500	18.85%	~0.60%	11.46%	0.87	0.36	0.72
SBI Large Cap Fund -Regular Plan	52830	19.83%	~1.49%	11.42%	0.17	0.70	1.21

Sources: Data compiled from Groww, ET Money, and BMS Money

## Key Findings :

ICICI Prudential Bluechip Fund leads in returns and AUM, showing strong investor trust. Canara Robeco offers the lowest expense ratio, making it cost-efficient. Nippon and DSP strike a balance with solid risk-adjusted returns. Compared to these, SBI Large Cap Fund delivers decent returns but has a higher expense ratio in its regular plan, which slightly affects its risk-adjusted performance.

## Portfolio Analysis



MAJOR PORTFOLIO MOVEMENTS(LAST YEAR)	ADDITIONS	DELETIONS
<b>Larsen &amp; Toubro Ltd.</b>	<b>1.2%</b>	
<b>ITC Ltd.</b>	<b>0.9%</b>	
<b>HCL Technologies Ltd.</b>	<b>0.8%</b>	
<b>Axis Bank Ltd.</b>	<b>1.0%</b>	
<b>Infosys Ltd.</b>		<b>1.1%</b>
<b>RR</b>		<b>0.9%</b>
<b>Bharti Airtel Ltd.</b>		<b>0.7%</b>
<b>Nestlé India Ltd.</b>		<b>0.6%</b>

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