

# How to Read a Mutual Fund Factsheet

*With Examples*

Swipe to know more



**FinShiksha**

# Factsheet

- A document released monthly by fund houses
- Talks about the portfolio of the funds, and various other parameters
- Google for any "< Mutual Fund Name > Factsheet" and you will get one.
- Let's decode taking the example of **SBI Bluechip fund from SBI MF factsheet**



# Fund Objective

EQUITY-LARGE CAP

**SBI**  
**BLUE CHIP FUND**

An open-ended Equity Scheme predominantly investing in the large cap stocks

The factsheet outlines the fund type and key objective

## Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap equity stocks (as specified by SEBI/AMFI from time to time).



# Fund Details

## Fund Details

<b>• Type of Scheme</b> An open-ended Equity Scheme predominantly investing in large cap stocks.
<b>• Date of Allotment:</b> 14/02/2006
<b>• Report As On:</b> 31/03/2023
<b>• AAUM for the Month of March 2023</b> ₹ 33,847.25 Crores
<b>• AUM as on March 31, 2023</b> ₹ 34,050.95 Crores
<b>• Fund Manager:</b> Ms. Sohini Andani & *Mr.Mohit Jain <b>Managing Since:</b> Ms. Sohini Andani Sep-2010 Mr. Mohit Jain Nov-2017 <b>Total Experience:</b> Over 27 years
<b>• First Tier Benchmark:</b> S&P BSE 100 Index (TRI)
<b>• Exit Load:</b> For exit within 1 year from the date of allotment - 1 %; For exit after 1 year from the date of allotment - Nil
<b>• Entry Load:</b> N.A.
<b>• Plans Available:</b> Regular, Direct
<b>• Options:</b> Growth, IDCW

It gives you key fund details

- **AUM and Average AUM** - Assets under Management at end of the month, and average during the entire month
- **Fund Manager** - Who is/are the fund manager(s)
- **Inception Date** - When did the fund start



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It gives you key fund details

- **Benchmark** - Which Benchmark to be compared against
- **Exit Loads** - Any charges if you exit early
- **Options** available for investment



# Quantitative Data

## Quantitative Data

Standard Deviation <sup>#</sup>	: 16.37%
Beta <sup>#</sup>	: 0.96
Sharpe Ratio <sup>#</sup>	: 1.10
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.15
Total Turnover	: 0.17
<i>Total Turnover = Equity + Debt + Derivatives</i>	

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	35.1315
Reg-Plan-Growth	61.7553
Dir-Plan-IDCW	43.6907
Dir-Plan-Growth	67.3205

- Some core **quantitative data** around fund **returns**, **risk** and other such parameters, along with the NAV of different options.
- The **options** just indicate if you are investing directly with the fund, or going through an intermediary, and if you are taking out any payouts.
- Quant data should be compared against other similar funds.



# Portfolio

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
HDFC Bank Ltd.	9.22
ICICI Bank Ltd.	8.52
ITC Ltd.	5.52
Infosys Ltd.	5.26
Larsen & Toubro Ltd.	4.81
Reliance Industries Ltd.	4.16
Page Industries Ltd.	3.53
Bajaj Finance Ltd.	2.80
Axis Bank Ltd.	2.71
Housing Development Finance Corporation Ltd.	2.70
Britannia Industries Ltd.	2.66
Mahindra & Mahindra Ltd.	2.54
Divi'S Laboratories Ltd.	2.28

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

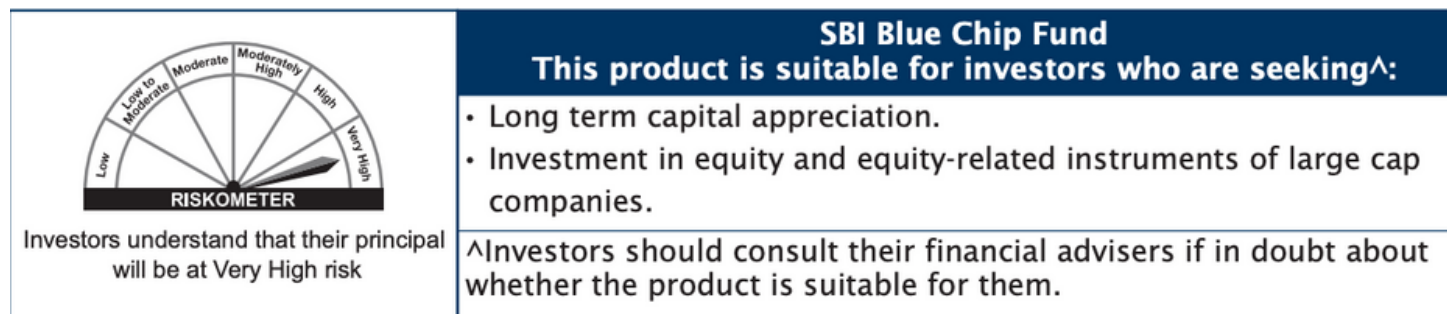
Financial Services	34.57
Automobile And Auto Components	11.85
Fast Moving Consumer Goods	8.18
Healthcare	6.23
Oil, Gas & Consumable Fuels	5.61
Information Technology	5.26
Construction	4.81
Capital Goods	4.14
Construction Materials	3.56
Textiles	3.53
Telecommunication	2.07
Realty	1.86
Metals & Mining	1.55
Consumer Services	0.58
Chemicals	0.53

- Details of **top holdings** are given
- Top holdings can give and idea about fund theme
- **Sectoral allocations** are also given
- Sector classification is to be compared against the benchmark sector weights



# Riskometer

Every fund gives a riskometer, to help investors gauge the risk of a fund and scheme.



**Disclaimer:** Have just used this fund as an example. This is not a reco to buy or sell





**Pick a fund and try  
reading its factsheet.**

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