



Top Equity Fund Picks

Data as on Feb 01, 2024

Scheme Name	Absolute % (Point to Point)	Compounded Annualised % (Point to Point)					AUM (In Crs)	NAV (Rs.)	*Riskometer
	6 months	1 yr	3 yrs	5 yrs	Since Inception				
Large Cap Fund									
Nippon India Large Cap Fund - Reg - Growth	14.4	35.9	23.8	17.5	12.9	21,454	74	Very High	
HDFC Top 100 Fund - Growth	16.0	34.2	21.4	16.4	19.2	30,980	994	Very High	
ICICI Prudential Bluechip Fund - Growth	17.5	34.0	20.5	18.1	15.1	49,838	91	Very High	
Tata Large Cap Fund - Reg - Growth	13.5	29.6	18.1	15.9	19.3	1,888	430	Very High	
Baroda BNP Paribas Large Cap Fund - Growth	15.2	30.8	16.9	17.4	16.3	1,743	185	Very High	
Kotak Bluechip Fund - Reg - Growth	12.2	25.7	16.2	16.6	19.1	7,447	474	Very High	
Mirae Asset Large Cap Fund - Reg - Growth	8.6	21.7	14.3	14.6	15.3	37,904	95	Very High	
Large & Mid Cap Fund									
HDFC Large and Mid Cap Fund - Growth	20.2	45.1	27.9	21.6	12.9	16,033	284	Very High	
ICICI Prudential Large & Mid Cap Fund - Growth	18.4	37.5	27.4	21.0	18.6	10,854	792	Very High	
Bandhan Core Equity Fund - Reg - Growth	24.7	45.7	25.5	20.0	13.6	3,723	106	Very High	
SBI Large & Midcap Fund - Growth	14.2	32.4	23.1	19.4	15.0	20,008	512	Very High	
Kotak Equity Opportunities Fund - Reg - Growth	14.0	34.5	21.5	19.6	18.6	18,315	273	Very High	
Edelweiss Large & Mid Cap Fund - Growth	17.2	36.6	21.2	19.1	12.5	2,734	71	Very High	
Tata Large & Mid Cap Fund - Reg - Growth	11.1	29.8	20.4	19.0	13.1	6,431	451	Very High	
Mid Cap Fund									
HDFC Mid-Cap Opportunities Fund - Growth	23.2	52.7	32.3	24.6	17.9	59,027	155	Very High	
Nippon India Growth Fund - Reg - Growth	26.2	54.9	31.0	25.6	22.7	24,366	3264	Very High	
Edelweiss Mid Cap Fund - Growth	25.0	48.6	28.4	25.0	13.4	4,915	76	Very High	
SBI Magnum Midcap Fund - Growth	13.0	37.4	27.2	22.9	17.1	15,957	196	Very High	
Mirae Asset Midcap Fund - Reg - Growth	20.7	44.6	26.5	--	27.8	14,362	30	Very High	
Baroda BNP Paribas Midcap Fund - Growth	20.4	41.1	25.8	22.4	12.6	1,746	83	Very High	
Kotak Emerging Equity Fund - Reg - Growth	14.6	34.8	25.2	22.9	14.7	39,027	101	Very High	
Small Cap Fund									
Nippon India Small Cap Fund - Reg - Growth	23.5	57.9	40.9	30.4	22.0	45,894	143	Very High	
HSBC Small Cap Fund - Reg - Growth	25.0	53.2	39.3	25.1	22.5	13,981	72	Very High	
HDFC Small Cap Fund - Growth	21.0	55.3	37.4	24.0	17.1	28,607	122	Very High	
Edelweiss Small Cap Fund - Reg - Growth	22.1	48.0	33.8	--	30.1	3,157	37	Very High	
ICICI Prudential Smallcap Fund - Growth	19.4	44.7	33.1	27.8	13.3	7,455	77	Very High	
Focused Fund									
HDFC Focused 30 Fund - Growth	17.7	36.4	28.8	19.8	16.0	9,317	178	Very High	
ICICI Prudential Focused Equity Fund - Ret - Growth	15.1	34.9	22.4	19.6	14.1	6,823	69	Very High	
Nippon India Focused Equity Fund - Reg - Growth	14.1	30.4	20.6	19.0	14.6	7,780	103	Very High	
360 ONE Focused Equity Fund - Reg - Growth	14.0	32.2	19.4	22.8	16.1	6,266	40	Very High	
Sundaram Focused Fund - Growth	8.7	28.1	16.8	17.6	15.4	992	135	Very High	
Mirae Asset Focused Fund - Reg - Growth	7.9	21.1	13.9	--	18.1	9,052	22	Very High	
Flexi Cap Funds									
HDFC Flexi Cap Fund - Growth	18.0	37.3	27.0	19.8	18.9	47,642	1547	Very High	
Franklin India Flexi Cap Fund - Growth	18.4	38.2	22.3	18.9	18.2	14,165	1349	Very High	
Edelweiss Flexi Cap Fund - Reg - Growth	16.1	34.3	20.0	17.2	13.3	1,598	31	Very High	
HSBC Flexi Cap Fund - Growth	19.0	38.7	19.4	17.1	15.5	4,116	177	Very High	
DSP Flexi Cap Fund - Reg - Growth	14.6	35.1	17.6	18.8	13.7	10,081	85	Very High	
Aditya Birla Sun Life Flexi Cap Fund - Growth	14.0	31.4	17.3	16.2	21.6	19,588	1455	Very High	
SBI Flexicap Fund - Growth	12.0	28.2	16.5	16.0	13.1	20,140	96	Very High	
Value & Contra Funds									
SBI Contra Fund - Growth	21.0	46.3	31.7	26.0	19.7	23,572	327	Very High	
Bandhan Sterling Value Fund - Reg - Growth	17.3	40.0	31.0	21.9	17.4	8,161	129	Very High	
ICICI Prudential Value Discovery Fund - Growth	18.9	37.4	27.9	22.5	20.5	39,376	380	Very High	
HSBC Value Fund - Reg - Growth	25.4	48.0	27.6	21.5	16.8	11,239	89	Very High	
Nippon India Value Fund - Reg - Growth	27.1	51.3	27.4	22.3	17.0	6,996	187	Very High	
ELSS									
SBI Long Term Equity Fund - Growth	24.3	51.5	26.0	20.8	16.4	20,085	353	Very High	
HDFC ELSS Taxsaver Fund - Growth	20.2	40.4	25.6	18.0	23.5	13,441	1121	Very High	
Bandhan ELSS Tax saver Fund - Reg - Growth	13.9	34.4	25.0	20.8	18.7	5,976	134	Very High	
Franklin India ELSS Tax Saver Fund - Growth	18.9	38.8	22.5	17.7	21.3	6,033	1221	Very High	
DSP ELSS Tax Saver Fund - Growth	17.7	36.0	21.6	20.2	15.2	13,846	111	Very High	
Kotak ELSS Tax Saver Fund - Reg - Growth	11.5	29.7	20.1	18.4	13.2	4,797	96	Very High	
Mirae Asset ELSS Tax Saver Fund - Reg - Growth	13.8	31.9	18.9	19.5	18.8	20,950	40	Very High	
Thematic ESG									
ICICI Prudential ESG Exclusionary Strategy Fund - Reg - Growth	19.3	36.5	16.8	--	19.7	1,421	18	Very High	
SBI Magnum Equity ESG Fund - Growth	10.7	25.3	15.0	15.1	14.4	5,472	202	Very High	
Kotak ESG Exclusionary Strategy Fund - Reg - Growth	13.5	26.3	13.3	--	13.2	1,000	15	Very High	
Aditya Birla Sun Life ESG Integration Strategy Fund - Reg - Growth	10.3	25.9	12.9	--	12.8	711	15	Very High	
Invesco India ESG Equity Fund - Reg - Growth	14.0	28.4	--	--	15.1	555	15	Very High	
Thematic/Sector Funds									
ICICI Prudential Manufacturing Fund - Reg - Growth	26.0	53.8	31.6	23.1	21.6	2,709	28	Very High	
UTI Transportation and Logistics Fund - Growth	21.4	46.2	23.9	18.1	16.7	2,869	218	Very High	
ICICI Prudential Pharma Healthcare and Diagnostics Fund - Reg - Growth	22.5	54.5	19.3	24.0	20.9	3,567	29	Very High	
SBI Magnum Global Fund - Growth	5.5	21.8	18.0	15.9	14.6	6,515	346	Very High	
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	4.1	20.6	14.7	12.2	16.4	7,322	105	Very High	
SBI Banking & Financial Services Fund - Reg - Growth	13.1	30.0	14.4	15.1	14.2	4,994	33	Very High	

Baroda BNP Paribas Equity schemes

Scheme Name	Scheme Category	Absolute % (Point to Point)	Compounded Annualised % (Point to Point)				AUM (In Crs)	Riskometer
		6 months	1 yr	3 yrs	5 yrs	Since Inception		
Baroda BNP Paribas Midcap Fund - Growth	Mid Cap	20.4	41.1	25.8	22.4	13	1746	Very High
Baroda BNP Paribas Multi Cap Fund - Growth	Multi Cap	18.1	37.0	24.1	20.1	17	2195	Very High
Baroda BNP Paribas Large & Mid Cap Fund - Reg - Growth	Large & Mid Cap	21.7	41.7	23.6	--	27	1045	Very High
Baroda BNP Paribas India Consumption Fund - Reg - Growth	Thematic	12.9	32.3	18.5	19.4	19	1178	Very High
Baroda BNP Paribas Large Cap Fund - Growth	Large Cap	15.2	30.8	16.9	17.4	16	1743	Very High
Baroda BNP Paribas ELSS Tax Saver Fund - Growth	ELSS	18.2	36.0	16.0	16.7	12	829	Very High
Baroda BNP Paribas Focused Fund - Reg - Growth	Focused	13.0	29.9	15.9	15.9	10	544	Very High
Baroda BNP Paribas Banking & Financial Services Fund - Growth	Sectoral	12.5	28.0	12.8	12.9	12	118	Very High
Baroda BNP Paribas Aqua Fund of Fund - Reg - Growth	FoF - Overseas	3.2	7.8	--	--	5	67	Very High
Baroda BNP Paribas Business Cycle Fund - Reg - Growth	Thematic	19.4	36.8	--	--	14	403	Very High
Baroda BNP Paribas Flexi Cap Fund - Reg - Growth	Flexi Cap	15.8	32.4	--	--	20	1256	Very High
Baroda BNP Paribas Value Fund - Reg - Growth	Value	19.9	--	--	--	28	1712	Very High
Baroda BNP Paribas Small Cap Fund - Reg - Growth	Small Cap	--	--	--	--	18	1349	Very High

*The Riskometer will indicate six levels of risk - Low, Low to moderate, Moderate, Moderately High, High and Very high.

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Top SIP Fund Picks (monthly SIP of Rs. 1,000)*

Top SIP and Gold Fund Picks

(*invested on 1st day of every month)
Data as on Feb 01, 2024

Investment period	1 year		3 years		5 Year				
Total amount invested (Rs.)	12,000		36,000		60,000				
Scheme Name	Present Value (Rs.)	Compounded Annualised return (%)	Present Value (Rs.)	Compounded Annualised return (%)	Present Value (Rs.)	Compounded Annualised return (%)	AUM (In Crs)	NAV	*Riskometer
Large Cap Fund									
Nippon India Large Cap Fund - Reg - Growth	14,142	41.3	50,505	24.5	1,05,741	23.6	21,454	74	Very High
HDFC Top 100 Fund - Growth	14,208	42.7	49,594	23.2	1,01,792	21.9	30,980	994	Very High
ICICI Prudential Bluechip Fund - Growth	14,318	44.9	49,130	22.4	1,02,140	22.1	49,838	91	Very High
Baroda BNP Paribas Large Cap Fund - Growth	14,099	40.4	47,137	19.3	95,482	19.2	1,743	185	Very High
Tata Large Cap Fund - Reg - Growth	13,935	37.1	46,455	18.2	95,108	19.1	1,888	430	Very High
Kotak Bluechip Fund - Reg - Growth	13,695	32.3	45,351	16.4	93,612	18.4	7,447	473	Very High
Mirae Asset Large Cap Fund - Reg - Growth	13,367	25.8	43,657	13.6	88,719	16.1	37,904	95	Very High
Large & Mid Cap Fund									
Bandhan Core Equity Fund - Reg - Growth	15,131	62.0	53,225	28.6	1,12,570	26.2	3,723	106	Very High
HDFC Large and Mid Cap Fund - Growth	14,811	55.2	52,875	28.1	1,16,162	27.6	16,033	284	Very High
SBI Large & Midcap Fund - Growth	14,028	39.0	48,823	22.0	1,05,755	23.6	20,008	512	Very High
Kotak Equity Opportunities Fund - Reg - Growth	14,014	38.7	48,568	21.6	1,02,773	22.3	18,315	273	Very High
Edelweiss Large & Mid Cap Fund - Growth	14,307	44.7	48,405	21.3	1,02,905	22.4	2,734	71	Very High
Mirae Asset Large & Midcap Fund - Growth	14,290	44.4	47,580	20.0	1,03,611	22.7	33,295	128	Very High
Tata Large & Mid Cap Fund - Reg - Growth	13,735	33.1	47,572	20.0	1,00,148	21.2	6,431	451	Very High
Mid Cap Fund									
HDFC Mid-Cap Opportunities Fund - Growth	15,170	62.8	56,749	33.7	1,27,813	31.7	59,027	155	Very High
Nippon India Growth Fund - Reg - Growth	15,257	64.7	55,486	31.9	1,26,702	31.4	24,366	3263	Very High
Edelweiss Mid Cap Fund - Growth	15,018	59.6	52,850	28.1	1,21,540	29.5	4,915	76	Very High
Invesco India Midcap Fund - Growth	14,768	54.3	51,351	25.8	1,12,632	26.3	4,169	126	Very High
Baroda BNP Paribas Midcap Fund - Growth	14,596	50.7	50,211	24.1	1,12,091	26.1	1,746	83	Very High
SBI Magnum Midcap Fund - Growth	13,879	36.0	49,421	22.9	1,15,820	27.5	15,957	196	Very High
Kotak Emerging Equity Fund - Reg - Growth	13,941	37.2	48,729	21.8	1,11,067	25.7	39,027	100	Very High
Small Cap Fund									
Nippon India Small Cap Fund - Reg - Growth	15,181	63.1	58,303	35.8	1,48,477	38.3	45,894	143	Very High
HDFC Small Cap Fund - Growth	15,026	59.8	57,174	34.3	1,35,179	34.2	28,607	122	Very High
HSBC Small Cap Fund - Reg - Growth	15,080	60.9	56,781	33.7	1,37,040	34.8	13,981	72	Very High
ICICI Prudential Smallcap Fund - Growth	14,614	51.1	53,042	28.3	1,29,158	32.2	7,455	77	Very High
DSP Small Cap Fund - Reg - Growth	14,650	51.8	52,878	28.1	1,26,547	31.3	13,859	164	Very High
Focused Fund									
HDFC Focused 30 Fund - Growth	14,297	44.5	52,660	27.8	1,13,100	26.4	9,317	178	Very High
ICICI Prudential Focused Equity Fund - Ret - Growth	14,291	44.4	49,433	22.9	1,05,981	23.7	6,823	69	Very High
Franklin India Focused Equity Fund - Growth	13,998	38.4	47,998	20.7	1,03,500	22.6	10,643	90	Very High
360 ONE Focused Equity Fund - Reg - Growth	13,914	36.7	47,721	20.2	1,03,485	22.6	6,266	40	Very High
Nippon India Focused Equity Fund - Reg - Growth	13,935	37.1	47,043	19.2	1,02,745	22.3	7,780	103	Very High
Sundaram Focused Fund - Growth	13,533	29.1	44,711	15.4	94,141	18.6	992	135	Very High
Flexi Cap Funds									
HDFC Flexi Cap Fund - Growth	14,422	47.1	52,308	27.3	1,12,966	26.4	47,642	1547	Very High
Franklin India Flexi Cap Fund - Growth	14,458	47.8	49,826	23.5	1,07,759	24.4	14,165	1349	Very High
HSBC Flexi Cap Fund - Growth	14,485	48.4	48,711	21.8	1,00,237	21.3	4,116	177	Very High
Edelweiss Flexi Cap Fund - Reg - Growth	14,214	42.8	47,920	20.6	99,769	21.1	1,598	31	Very High
DSP Flexi Cap Fund - Reg - Growth	13,991	38.2	46,635	18.5	97,019	19.9	10,081	85	Very High
Aditya Birla Sun Life Flexi Cap Fund - Growth	14,017	38.8	46,173	17.8	95,331	19.2	19,588	1455	Very High
SBI Flexicap Fund - Growth	13,764	33.7	45,373	16.5	93,390	18.3	20,140	96	Very High
Value & Contra Funds									
SBI Contra Fund - Growth	14,790	54.8	55,201	31.5	1,32,091	33.2	23,572	327	Very High
HSBC Value Fund - Reg - Growth	15,114	61.7	54,176	30.0	1,17,062	27.9	11,239	89	Very High
Nippon India Value Fund - Reg - Growth	15,421	68.2	53,882	29.6	1,17,264	28.0	6,996	187	Very High
ICICI Prudential Value Discovery Fund - Growth	14,539	49.5	52,596	27.7	1,17,348	28.0	39,376	380	Very High
Bandhan Sterling Value Fund - Reg - Growth	14,491	48.5	51,635	26.2	1,20,840	29.3	8,161	129	Very High
Tax-saving funds (ELSS)									
SBI Long Term Equity Fund - Growth	15,252	64.6	54,690	30.7	1,15,927	27.5	20,085	353	Very High
HDFC ELSS Taxsaver Fund - Growth	14,630	51.4	52,324	27.3	1,08,764	24.8	13,441	1121	Very High
Franklin India ELSS Tax Saver Fund - Growth	14,506	48.8	49,922	23.7	1,05,222	23.3	6,033	1221	Very High
Bandhan ELSS Tax saver Fund - Reg - Growth	14,116	40.8	48,959	22.2	1,10,168	25.3	5,976	134	Very High
DSP ELSS Tax Saver Fund - Growth	14,389	46.4	48,715	21.8	1,04,039	22.9	13,846	111	Very High
Kotak ELSS Tax Saver Fund - Reg - Growth	13,710	32.6	46,940	19.0	99,057	20.8	4,797	96	Very High
Mirae Asset ELSS Tax Saver Fund - Reg - Growth	14,015	38.7	46,728	18.7	1,00,623	21.4	20,950	40	Very High

Top Fund Picks (Gold)

(Gold Performance as on 01, February 2024)
(Returns in % <1 Year absolute and >1 year CAGR)

Gold Schemes	6 Months	1 Year	3 Years	5 Years	Exp Ratio	AUM	NAV	*Riskometer
ICICI Prudential Regular Gold Savings Fund (FOF) - Growth	5.6	7.9	7.8	12.3	0.4	784	20	High
SBI Gold Fund - Growth	5.3	8.1	7.8	12.4	0.4	1,532	19	High
Nippon India Gold Savings Fund - Reg - Growth	5.3	7.8	7.7	12.2	0.4	1,603	25	High

SIP calculator

Monthly SIP of Rs. 5,000

Expected rate of returns (pa)	Expected maturity value of your monthly investment (Rs.)			
	5	10	20	25
8%	369,834	920,828	2,964,736	4,786,833
10%	390,412	1,032,760	3,828,485	6,689,452
15%	448,408	1,393,286	7,579,775	16,420,369
25%	599,222	2,664,023	34,295,476	118,774,708

Crorepati calculator

Target: Rs. 10,00,000

Expected rate of returns (pa)	Expected investment per month to achieve your goal (Rs.)			
	5	10	15	20
8%	135,196	54,299	28,708	16,865
10%	128,070	48,414	23,928	13,060
15%	111,506	35,887	14,775	6,597
25%	83,442	18,769	5,114	1,458

*The Riskometer will indicate six levels of risk – Low, Low to moderate, Moderate, Moderately High, High and Very high.



Top Hybrid and Debt Fund Picks

Top Hybrid Funds

(Returns in % <1 Year absolute and >1 year CAGR)

Scheme Name	6 Months	1 Year	3 Years	5 Years	Since Inception	AUM (In Crs)	NAV	Riskometer
Aggressive Hybrid Fund								
ICICI Prudential Equity & Debt Fund - Growth	16.9	33.9	26.4	20.7	15.4	31,196	321	Very High
UTI Aggressive Hybrid Fund - Growth	12.6	28.1	19.0	15.6	15.2	5,292	334	Very High
Edelweiss Aggressive Hybrid Fund - Growth	13.9	29.4	19.0	16.3	12.1	1,266	52	Very High
Kotak Equity Hybrid Fund - Growth	10.0	23.1	16.9	17.0	12.0	4,918	51	Very High
HDFC Hybrid Equity Fund - Growth	7.9	21.2	16.3	14.9	13.1	22,474	102	Very High
Bandhan Hybrid Equity Fund - Reg - Growth	11.0	24.2	15.5	13.9	11.1	688	21	Very High
Tata Hybrid Equity Fund - Reg - Growth	7.9	19.5	14.9	13.4	15.2	3,623	379	Very High
Mirae Asset Aggressive Hybrid Fund - Reg - Growth	9.5	23.1	14.2	14.2	12.5	8,350	27	Very High
Dynamic Asset Allocation								
Baroda BNP Paribas Balanced Advantage Fund - Reg - Growth	10.8	23.7	12.5	13.3	1.9	3,671	21	Moderately High
ICICI Prudential Balanced Advantage Fund - Reg - Growth	10.0	19.0	12.2	13.1	1.5	54,142	62	High
Edelweiss Balanced Advantage Fund - Growth	10.3	22.1	10.7	13.0	1.7	10,349	44	Very High
Tata Balanced Advantage Fund - Reg - Growth	9.3	20.1	11.6	12.8	1.7	8,517	18	High
Aditya Birla Sun Life Balanced Advantage Fund - Growth	8.0	19.0	10.5	11.5	1.8	7,013	89	High
Bandhan Balanced Advantage Fund - Reg - Growth	7.4	17.2	7.4	9.4	2.0	2,250	21	Moderately High
Conservative Hybrid Fund								
HDFC Hybrid Debt Fund - Growth	7.6	15.9	11.4	10.5	1.8	3,055	73	Moderately High
Kotak Debt Hybrid Fund - Reg - Growth	9.1	16.7	11.0	11.8	1.7	2,249	52	Moderately High
SBI Conservative Hybrid Fund - Growth	5.9	13.9	10.5	10.8	1.1	9,482	64	High
Aditya Birla Sun Life Regular Savings Fund - Reg - Growth	4.2	10.0	8.7	8.9	1.9	1,435	58	Moderately High
Equity Savings Fund								
HDFC Equity Savings Fund - Growth	8.5	16.7	12.1	10.6	2.0	3,737	59	Moderately High
Sundaram Equity Savings Fund - Growth	6.9	17.1	11.8	11.5	2.2	716	60	Moderately High
Mirae Asset Equity Savings Fund - Reg - Growth	7.2	16.4	10.9	11.7	1.3	868	18	Moderately High
ICICI Prudential Equity Savings Fund - Reg - Growth	4.6	10.8	8.8	8.6	1.0	8,774	20	Low to Moderate

Top Debt Funds

Data as on Feb 28, 2024

Scheme name	Category	Returns (%) (simple annualised)			YTM (Jan-24)	Exp ratio (%)	AUM (Rs Cr)	Riskometer
		3 mths	6 mths	1 yr				
Corporate Bond Fund								Riskometer
Aditya Birla Sun Life Corporate Bond Fund - Reg - Growth	Corporate Bond	9.1	7.3	7.9	7.8	0.5	20,838	Moderate
ICICI Prudential Corporate Bond Fund - Reg - Growth	Corporate Bond	7.7	6.9	7.9	8.0	0.6	23,762	Moderate
Kotak Corporate Bond Fund - Std - Growth	Corporate Bond	8.6	7.0	7.7	7.9	0.7	11,423	Moderate
Bandhan Corporate Bond Fund - Reg - Growth	Corporate Bond	6.8	6.6	7.2	7.5	0.6	13,744	Low to Moderate
Short Duration Fund								
HDFC Short Term Debt Fund - Growth	Short Duration Fund	8.8	7.2	7.8	7.9	0.6	14,373	Moderate
Bandhan Bond Fund - Short Term Plan - Reg - Growth	Short Duration Fund	8.7	7.2	7.6	7.6	0.8	8,537	Moderate
SBI Short Term Debt Fund - Growth	Short Duration Fund	7.8	6.6	7.3	7.9	0.8	12,797	Moderate
Kotak Bond Short Term Fund - Reg - Growth	Short Duration Fund	8.0	6.5	7.3	7.9	1.2	14,738	Moderate
Indices								
Nifty Short Duration Debt Index		7.9	7.0	7.7	--	--	--	
Low Duration & Ultra Short Duration Fund								Riskometer
ICICI Prudential Savings Fund - Reg - Growth	Low Duration Fund	7.3	7.0	7.8	8.0	0.5	19,137	Moderate
HDFC Low Duration Fund - Growth	Low Duration Fund	6.8	6.4	7.2	8.1	1.1	16,395	Low to Moderate
Aditya Birla Sun Life Low Duration Fund - Reg - Growth	Low Duration Fund	6.8	6.4	6.9	8.1	1.2	12,877	Moderate
SBI Magnum Ultra Short Duration Fund - Growth	Ultra Short Duration	7.0	6.9	7.2	7.8	0.5	9,213	Low to Moderate
HDFC Ultra Short Term Fund - Reg - Growth	Ultra Short Duration	7.0	6.8	7.2	7.9	0.6	12,397	Moderate
Index								
ICRA Liquid Index		7.5	7.4	7.5	--	--	--	
Liquid								Riskometer
Baroda BNP Paribas Liquid Fund - Reg - Growth	Liquid Fund	7.2	7.1	7.2	7.5	0.3	8,859	Low to Moderate
ICICI Prudential Liquid Fund - Reg - Growth	Liquid Fund	7.3	7.1	7.2	7.5	0.3	45,939	Moderate
Nippon India Liquid Fund - Reg - Growth	Liquid Fund	7.2	7.1	7.1	7.5	0.3	25,877	Moderate
HDFC Liquid Fund - Growth	Liquid Fund	7.2	7.1	7.1	7.4	0.2	50,906	Low to Moderate
Index								
ICRA Liquid Index		7.5	7.4	7.5	--	--	--	

Tax rates for equity and debt funds

Dividend Taxation

(Income Distribution Cum Capital Withdrawal option)

The Finance Bill, 2020 proposed to abolish Dividend Distribution tax paid by the companies. The Dividend or capital gains distributed will now be taxable in the hands of the person receiving the Dividend or capital gain as per slab/applicable rates.

Tax Implications on distributed income	
For Resident Investors	For NRI Investors
10% on dividend income exceeding Rs.5,000	20% + Applicable Surcharge + Cess

Capital gains taxation			
	Individual/ HUF	Domestic Company	NRI
Equity Oriented Schemes			
Long term capital gains (units held for more than 12 month)	10%*	10%*	10%*
Short term capital gains (units held for 12 months or less)	15%#	15%#	15%#
Other Than Equity Oriented Schemes			
Long Term Capital Gains (units held for more than 36 months) Short Term Capital Gains (units held for 36 months or less)			
Long term capital gains (Not applicable for specified mutual fund schemes - Note 1)	20% After indexation	20% After indexation	Listed-20% After indexation Unlisted-10% Without indexation
Short term capital gains (Including specified mutual fund schemes - Note 1)	as per your applicable tax slab	30% / 25%^^ / 22% ^^^ / 15% ^^^^^	30%^

*Note 1 - Capital gains from transfer of units of "specified mutual fund schemes" acquired on or after 1st April 2023 are treated as short term capital gains taxable at applicable slab rates as provided above irrespective of the period of holding of such mutual fund units. For this purpose, "specified mutual fund" means mutual fund where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies"

* On long-term capital gains exceeding Rs. 1 lakh & Surcharge as applicable + 4% Cess
Plus Surcharge as applicable + 4% Cess
^ Assuming the investor falls into highest tax bracket
^^ If total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores.
^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.
^^^^ This lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfillment of certain conditions as provided in section 115BAB

Focused Funds

Scheme Name	MF Category	6 Months	1 Yr	3 Yrs	5 Yrs	Since Inception	AUM (in Crs)	NAV	Riskometer
Baroda BNP Paribas Large Cap Fund - Growth	Large Cap	15.2	30.8	16.9	17.4	16.3	1,743	185.4	Very High
HDFC Top 100 Fund - Growth	Large Cap	16	34.2	21.4	16.4	19.2	30,980	993.8	Very High
Kotak Bluechip Fund - Reg - Growth	Large Cap	12.2	25.7	16.2	16.6	19.1	7,447	473.5	Very High
Bandhan Core Equity Fund - Reg - Growth	Large & Mid Cap	24.7	45.7	25.5	20	13.6	3,723	106	Very High
HDFC Large and Mid Cap Fund - Growth	Large & Mid Cap	20.2	45.1	27.9	21.6	12.9	16,033	283.8	Very High
ICICI Prudential Large & Mid Cap Fund - Growth	Large & Mid Cap	18.4	37.5	27.4	21	18.6	10,854	791.8	Very High
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	Large & Mid Cap	22.2	45.4	25.2	--	23.1	3,297	24.4	Very High
Tata Large & Mid Cap Fund - Reg - Growth	Large & Mid Cap	11.1	29.8	20.4	19	13.1	6,431	451.4	Very High
Edelweiss Mid Cap Fund - Growth	Mid Cap	25	48.6	28.4	25	13.4	4,915	75.7	Very High
Kotak Emerging Equity Fund - Reg - Growth	Mid Cap	14.6	34.8	25.2	22.9	14.7	39,027	100.5	Very High
Invesco India Midcap Fund - Growth	Mid Cap	21.4	43.9	24.9	22	16.3	4,169	125.8	Very High
Motilal Oswal Midcap Fund - Reg - Growth	Mid Cap	23	46.3	34.7	25.7	22.2	7,972	73.3	Very High
UTI Mid Cap Fund - Growth	Mid Cap	14.6	36.8	23.2	21.3	18.2	10,072	252.1	Very High
Bandhan Small Cap Fund - Reg - Growth	Small cap	37.4	70.7	32.5	--	37.8	4,290	35.4	Very High
Tata Small Cap Fund - Reg - Growth	Small cap	15.4	40.8	35.7	26.9	25.5	6,125	32.8	Very High
ICICI Prudential Focused Equity Fund - Ret - Growth	Focused Fund	15.1	34.9	22.4	19.6	14.1	6,823	69.2	Very High
Franklin India Focused Equity Fund - Growth	Focused Fund	13.9	29.4	21.5	18.9	14.2	10,643	89.9	Very High
Franklin India Flexi Cap Fund - Growth	Flexi Cap	18.4	38.2	22.3	18.9	18.2	14,165	1349.2	Very High
Invesco India Flexi Cap Fund - Reg - Growth	Flexi Cap	20.4	40.6	--	--	20.3	1,380	14.4	Very High
HDFC Flexi Cap Fund - Growth	Flexi Cap	18	37.3	27	19.8	18.9	47,642	1546.7	Very High
UTI Flexi Cap Fund - Growth	Flexi Cap	5.7	19.2	10.2	14.8	12.6	25,156	268.3	Very High
HDFC ELSS Taxsaver Fund - Growth	ELSS	20.2	40.4	25.6	18	23.5	13,441	1121.2	Very High
Kotak ELSS Tax Saver Fund - Reg - Growth	ELSS	11.5	29.7	20.1	18.4	13.2	4,797	95.7	Very High
Baroda BNP Paribas Multi Cap Fund - Growth	Multi Cap	18.1	37	24.1	20.1	16.7	2,195	232.4	Very High
Mirae Asset Multicap Fund - Reg - Growth	Multi Cap	--	--	--	--	19.7	2,363	12	Very High
Bandhan Sterling Value Fund - Reg - Growth	Value Fund	17.3	40	31	21.9	17.4	8,161	128.6	Very High
UTI Value Fund - Growth	Value Fund	15.8	30.4	18.6	18.2	15	8,478	133.2	Very High
Baroda BNP Paribas India Consumption Fund - Reg - Growth	Thematic/Sector Funds	12.9	32.3	18.5	19.4	19.3	1,178	26	Very High
Franklin India Opportunities Fund - Growth	Thematic/Sector Funds	28.8	67.7	25.6	22.6	13.1	2,492	192.3	Very High
Tata Digital India Fund - Reg - Growth	Thematic/Sector Funds	23.3	32.2	21.1	23.1	19.6	9,702	42.7	Very High
Baroda BNP Paribas Aggressive Hybrid Fund - Reg - Growth	Aggressive Hybrid Fund	12.4	26.1	15.1	16.1	13.3	936	23.5	Very High
Mirae Asset Aggressive Hybrid Fund - Reg - Growth	Aggressive Hybrid Fund	9.5	23.1	14.2	14.2	12.5	8,350	27.2	Very High
ICICI Prudential Multi-Asset Fund - Growth	Multi Asset	12.7	27.1	24.8	19.4	21.3	32,831	608.4	Very High
HDFC Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	20.5	38.4	25.5	19	17.6	77,011	444.8	Very High
Baroda BNP Paribas Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	10.8	23.7	13.3	15.1	14.8	3,671	20.6	Moderately High
Mirae Asset Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	8.8	20.9	--	--	14.4	1,493	12.2	Very High
Edelweiss Balanced Advantage Fund - Growth	Dynamic Asset Allocation	10.3	22.1	13	14.2	10.8	10,349	44.2	Very High
Kotak Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	7.8	16.6	10.7	11.8	10.7	15,623	17.5	Very High
Tata Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	9.3	20.1	12.8	12.7	12.7	8,517	18.2	High

Above schemes are available for SIP and Lumpsum Investment. Schemes Marked in green are part of the Top Picks

Mutual Fund Research powered by Q Square Analysis

(A 360-degree quantitative and qualitative analysis of mutual fund schemes to help you choose the right fund.)

Our Philosophy -

The MF research team at Sharekhan follows a comprehensive approach of looking at the Quantitative and Qualitative parameters of funds to ensure you receive quality recommendations.

Q Square Analysis -

Quality powered by Quantitative and Qualitative Analysis

The in-house Sharekhan Mutual Fund research emphasises on an in-depth understanding of Equity-Oriented Mutual Funds, taking into account the qualitative and Quantitative parameters. We accomplish this through three stages:

1. Filtering - In this first stage, we select only those fund houses which satisfy our criteria for due diligence. The due diligence process helps us understand an AMC's investment process, investment strategy and gives us confidence before we add any fund to our recommendations.

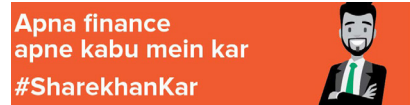
2. Qualitative Analysis - We identify funds with reasonable market share within its category and a consistent track record of at least 3 years.

3. Quantitative Analysis - We take into account the return and risk parameters of a fund on an absolute and relative basis to its category peers.

- o **Risk** - We assess the fund's consistency and volatility to capture the risk and,
- o **Returns** - We analyse scheme's performance over long & short term horizons using our internal methodology.

Finally, the top funds are shortlisted in select categories (for example large-cap funds, mid-cap funds, etc) on a weighted score basis, taking into account the above mentioned parameters.

Maintaining Q Square Quality - There is a set review mechanism in place, which is done on a monthly basis.



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