

Sharekhan Mutual Fund Top Picks



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Top Equity Fund Picks

Data as on Nov 01, 2023

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									
HDFC Top 100 Fund - Growth	9.8	12.2	24.8	13.3	18.7	25,773	842	Very High	
ICICI Prudential Bluechip Fund - Growth	10.9	10.8	22.6	14.5	14.1	41,269	77	Very High	
Tata Large Cap Fund - Reg - Growth	7.0	6.5	20.2	13.1	18.8	1,582	365	Very High	
Kotak Bluechip Fund - Reg - Growth	7.0	6.7	18.2	14.4	18.6	6,406	412	Very High	
UTI Large Cap Fund - Growth	8.6	4.4	17.8	13.1	15.1	11,078	208	Very High	
Mirae Asset Large Cap Fund - Reg - Growth	6.4	4.6	17.1	12.7	14.7	34,377	84	Very High	
Canara Robeco Bluechip Equity Fund - Growth	7.2	6.1	17.0	14.9	12.1	10,182	45	Very High	
Large & Mid Cap Fund									
HDFC Large and Mid Cap Fund - Growth	16.5	17.5	30.2	17.4	12.3	11,883	236	Very High	
ICICI Prudential Large & Mid Cap Fund - Growth	13.1	13.1	29.6	16.6	18.0	8,847	664	Very High	
SBI Large & Midcap Fund - Growth	9.5	8.2	25.9	16.5	14.6	15,649	437	Very High	
Bandhan Core Equity Fund - Reg - Growth	16.9	15.8	24.9	15.2	12.5	2,890	86	Very High	
Kotak Equity Opportunities Fund - Reg - Growth	12.0	12.6	22.9	17.1	18.0	15,261	237	Very High	
Tata Large & Mid Cap Fund - Reg - Growth	9.5	9.6	22.5	16.4	12.7	5,248	395	Very High	
Edelweiss Large & Mid Cap Fund - Growth	13.1	9.8	22.4	16.1	11.6	2,221	60	Very High	
Mid Cap Fund									
Nippon India Growth Fund - Reg - Growth	23.5	22.9	32.3	21.4	22.1	19,082	2698	Very High	
SBI Magnum Midcap Fund - Growth	16.0	16.8	32.0	20.7	16.6	13,202	175	Very High	
Edelweiss Mid Cap Fund - Growth	16.9	15.3	29.5	19.8	12.2	3,793	62	Very High	
Mirae Asset Midcap Fund - Reg - Growth	18.9	15.5	29.3	--	24.2	11,784	25	Very High	
Kotak Emerging Equity Fund - Reg - Growth	16.7	16.4	29.1	20.5	14.1	33,700	90	Very High	
Baroda BNP Paribas Midcap Fund - Growth	16.7	14.4	27.1	0.0	11.8	1,471	70	Very High	
UTI Mid Cap Fund - Growth	17.8	13.2	25.6	17.8	17.7	8,735	220	Very High	
Small Cap Fund									
Nippon India Small Cap Fund - Reg - Growth	25.8	30.7	42.8	25.2	20.9	37,319	121	Very High	
HDFC Small Cap Fund - Growth	22.3	32.6	39.4	19.6	16.1	23,184	102	Very High	
ICICI Prudential Smallcap Fund - Growth	20.4	19.7	36.1	23.7	12.5	6,003	66	Very High	
Edelweiss Small Cap Fund - Reg - Growth	21.5	23.2	35.8	--	27.4	2,473	32	Very High	
Kotak Small Cap Fund - Reg - Growth	16.9	16.4	33.4	23.5	17.1	12,163	192	Very High	
Focused Fund									
HDFC Focused 30 Fund - Growth	11.2	13.5	31.7	15.6	15.2	6,942	151	Very High	
Nippon India Focused Equity Fund - Reg - Growth	13.7	10.0	27.0	16.3	14.0	6,903	91	Very High	
ICICI Prudential Focused Equity Fund - Ret - Growth	11.9	11.6	24.6	14.8	13.0	5,589	59	Very High	
360 ONE Focused Equity Fund - Reg - Growth	11.0	12.0	22.5	19.9	14.7	4,887	35	Very High	
Sundaram Focused Fund - Growth	9.7	7.2	20.9	15.5	14.8	893	120	Very High	
Mirae Asset Focused Fund - Reg - Growth	6.6	4.0	17.1	--	16.2	8,678	20	Very High	
Flexi Cap Funds									
HDFC Flexi Cap Fund - Growth	11.8	13.6	31.5	16.2	18.4	39,396	1298	Very High	
Franklin India Flexi Cap Fund - Growth	14.7	12.1	26.8	15.9	17.7	11,940	1149	Very High	
Edelweiss Flexi Cap Fund - Reg - Growth	9.8	8.4	21.1	14.0	11.5	1,297	26	Very High	
DSP Flexi Cap Fund - Reg - Growth	13.5	13.0	20.5	16.3	12.9	8,856	74	Very High	
HSBC Flexi Cap Fund - Growth	11.9	13.9	20.3	13.1	14.7	3,504	149	Very High	
SBI Flexicap Fund - Growth	7.6	6.7	20.0	13.8	12.4	17,570	83	Very High	
Aditya Birla Sun Life Flexi Cap Fund - Growth	10.8	8.5	19.4	13.2	21.1	17,029	1250	Very High	
Value & Contra Funds									
SBI Contra Fund - Growth	14.7	19.1	36.2	21.2	19.0	16,667	271	Very High	
Bandhan Sterling Value Fund - Reg - Growth	13.6	14.9	33.2	17.1	16.4	6,672	108	Very High	
ICICI Prudential Value Discovery Fund - Growth	13.1	16.6	29.3	17.6	19.8	32,494	320	Very High	
HSBC Value Fund - Reg - Growth	17.6	21.6	27.7	16.7	15.5	9,289	73	Very High	
Nippon India Value Fund - Reg - Growth	18.2	15.8	27.4	17.0	15.8	5,639	150	Very High	
ELSS									
Bandhan ELSS Tax saver Fund - Reg - Growth	13.1	12.6	28.8	17.1	17.9	5,040	115	Very High	
HDFC ELSS Taxsaver Fund - Growth	12.8	13.4	26.6	13.7	22.9	11,272	932	Very High	
Franklin India Taxshield - Growth	14.5	12.3	25.9	14.4	20.8	5,224	1034	Very High	
SBI Long Term Equity Fund - Growth	16.8	19.5	25.8	16.5	15.8	15,774	284	Very High	
DSP ELSS Tax Saver Fund - Growth	12.3	10.6	23.5	16.8	14.2	11,693	93	Very High	
Kotak ELSS Tax Saver Fund - Reg - Growth	9.8	10.3	22.2	16.5	12.6	4,122	84	Very High	
Mirae Asset Tax Saver Fund - Reg - Growth	9.5	9.9	20.8	16.5	17.1	17,532	34	Very High	
Thematic ESG									
SBI Magnum Equity ESG Fund - Growth	8.9	6.2	18.4	13.7	14.1	4,879	178	Very High	
ICICI Prudential ESG Fund - Reg - Growth	13.9	12.4	15.2	--	14.9	1,254	15	Very High	
Invesco India ESG Equity Fund - Reg - Growth	11.1	7.0	--	--	10.7	528	13	Very High	
Kotak ESG Opportunities Fund - Reg - Growth	7.7	6.4	--	--	8.7	952	13	Very High	
Aditya Birla Sun Life ESG Fund - Reg - Growth	9.5	2.6	--	--	9.2	689	13	Very High	
Thematic/Sector Funds									
ICICI Prudential Manufacturing Fund - Reg - Growth	18.0	23.2	32.3	17.6	17.6	1,517	23	Very High	
UTI Transportation and Logistics Fund - Growth	16.2	13.4	26.5	12.5	15.8	2,348	178	Very High	
Franklin India Opportunities Fund - Growth	22.8	26.4	25.6	17.6	12.1	1,490	152	Very High	
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	8.0	10.4	23.7	11.5	16.2	6,740	98	Very High	
SBI Magnum Global Fund - Growth	10.6	10.5	20.0	15.1	14.4	6,122	322	Very High	
SBI Banking & Financial Services Fund - Reg - Growth	7.2	7.7	18.9	13.1	12.7	4,245	28	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	16.7	14.4	27.1	0.0	12	1471	Very High
Baroda BNP Paribas Multi Cap Fund - Growth	Multi Cap	11.2	11.6	25.0	16.7	16	1840	Very High
Baroda BNP Paribas Large & Mid Cap Fund - Reg - Growth	Large & Mid Cap	9.8	9.6	22.0	--	21	825	Very High
Baroda BNP Paribas India Consumption Fund - Reg - Growth	Thematic	13.6	9.1	21.3	18.3	18	1044	Very High
Baroda BNP Paribas Banking & Financial Services Fund - Growth	Sectoral	5.7	6.7	18.0	10.9	11	92	Very High
Baroda BNP Paribas Large Cap Fund - Growth	Large Cap	8.3	7.8	17.9	14.8	16	1484	Very High
Baroda BNP Paribas Focused Fund - Reg - Growth	Focused	8.1	6.0	17.4	13.3	8	420	Very High
Baroda BNP Paribas ELSS Fund - Growth	ELSS	11.1	9.4	15.9	13.7	11	705	Very High
Baroda BNP Paribas Aqua Fund of Fund - Reg - Growth	FoF - Overseas	-6.5	5.7	--	--	(1)	65	Very High
Baroda BNP Paribas Business Cycle Fund - Reg - Growth	Thematic	9.4	9.5	--	--	5	368	Very High
Baroda BNP Paribas Flexi Cap Fund - Reg - Growth	Flexi Cap	10.1	8.5	--	--	9	1185	Very High

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

Sharekhan
by BNP PARIBAS

Registration and Contact Details: Name of Research Analyst - Sharekhan Limited, Research Analyst Regn No: INH000006183, CIN: - U99999MH1995PLC087498. Registered Office: The Ruby, 18th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400 028, Maharashtra, INDIA. Tel: 022-6115000. Correspondence/Administrative Office: Gigaplex IT Park, Unit No 1001, 10th Floor, Building No.9, TTC Industrial Area, Digha, Airoli-West, Navi Mumbai - 400 708. Tel: 022 61169000 / 61150000, Fax No. 61169699. Other registrations of Sharekhan Ltd.: SEBI Regn. Nos: BSE / NSE / MSEI (CASH / F&O / CD) / MCX - Commodity: IN2000171337; DP: NSDL/CDSL-IN-DP-365-2018; PMS: INF000005786; Mutual Fund: ARN 20669. Compliance Officer: Ms. Binkle Oza; Tel: 022-62263303; email id: complianceofficer@sharekhan.com; For any complaints/grievance, email us at icg@sharekhan.com, or you may even call Customer Service desk on - 022 - 41523200/022 - 69920600. Disclaimer: Client should read the Risk Disclosure Document issued by SEBI & relevant exchanges and the T&C on www.sharekhan.com; Investment in securities market are subject to market risks, read all the related documents carefully before investing.

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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 Nov 01, 2023

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									
HDFC Top 100 Fund - Growth	12,747	13.9	44,206	14.6	89,107	16.3	25,773	842	Very High
ICICI Prudential Bluechip Fund - Growth	12,771	14.4	43,526	13.4	89,461	16.5	41,269	77	Very High
Tata Large Cap Fund - Reg - Growth	12,396	7.3	41,226	9.5	83,453	13.6	1,582	365	Very High
Kotak Bluechip Fund - Reg - Growth	12,428	7.9	40,989	9.1	84,297	14.0	6,406	411	Very High
Canara Robeco Bluechip Equity Fund - Growth	12,444	8.2	40,617	8.4	83,788	13.8	10,182	45	Very High
UTI Large Cap Fund - Growth	12,446	8.2	40,271	7.8	82,363	13.0	11,078	208	Very High
Mirae Asset Large Cap Fund - Reg - Growth	12,308	5.7	40,226	7.8	81,392	12.5	34,377	84	Very High
Large & Mid Cap Fund									
HDFC Large and Mid Cap Fund - Growth	13,222	23.1	46,789	18.8	1,00,449	21.4	11,883	236	Very High
Bandhan Core Equity Fund - Reg - Growth	13,202	22.7	45,678	17.0	94,866	19.0	2,890	86	Very High
Kotak Equity Opportunities Fund - Reg - Growth	12,887	16.6	44,221	14.6	92,765	18.0	15,261	237	Very High
SBI Large & Midcap Fund - Growth	12,635	11.8	44,065	14.3	93,930	18.5	15,649	437	Very High
Tata Large & Mid Cap Fund - Reg - Growth	12,606	11.2	43,652	13.7	91,161	17.3	5,248	395	Very High
Edelweiss Large & Mid Cap Fund - Growth	12,868	16.2	43,153	12.8	90,782	17.1	2,221	60	Very High
Mirae Asset Emerging Bluechip Fund - Growth	12,806	15.1	42,233	11.3	91,560	17.5	28,104	108	Very High
Mid Cap Fund									
Nippon India Growth Fund - Reg - Growth	13,781	34.2	49,121	22.5	1,09,854	25.2	19,082	2698	Very High
SBI Magnum Midcap Fund - Growth	13,258	23.8	47,059	19.2	1,08,034	24.5	13,202	175	Very High
Edelweiss Mid Cap Fund - Growth	13,287	24.4	46,209	17.9	1,04,504	23.1	3,793	62	Very High
Kotak Emerging Equity Fund - Reg - Growth	13,240	23.4	46,177	17.8	1,03,733	22.8	33,700	90	Very High
Invesco India Midcap Fund - Growth	13,214	22.9	45,299	16.4	98,054	20.4	3,418	105	Very High
Baroda BNP Paribas Midcap Fund - Growth	13,255	23.7	45,229	16.3	99,426	21.0	1,471	70	Very High
UTI Mid Cap Fund - Growth	13,182	22.3	44,665	15.3	99,442	21.0	8,735	220	Very High
Small Cap Fund									
Nippon India Small Cap Fund - Reg - Growth	14,082	40.3	53,913	29.7	1,32,034	33.2	37,319	121	Very High
ICICI Prudential Smallcap Fund - Growth	13,490	28.4	49,024	22.3	1,16,438	27.7	6,003	66	Very High
DSP Small Cap Fund - Reg - Growth	13,681	32.2	48,825	22.0	1,14,176	26.9	11,837	141	Very High
SBI Small Cap Fund - Growth	13,082	20.4	46,474	18.3	1,08,180	24.5	21,140	131	Very High
Kotak Small Cap Fund - Reg - Growth	13,196	22.6	45,809	17.2	1,13,100	26.5	12,163	192	Very High
Focused Fund									
HDFC Focused 30 Fund - Growth	12,875	16.4	47,774	20.4	99,577	21.0	6,942	151	Very High
ICICI Prudential Focused Equity Fund - Ret - Growth	12,807	15.1	44,117	14.4	93,291	18.3	5,589	59	Very High
Franklin India Focused Equity Fund - Growth	12,665	12.4	43,724	13.8	92,800	18.0	9,237	78	Very High
Nippon India Focused Equity Fund - Reg - Growth	12,906	17.0	43,646	13.6	93,918	18.5	6,903	91	Very High
360 ONE Focused Equity Fund - Reg - Growth	12,765	14.3	43,327	13.1	94,323	18.7	4,887	35	Very High
Sundaram Focused Fund - Growth	12,610	11.3	41,499	10.0	86,950	15.3	893	120	Very High
Flexi Cap Funds									
HDFC Flexi Cap Fund - Growth	12,849	15.9	46,764	18.7	98,410	20.5	39,396	1298	Very High
Franklin India Flexi Cap Fund - Growth	13,066	20.1	44,758	15.5	95,147	19.1	11,940	1148	Very High
HSBC Flexi Cap Fund - Reg - Growth	12,928	17.4	43,327	13.1	86,944	15.3	3,504	148	Very High
Edelweiss Flexi Cap Fund - Reg - Growth	12,636	11.8	42,236	11.3	86,907	15.3	1,297	26	Very High
DSP Flexi Cap Fund - Reg - Growth	12,913	17.1	42,187	11.2	87,595	15.6	8,856	74	Very High
Aditya Birla Sun Life Flexi Cap Fund - Growth	12,662	12.3	41,314	9.7	84,661	14.2	17,029	1250	Very High
SBI Flexicap Fund - Growth	12,552	10.2	41,135	9.4	84,093	13.9	17,570	83	Very High
Value & Contra Funds									
SBI Contra Fund - Growth	13,195	22.6	49,200	22.6	1,14,641	27.0	16,667	271	Very High
HSBC Value Fund - Reg - Growth	13,427	27.1	47,271	19.6	1,00,047	21.2	9,289	73	Very High
ICICI Prudential Value Discovery Fund - Growth	13,017	19.1	47,115	19.3	1,02,949	22.4	32,494	320	Very High
Bandhan Sterling Value Fund - Reg - Growth	12,934	17.5	46,414	18.2	1,04,882	23.2	6,672	107	Very High
Nippon India Value Fund - Reg - Growth	13,338	25.4	45,808	17.2	97,799	20.3	5,639	150	Very High
Tax-saving funds (ELSS)									
SBI Long Term Equity Fund - Growth	13,294	24.5	46,586	18.5	97,126	20.0	15,774	284	Very High
HDFC ELSS Taxsaver Fund - Growth	12,955	17.9	46,036	17.6	93,402	18.3	11,272	931	Very High
Bandhan ELSS Tax saver Fund - Reg - Growth	12,862	16.1	44,759	15.5	98,640	20.6	5,040	115	Very High
Franklin India Taxshield - Growth	13,055	19.8	44,544	15.1	92,210	17.8	5,224	1034	Very High
Kotak ELSS Tax Saver Fund - Reg - Growth	12,699	13.0	43,423	13.3	90,773	17.1	4,122	84	Very High
DSP ELSS Tax Saver Fund - Growth	12,772	14.4	42,935	12.4	90,801	17.1	11,693	93	Very High
Mirae Asset Tax Saver Fund - Reg - Growth	12,600	11.1	41,731	10.4	89,467	16.5	17,532	34	Very High

Top Fund Picks (Gold)

(Gold Performance as on 01, November 2023)
(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	0.9	18.8	5.2	12.4	0.4	736	19	High
SBI Gold Fund - Growth	0.9	19.1	5.1	12.7	0.4	1,461	18	High
Nippon India Gold Savings Fund - Reg - Growth	0.8	19.1	4.9	12.3	0.4	1,557	24	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

(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	12.8	14.3	30.2	17.1	14.8	26,183	277	Very High
UTI Aggressive Hybrid Fund - Growth	10.2	12.7	21.7	12.8	14.8	4,737	296	Very High
Edelweiss Aggressive Hybrid Fund - Growth	10.4	12.6	20.6	14.1	11.3	940	46	Very High
HDFC Hybrid Equity Fund - Growth	5.5	9.2	20.0	13.2	15.2	20,539	92	Very High
Kotak Equity Hybrid Fund - Growth	8.2	9.0	19.1	15.3	11.1	4,252	46	Very High
Tata Hybrid Equity Fund - Reg - Growth	4.4	5.4	17.1	11.5	14.9	3,314	339	Very High
Bandhan Hybrid Equity Fund - Reg - Growth	8.3	6.6	17.0	11.5	9.6	611	19	Very High
Mirae Asset Hybrid - Equity Fund - Reg - Growth	7.2	8.0	15.9	12.4	11.3	7,611	24	Very High
Dynamic Asset Allocation								
ICICI Prudential Balanced Advantage Fund - Reg - Growth	6.9	8.9	7.8	14.2	1.5	49,871	57	High
Edelweiss Balanced Advantage Fund - Growth	7.3	8.0	4.7	13.8	1.7	9,338	40	Very High
Aditya Birla Sun Life Balanced Advantage Fund - Growth	6.5	8.0	5.1	13.2	1.8	6,666	82	High
Tata Balanced Advantage Fund - Reg - Growth	6.2	8.0	6.5	13.2	1.7	7,605	17	High
Baroda BNP Paribas Balanced Advantage Fund - Reg - Growth	6.7	8.3	5.7	12.9	1.9	3,280	18	Moderately High
Bandhan Balanced Advantage Fund - Reg - Growth	7.2	6.4	3.3	9.2	1.9	2,291	20	Moderately High
Conservative Hybrid Fund								
HDFC Hybrid Debt Fund - Growth	5.2	9.7	11.7	9.4	1.8	2,876	68	Moderately High
SBI Conservative Hybrid Fund - Growth	6.0	9.2	11.4	10.3	1.1	8,916	61	High
Aditya Birla Sun Life Regular Savings Fund - Reg - Growth	3.9	6.1	10.9	8.3	1.9	1,449	56	Moderately High
Kotak Debt Hybrid Fund - Reg - Growth	4.9	7.7	10.4	10.4	1.8	1,999	48	Moderately High
Equity Savings Fund								
HDFC Equity Savings Fund - Growth	5.5	7.7	13.5	9.1	2.0	3,167	54	Moderately High
Sundaram Equity Savings Fund - Growth	7.9	8.1	13.3	10.3	2.2	657	57	Moderate
Mirae Asset Equity Savings Fund - Reg - Growth	5.9	7.9	11.6	--	1.3	724	16	Moderately High
ICICI Prudential Equity Savings Fund - Reg - Growth	5.8	8.5	10.4	8.1	1.0	7,325	19	Low to Moderate

Top Debt Funds

Data as on Nov 30, 2023

Scheme name	Category	Returns (%) (simple annualised)			YTM (Oct-23)	Exp ratio (%)	AUM (Rs Cr)	Riskometer
		3 mths	6 mths	1 yr				
Corporate Bond Fund								Riskometer
ICICI Prudential Corporate Bond Fund - Reg - Growth	Corporate Bond	6.0	6.8	7.3	8.0	0.6	24,508	Low to Moderate
Aditya Birla Sun Life Corporate Bond Fund - Reg - Growth	Corporate Bond	5.3	6.0	6.9	7.9	0.5	17,862	Low to Moderate
Bandhan Corporate Bond Fund - Reg - Growth	Corporate Bond	6.4	6.5	6.7	7.5	0.6	14,140	Low to Moderate
Kotak Corporate Bond Fund - Std - Growth	Corporate Bond	5.3	5.6	6.5	7.9	0.7	10,656	Moderate
Short Duration Fund								
HDFC Short Term Debt Fund - Growth	Short Duration Fund	5.5	5.8	6.8	7.9	0.7	12,302	Moderate
SBI Short Term Debt Fund - Growth	Short Duration Fund	5.3	5.3	6.4	7.8	0.8	13,515	Moderate
Bandhan Bond Fund - Short Term Plan - Reg - Growth	Short Duration Fund	5.6	5.0	6.3	7.6	0.8	8,651	Moderate
Kotak Bond Short Term Fund - Reg - Growth	Short Duration Fund	4.9	5.2	6.0	7.9	1.2	13,624	Moderate
Indices								
Nifty Short Duration Debt Index		5.9	6.1	6.9	--	--	--	
Low Duration & Ultra Short Duration Fund								Riskometer
ICICI Prudential Savings Fund - Reg - Growth	Low Duration Fund	6.5	7.3	7.5	7.8	0.5	22,540	Low to Moderate
HDFC Low Duration Fund - Growth	Low Duration Fund	6.0	6.6	7.0	7.9	1.0	16,097	Low to Moderate
Aditya Birla Sun Life Low Duration Fund - Reg - Growth	Low Duration Fund	5.8	6.2	6.6	7.9	1.2	12,644	Moderate
SBI Magnum Ultra Short Duration Fund - Growth	Ultra Short Duration	6.6	6.7	7.0	7.6	0.5	13,270	Moderate
HDFC Ultra Short Term Fund - Reg - Growth	Ultra Short Duration	6.5	6.6	6.9	7.6	0.7	12,997	Moderate
Index								
ICRA Liquid Index		7.2	7.1	7.3	--	--	--	
Liquid								Riskometer
Baroda BNP Paribas Liquid Fund - Reg - Growth	Liquid Fund	6.8	6.8	7.0	7.2	0.3	9,644	Low to Moderate
ICICI Prudential Liquid Fund - Reg - Growth	Liquid Fund	6.8	6.8	6.9	7.2	0.3	40,639	Low to Moderate
Nippon India Liquid Fund - Reg - Growth	Liquid Fund	6.8	6.8	6.9	7.3	0.3	22,686	Moderate
HDFC Liquid Fund - Growth	Liquid Fund	6.8	6.8	6.9	7.2	0.3	52,229	Moderate
Index								
ICRA Liquid Index		7.2	7.1	7.3	--	--	--	

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	8.3	7.8	17.9	14.8	15.5	1,484	157.6	Very High
Kotak Bluechip Fund - Reg - Growth	Large Cap	7	6.7	18.2	14.4	18.6	6,406	411.5	Very High
Bandhan Core Equity Fund - Reg - Growth	Large & Mid Cap	16.9	15.8	24.9	15.2	12.5	2,890	86.1	Very High
HDFC Large and Mid Cap Fund - Growth	Large & Mid Cap	16.5	17.5	30.2	17.4	12.3	11,883	235.7	Very High
ICICI Prudential Large & Mid Cap Fund - Growth	Large & Mid Cap	13.1	13.1	29.6	16.6	18	8,847	663.8	Very High
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	Large & Mid Cap	17.7	20.6	27	--	19.4	2,390	20.5	Very High
Tata Large & Mid Cap Fund - Reg - Growth	Large & Mid Cap	9.5	9.6	22.5	16.4	12.7	5,248	395.1	Very High
Edelweiss Mid Cap Fund - Growth	Mid Cap	16.9	15.3	29.5	19.8	12.2	3,793	62.1	Very High
Kotak Emerging Equity Fund - Reg - Growth	Mid Cap	16.7	16.4	29.1	20.5	14.1	33,700	89.6	Very High
Invesco India Midcap Fund - Growth	Mid Cap	16.2	16.3	25.5	17.5	15.3	3,418	105	Very High
Motilal Oswal Midcap Fund - Reg - Growth	Mid Cap	19.9	16.7	34.8	21.3	20.7	6,060	61.8	Very High
UTI Mid Cap Fund - Growth	Mid Cap	17.8	13.2	25.6	17.8	17.7	8,735	220.1	Very High
Bandhan Small Cap Fund - Reg - Growth	Small cap	29.5	29	30.6	--	31.8	2,228	27.7	Very High
HDFC Small Cap Fund - Growth	Small cap	22.3	32.6	39.4	19.6	16.1	23,184	102.3	Very High
ICICI Prudential Smallcap Fund - Growth	Small cap	20.4	19.7	36.1	23.7	12.5	6,003	65.8	Very High
Tata Small Cap Fund - Reg - Growth	Small cap	18.5	24.9	37.8	--	23.6	6,147	28.7	Very High
ICICI Prudential Focused Equity Fund - Ret - Growth	Focused Fund	11.9	11.6	24.6	14.8	13	5,589	58.6	Very High
Franklin India Focused Equity Fund - Growth	Focused Fund	11.5	8.7	27.5	16.2	13.4	9,237	77.6	Very High
Franklin India Flexi Cap Fund - Growth	Flexi Cap	14.7	12.1	26.8	15.9	17.7	11,940	1148.5	Very High
Invesco India Flexi Cap Fund - Reg - Growth	Flexi Cap	14.6	13.4	--	--	12	1,112	12.2	Very High
HDFC Flexi Cap Fund - Growth	Flexi Cap	11.8	13.6	31.5	16.2	18.4	39,396	1298.2	Very High
UTI Flexi Cap Fund - Growth	Flexi Cap	8.6	1.6	15	13.8	12.4	24,370	247.3	Very High
HDFC ELSS Taxsaver Fund - Growth	ELSS	12.8	13.4	26.6	13.7	22.9	11,272	931.5	Very High
Kotak ELSS Tax Saver Fund - Reg - Growth	ELSS	9.8	10.3	22.2	16.5	12.6	4,122	84.4	Very High
Baroda BNP Paribas Multi Cap Fund - Growth	Multi Cap	11.2	11.6	25	16.7	15.8	1,840	193.8	Very High
Mirae Asset Multicap Fund - Reg - Growth	Multi Cap	--	--	--	--	0.4	1,731	10	Very High
Bandhan Sterling Value Fund - Reg - Growth	Value Fund	13.6	14.9	33.2	17.1	16.4	6,672	107.5	Very High
UTI Value Fund - Growth	Value Fund	12.3	8.9	21.5	15.1	14.2	7,418	114.3	Very High
Baroda BNP Paribas India Consumption Fund - Reg - Growth	Thematic/Sector Funds	13.6	9.1	21.3	18.3	17.7	1,044	23.1	Very High
Franklin India Opportunities Fund - Growth	Thematic/Sector Funds	22.8	26.4	25.6	17.6	12.1	1,490	151.5	Very High
Tata Digital India Fund - Reg - Growth	Thematic/Sector Funds	14.1	8.3	20.6	19.8	17.3	7,904	35.1	Very High
Baroda BNP Paribas Aggressive Hybrid Fund - Reg - Growth	Aggressive Hybrid Fund	8.9	9.4	17	14.4	11.8	835	20.8	Very High
Mirae Asset Hybrid - Equity Fund - Reg - Growth	Aggressive Hybrid Fund	7.2	8	15.9	12.4	11.3	7,611	24.3	Very High
ICICI Prudential Multi-Asset Fund - Growth	Multi Asset	10.8	15.9	28.5	16.4	20.9	24,931	544.2	Very High
HDFC Balanced Advantage Fund - Growth	Dynamic Asset Allocation	12.5	17.9	28.4	15.5	17	63,981	377	Very High
Baroda BNP Paribas Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	6.7	8.3	12.9	--	12.9	3,280	18.3	Moderately High
Mirae Asset Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	7.6	9.5	--	--	9.2	1,253	11.1	Very High
Edelweiss Balanced Advantage Fund - Growth	Dynamic Asset Allocation	7.3	8	13.8	12.2	10.2	9,338	39.7	Very High
Kotak Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	5.5	8.2	10.9	10.6	9.6	14,740	16.2	High
Tata Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	6.2	8	13.2	--	11.2	7,605	16.6	High

NFO

Scheme Name	MF Category	NFO Opens	NFO Closes	Riskometer
Kotak Healthcare Fund	Sectoral/Thematic	20-Nov-23	4-Dec-23	Very High
White Oak Large & Mid Cap Fund	Large & Mid Cap	1-Dec-23	15-Dec-23	Very High

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

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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.

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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.

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Compliance Officer: Ms. Binkle Oza; **Tel:** 022-62263303; **e-mail:** complianceofficer@sharekhan.com; **Contact:** myaccount@sharekhan.com