

# Sharekhan Mutual Fund Top Picks



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## Top Equity Fund Picks

Data as on Dec 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									
Nippon India Large Cap Fund - Reg - Growth	15.1	19.1	25.0	15.6	12.5	18,072	68	Very High	
HDFC Top 100 Fund - Growth	16.4	17.6	22.6	14.8	19.0	27,687	914	Very High	
ICICI Prudential Bluechip Fund - Growth	17.0	16.0	20.8	15.8	14.6	44,425	84	Very High	
Tata Large Cap Fund - Reg - Growth	12.0	11.4	18.9	14.0	19.1	1,699	396	Very High	
Kotak Bluechip Fund - Reg - Growth	11.9	11.6	16.9	15.1	18.9	6,870	442	Very High	
UTI Large Cap Fund - Growth	11.9	9.3	15.7	13.8	15.3	11,673	222	Very High	
Mirae Asset Large Cap Fund - Reg - Growth	10.7	8.3	15.7	13.4	15.1	36,132	90	Very High	
Large & Mid Cap Fund									
HDFC Large and Mid Cap Fund - Growth	23.2	25.1	28.2	19.3	12.7	13,428	259	Very High	
ICICI Prudential Large & Mid Cap Fund - Growth	19.3	20.8	27.5	18.6	18.4	9,637	726	Very High	
Bandhan Core Equity Fund - Reg - Growth	24.5	24.9	24.0	16.8	13.1	3,185	95	Very High	
SBI Large & Midcap Fund - Growth	13.6	14.7	23.5	17.5	14.8	17,175	471	Very High	
Edelweiss Large & Mid Cap Fund - Growth	18.0	18.0	21.6	17.2	12.1	2,437	66	Very High	
Kotak Equity Opportunities Fund - Reg - Growth	16.4	19.6	21.2	18.0	18.3	16,503	255	Very High	
Tata Large & Mid Cap Fund - Reg - Growth	11.1	13.1	20.0	16.9	12.9	5,712	420	Very High	
Mid Cap Fund									
Nippon India Growth Fund - Reg - Growth	29.8	34.9	31.5	23.6	22.5	21,380	3015	Very High	
HDFC Mid-Cap Opportunities Fund - Growth	27.0	34.4	30.9	21.9	17.4	52,138	140	Very High	
SBI Magnum Midcap Fund - Growth	17.6	25.5	29.1	21.9	17.0	14,455	188	Very High	
Edelweiss Mid Cap Fund - Growth	23.7	27.3	28.2	22.3	12.9	4,267	69	Very High	
Mirae Asset Midcap Fund - Reg - Growth	24.7	24.2	27.4	--	26.3	12,823	28	Very High	
Kotak Emerging Equity Fund - Reg - Growth	20.3	23.4	26.4	21.7	14.5	36,528	96	Very High	
Baroda BNP Paribas Midcap Fund - Growth	23.1	24.7	25.8	20.2	12.2	1,595	76	Very High	
Small Cap Fund									
Nippon India Small Cap Fund - Reg - Growth	28.1	38.2	40.7	27.2	21.5	41,019	132	Very High	
HDFC Small Cap Fund - Growth	24.4	38.1	37.1	21.5	16.6	25,409	111	Very High	
Edelweiss Small Cap Fund - Reg - Growth	26.6	33.2	34.7	--	29.4	2,803	35	Very High	
ICICI Prudential Smallcap Fund - Growth	21.8	29.1	34.0	25.4	13.0	6,608	71	Very High	
Kotak Small Cap Fund - Reg - Growth	21.6	26.6	30.9	25.3	17.6	13,377	211	Very High	
Focused Fund									
HDFC Focused 30 Fund - Growth	17.8	18.7	29.9	17.6	15.7	7,762	164	Very High	
Nippon India Focused Equity Fund - Reg - Growth	18.3	15.5	24.0	17.6	14.4	7,384	98	Very High	
ICICI Prudential Focused Equity Fund - Ret - Growth	17.7	17.9	23.3	17.4	13.6	6,117	64	Very High	
360 ONE Focused Equity Fund - Reg - Growth	16.5	18.6	20.7	21.7	15.6	5,659	38	Very High	
Sundaram Focused Fund - Growth	12.9	12.0	18.3	15.8	15.2	950	128	Very High	
Mirae Asset Focused Fund - Reg - Growth	9.7	7.8	15.4	--	17.7	9,079	21	Very High	
Flexi Cap Funds									
HDFC Flexi Cap Fund - Growth	18.1	18.9	28.7	18.0	18.7	42,271	1411	Very High	
Franklin India Flexi Cap Fund - Growth	19.8	18.2	23.8	17.0	17.9	12,802	1238	Very High	
Edelweiss Flexi Cap Fund - Reg - Growth	14.7	15.4	19.8	15.1	12.4	1,412	28	Very High	
HSBC Flexi Cap Fund - Growth	18.0	20.2	18.8	14.4	15.1	3,736	161	Very High	
DSP Flexi Cap Fund - Reg - Growth	17.8	21.1	18.7	17.2	13.5	9,462	80	Very High	
SBI Flexicap Fund - Growth	11.2	13.2	17.5	14.4	12.8	18,644	89	Very High	
Aditya Birla Sun Life Flexi Cap Fund - Growth	14.9	13.3	17.1	13.9	21.4	18,133	1347	Very High	
Value & Contra Funds									
SBI Contra Fund - Growth	21.2	26.1	33.8	23.4	19.3	18,931	296	Very High	
Bandhan Sterling Value Fund - Reg - Growth	16.5	22.7	30.8	18.4	16.9	7,214	117	Very High	
ICICI Prudential Value Discovery Fund - Growth	19.8	21.9	27.8	19.7	20.1	35,089	345	Very High	
HSBC Value Fund - Reg - Growth	27.0	30.8	27.1	18.6	16.3	10,129	81	Very High	
Nippon India Value Fund - Reg - Growth	26.1	26.0	26.6	18.9	16.4	6,193	167	Very High	
ELSS									
Bandhan ELSS Tax saver Fund - Reg - Growth	15.5	18.6	26.2	18.2	18.3	5,403	124	Very High	
HDFC ELSS Taxsaver Fund - Growth	20.4	20.4	25.9	15.7	23.3	12,197	1021	Very High	
SBI Long Term Equity Fund - Growth	23.1	26.8	25.0	18.0	16.1	17,279	312	Very High	
Franklin India ELSS Tax Saver Fund - Growth	19.8	18.3	22.6	15.6	21.1	5,564	1117	Very High	
DSP ELSS Tax Saver Fund - Growth	18.5	18.0	22.0	17.9	14.7	12,615	102	Very High	
Kotak ELSS Tax Saver Fund - Reg - Growth	14.3	15.1	20.7	17.0	13.0	4,393	90	Very High	
Mirae Asset ELSS Tax Saver Fund - Reg - Growth	14.9	14.4	19.2	17.5	18.0	18,843	37	Very High	
Thematic ESG									
SBI Magnum Equity ESG Fund - Growth	12.6	12.6	16.8	14.3	14.4	5,200	193	Very High	
ICICI Prudential ESG Fund - Reg - Growth	18.1	18.7	15.1	--	17.2	1,327	17	Very High	
Invesco India ESG Equity Fund - Reg - Growth	14.3	13.2	--	--	13.3	556	14	Very High	
Kotak ESG Exclusionary Strategy Fund - Reg - Growth	13.9	11.6	--	--	11.5	988	14	Very High	
Aditya Birla Sun Life ESG Fund - Reg - Growth	12.2	10.4	--	--	11.6	708	14	Very High	
Thematic/Sector Funds									
ICICI Prudential Manufacturing Fund - Reg - Growth	26.2	32.0	31.1	19.8	19.6	1,815	25	Very High	
Franklin India Opportunities Fund - Growth	30.8	38.2	25.6	19.8	12.7	1,786	172	Very High	
UTI Transportation and Logistics Fund - Growth	19.5	26.9	24.7	13.8	16.3	2,596	197	Very High	
SBI Magnum Global Fund - Growth	10.8	14.6	18.8	15.5	14.5	6,346	336	Very High	
ICICI Prudential Banking and Financial Services Fund - Retail - Growth	8.7	11.0	17.7	11.7	16.4	7,022	102	Very High	
SBI Banking & Financial Services Fund - Reg - Growth	10.1	11.0	14.0	13.3	13.3	4,465	30	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	23.1	24.7	25.8	20.2	12	1595	Very High	
Baroda BNP Paribas Multi Cap Fund - Growth	Multi Cap	18.1	20.9	23.7	18.5	16	2022	Very High	
Baroda BNP Paribas Large & Mid Cap Fund - Reg - Growth	Large & Mid Cap	17.7	18.2	21.6	--	24	904	Very High	
Baroda BNP Paribas India Consumption Fund - Reg - Growth	Thematic	16.2	20.7	20.7	18.8	19	1131	Very High	
Baroda BNP Paribas Large Cap Fund - Growth	Large Cap	13.2	11.7	16.4	15.2	16	1576	Very High	
Baroda BNP Paribas Focused Fund - Reg - Growth	Focused	14.9	14.9	16.4	14.5	10	460	Very High	
Baroda BNP Paribas ELSS Tax Saver Fund - Growth	ELSS	18.9	19.5	16.3	15.1	12	777	Very High	
Baroda BNP Paribas Banking & Financial Services Fund - Growth	Sectoral	11.9	11.9	13.7	11.6	12	100	Very High	
Baroda BNP Paribas Aqua Fund of Fund - Reg - Growth	FoF - Overseas	7.0	9.9	--	--	4	69	Very High	
Baroda BNP Paribas Business Cycle Fund - Reg - Growth	Thematic	18.0	17.0	--	--	10	388	Very High	
Baroda BNP Paribas Flexi Cap Fund - Reg - Growth	Flexi Cap	17.3	17.1	--	--	16	1235	Very High	
Baroda BNP Paribas Value Fund - Reg - Growth	Value	--	--	--	--	14	1581	Very High	
Baroda BNP Paribas Small Cap Fund - Reg - Growth	Small Cap	--	--	--	--	6	1217	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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by BNP PARIBAS

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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 Dec 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									
Nippon India Large Cap Fund - Reg - Growth	13,624	31.1	48,123	20.9	99,437	21.0	18,072	68	Very High
HDFC Top 100 Fund - Growth	13,650	31.7	47,108	19.3	95,664	19.3	27,687	914	Very High
ICICI Prudential Bluechip Fund - Growth	13,639	31.4	46,268	18.0	95,588	19.3	44,425	83	Very High
Tata Large Cap Fund - Reg - Growth	13,307	24.8	43,955	14.2	89,431	16.5	1,699	396	Very High
Kotak Bluechip Fund - Reg - Growth	13,241	23.5	43,457	13.3	89,584	16.6	6,870	442	Very High
UTI Large Cap Fund - Growth	13,215	23.0	42,513	11.7	87,165	15.4	11,673	222	Very High
Mirae Asset Large Cap Fund - Reg - Growth	13,080	20.4	42,471	11.7	86,173	14.9	36,132	90	Very High
Large & Mid Cap Fund									
HDFC Large and Mid Cap Fund - Growth	14,269	44.3	50,276	24.3	1,08,900	24.8	13,428	259	Very High
Bandhan Core Equity Fund - Reg - Growth	14,320	45.4	49,502	23.1	1,03,513	22.7	3,185	95	Very High
Kotak Equity Opportunities Fund - Reg - Growth	13,680	32.3	46,837	18.9	98,606	20.6	16,503	255	Very High
SBI Large & Midcap Fund - Growth	13,446	27.6	46,522	18.4	99,822	21.1	17,175	471	Very High
Edelweiss Large & Mid Cap Fund - Growth	13,857	35.8	46,275	18.0	97,812	20.3	2,437	66	Very High
Tata Large & Mid Cap Fund - Reg - Growth	13,256	23.8	45,627	16.9	95,616	19.3	5,712	420	Very High
Mirae Asset Large & Midcap Fund - Growth	13,771	34.1	45,242	16.3	98,352	20.5	30,284	118	Very High
Mid Cap Fund									
HDFC Mid-Cap Opportunities Fund - Growth	14,674	52.8	53,936	29.7	1,19,632	28.9	52,138	140	Very High
Nippon India Growth Fund - Reg - Growth	15,053	60.9	53,619	29.2	1,20,902	29.4	21,380	3015	Very High
Edelweiss Mid Cap Fund - Growth	14,504	49.2	50,285	24.3	1,14,504	27.0	4,267	69	Very High
SBI Magnum Midcap Fund - Growth	13,966	38.1	49,325	22.8	1,14,195	26.9	14,455	188	Very High
Invesco India Midcap Fund - Growth	14,289	44.7	48,930	22.2	1,06,486	23.9	3,755	116	Very High
Kotak Emerging Equity Fund - Reg - Growth	14,013	39.0	48,669	21.8	1,09,967	25.3	36,528	96	Very High
Baroda BNP Paribas Midcap Fund - Growth	14,174	42.3	48,214	21.1	1,06,660	24.0	1,595	76	Very High
Small Cap Fund									
Nippon India Small Cap Fund - Reg - Growth	14,951	58.7	56,913	34.0	1,41,425	36.2	41,019	132	Very High
DSP Small Cap Fund - Reg - Growth	14,797	55.4	52,764	28.0	1,24,483	30.6	13,095	156	Very High
ICICI Prudential Smallcap Fund - Growth	14,348	46.0	51,792	26.5	1,24,257	30.5	6,608	71	Very High
Kotak Small Cap Fund - Reg - Growth	14,186	42.6	48,926	22.2	1,21,773	29.7	13,377	211	Very High
SBI Small Cap Fund - Growth	13,787	34.4	48,611	21.7	1,13,806	26.7	22,895	140	Very High
Focused Fund									
HDFC Focused 30 Fund - Growth	13,761	33.9	50,562	24.7	1,06,636	23.9	7,762	164	Very High
ICICI Prudential Focused Equity Fund - Ret - Growth	13,758	33.8	47,132	19.3	1,00,276	21.3	6,117	64	Very High
Nippon India Focused Equity Fund - Reg - Growth	13,805	34.8	46,303	18.0	1,00,347	21.4	7,384	98	Very High
360 ONE Focused Equity Fund - Reg - Growth	13,674	32.1	46,286	18.0	1,00,739	21.5	5,659	37	Very High
Franklin India Focused Equity Fund - Growth	13,494	28.5	46,160	17.8	98,662	20.6	9,856	83	Very High
Sundaram Focused Fund - Growth	13,331	25.3	43,613	13.6	91,675	17.5	950	128	Very High
Flexi Cap Funds									
HDFC Flexi Cap Fund - Growth	13,774	34.2	49,689	23.4	1,05,669	23.6	42,271	1411	Very High
Franklin India Flexi Cap Fund - Growth	13,903	36.8	47,346	19.7	1,01,373	21.8	12,802	1238	Very High
HSBC Flexi Cap Fund - Growth	13,777	34.2	45,439	16.6	92,966	18.1	3,736	161	Very High
DSP Flexi Cap Fund - Reg - Growth	13,858	35.9	45,296	16.4	94,224	18.7	9,462	80	Very High
Edelweiss Flexi Cap Fund - Reg - Growth	13,561	29.9	45,123	16.1	93,308	18.3	1,412	28	Very High
Aditya Birla Sun Life Flexi Cap Fund - Growth	13,501	28.7	43,880	14.0	90,250	16.9	18,133	1347	Very High
SBI Flexicap Fund - Growth	13,287	24.4	43,359	13.2	88,949	16.3	18,644	89	Very High
Value & Contra Funds									
SBI Contra Fund - Growth	14,131	41.5	52,269	27.3	1,23,178	30.2	18,931	296	Very High
HSBC Value Fund - Reg - Growth	14,546	50.1	51,240	25.7	1,09,330	25.0	10,129	81	Very High
Nippon India Value Fund - Reg - Growth	14,621	51.7	50,080	24.0	1,07,745	24.4	6,193	167	Very High
ICICI Prudential Value Discovery Fund - Growth	13,832	35.3	49,769	23.5	1,09,658	25.1	35,089	345	Very High
Bandhan Sterling Value Fund - Reg - Growth	13,798	34.6	49,085	22.4	1,12,391	26.2	7,214	117	Very High
Tax-saving funds (ELSS)									
SBI Long Term Equity Fund - Growth	14,314	45.3	50,147	24.1	1,05,253	23.4	17,279	312	Very High
HDFC ELSS Tax saver Fund - Growth	13,992	38.6	49,448	23.0	1,01,280	21.7	12,197	1021	Very High
Franklin India ELSS Tax Saver Fund - Growth	13,917	37.1	47,269	19.6	98,534	20.6	5,564	1117	Very High
Bandhan ELSS Tax saver Fund - Reg - Growth	13,637	31.4	47,095	19.3	1,04,706	23.2	5,403	124	Very High
DSP ELSS Tax Saver Fund - Growth	13,814	35.0	46,226	17.9	98,212	20.4	12,615	102	Very High
Kotak ELSS Tax Saver Fund - Reg - Growth	13,417	27.0	45,638	16.9	95,810	19.4	4,393	90	Very High
Mirae Asset ELSS Tax Saver Fund - Reg - Growth	13,482	28.3	44,432	15.0	95,507	19.3	18,843	37	Very High

## Top Fund Picks (Gold)

(Gold Performance as on 01, December 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
SBI Gold Fund - Growth	4.1	17.3	7.9	14.5	0.4	1,502	19	High
ICICI Prudential Regular Gold Savings Fund (FOF) - Growth	4.2	16.9	7.7	14.1	0.4	754	20	High
Nippon India Gold Savings Fund - Reg - Growth	4.3	17.1	7.6	14.1	0.4	1,588	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 % &lt;1 Year absolute and &gt;1 year CAGR)

Scheme Name	6 Months	1 Year	3 Years	5 Years	Since Inception	AUM (In Crs)	NAV	Riskometer
<b>Aggressive Hybrid Fund</b>								
ICICI Prudential Equity & Debt Fund - Growth	17.4	19.4	27.4	18.5	15.1	28,006	295	Very High
UTI Aggressive Hybrid Fund - Growth	14.1	16.6	19.9	13.9	15.0	4,955	314	Very High
Edelweiss Aggressive Hybrid Fund - Growth	14.9	17.4	19.0	15.1	11.7	1,052	49	Very High
Kotak Equity Hybrid Fund - Growth	11.3	12.6	17.4	15.7	11.6	4,518	48	Very High
HDFC Hybrid Equity Fund - Growth	7.5	10.3	17.2	13.5	12.9	21,192	96	Very High
Bandhan Hybrid Equity Fund - Reg - Growth	10.6	11.6	15.8	12.2	10.4	640	20	Very High
Tata Hybrid Equity Fund - Reg - Growth	7.2	7.6	15.3	11.7	15.0	3,444	357	Very High
Mirae Asset Aggressive Hybrid Fund - Reg - Growth	10.1	11.0	14.6	12.9	11.9	7,936	26	Very High
<b>Dynamic Asset Allocation</b>								
ICICI Prudential Balanced Advantage Fund - Reg - Growth	9.8	12.4	10.8	13.0	1.5	51,736	60	High
Edelweiss Balanced Advantage Fund - Growth	9.4	10.8	8.1	12.9	1.7	9,724	42	Very High
Tata Balanced Advantage Fund - Reg - Growth	8.4	10.6	9.3	12.5	1.7	7,908	17	Very High
Baroda BNP Paribas Balanced Advantage Fund - Reg - Growth	11.3	13.1	9.7	12.3	1.9	3,492	20	Moderately High
Aditya Birla Sun Life Balanced Advantage Fund - Growth	8.1	10.0	8.2	10.8	1.8	6,772	85	High
Bandhan Balanced Advantage Fund - Reg - Growth	7.8	9.6	5.2	9.3	1.9	2,337	20	Moderately High
<b>Conservative Hybrid Fund</b>								
HDFC Hybrid Debt Fund - Growth	6.6	10.6	11.1	9.8	1.8	2,939	70	Moderately High
SBI Conservative Hybrid Fund - Growth	5.4	9.4	10.3	10.2	1.1	9,054	62	High
Kotak Debt Hybrid Fund - Reg - Growth	6.6	10.1	10.2	10.8	1.7	2,106	50	Moderately High
Aditya Birla Sun Life Regular Savings Fund - Reg - Growth	4.4	6.8	9.5	8.4	1.9	1,438	57	Moderately High
<b>Equity Savings Fund</b>								
Sundaram Equity Savings Fund - Growth	9.7	11.4	12.5	10.9	2.2	678	59	Moderately High
HDFC Equity Savings Fund - Growth	7.7	9.6	12.4	9.6	2.0	3,334	56	Moderately High
Mirae Asset Equity Savings Fund - Reg - Growth	7.9	10.1	11.1	--	1.3	799	17	Moderately High
ICICI Prudential Equity Savings Fund - Reg - Growth	5.9	8.8	9.2	8.3	1.0	7,917	20	Moderate

## Top Debt Funds

Data as on Dec 29, 2023

Scheme name	Category	Returns (%) (simple annualised)			YTM (Nov-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	6.5	7.1	7.6	8.0	0.6	24,468	Low to Moderate
Aditya Birla Sun Life Corporate Bond Fund - Reg - Growth	Corporate Bond	6.8	6.7	7.3	7.9	0.5	17,698	Moderate
Kotak Corporate Bond Fund - Std - Growth	Corporate Bond	6.7	6.3	6.9	7.9	0.7	10,653	Moderate
Bandhan Corporate Bond Fund - Reg - Growth	Corporate Bond	6.5	6.5	6.8	7.5	0.6	14,108	Low to Moderate
Short Duration Fund								
HDFC Short Term Debt Fund - Growth	Short Duration Fund	6.8	6.5	7.2	7.9	0.7	12,285	Moderate
Bandhan Bond Fund - Short Term Plan - Reg - Growth	Short Duration Fund	7.9	6.2	6.9	7.5	0.8	9,261	Moderate
SBI Short Term Debt Fund - Growth	Short Duration Fund	6.4	6.1	6.7	7.8	0.8	13,478	Moderate
Kotak Bond Short Term Fund - Reg - Growth	Short Duration Fund	6.2	5.9	6.5	7.9	1.2	13,558	Moderate
Indices								
Nifty Short Duration Debt Index		7.0	6.6	7.2	--	--	--	
Low Duration & Ultra Short Duration Fund								Riskometer
ICICI Prudential Savings Fund - Reg - Growth	Low Duration Fund	6.3	7.3	7.6	7.9	0.5	22,063	Low to Moderate
HDFC Low Duration Fund - Growth	Low Duration Fund	6.0	6.7	7.1	7.9	1.0	15,801	Low to Moderate
Aditya Birla Sun Life Low Duration Fund - Reg - Growth	Low Duration Fund	6.2	6.3	6.7	7.9	1.2	12,762	Moderate
SBI Magnum Ultra Short Duration Fund - Growth	Ultra Short Duration	6.7	6.7	7.0	7.6	0.5	11,780	Moderate
HDFC Ultra Short Term Fund - Reg - Growth	Ultra Short Duration	6.5	6.6	6.9	7.7	0.7	12,666	Moderate
Index								
ICRA Liquid Index		7.3	7.2	7.4	--	--	--	
Liquid								Riskometer
Baroda BNP Paribas Liquid Fund - Reg - Growth	Liquid Fund	6.9	6.9	7.0	7.4	0.3	8,891	Low to Moderate
ICICI Prudential Liquid Fund - Reg - Growth	Liquid Fund	6.9	6.9	7.0	7.3	0.3	38,838	Moderate
Nippon India Liquid Fund - Reg - Growth	Liquid Fund	6.9	6.9	7.0	7.4	0.3	24,632	Moderate
HDFC Liquid Fund - Growth	Liquid Fund	6.9	6.9	7.0	7.3	0.3	48,966	Low to Moderate
Index								
ICRA Liquid Index		7.3	7.2	7.4	--	--	--	

## 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 months)	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	13.2	11.7	16.4	15.2	15.8	1,576	168.5	Very High
Kotak Bluechip Fund - Reg - Growth	Large Cap	11.9	11.6	16.9	15.1	18.9	6,870	442.3	Very High
Bandhan Core Equity Fund - Reg - Growth	Large & Mid Cap	24.5	24.9	24	16.8	13.1	3,185	95	Very High
HDFC Large and Mid Cap Fund - Growth	Large & Mid Cap	23.2	25.1	28.2	19.3	12.7	13,428	258.9	Very High
ICICI Prudential Large & Mid Cap Fund - Growth	Large & Mid Cap	19.3	20.8	27.5	18.6	18.4	9,637	726	Very High
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	Large & Mid Cap	23.6	29.2	26	--	21.9	2,727	22.7	Very High
Tata Large & Mid Cap Fund - Reg - Growth	Large & Mid Cap	11.1	13.1	20	16.9	12.9	5,712	419.6	Very High
Edelweiss Mid Cap Fund - Growth	Mid Cap	23.7	27.3	28.2	22.3	12.9	4,267	69.1	Very High
Kotak Emerging Equity Fund - Reg - Growth	Mid Cap	20.3	23.4	26.4	21.7	14.5	36,528	96.4	Very High
Invesco India Midcap Fund - Growth	Mid Cap	21.2	25.7	24.6	19.7	15.9	3,755	115.6	Very High
Motilal Oswal Midcap Fund - Reg - Growth	Mid Cap	21.2	29.5	33.9	23.5	21.6	6,805	67.8	Very High
UTI Mid Cap Fund - Growth	Mid Cap	19.6	22.2	23.8	19.1	18	9,408	237.4	Very High
Bandhan Small Cap Fund - Reg - Growth	Small cap	35.3	41.6	30.2	--	34.6	3,225	30.7	Very High
HDFC Small Cap Fund - Growth	Small cap	24.4	38.1	37.1	21.5	16.6	25,409	111.3	Very High
ICICI Prudential Smallcap Fund - Growth	Small cap	21.8	29.1	34	25.4	13	6,608	71.4	Very High
Tata Small Cap Fund - Reg - Growth	Small cap	20.3	28.1	35.5	25.2	25.1	6,346	31	Very High
ICICI Prudential Focused Equity Fund - Ret - Growth	Focused Fund	17.7	17.9	23.3	17.4	13.6	6,117	63.8	Very High
Franklin India Focused Equity Fund - Growth	Focused Fund	15.3	14	24	17.6	13.8	9,856	83.5	Very High
Franklin India Flexi Cap Fund - Growth	Flexi Cap	19.8	18.2	23.8	17	17.9	12,802	1238	Very High
Invesco India Flexi Cap Fund - Reg - Growth	Flexi Cap	20.1	21.8	--	--	17.2	1,223	13.3	Very High
HDFC Flexi Cap Fund - Growth	Flexi Cap	18.1	18.9	28.7	18	18.7	42,271	1410.8	Very High
UTI Flexi Cap Fund - Growth	Flexi Cap	10.1	8.9	12.5	14.6	12.6	25,503	264.5	Very High
HDFC ELSS Taxsaver Fund - Growth	ELSS	20.4	20.4	25.9	15.7	23.3	12,197	1020.7	Very High
Kotak ELSS Tax Saver Fund - Reg - Growth	ELSS	14.3	15.1	20.7	17	13	4,393	90.1	Very High
Baroda BNP Paribas Multi Cap Fund - Growth	Multi Cap	18.1	20.9	23.7	18.5	16.4	2,022	214.8	Very High
Mirae Asset Multicap Fund - Reg - Growth	Multi Cap	--	--	--	--	9	1,954	10.9	Very High
Bandhan Sterling Value Fund - Reg - Growth	Value Fund	16.5	22.7	30.8	18.4	16.9	7,214	116.5	Very High
UTI Value Fund - Growth	Value Fund	17.2	15.7	19.5	16.5	14.7	7,978	124.2	Very High
Baroda BNP Paribas India Consumption Fund - Reg - Growth	Thematic/Sector Funds	16.2	20.7	20.7	18.8	19.3	1,131	25.2	Very High
Franklin India Opportunities Fund - Growth	Thematic/Sector Funds	30.8	38.2	25.6	19.8	12.7	1,786	171.7	Very High
Tata Digital India Fund - Reg - Growth	Thematic/Sector Funds	17.2	13.4	22.5	22.3	18.5	8,606	38.4	Very High
Baroda BNP Paribas Aggressive Hybrid Fund - Reg - Growth	Aggressive Hybrid Fund	12.3	12.1	15.6	14.7	12.5	875	21.9	Very High
Mirae Asset Aggressive Hybrid Fund - Reg - Growth	Aggressive Hybrid Fund	10.1	11	14.6	12.9	11.9	7,936	25.6	Very High
ICICI Prudential Multi-Asset Fund - Growth	Multi Asset	15.2	19.3	26.4	18.1	21.2	27,924	576	Very High
HDFC Balanced Advantage Fund - Growth	Dynamic Asset Allocation	19.3	22.9	25.9	17.1	17.3	68,387	405	Very High
Baroda BNP Paribas Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	11.3	13.1	12.3	14	14.1	3,492	19.5	Moderately High
Mirae Asset Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	10.2	12.7	--	--	12.7	1,389	11.7	Very High
Edelweiss Balanced Advantage Fund - Growth	Dynamic Asset Allocation	9.4	10.8	12.9	12.7	10.5	9,724	41.6	Very High
Kotak Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	7.6	10.9	10.6	11	10.2	15,225	16.8	Very High
Tata Balanced Advantage Fund - Reg - Growth	Dynamic Asset Allocation	8.4	10.6	12.5	--	11.9	7,908	17.2	Very High

### NFO

Scheme Name	MF Category	NFO Opens	NFO Closes	Riskometer
Bandhan Multi Asset Allocation Fund	Multi Asset Allocation	10-Jan-24	24-Jan-24	High
Mirae Asset Multi Asset Allocation Fund	Multi Asset Allocation	10-Jan-24	24-Jan-24	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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(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.

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Quality powered by Quantitative and Qualitative Analysis

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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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