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Mutual Fund Recommendation

Report as on Jun 06, 2013

Equity Funds

Recommended Funds

Returns %

Category / Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	1 Year	3 Years	Investor Suitability
Large Cap Funds								
Birla Sun Life Frontline Equity Fund	3,227	Plan A - 5,000/-	Growth, Div	Within 365D - 1%	Mahesh Patil	24.59	7.27	All Risk Profiles except Secure
ICICI Prudential Focused Bluechip Equity Fund	4,423	5,000/-	Growth, Div	Within 365D - 1%	Manish Gunwani	19.24	9.06	All Risk Profiles except Secure
SBI Magnum Equity Fund	1,074	1,000/-	Growth, Div	Within 365D - 1%	Rama Iyer Srinivasan	17.84	6.53	All Risk Profiles except Secure
UTI Equity Fund	2,320	5,000/-	Growth, Div	Within 364D - 1%	Anoop Bhaskar	19.64	8.90	All Risk Profiles except Secure

Mid Cap Funds								
ICICI Prudential Discovery Fund	2,701	5,000/-	Growth, Div	Within 365D - 1%	Mrinal Singh	15.24	6.74	All Risk Profiles except Secure
IDFC Sterling Equity Fund	1,369	Reg - 5,000/-	Growth, Div	Within 365D - 1%	Kenneth Andrade	13.93	6.91	All Risk Profiles except Secure
Kotak Midcap Fund	269	5,000/-	Growth, Div	Within 365D - 1%	Pankaj Tibrewal	16.65	5.32	All Risk Profiles except Secure
SBI Emerging Businesses Fund	1,297	2,000/-	Growth, Div	Within 365D - 1%	Rama Iyer Srinivasan	26.19	17.27	All Risk Profiles except Secure

Opportunistic Funds								
Goldman Sachs India Equity Fund	134	5,000/-	Growth, Div	Within 1Y - 1%	Prashant Khemka	--	--	All Risk Profiles except Secure
ICICI Prudential Dynamic Plan	3,721	5,000/-	Growth, Div	Within 365D - 1%	S Naren	11.04	4.94	All Risk Profiles except Secure
Kotak Select Focus Fund	337	5,000/-	Growth, Div	Within 365D - 1%	Pradeep Kumar, Harsha U	20.79	6.28	All Risk Profiles except Secure
Reliance Equity Opportunities Fund	5,105	5,000/-	Growth, Bonus, Div	Within 365D - 1%	Sailesh Raj Bhan	15.55	9.41	All Risk Profiles except Secure

ELSS Funds								
DSP BlackRock Tax Saver Fund	728	500/-	Growth, Div	Nil (Lockin - 3-Yrs)	Apoorva Shah	21.68	5.14	All Risk Profiles except Secure
ICICI Prudential Tax Plan Fund	1,436	5,000/-	Growth, Div	Nil (Lockin - 3-Yrs)	Chintan A Haria	14.61	5.25	All Risk Profiles except Secure
Reliance Tax Saver (ELSS) Fund	1,997	500/-	Growth, Div	Nil (Lockin - 3-Yrs)	Ashwani Kumar	12.56	6.39	All Risk Profiles except Secure

Indices								
S&P BSE Sensex						18.63	4.47	
CNX Midcap						13.22	-0.11	
CNX Nifty						18.50	4.86	

Category / Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	6 Months	1 Year	Investor Suitability
IDFC Arbitrage Fund	120	5,000/-	Growth, Div	Within 3M - 0.25%	Kenneth A, Suyash C	8.64	8.57	All Risk Profiles except Secure
Kotak Equity Arbitrage Fund	217	5,000/-	Growth, Div - Mly	Within 90D - 0.5%	Abhishek B, Deepak G	9.32	8.97	All Risk Profiles except Secure
ICICI Prudential Blended Plan - Option A	38	5,000/-	Growth, Div	Within 180D - 0.75%	Kayzad Eghlim, Manish Banthia	9.63	9.64	All Risk Profiles except Secure

Indices								
Crisil Liquid Fund Index						8.12	8.15	



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Liquid Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	7 Days	1 Month	Investor Suitability
ICICI Prudential Liquid	17,690	Regular - 5,000/-	Growth Div - Dly, Wly, Mly, Div Others	Nil	Rahul Goswami	8.22	8.36	All Risk Profiles
IDFC Cash Fund	5,741	Regular - 5,000/-	Growth Div - Dly, Wly, Mly, Div	Nil	Anupam Joshi	8.09	8.28	All Risk Profiles
Kotak Floater - ST	5,387	5,000/-	Growth Div - Dly, Wly, Mly	Nil	Deepak A, Abhishek B	8.12	8.37	All Risk Profiles
Reliance Liquid Fund - TP	9,724	5,000/-	Growth, Bonus Div - Dly, Wly, Mly, Qly	Nil	Prashant Pimple	8.22	8.36	All Risk Profiles
SBI Premier Liquid Fund	10,985	100,000/-	Growth Div - Dly, Wly, Fly	Nil	Rajeev Radhakrishnan	8.15	8.26	All Risk Profiles

Ultra Short Term Debt Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	7 Days	1 Month	Investor Suitability
DWS Ultra Short Term Fund	2,156	Inst - 5,000/-	Growth, Bonus Div - Div, Dly, Wly, Mly, Qly, Yly	Nil	Kumaresh Ramakrishnan	9.26	8.83	All Risk Profiles
Birla Sun Life Savings Fund	6,061	5,000/-	Growth, Bonus Div - Dly, Wly, Fly, Mly	Nil	Kaustubh Gupta	8.75	8.75	All Risk Profiles
HDFC Cash Management Fund - Treasury Advantage Plan	9,462	Ret - 5,000/-	Growth Div - Dly, Wly, Mly	Nil	Anil Bamboli	7.14	7.43	All Risk Profiles
ICICI Prudential Flexible Income Plan	10,467	5,000/-	Growth Div - Dly, Wly, Div	Nil	Manish Banthia	8.38	8.53	All Risk Profiles
IDFC Ultra Short Term Fund	1,708	Regular - 5,000/-	Growth Div - Div, Dly, Wly, Mly, Qly	Nil	Anupam Joshi	8.91	8.88	All Risk Profiles
Kotak Floater Fund - Long Term	4,467	5,000/-	Growth Div - Dly, Wly, Mly	Nil	Deepak A, Abhishek B	8.76	9.09	All Risk Profiles
Reliance Money Manager Fund	9,052	5,000/-	Growth, Bonus Div - Dly, Wly, Mly, Qly	Nil	Amit Tripathi, Anju Chajjer	8.20	8.49	All Risk Profiles
Tata Floater Fund	3,588	Plan A - 10,000/-	Growth Div - Dly, Wly, Div	Nil	Marzban Irani	8.82	8.48	All Risk Profiles
Templeton India Ultra-Short Bond Fund	4,376	Super IP - 10,000/-	Growth Div - Dly, Wly	Nil	Sachin Padwal-Desai	10.23	9.27	All Risk Profiles
UTI Treasury Advantage Fund	10,450	Inst - 10,000/-	Growth, Bonus Div - Dly, Wly, Mly, Qly, Yly	Nil	Sudhir Agrawal	9.20	8.54	All Risk Profiles

Short Term Bond Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	6 Months	1 Year	Investor Suitability
DWS Short Maturity Fund	1,266	Regular - 5,000/-	Growth, Bonus Div - Wly, Mly, Qly, Yly	Within 180D - 0.75%	Kumaresh R, Nitish Gupta	10.86	10.72	All Risk Profiles except Secure
ICICI Prudential Short Term Plan	5,357	5,000/-	Growth Div - Mly, Fly	Within 90D - 0.5%	Manish Banthia	11.90	11.18	All Risk Profiles except Secure
Kotak Bond Short Term Plan	2,515	5,000/-	Growth Div - Mly	Within 90D - 0.5%	Deepak Agrawal, Abhishek Bise	11.68	11.01	All Risk Profiles except Secure
Templeton India Short Term Income Plan	6,094	Ret - 5,000/-	Growth, Bonus Div - Wly, Mly, Qly	Within 365D - 0.5%	Sachin Padwal-Desai, Umesh S	11.96	11.41	All Risk Profiles except Secure

Indices						6 Months	1 Year	Investor Suitability
Crisil Composite Bond Fund Index						16.08	13.06	



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Bond Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	6 Months	1 Year	Investor Suitability
Birla Sun Life Income Plus Fund	4,569	5,000/-	Growth Div - Qly, Hly, Yly	Within 365D - 1%	Prasad Dhonde	21.50	15.61	All Risk Profiles except Secure
IDFC Super Saver Income Fund -Investment Plan	2,266	Plan A - 5,000/-	Growth Div - Qly, Hly, Yly	Within 364D - 1%	Suyash Choudhary	18.16	14.71	All Risk Profiles except Secure
Kotak Bond Fund	7,325	Plan A - 5,000/-	Growth, Bonus Div - Qly, Yly	Within 180D - 1%	Deepak A, Abhishek B	17.32	13.67	All Risk Profiles except Secure
SBI Magnum Income Fund	4,921	2,000/-	Growth, Bonus Div - Hly	Within 365D - 1%	Dinesh Ahuja	19.60	16.11	All Risk Profiles except Secure

Gilt Based Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	6 Months	1 Year	Investor Suitability
HDFC Gilt Fund - L T P	370	5,000/-	Growth Div - Qly	Within 90D - 0.25%	Anil Bamboi	20.48	15.30	All Risk Profiles except Secure
IDFC G-Sec Fund - Investment Plan	324	Regular - 5,000/-	Growth Div - Div, Qly, Yly	Nil	Suyash Choudhary	20.80	16.41	All Risk Profiles except Secure
Kotak Gilt Fund - Investment Regular Plan	1,044	5,000/-	Growth Div - Qly	Nil	Deepak A, Abhishek B	21.25	15.19	All Risk Profiles except Secure

Other Debt Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	6 Months	1 Year	Investor Suitability
Fixed Maturity Plans	--	--	--	--	--	--	--	All Risk Profiles
DSP BlackRock Money Manager Fund	2,072	Reg - 5,000/-	Growth, Bonus Div - Div, Dly, Wly, Mly	Nil	Laukik Bagwe	8.29	8.47	All Risk Profiles
DWS Banking & PSU Debt Fund	312	Reg - 5,000/-	Growth, Div	Within 3M - 0.5%	Nitish Gupta	--	--	All Risk Profiles except Secure
DWS Gilt Fund	1,660	Reg - 5,000/-	Growth, Div, Bonus	Nil	Kumaresh R, Nitish Gupta	21.70	15.74	All Risk Profiles
DWS Premier Bond Fund	1,227	Reg - 5,000/-	Growth, Bonus Div - Mly, Qly, Yly	Within 365D - 1%	Kumaresh R, Nitish Gupta	11.92	11.10	All Risk Profiles
HDFC Floating Rate Income Fund - STP	5,632	Wholesale Plan - 10 lacs	Growth Div - Dly, Wly, Mly	Nil	Shobhit Mehrotra	8.76	9.15	All Risk Profiles
HDFC Medium Term Opportunities Fund	1,963	5,000/-	Growth, Div	Within 365D - 2%, Bet 365D & 540D - 1%	Shobhit Mehrotra	12.14	12.26	All Risk Profiles
ICICI Prudential Floating Rate Fund	1,346	15,000/-	Growth Div - Dly, Wly, Fly, Div Others	Nil	Rahul Goswami	9.11	9.24	All Risk Profiles
ICICI Prudential Income Opportunities Fund	2,640	5,000/-	Growth Div - Mly, Qly	Within 365D - 1%	Avnish Jain	17.37	15.22	All Risk Profiles
IDFC Banking Debt Fund	935	Reg - 5,000/-	Growth, Div	Within 7D - 0.15%	Anupam Joshi	--	--	All Risk Profiles
IDFC Dynamic Bond Fund	6,501	Plan B - 5,000/-	Growth Div - Qly, Yly, Div	Within 90D - 0.5%	Suyash Choudhary	18.45	15.06	All Risk Profiles except Secure
IDFC Money Manager Fund - Investment Plan	1,549	Plan B - 5,000/-	Growth Div - Dly, Wly, Mly, Qly, Yly, Div	Within 30D - 0.25%	Anupam Joshi	9.01	9.45	All Risk Profiles
ING Active Debt Multi Manager Fund of Funds Schemes	280	5,000/-	Growth Div - Qly	Nil	Shravan Kumar Sreenivasula	19.17	14.95	All Risk Profiles except Secure
L&T Triple Ace Bond Fund	427	10,000/-	Growth, Bonus Div - Qly, Hly	Within 90D - 1.5%	Shobheta Manglik	16.71	13.71	All Risk Profiles except Secure
SBI Dynamic Bond Fund	6,557	5,000/-	Growth, Div	Within 365D - 1%	Dinesh Ahuja	19.71	15.31	All Risk Profiles except Secure
Sundaram Flexible Fund - Short-Term Plan	650	Inst - 5,000/-	Growth Div - Dly, Wly, Mly	Nil	Dwijendra Srivastava	9.58	9.84	All Risk Profiles
Sundaram Flexible Fund - Flexible Income Plan	-	Reg - 5,000/-	Growth, Bonus Div - Mly, Qly, Hly, Yly	Nil	Dwijendra Srivastava	8.40	9.13	All Risk Profiles
Templeton India Corporate Bond Opportunities Fund	4,096	5,000/-	Growth, Div	Within 365D - 3%, Bet 366D & 720D - 2%, Bet 721D & 900D - 1%	Sachin Padwal-Desai, Umesh Sharma	11.84	11.60	All Risk Profiles except Secure

Indices						6 Months	1 Year	Investor Suitability
Crisil Composite Bond Fund Index						16.08	13.06	



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MIP Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Fund Manager	1 Year	3 Years	Investor Suitability
DSP BlackRock MIP Fund	550	5,000/-	Growth Div - Mly, Qly	Within 364D - 1%	Kushal M Choksi, Apoorva S.	11.77	8.52	All Risk Profiles except Secure
HDFC MIP - L T P	5,245	5,000/-	Growth Div - Mly, Qly	Within 365D - 1%	Shobhit M, Prashant Jain	12.19	8.13	All Risk Profiles except Secure
Kotak Monthly Income Plan	139	5,000/-	Growth Div - Mly, Qly	Within 365D - 1%	Pankaj Tibrewal, Abhishek B	14.17	8.30	All Risk Profiles except Secure
Reliance MIP	3,410	5,000/-	Growth Div - Mly, Qly	Within 365D - 1%	Amit Tripathi, Ashwani Kumar	12.99	8.73	All Risk Profiles except Secure

Indices						1 Year	3 Years	Investor Suitability
Crisil MIP Blended Index						13.69	8.20	

Source: MFI Explorer, Value Research

For the purpose of calculating returns of Schemes, only 'Regular plans' & 'Growth' option of schemes have been considered, except for Sundaram Flexible Fund - Short Term Institutional Plan and DWS Premier Bond Fund - Premium Plus.

Debt (Except MIPs) & Arbitrage Funds - Return less than 1 Yr is Simple Annualised & Return greater than or equal to 1 Yr is Compounded Annualised

Equity (Except Arbitrage) & MIP Funds - Return less than 1 Yr is Absolute & Return greater than or equal to 1 Yr is Compounded Annualised

Crisil Indices' performance are as on Jun 06, 2013

Corpus is in Crs as on Apr-2013

Key Notations

In Debt schemes including Liquid; Dividend option generally have various frequencies, which have been mentioned above. The expansion of each frequency is as follows-

Div- Dividend; **Dly-** Daily Dividend; **Wly-** Weekly Dividend; **Fly-** Fortnightly Dividend; **Mly-** Monthly Dividend; **Bly-** Bimonthly Dividend; **Qly-** Quarterly Dividend; **Hly-** Half Yearly Dividend; **Yly-** Yearly Dividend

Any plan mentioned within brackets besides a dividend frequency option means the dividend frequency is available in that/those Plan(s) of the fund only. Example: Dly(Inst) means that Daily Dividend option is available in Institutional Plan only of the respective scheme

Necessary disclosures and disclaimer on the Page 3



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