

Let's Make Money Simple.



Report as on May 29, 2018

Mutual Fund Recommendation

Equity Funds

Recommended Funds

Returns %

Category / Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	1 Year	3 Years	Investor Suitability
Large Cap Funds									
Axis Focused 25 Fund	3,714	5,000/-	Growth, Div	Upto 10% of Investments: Nil, In excess of 10% of investments within 12M - 1%	T+3	Jinesh Gopani	22.87	23.97	All Risk Profiles except Secure
Franklin India Prima Plus Fund	11,848	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Anand Radhakrishnan, R Janakiraman, Srikanth Nair	8.73	12.66	All Risk Profiles except Secure
ICICI Prudential Bluechip Fund (erstwhile ICICI Prudential Focused Bluechip Equity Fund)	17,142	5,000/-	Growth, Div	Within 1Y - 1%	T+3	S Naren, Rajat Chandak	12.90	17.45	All Risk Profiles except Secure
Kotak Standard Multicap Fund (erstwhile Kotak Select Focus Fund)	19,228	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Harsha Upadhyaya	8.78	18.48	All Risk Profiles except Secure
Mirae Asset India Equity Fund (erstwhile Mirae Asset India Opportunities Fund)	7,479	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Neelesh Surana, Harshad Borawake	11.11	18.74	All Risk Profiles except Secure
Mid Cap Funds									
Aditya Birla Sun Life Small Cap Fund (erstwhile Aditya Birla Sun Life Small & Midcap Fund)	2,290	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Jayesh Gandhi	13.88	25.44	All Risk Profiles except Secure
HDFC Small Cap Fund	3,647	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Chirag Setalvad, Rakesh Vyas	30.76	31.75	All Risk Profiles except Secure
Kotak Emerging Equity Scheme	3,286	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Pankaj Tibrewal	12.26	20.67	All Risk Profiles except Secure
L&T Midcap Fund	2,739	5,000/-	Growth, Div	Within 1Y - 1%	T+3	Soumendra Nath Lahiri, Vihang Naik	14.26	27.83	All Risk Profiles except Secure
Opportunistic Funds									
Aditya Birla Sun Life Advantage Fund	6,184	1,000/-	Growth, Div	Within 365D - 1%	T+3	Satyabrata Mohanty	7.86	17.97	All Risk Profiles except Secure
L&T India Value Fund	8,073	5,000/-	Growth, Div	Within 365D - 1%	T+3	Venugopal Manghat, Karan Desai	9.45	21.59	All Risk Profiles except Secure
Motilal Oswal Multicap 35 Fund	13,131	5,000/-	Growth, Div	Within 1 year - 1%	T+3	Abhiroop Mukherjee, Gautam Sinha Roy, Siddharth Bothra, Swapnil P Mayekar	13.11	22.03	All Risk Profiles except Secure
ELSS Funds									
Aditya Birla Sun Life Tax Relief 96	6,060	500/-	Growth, Div	Nil (Lockin - 3-Yrs)	T+3	Ajay Garg	19.21	19.30	All Risk Profiles except Secure
L&T Tax Advantage Fund	3,285	500/-	Growth, Div	Nil (Lockin - 3-Yrs)	T+3	Soumendra Nath Lahiri	14.34	21.42	All Risk Profiles except Secure
Indices									
Nifty 50							10.71	14.14	
S&P BSE Sensex							12.34	14.47	
Nifty Midcap 100							10.21	19.55	

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Equity Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	1 Year	3 Years	Investor Suitability
Aditya Birla Sun Life Equity Hybrid '95 (erstwhile Aditya Birla Sun Life Balanced 95)	14,662	1,000/-	Growth, Div	15% of the units - Nil, In excess of 15% of the units within 365D - 1%	T+3	Maresh Patil, Pranay Sinha, Dhaval Shah	8.76	13.76	All Risk Profiles except Secure
HDFC Balanced Fund	21,779	5,000/-	Growth, Qly Div	15% of the units - Nil, In excess of 15% of the units within 1 year - 1%	T+3	Chirag Setalvad	8.44	15.59	All Risk Profiles except Secure
ICICI Prudential Balanced Advantage Fund	27,123	5,000/-	Growth, Div - Qly, Mly	Upto 15% of the Units (the limit) within 18M – Nil ; Above 15% of the limit within 18M – 1% of the NAV	T+3	S Naren, Rajat Chandak, Manish Banthia, Ihab Dalwai	9.77	12.09	All Risk Profiles except Secure
L&T Hybrid Equity Fund (erstwhile L&T India Prudence Fund)	10,572	5,000/-	Growth, Div - Yly, Mly	10% of the units - Nil, In excess of 10% of the units within 1 year- 1%	T+3	Soumendra Nath Lahiri, Shiram Ramanathan, Karan Desai	9.04	15.22	All Risk Profiles except Secure
SBI Equity Hybrid Fund (erstwhile SBI Magnum Balanced Fund)	23,581	1,000/-	Growth, Div	Upto 10%, of investment - Nil, In excess of 10% of investment within 12M - 1%	T+3	Rama Iyer Srinivasan, Dinesh Ahuja	14.34	13.94	All Risk Profiles except Secure

Indices									
CRISIL Hybrid 35+65 - Aggressive Index							9.59	13.86	

Indices									
Nifty 50							10.71	14.14	
S&P BSE Sensex							12.34	14.47	
Nifty Midcap 100							10.21	19.55	

Arbitrage Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	6 Months	1 Year	Investor Suitability
Axis Enhanced Arbitrage Fund	2,053	5,000/-	Growth, Div	Within 7D - 0.25%	T+3	Ashwin Patni, Devang Shah	5.90	5.84	All Risk Profiles except Secure
DHFL Pramerica Arbitrage Advantage Fund	678	5,000/-	Growth, Div, Div - Yly, Qly, Mly	Within 30 days - 0.5%	T+3	Utkarsh Katkoria, Hitash Dang	5.33	5.90	All Risk Profiles except Secure
Edelweiss Arbitrage Fund	5,537	5,000/-	Growth, Div, Div - Mly	Within 30D - 0.25%	T+3	Dhawal Dalal, Bhavesh Jain	5.96	5.93	All Risk Profiles except Secure
ICICI Prudential Equity - Arbitrage Fund	8,686	5,000/-	Growth, Div	Within 1M - 0.25%	T+3	Kayzad Eghlim, Manish Banthia	5.87	5.80	All Risk Profiles except Secure
Kotak Equity Arbitrage Fund	11,455	5,000/-	Growth, Div - Mly, Fly	Within 30 days - 0.25%	T+3	Deepak Gupta	6.11	6.11	All Risk Profiles except Secure

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Debt Funds										
Liquid Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	7 Days	1 Month	Investor Suitability	
Aditya Birla Sun Life Floating Rate Fund - STP	8,868	1,000/-	Growth, Div - Dly, Wly	Nil	T+1	Kaustubh Gupta, Mohit Sharma	7.19	6.65	All Risk Profiles	
Axis Liquid Fund	24,161	500/-	Growth, Div - Dly, Wly, Mly	Nil	T+1	Devang Shah, Aditya Pagaria	7.15	6.74	All Risk Profiles	
Kotak Floater - ST - Reg	13,072	Growth: 5,000/- Dly DR: 1,00,000/-	Growth, Div - Dly, Wly, Mly	Nil	T+1	Deepak Agrawal	7.01	6.58	All Risk Profiles	
Franklin India TMA - Super IP	3,537	10,000/-	Growth, Div - Dly, Wly	Nil	T+1	Sachin Padwal-Desai, Pallab Roy	7.29	6.78	All Risk Profiles	
Other Liquid Funds - For Diversification / For STP into Recommended Equity & Balanced Funds										
Other Liquid Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	7 Days	1 Month	Investor Suitability	
ICICI Prudential Liquid	39,256	500/-	Growth, Div - Dly, Wly, Mly, Yly, Others	Nil	T+1	Rahul Goswami, Rohan Maru	7.15	6.65	All Risk Profiles	
Reliance Liquid Fund (erstwhile Reliance Liquid Fund - TP)	30,043	100/-	Growth, Div - Dly, Wly, Mly	Nil	T+1	Anju Chajjer	7.12	6.64	All Risk Profiles	
UTI-Liquid Cash Plan - IP	27,566	500/-	Growth, Div - Dly, Fly, Wly, Mly, Qly, Yly	Nil	T+1	Amandeep Chopra, Amit Sharma	7.09	6.64	All Risk Profiles	
Ultra Short Term Debt Funds										
Ultra Short Term Debt Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	1 Month	3 Months	Investor Suitability	
Aditya Birla Sun Life Floating Rate Fund - LTP	6,173	5,000/-	Growth, Div - Dly, Wly	Nil	T+1	Kaustubh Gupta	4.35	6.16	All Risk Profiles	
HDFC Floating Rate Debt Fund - WP (erstwhile HDFC F R I F - STF - WP)	18,831	10,00,000/-	Growth, Div - Dly, Wly, Mly	Nil	T+1	Shobhit Mehrotra	4.69	6.34	All Risk Profiles	
ICICI Prudential Savings Fund (erstwhile ICICI Prudential Flexible Income Plan)	21,053	500/-	Growth, Div - Dly, Wly, Fly, Mly, Qly, Others	Nil	T+1	Rahul Goswami, Rohan Maru	4.49	6.03	All Risk Profiles	
Kotak Low Duration Fund	6,001	500/-	Growth, Div, Div - Wly, Mly, Qly	Nil	T+1	Deepak Agrawal	4.88	6.70	All Risk Profiles	
Reliance Prime Debt Fund (erstwhile Reliance Medium Term Fund)	9,100	1,000/-	Growth, Div - Dly, Wly, Mly, Qly, Others	Nil	T+1	Amit Tripathi, Anju Chajjer	3.06	5.43	All Risk Profiles	
Short Term Bond Funds										
Short Term Bond Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	6 Months	1 Year	Investor Suitability	
Aditya Birla Sun Life Short Term Fund	17,330	1,000/-	Growth, Div - Mly, Div	Nil	T+1	Maneesh Dangi, Kaustubh Gupta	3.57	5.47	All Risk Profiles except Secure	
Edelweiss Corporate Bond Fund	293	5,000/-	Growth Div - Wly, Fly, Mly, Yly	10% of the units - Nil, In excess of 10% of the units within 365D - 1%	T+1	Dhawal Dalal, Gautam Kaul	1.76	4.78	All Risk Profiles except Secure	
HDFC Banking and PSU Debt Fund	3,631	5,000/-	Growth, Div - Wly	Nil	T+1	Anil Bambole, Rakesh Vyas	1.30	4.54	All Risk Profiles except Secure	
ICICI Prudential Banking & PSU Debt Fund	5,875	5,000/-	Growth, Div., Div - Dly, Wly, Qly, Hly	Nil	T+1	Rahul Goswami, Chandni Gupta	2.58	4.75	All Risk Profiles except Secure	
Bond Funds										
Bond Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	1 Year	3 Years	Investor Suitability	
HDFC Income Fund	1,170	5,000/-	Growth, Div - Qly, Div	0M-1M : 0.25%	T+1	Shobhit Mehrotra	0.24	5.06	All Risk Profiles except Secure	
SBI Magnum Income Fund	1,908	5,000/-	Growth, Div - Qly, Hly, Others	10% of the units - Nil, In excess of 10% of the units within 1 year - 1%	T+1	Dinesh Ahuja	3.02	7.61	All Risk Profiles except Secure	
Indices										
Indices							1 Year	3 Years	Investor Suitability	
Crissil Composite Bond Fund Index							2.80	6.77		

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Debt Funds							1 Year	3 Years	Investor Suitability
Dynamic Bond Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager			
Aditya Birla Sun Life Dynamic Bond Fund	7,477	1,000/-	Growth, Div - Qly, Mly, Div	15% of the units - Nil. In excess of 15% of the units within 90D - 0.50%	T+1	Maneesh Dangi, Pranay Sinha	1.42	5.57	All Risk Profiles except Secure
ICICI Prudential All Seasons Bond Fund (erstwhile ICICI Prudential Long Term Plan)	2,286	5,000/-	Growth, Div - Wly, Qly, Yly, Div	Within 1M - 0.25%	T+1	Manish Banthia, Anuj Tagra	4.37	8.95	All Risk Profiles except Secure
UTI Dynamic Bond Fund	1,384	10,000/-	Growth, Flexi Div, Div - Hly, Qly, Yly,	Nil	T+1	Amandeep Chopra	3.07	8.45	All Risk Profiles except Secure
Indices							1 Year	3 Years	Investor Suitability
Crisil Composite Bond Fund Index							2.80	6.77	

Gilt Based Funds							1 Year	3 Years	Investor Suitability
	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager			
ICICI Prudential Gilt Fund (erstwhile ICICI Prudential Long Term Gilt Fund)	744	5,000/-	Growth, Div - Hly	Nil	T+1	Rahul Goswami, Anuj Tagra	3.93	8.16	All Risk Profiles except Secure
SBI Magnum Gilt Fund (erstwhile SBI Magnum Gilt Long Term Plan)	2,185	5,000/-	Growth, Div - Qly	Nil	T+1	Dinesh Ahuja	1.39	8.01	All Risk Profiles except Secure

High Yield Funds							1 Year	3 Years	Investor Suitability
	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager			
Aditya Birla Sun Life Corporate Bond Fund	6,588	5,000/-	Growth, Div, Other	15% of initial investment - Nil; In excess of 15% within 1Y - 1%	T+1	Maneesh Dangi, Sunaina da Cunha	6.00	8.48	All Risk Profiles except Secure
BOI AXA Credit Risk Fund	1,495	5,000/-	Growth	Within 12M - 4%; Within 12M to 24M - 3%; Within 24M to 36M - 2%	T+10	Alok Singh	8.16	9.41	All Risk Profiles except Secure & Conservative
ICICI Prudential Credit Risk Fund (erstwhile ICICI Prudential Regular Savings Fund)	1,356	10,000/-	Growth, Div - Yly, Qly, Hly, Div	10% of the units - Nil, In excess of 10% of the units within 1Y - 1%	T+1	Rajat Chandak, Manish Banthia	7.17	11.05	All Risk Profiles except Secure
Kotak Income Opportunities Fund	5,244	5,000/-	Growth Div - Wly, Mly, Qly, Yly	10% of initial investment - Nil; In excess of 10% within 1Y - 1%	T+1	Deepak Agrawal	5.40	7.64	All Risk Profiles except Secure
L&T Credit Risk Fund (erstwhile L&T Income Opportunities Fund)	3,773	10,000/-	Growth Div - Mly, Yly	10% of initial investment - Nil; In excess of 10% within 1Y - 1%	T+1	Shriram Ramanathan, Vikas Garg	5.46	7.72	All Risk Profiles except Secure
UTI Credit Risk Fund (erstwhile UTI Income Opportunities Fund)	4,538	5,000/-	Growth, Div - Hly, Div	Upto 10% of allotted units - Nil, Beyond 10% of the allotted units within 12M - 1%	T+1	Ritesh Nambiar	5.44	7.62	All Risk Profiles except Secure

Indices							1 Year	3 Years	Investor Suitability
Crisil Composite Bond Fund Index							2.80	6.77	

Other Debt Funds							1 Year	3 Years	Investor Suitability
	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager			
Fixed Maturity Plans	--	--	--	--	--	--	--	--	All Risk Profiles
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	36	5,000/-	Growth, Div - Qly	Within 365D - 1%	T+3	Shravan Kumar Sreenivasula	2.31	6.93	All Risk Profiles except Secure
ICICI Prudential Bond Fund (erstwhile ICICI Prudential Income Opportunities Fund)	3,625	5,000/-	Growth, Div - Mly, Qly, Hly	Within 6M - 1%	T+1	Manish Banthia	3.11	6.46	All Risk Profiles
IDFC Corporate Bond Fund	11,456	5,000/-	Growth, Div - Qly, Div	Nil	T+1	Anurag Mittal	5.07	7.19	All Risk Profiles
Kotak Banking and PSU Debt Fund	1,136	5,000/-	Growth, Div - Mly	Nil	T+1	Deepak Agrawal	4.97	7.12	All Risk Profiles except Secure
LIC MF Bond Fund	322	5,000/-	Growth, Div - Qly	Within 1 year - 1%	T+1	Marzban Irani	1.46	5.46	All Risk Profiles
Sundaram Corporate Bond Fund (erstwhile Sundaram Flexible Fund - Flexible Income)	362	5,000/-	Growth, Div - Mly, Qly, Hly, Yly	Nil	T+1	Dwijendra Srivastava, Sandeep Agarwal	3.26	6.57	All Risk Profiles

Indices							1 Year	3 Years	Investor Suitability
Crisil Composite Bond Fund Index							2.80	6.77	

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Debt Funds									
MIP Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	1 Year	3 Years	Investor Suitability
Aditya Birla Sun Life Regular Savings Fund (erstwhile Aditya Birla Sun Life MIP II - Wealth 25)	2,416	1,000/-	Growth, Div - Mly Pmt, Div Mly	15% of the units - Nil, In excess of 15% of the units within 365D - 1%	T+2	Satyabrata Mohanty, Vineet Maloo, Pranay Sinha	4.37	11.43	All Risk Profiles except Secure
Kotak Debt Hybrid (erstwhile Kotak MIP)	372	Growth: 5,000/- Mly Div: 50,000/-	Growth, Div - Mly, Qly	10% of units within 1 year Nil; In excess of 10% units within 1 year - 1%	T+2	Abhishek Bisen, Devender Singhal	3.46	8.58	All Risk Profiles except Secure
SBI Debt Hybrid Fund (erstwhile SBI Magnum MIP)	1,604	5,000/-	Growth, Div - Mly, Qly, Yly	10% of units within 1 year Nil; In excess of 10% units within 1 year - 1%	T+2	Dinesh Ahuja, Ruchit Mehta	2.73	7.94	All Risk Profiles except Secure
Indices							1 Year	3 Years	Investor Suitability
CRISIL Hybrid 85+15 - Conservative Index							4.39	8.43	
Equity Savings									
MIP Funds	Corpus (in Crs)	Plans/ Min. Inv.	Options	Exit Load	Redemption Payout	Fund Manager	1 Year	3 Years	Investor Suitability
Aditya Birla Sun Life Equity Savings Fund	1,540	1,000/-	Growth, Div	15% of the units - Nil, In excess of 15% of the units within 365D - 1%	T+2	Satyabrata Mohanty, Lovelish Solanki, Pranay Sinha	4.55	10.46	All Risk Profiles except Secure
Kotak Equity Savings Fund	1,996	5,000/-	Growth, Div - Mly, Qly	10% of the units - Nil, In excess of 10% of the units within 1 year - 1%	T+2	Abhishek Bisen, Deepak Gupta	8.05	9.53	All Risk Profiles except Secure
HDFC Equity Savings Fund	7,566	5,000/-	Growth, Div	15% of units within 1 year - Nil; In excess of 15% units within 1 year - 1%	T+2	Anil Bamboli, Vinay Kulkarni, Krishan Daga	5.36	13.31	All Risk Profiles except Secure
Indices							1 Year	3 Years	Investor Suitability
Blended Index							6.21	6.24	

Source: MFI Explorer, Value Research

For the purpose of calculating returns of Schemes, only 'Growth' option of schemes have been considered.

Blended Index (benchmark index for Equity Savings Funds) returns are computed basis the performances of 30% of Nifty 50 Index, 35% of Nifty 50 Arbitrage Index and 35% of Crisil Short Term Bond Fund Index.

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 May 28, 2018

Corpus is in Crs as on end-Apr 2018

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



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