

RETAIL RESEARCH

MUTUAL FUND READY RECKONER

Date: 12th Mar, 2020

Mar – Apr 2020





EQUITY FUNDS

Scheme Name & ISIN	NAV (Rs.)	Fund Size (Cr. Rs.)	Returns				Top Holdings	Crisil Rank	Value Research Rating	Morning Star Rating	Riskometer
			6 M	1 Year	3 Years	5 Years					
Equity: Multi cap (min 65% in Equity)											
Kotak Standard Multicap Fund (G) INF174K01336	35.65	30,546	4.80	9.14	8.67	8.69	ICICI Bank, Reliance Inds., HDFC Bank, Axis Bank, Larsen & Toubro, Ultratech cement	CPR 2	4 Star	5 Star	Moderately High
Canara Robeco Equity Diversified Fund (G) INF760K01019	142.55	1,728	11.66	13.31	12.48	7.59	HDFC Bank, ICICI Bank, Reliance Inds., Infosys, Kotak Mah Bank, HDFC	CPR 2	4 Star	NA	Moderately High
UTI-Equity Fund (G) INF789F01513	152.81	10,650	14.12	13.40	11.53	8.02	Bajaj Fin., HDFC Bank, HDFC, Kotak Mah. Bank, HDFC, L&T Infotech	CPR 2	4 Star	4 Star	Moderately High
DSP Equity Fund (G) INF740K01037	43.39	3,502	13.18	21.01	11.39	8.55	Bajaj Fin., HDFC Bank, ICICI Bank, Ultra tech cement, Kotak Mah. Bank, Asian Paints	CPR 1	4 Star	NA	Moderately High
Equity: Large Cap (min 80% in Large Cap)											
AXIS Bluechip Fund (G) INF846K01164	31.68	11,077	8.72	18.30	16.51	9.66	Bajaj Fin, ICICI Bank, Kotak Mah. Bank, Avenue Supermarts, HDFC Bank, Infosys	CPR 1	5 Star	5 Star	Moderately High
Mirae Asset Large Cap Fund (G) INF769K01010	50.67	17,140	3.09	6.53	9.66	9.02	HDFC Bank, ICICI Bank, Reliance Inds., Infosys, L&T, Axis Bank	CPR 2	5 Star	5 Star	Moderately High
BNP Paribas Large Cap Fund (G) INF251K01894	93.97	827	5.23	15.51	9.95	6.56	HDFC Bank, ICICI Bank, Reliance Ind, Infosys, Kotak Mah Bank, Bharti Airtel	CPR 1	4 Star	4 Star	Moderately High
Equity: Large & Mid Cap (min 35% each in Large & Mid-Cap)											
Invesco India Growth Opp Fund (G) INF205K01247	35.43	2,447	7.79	10.31	11.46	8.19	HDFC Bank, Reliance Inds., ICICI Bank, HDFC, Kotak Mah. Bank, TCS	CPR 2	4 Star	4 Star	Moderately High
Sundaram Large and Mid Cap Fund (G) INF903J01DT1	36.12	1,110	10.33	12.31	10.61	9.53	ICICI Bank, Bajaj Fin., United Spirits, Tata Chemicals Federal Bank, Reliance Ind	CPR 2	5 Star	4 Star	Moderately High

Kotak Equity Opportunities (G) INF174K01187	125.13	3,188	9.24	12.48	8.54	8.34	HDFC Bank, ICICI Bank, Reliance Inds., SRF, Larsen & Toubro, Coromandel International	CPR 3	4 Star	4 Star	Moderately High
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Equity: Mid Cap (min 65% in Mid-Cap)

AXIS Midcap Fund (G) INF846K01859	40.74	4,818	15.57	16.83	15.53	10.06	Avenue Supermarts, City Union Bank, Bata India, Voltas, Astral Poly, Ipca Lab	CPR 1	5 Star	5 Star	Moderately High
Invesco India Midcap Fund (G) INF205K01BC9	52.48	756	17.83	14.46	10.06	8.35	Coromandel International, Apollo Hospitals, Whirpool, Guj State Petronet, Cholamandalam Invt, Indraprastha Gas	CPR 1	4 Star	5 Star	Moderately High
Tata Mid Cap Growth Fund - (G) INF277K01626	145.83	847	12.88	13.88	8.19	7.50	P I Inds., Bata India, Trent, Voltas, Trent, United Breweries, M&M Fin Serv	CPR 2	4 Star	4 Star	Moderately High

Equity: Small Cap (min 65% in Small Cap)

AXIS Small Cap Fund (G) INF846K01K01	34.19	2,084	18.10	30.65	14.11	12.09	City Union Bank, Mas Financial, Can Fin homes, Galaxy Surfact., Aarti Ind, Chalet Hotel	CPR 1	4 Star	5 Star	Moderately High
Kotak Small Cap Fund (G) INF174K01211	75.74	1,592	16.64	15.57	4.76	7.87	Techno Electric, JK Cement, Sheela Foam, Century Plyboard, Ratnamani Metal, Galaxy Surfactants	CPR 2	3 Star	4 Star	Moderately High
ICICI Pru Smallcap Fund (G) INF109K01B10	26.28	1,030	11.45	19.67	4.29	4.75	Avenue Supermarts, Equitas Holding, V-Mart retail, Inox leisure, Can Fin Homes	NA	3 Star	NA	Moderately High

Equity: Value (min 65% in Equity)

Tata Equity P/E Fund - (G) INF277K01451	127.65	5,061	-0.46	0.89	4.43	6.78	HDFC, Reliance Inds., HDFC Bank, ICICI Bank, Bajaj Auto, ITC, MRF	CPR 3	4 Star	4 Star	Moderately High
UTI-Value Opportunities Fund (G) INF789F01AG5	62.49	4,634	8.70	9.15	7.59	4.22	HDFC Bank, ICICI Bank, Infosys, Axis Bank, Bharti Airtel, ITC, Aditya Birla Fashion	CPR 2	3 Star	NA	Moderately High

Equity: Contra (min 65% in Equity)

Kotak India EQ Contra Fund (G) INF174K01245	52.78	900	4.30	6.76	10.31	7.29	ICICI Bank, HDFC Bank, Reliance Inds., Infosys, Larsen & Toubro, Axis Bank	CPR 1	4 Star	NA	Moderately High
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Equity: Focused (min 65% in Equity & max 30 stocks)

SBI Focused Equity Fund (G) INF200K01370	155.05	7,694	14.44	19.90	14.54	11.04	HDFC Bank, Bharti Airtel, St Bk of India, Bajaj Fin., P & G Hygiene, Axis Bank	CPR 2	5 Star	NA	Moderately High
AXIS Focused 25 Fund (G) INF846K01CH7	30.48	9,627	11.00	18.41	14.45	10.86	Avenue Supermarts, Bajaj Fin., Kotak Mah. Bank, Bajaj Finserv, TCS, Pidilite Ind	CPR 2	5 Star	NA	Moderately High

Equity: Sectoral (min 80% in a particular sector)

Canara Robeco Cons Trends Fund (G) INF760K01241 (Consumption)	43.12	387	14.65	17.27	13.30	10.75	Hind. Unilever, Bajaj Fin., ICICI Bank, Reliance Inds., Avenue Supermarts, Dabur India	NA	NA	NA	High
Aditya Birla SL India GenNext Fund (G) INF209K01447 (Consumption)	89.83	1,485	10.98	16.66	11.70	10.84	ICICI Bank, HDFC Bank, ITC, HDFC, Axis Bank, Bharti Airtel, HDFC	NA	NA	NA	High
ICICI Pru Banking & Fin Serv (G) INF109K01BU5 (Fin Services)	64.80	3,615	6.60	11.44	9.59	11.25	ICICI Bank, St Bk of India, HDFC Bank, Bank of Baroda, Bajaj Finserv, M&M Fin	NA	3 Star	4 Star	High
SBI Banking & Fin Services Fund (G) INF200KA1473 (Fin Services)	19.59	1,490	12.55	20.93	17.16	14.36	HDFC Bank, ICICI Bank, Axis Bank, St Bk of India, Kotak Mah. Bank, AU Small Finance	NA	5 Star	5 Star	High
Nippon India Pharma Fund (G) INF204K01968 (Pharma)	155.77	2,451	13.31	4.75	4.69	4.12	Sun Pharma.Inds., Cipla, Divi's Lab., Dr Reddy's Labs, Abbott India, Cipla	NA	NA	NA	High
Aditya Birla SL Digital India Fund (G) INF209K01140 (IT)	54.72	440	2.51	2.92	15.23	8.28	Infosys, Tech Mahindra, Bharti Airtel, HCL Tech, Honeywell Auto, TCS	NA	NA	NA	High

Equity: Thematic (min 80% in a particular theme)

SBI Magnum Equity ESG Fund (G) INF200K01214	107.01	2,735	4.38	10.01	8.99	6.85	HDFC Bank, Infosys, Bajaj Fin., ICICI Bank, Kotak Mah. Bank, TCS	NA	NA	NA	High
ICICI Pru US Bluechip Equity Fund (G) INF109K01E35	30.06	482	9.15	9.75	12.40	11.54	Amazon.com, Biogen Idec, Pfizer, Merck & Co, Philip Morris Intl Inc, Caterpillar Inc, Veeva Systems	NA	NA	NA	High
Aditya Birla SL MNC Fund - (G) INF209K01322	781.89	3,918	13.13	6.82	9.81	6.71	Honeywell Auto, Pfizer, Kotak Mah. Bank, Bayer Crop Sci., Gillette India, Johnson Control	NA	NA	NA	Moderately High



Equity: ELSS (min 80% in Equity)

AXIS Long Term Equity Fund (G) INF846K01131	48.88	21,997	10.59	18.00	14.14	9.70	Bajaj Fin., Avenue Supermarts, Kotak Mah. Bank, HDFC Bank, TCS, Pidilite Ind	CPR 1	5 Star	NA	Moderately High
DSP Tax Saver Fund (G) INF740K01185	49.20	6,381	5.54	11.48	7.76	8.71	ICICI Bank, HDFC Bank, Bharti Airtel, Axis Bank, Infosys, Reliance Inds	CPR 2	4 Star	4 Star	Moderately High
Kotak Tax Saver (G) INF174K01369	45.59	1,155	8.20	11.49	8.19	7.44	ICICI Bank, Reliance Inds., HDFC Bank, Axis Bank, GlaxoSmith Consumer, AU Small Finance Bank	CPR 2	4 Star	4 Star	Moderately High
Motilal Oswal Long Term Equity Fund (G) INF247L01544	18.54	1,725	12.22	16.27	9.60	11.97	ICICI Bank, HDFC Bank, Axis Bank, Torrent Pharma, AU Small Finance Bank, L&T	CPR 3	4 Star	5 Star	Moderately High
Mirae Asset Tax Saver Fund (G) INF769K01DK3	17.99	3,293	5.30	9.68	11.71	-	HDFC Bank, ICICI Bank, St Bk of India, Reliance Inds., Larsen & Toubro, Infosys	CPR 1	5 Star	5 Star	Moderately High

HYBRID FUNDS

Scheme Name & ISIN	NAV (Rs.)	Fund Size (Cr. Rs.)	Returns				Top Holdings	Crisil Rank	Value Research Rating	Morning Star Rating	Riskometer
			6 M	1 Year	3 Years	5 Years					
Hybrid: Aggressive (min 65% in Equity & min 20% in Debt)											
SBI Equity Hybrid Fund (G) INF200K01107	144.27	32,585	7.73	14.47	10.64	8.67	HDFC Bank, Bharti Airtel, St Bk of India, Kotak Mah. Bank, Divis Lab, 6.45% GOI 2029	CPR 2	5 Star	5 Star	Moderately High
Canara Robeco Equity Hybrid Fund (G) INF760K01050	169.59	3,000	9.85	12.94	10.08	8.59	HDFC Bank, ICICI Bank, Reliance Ind, Infosys, Kotak Mah. Bank, HDFC	CPR 1	4 Star	4 Star	Moderately High
DSP Equity & Bond Fund - (G) INF740K01318	165.97	6,497	10.59	17.39	9.18	9.10	Bajaj Fin., ICICI Bank, HDFC Bank, Kotak Mah. Bank, HUL, NCD: HDFC Bk	CPR 3	4 Star	4 Star	Moderately High



Hybrid: Arbitrage (min 65% in Equity & min 20% in Debt – making use of Arbitrage opportunities between cash and futures market)

DSP Arbitrage Fund - Regular (G) INF740KA1DI4	11.37	1,179	2.98	6.83	-	-	Indusind Bank, HDFC Bank, Bharti Airtel, Bajaj Fin, ICICI Bank; Bonds: HDB Financial Serv, REC	CPR 1	NA	NA	Moderately Low
IDFC Arbitrage - Regular (G) INF194K01649	24.67	12,224	2.87	6.53	6.16	6.30	FD: Axis Bank; Bharti Airtel, HDFC, SBI, ICICI Bank, ITC, L&T, Axis Bank	CPR 2	3 Star	NA	Moderately Low
Nippon India Arbitrage Fund (G) INF204K01IY1	20.07	10,497	2.97	6.59	6.37	6.54	FD: Axis Bank, HDFC Bank; Reliance Ind, Sun Pharma, TCS, ITC, Bajaj Fin, HDFC	CPR 3	4 Star	NA	Moderately Low

Hybrid: Equity Savings (min 65% Equity and min 10% Debt)

ICICI Pru Equity Savings Fund - Reg (G) INF109KA14I5	14.54	1,553	4.45	9.08	6.73	7.11	7.57% GOI 2023; Bonds: ICICI Bank, Indusind Bank; Bharti Airtel, ICICI Bank, SBI, Reliance Ind.	NA	4 Star	NA	Moderately High
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Hybrid: Conservative (max 25% in Equity and min 75% in Debt)

ICICI Pru Regular Savings Fund (G) INF109K01902	45.63	1,737	5.50	9.76	8.46	8.49	7.57% GOI 2023; NCD: HUDCO, Aqua Space Developers, Nayara Energy, Talwandi Sabo Power, Muthoot Finance	CPR 3	5 Star	NA	Moderately High
Canara Robeco Conservative Hybrid Fund (G) INF760K01282	61.56	224	6.72	12.56	7.55	6.58	Debt: LIC Housing Fin, IRFC, HDFC; 6.45% GOI 2029, 7.32% GOI 2024, 8.35% IRFC 2029	CPR 1	3 Star	5 Star	Moderately High
Kotak Debt Hybrid Fund (G) INF174K01393	33.29	252	5.58	11.59	6.64	7.40	7.26% GOI 2029, 7.57% GOI 2033, 7.32% GOI 2024, Bonds: Punjab & Sind Bank, NHAI, NABARD	CPR 3	4 Star	NA	Moderate

Hybrid: Dynamic Asset Allocation

Nippon India Balanced Advantage Fund (G) INF204K01604	93.01	2,884	4.21	6.87	7.54	6.06	HDFC Bank, ICICI Bank, Infosys, Reliance Ind, Axis Bank; NCD: REC	NA	NA	NA	Moderately High
ICICI Pru Balanced Advantage Fund (G) INF109K01BH2	36.89	28,853	4.59	8.37	7.59	7.68	HDFC Bank, ICICI Bank, HDFC, Bharti Airtel, Infosys; 7.57% GOI 2033	NA	5 Star	5 Star	Moderately High

DEBT FUNDS

Scheme Name & ISIN	NAV (Rs.)	Fund Size (Cr. Rs.)	Returns				Top Holdings	Crisil Rank	Value Research Rating	Morning Star Rating	Riskometer
			6 M	1 Year	3 Years	5 Years					
Debt: Liquid											
ICICI Pru Liquid Fund - Regular (G) INF109K01VQ1	290.75	52,742	2.68	6.26	6.78	7.20	CMD: 76days; TBills 48days, 91days, 63days; GOI 2022	CPR 3	3 Star	NA	Low
AXIS Liquid Fund (G) INF846K01412	2180.80	33,800	2.72	6.31	6.85	7.24	TBills 91days, 63days; CMD: 76days; CP: L&T	CPR 3	4 Star	NA	Low
Nippon India Liquid Fund (G) INF204K01UN9	4796.12	29,214	2.71	6.36	6.85	7.25	TBills 48days, 70days; CP: Reliance Ind, NABARD, NTPC; GOI 2020	CPR 3	5 Star	NA	Low
Debt: Overnight											
SBI Overnight Fund (G) INF200K01LQ9	3214.04	12,668	2.43	5.35	5.80	6.31	Reverse Repo, TREPS	NA	NA	NA	Low
UTI-Overnight Fund (G) INF789F01604	2703.59	4,163	2.45	5.38	5.58	6.53	TREPS	NA	NA	NA	Low
Debt: Ultra Short Duration											
SBI Magnum Ultra Short Duration Fund - (G) INF200K01LJ4	4425.81	13,854	3.29	7.62	7.47	7.61	Debt: REC, PFC, HDFC; CD: Indusind Bank, NABARD, BoB, Andhra Bank	CPR 3	4 Star	4 Star	Low
Aditya Birla SL Savings Fund - Regular (G) INF209K01LZ1	395.91	17,355	3.49	8.17	7.72	8.22	Debt: PFC, Reliance Ind, Reliance Jio Infocomm, Reliance Retail; CP: NABARD, Tata Power	CPR 3	4 Star	5 Star	Moderately Low
Debt: Low Duration											
IDFC Low Duration Fund (G) INF194K01FU8	28.40	5,804	3.47	8.26	7.49	7.96	Bonds: IRFC, NABARD, PFC, Reliance Ind, IRFC; Securitised Debt: SIDBI	CPR 2	4 Star	5 Star	Moderately Low
AXIS Treasury Advantage Fund (G) INF846K01537	2244.88	5,239	3.56	8.64	7.52	7.84	CD: OBC, SDBI; Deb: NABARD, IRFC; CP: NABARD; GOI 2020	CPR 1	5 Star	5 Star	Moderately Low



ICICI Pru Savings Fund - Regular (G) INF109K01746	386.46	22,569	3.93	8.84	7.69	8.17	NCD: SBI REC, PFC, LIC Hsg, HDFC; CD: SIDBI; Tbills 63days	CPR 2	5 Star	5 Star	Moderately Low
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Debt: Money Market

Nippon India Money Market Fund (G) INF204K01VA4	3016.02	4,540	3.24	7.75	7.49	7.62	GOI 2020; CP: Ultratech Cement, EXIM, Reliance Jio, L&T; CD: BoB	CPR 1	4 Star	4 Star	Moderately Low
Aditya Birla SL Money Manager Fund (G) INF209K01RV7	267.54	12,504	3.22	7.81	7.56	7.69	CP: LIC Hsg Fin, Tata sons, Tata Power, Reliance Ind; CD: Indusind Bank	CPR 4	4 Star	5 Star	Low
Franklin India Savings Fund (G) INF090I01CA1	36.77	4,741	3.26	8.11	7.59	7.80	CMD: 76days; CP: Reliance Ind, Hero FinCorp, Kotak Mah Prime; CD: ICICI Bank; SDL: Odisha	CPR 3	5 Star	5 Star	Moderately Low
L&T Money Market Fund (G) INF917K01BC9	19.77	888	4.95	7.90	7.56	8.03	CD: Indian Bank, ICICI Bank, Kotak Mah Bank, EXIM; CP: LIC Housing;	CPR 2	4 Star	5 Star	Moderate

Debt: Short Duration

HDFC Short Term Debt Fund (G) INF179K01CU6	22.56	11,026	4.86	10.65	8.02	8.32	NCD: SBI, HDFC, LIC Hsg; Deb: Tata sons, PFC	CPR 3	5 Star	5 Star	Moderately Low
IDFC Bond Fund - STP - Regular (G) INF194K01HF5	41.31	11,979	4.11	10.05	7.57	7.84	NCD/Deb:RIL, IRFC, NABARD, HDFC, NHAI, PFC, NTPC	CPR 2	4 Star	4 Star	Moderately Low

Debt: Medium Duration Fund

IDFC Bond Fund - MTP - Regular (G) INF194K01JU0	34.05	2,951	3.99	10.93	7.37	7.78	7.27% GOI 2028, 6.79% GOI 2027; NCD: Reliance Ind, LIC Hsg Fin, PFC; CP: HDFC	CPR 1	5 Star	4 Star	Moderate
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Debt: Dynamic Bond

Kotak Dynamic Bond Fund - Regular (G) INF174K01FA2	26.83	1,132	4.81	12.63	8.82	9.08	7.26% GOI 2029, 6.45% GOI 2029; Deb: SBI BoB; NCD: REC, LIC Hsg Fin, IRFC	CPR 2	5 Star	5 Star	Moderately Low
SBI Dynamic Bond Fund (G) INF200K01958	25.79	1,250	4.70	15.37	8.14	8.46	6.45% GOI 2029, 7.17% GOI 2028, 7.57% GOI 2033, 7.27% GOI 2026	CPR 2	5 Star	4 Star	Moderate

Debt: Corporate Bond

Kotak Corporate Bond Fund-Regular (G) INF178L01BO1	2680.84	4,523	4.07	9.75	8.04	8.27	7.32% GOI 2024; Deb: Nabha Power, HDFC, Reliance Ind, NABARD, SIDBI; CD: Axis Bk	CPR 3	5 Star	4 Star	Moderately Low
HDFC Corporate Bond Fund (G) INF179K01DC2	22.77	12,501	4.27	11.31	8.13	8.59	6.79% GOI 2027, 7.59% GOI 2026; NCD: SBI, RIL; NCD: LIC Hsg Fin, L&T Infa	CPR 3	4 Star	5 Star	Moderate
L&T Triple Ace Bond Fund - (Growth) INF917K01AH0	52.52	2,474	5.40	16.34	8.57	7.52	Bonds/Deb: HDFC Bank, NABARD, NTPC, HDFC, EXIM, HUDCO	CPR 1	2 Star	4 Star	Moderate

Debt: Banking & PSU

AXIS Banking & PSU Debt Fund (G) INF846K01CB0	1902.42	13,555	4.18	10.77	8.52	8.47	Bonds/Deb: NABARD, FCI, HPCL, SBI, Air India, SBI	CPR 3	5 Star	5 Star	Moderately Low
IDFC Banking & PSU Debt Fund (G) INF194K01SN6	17.63	13,030	4.58	12.07	8.36	8.23	NCD: NABARD, Axis Bank, IRFC, NHB, HPCL, ICICI Bk	CPR 4	4 Star	4 Star	Moderately Low

Debt: Gilt & Gilt 10-yr Constant Duration

Nippon India GSF (G) INF204K01BU4	28.09	1,086	4.42	15.27	9.21	9.22	7.17% GOI 2028, 7.26% GOI 2029, 7.27% GOI 2026	CPR 1	5 Star	5 Star	Moderate
UTI Gilt Fund (G) INF789F01661	45.92	504	3.49	14.54	8.21	8.49	7.27% GOI 2026, 7.57% GOI 2033, 6.79% GOI 2029	CPR 3	4 Star	4 Star	Moderate
IDFC G Sec Fund - Invst Plan - Regular (G) INF194K01DZ2	25.33	469	5.09	17.00	9.02	8.68	7.17% GOI 2028, 6.79% GOI 2027	CPR 1	4 Star	NA	Moderate
IDFC GSF Constant Maturity Plan (G) INF194K01FA0	32.80	142	5.11	18.07	11.58	10.46	7.26% GOI 2029, 7.57% GOI 2033, 7.88% GOI 2030	NA	NA	5 Star	Moderate

Debt: Long Duration

ICICI Pru Long Term Bond Fund - (G) INF109K01365	66.91	807	4.59	16.20	9.21	8.83	7.57% GOI 2033; Deb: NABARD, Great Eastern Shipping Co, NHAI, REC	NA	NA	NA	Moderate
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Debt: Floater

Aditya Birla SL Floating Rate - LTP - (G) INF209K01MG9	247.05	8,452	3.71	8.64	7.72	8.26	8.15% GOI 2020 , 8.15% GOI 2021; NCD: Axis Bank, LIC Hsg Fin; FD: Indusind Bank; CD: ICICI Bank	NA	NA	5 Star	Moderately Low
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Debt: Credit Risk

Kotak Credit Risk Fund (G) INF174K01DY7	22.15	5,104	5.15	10.15	7.55	8.35	Debt: HDFC, Talwandi Sabo Power, Tata Steel, PFC, Tata Projects	CPR 1	5 Star	5 Star	Moderately Low
HDFC Credit Risk Debt Fund (G) INF179KA1GC0	16.61	14,487	5.27	10.49	7.28	8.18	Bonds: PFC, Muthoot Fin; Deb: Sikka Ports & terminal; ZCB: Tata Sky, Punjab National Bk	CPR 2	4 Star	5 Star	Moderate

OTHER FUNDS

Scheme Name & ISIN	NAV (Rs.)	Fund Size (Cr. Rs.)	Returns				Top Holdings	Crisil Rank	Value Research Rating	Morning Star Rating	Riskometer
			6 M	1 Year	3 Years	5 Years					
Kotak Gold Fund (G) INF174K01AT3 (FoF)	17.76	224	9.33	27.97	11.78	8.74	Kotak Gold ETF	NA	NA	NA	Moderately High
Franklin India Feeder - Franklin US Opp. (G) INF090I01EW1 (FoF)	34.01	1,279	4.52	12.21	15.53	11.38	Franklin IndiaFeederFranklinUS	NA	NA	NA	High
Edelweiss GCE Off-Shore Fund (G) INF843K01138 (FoF)	32.84	145	18.38	21.75	17.40	11.23	JPMorgan Funds - JF Greater China Fund	NA	NA	NA	High
ICICI Pru Nifty Next 50 Index Fund (G) INF109K01IF1 (Index)	23.48	618	1.72	0.04	3.07	6.31	Avenue Supermarts, SBI Life Insurance, HDFC Life Insurance, Shree Cement, Dabur India, Divis Lab	NA	3 Star	5 Star	Moderately High
HDFC Index Fund-Sensex Plan INF179K01LA9 (Index)	340.25	722	2.10	7.34	10.81	6.58	HDFC Bank, Reliance Ind, HDFC, ICICI Bk, Infosys	CPR 3	5 Star	NA	Moderately High
UTI Nifty Index Fund (G) INF789F01JN2 (Index)	73.53	1,900	1.53	4.77	9.12	5.84	HDFC Bk, Reliance Ind, HDFC, ICICI Bk, Infosys	CPR 3	4 Star	NA	Moderately High



Note:

- Categorisation is as per SEBI classification.
- NAV value as on Feb 28, 2020. Portfolio data as on Feb 28, 2020 wherever available.
- Returns are trailing and annualized (CAGR) as on Feb 28, 2020.
- The notations '5 Star, 5 Star & CPR 1' (used by VR, MS & Crisil respectively) are considered as top in respective rating and ranking scales while NA denotes that the scheme is unrated. 5 Star and 4 Star rating by Morningstar are considered, rest all are marked as NA. CRISIL ratings as on Sep 2019. VR Ratings & Morningstar Ratings are as on the latest data.
- The performance of the funds are rated and classified by Value Research in the following ways: Top 10% funds in each category were classified '5 Star Rating' funds, the next 22.5% got a '4 Star Rating', while the middle 35% got a '3 Star Rating', while the next 22.5% and bottom 10% got '2 Star Rating' and '1 Star Rating' respectively. Value Research Fund Rating (Risk-adjusted Rating) is purely quantitative and there is no subjective component to the Fund Rating.
- The criteria used in computing the CRISIL Composite Performance Rank are Superior Return Scores. Based on percentile of the number of schemes considered in a category, the schemes are ranked as follows: CPR 1- Very good performance, CPR 2 - Good performance, CPR 3 - Average performance, CPR 4 - Below average performance and CPR 5 - Relatively weak performance in the category.
- Morningstar ranks funds on a monthly basis. The funds are ranked on the basis of Morningstar Risk Adjusted Returns (MRAR). All funds in the category are sorted by three-year MRAR % rank in descending order. Starting with the highest MRAR % rank, those funds with a rank that meets but does not exceed 10% receive a 5-star rating. Funds with a rank that meets but does not exceed 32.5% receive a 4-star rating. Funds with a rank that meets but does not exceed 67.5% receive a 3-star rating. Funds with a rank that meets but does not exceed 90% receive a 2-star rating. The remaining funds receive 1 star.
- Schemes shortlisted based on the corpus (1% of SEBI category corpus or Rs 500cr whichever is lesser), age and those open for fresh lump sum subscription. Final picks arrive from return score (respective weightage given for rolling returns (daily periodicity) and trailing returns generated for 6m, 1yr, 3yr & 5yr) and risk scores. P/E, P/B of equity funds, stock concentration, sector concentration, top holdings are also factored for equity funds selection. Issuer concentration, Average maturity, Modified duration, YTM, Ratings of debt papers are considered in arriving debt fund picks.
- The Mutual Fund riskometer is a simple representation of the risk a fund carries. It is a level of risk involved in the particular scheme. Following are the level of risk in Mutual Fund schemes i.e. Low - principal at low risk, Moderately Low - principal at moderately low risk, Moderate - principal at moderate risk, Moderately High - principal at moderately high risk, High - principal at high risk.
- Schemes which have stopped accepting lump sum subscriptions have not been considered.



Standard Portfolio of Mutual fund schemes

Aggressive Investors	
Scheme Name	Allocation
Equity: Small Cap Fund	
AXIS Small Cap Fund	35%
Kotak Small Cap Fund	
ICIC Pru Small Cap Fund	
Equity: Mid Cap Fund	
AXIS Midcap Fund	35%
Tata Mid Cap Growth Fund	
Invesco India Midcap Fund	
Equity: Focused Fund	
SBI Focused Equity Fund	20%
AXIS Focused 25 Fund	
Debt: Low Duration Fund	
ICICI Pru Savings Fund - Regular	10%
IDFC Low Duration Fund	
AXIS Treasury Advantage Fund	

Moderate Investors		
Scheme Name	Allocation	
Equity: Large & Mid Cap Fund		
Kotak Equity Opportunities Fund	30%	
Invesco India Growth Opp Fund		
Sundaram Large and Mid Cap Fund		
Equity: Multi Cap Fund		
Kotak Standard Multicap Fund	40%	
Canara Robeco Equity Diversified Fund		
DSP Equity Fund		
UTI-Equity Fund	10%	
Equity: Focused Fund		
SBI Focused Equity Fund		
AXIS Focused 25 Fund	20%	
Debt: Low Duration Fund		
ICICI Pru Savings Fund - Regular		
IDFC Low Duration Fund	20%	
AXIS Treasury Advantage Fund		

Conservative Investors		
Scheme Name	Allocation	
Equity: Focused / Index		
HDFC Index Fund-Sensex Plan	20%	
ICICI Pru Nifty Next 50 Index Fund		
SBI Focused Equity Fund		
AXIS Focused 25 Fund	20%	
Equity: Multi Cap Fund		
Kotak Standard Multicap Fund		
Canara Robeco Equity Diversified Fund		
DSP Equity Fund	20%	
UTI-Equity Fund		
Hybrid: Aggressive Fund		
SBI Equity Hybrid Fund	30%	
DSP Equity & Bond Fund		
Canara Robeco Equity Hybrid Fund		
Debt: Low Duration Fund		
ICICI Pru Savings Fund - Regular	30%	
IDFC Low Duration Fund		
AXIS Treasury Advantage Fund		

Note: Investors can invest in one or more schemes of respective categories in proportion of their choice. For risk profiler please refer below.



RISK PROFILER

1. The age group you belong to

- a) 51 years and above (1)
- b) 36-50 years (2)
- c) 25-35 years (3)
- d) Less than 25 years (4)

2. Where is most of your current portfolio parked?

- a) Savings and FD (1)
- b) Bonds/ Debt, Gold (1)
- c) Mutual Funds (2)
- d) Stock Market (3)
- e) No investment (1)

3. What will you do if your portfolio falls by 20%?

- a) Sell off (1)
- b) Hold on (2)
- c) Buy More (3)

4. How stable is your income?

- a) Low stability (1)
- b) Moderate stability (2)
- c) High stability (3)

5. Outlined below are three hypothetical investment plans with annual average returns, most likely best-case and worst-case returns. Which range of possible outcomes is most acceptable to you?

The figures are hypothetical and do not represent the performance of any particular investment.



Plan	Average Annual Return	Best-case	Worst-case	Score
A	7.2%	14.3%	-4.6%	(1)
B	9.0%	18.0%	-9.3%	(2)
C	10.7%	23.6%	-15.2%	(3)

(Scores for each answer is mentioned in brackets against the option, the total of the scores will determine the risk profile of the investor; for detailed risk profiling please refer to your investment advisor or consult our financial planning team)

Conservative Score: 0-7

Moderate Score: 8-12

Aggressive Score: 13-16



Disclosure:

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