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Mutual Fund: Nov-Dec 2020 Ready Reckoner

09-Nov-2020



Mutual Fund Ready Reckoner



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)											
Canara Robeco Equity Diversified Fund (G) INF760K01019	147.91	2,413	17.26	6.31	6.89	9.61	Reliance Ind, Infosys, HDFC Bank, ICICI Bank, TCS	CMFR 1	4 Star	4 Star	Moderately High
Parag Parikh Long Term Equity Fund (G) INF879O01019	31.15	4,798	30.00	18.59	11.27	12.74	Persistent systems, Amazon.com Inc (USA), ITC, Alphabet Inc Class C, Mphasis	NA	5 Star	5 Star	Moderately High
UTI Equity Fund (G) INF789F01513	162.55	11,386	24.46	11.12	9.32	9.99	Bajaj Fin, HDFC Bank, L&T Infotech, Infosys, Kotak Mah Bank,	CMFR 1	4 Star	5 Star	Moderately High
Equity: Large Cap (min 80% in Large Cap)											
AXIS Bluechip Fund (G) INF846K01164	31.95	17,270	13.38	1.49	9.19	10.91	Infosys, HDFC Bank, Reliance Ind, Bajaj Fin, TCS	CMFR 1	5 Star	5 Star	Moderately High
Canara Robeco Bluechip Equity Fund (G) INF760K01AR3	28.13	788	15.95	5.93	8.11	10.37	Reliance Ind, Infosys, HDFC Bank, ICICI Bank, TCS	CMFR 1	5 Star	5 Star	Moderately High
Mirae Asset Large Cap Fund (G) INF769K01010	52.49	18,450	18.50	-0.62	3.89	10.25	Reliance Ind, HDFC Bank, Infosys, ICICI Bank, TCS	CMFR 3	5 Star	4 Star	Moderately High
Equity: Large & Mid Cap (min 35% each in Large & Mid-Cap)											
Canara Robeco Emerging Equities (G) INF760K01167	101.47	5,987	20.38	7.14	3.37	10.65	Reliance Ind, HDFC Bank, ICICI Bank, Infosys, Bajaj Finance	CMFR 1	5 Star	5 Star	Moderately High
Kotak Equity Opportunities (G) INF174K01187	127.46	3,757	18.53	3.81	3.07	9.49	Reliance Ind, Infosys, TCS, HDFC Bank, Dr. Reddy's Lab	CMFR 2	4 Star	4 Star	Moderately High
Equity: Mid Cap (min 65% in Mid-Cap)											
AXIS Midcap Fund (G) INF846K01859	42.78	6,732	18.44	8.91	10.01	11.06	Ipca lab, PI industries, Voltas, Cholamandalam Invest & Fin, Mphasis	CMFR 1	5 Star	5 Star	Moderately High

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DSP Midcap Fund (G) INF740K01128	61.52	8,274	21.73	10.55	3.49	10.95	Ipca lab, Balkrishna Industries, Manappuram Finance, Infosys, Atul	CMFR 2	5 Star	4 Star	Moderately High
Invesco India Midcap Fund (G) INF205K01BC9	53.12	1,005	20.43	9.23	3.90	9.07	Balkrishna Industries, Coromandel Int, Apollo Hospitals, Indraprastha gas, AIA Engineering	CMFR 2	4 Star	5 Star	Moderately High
Tata Mid Cap Growth Fund - (G) INF277K01626	148.80	869	21.34	6.18	2.38	7.70	PI Industries, Voltas, Navin Fluorine int, Jubilant FoodWorks, Bata India	CMFR 3	3 Star	4 Star	Moderately High

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

AXIS Small Cap Fund (G) INF846K01K01	33.70	2,930	25.28	7.37	7.42	11.30	Galaxy Surfactants, Fine organic Indus, Can Fin homes, Tata Elxsi, Brigade Enterprises	CMFR 1	4 Star	4 Star	Moderately High
DSP Small Cap Fund (G) INF740K01797	60.77	5,320	38.40	17.49	-1.57	7.63	Ipca Lab, Atul, APL Apollo Tubes, Manappuram Finance, Tube Investments of India	CMFR 2	4 Star	NA	Moderately High
Kotak Small Cap Fund (G) INF174K01211	80.97	1,811	37.75	14.03	1.87	9.08	Sheela Foam, Century Plyboards, Supreme Industries, JK Cement, Hawkins Cookers	CMFR 3	3 Star	4 Star	Moderately High

Equity: Contra (min 65% in Equity)

Invesco India Contra Fund (G) INF205K01189	49.78	4,967	18.72	3.63	4.07	10.18	Reliance Indus, HDFC Bank, Infosys, ICICI Bank, Bharti Airtel	CMFR 1	5 Star	NA	Moderately High
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Equity: Value (min 65% in Equity)

ICICI Pru Value Discovery Fund (G) INF109K01AF8	147.89	15,764	20.56	5.04	1.25	5.44	Infosys, Sun Pharma Indus, M&M, Bharti airtel, PI Industries	CMFR 2	3 Star	5 Star	Moderately High
Tata Equity P/E Fund - (G) INF277K01451	135.41	4,454	19.33	-1.16	-0.79	10.03	Reliance Ind, Infosys, HDFC, HDFC Bank, HCL Tech	CMFR 3	4 Star	4 Star	Moderately High

Equity: Focused (min 65% in Equity & max 30 stocks)

AXIS Focused 25 Fund (G) INF846K01CH7	30.37	11,455	16.81	0.00	6.62	11.64	TCS, Reliance Indus, Bajaj Fin, HDFC Bank, Kotak Mah Bank	CMFR 3	5 Star	NA	Moderately High
IIFL Focused Equity Fund (G) INF579M01878	18.75	963	20.88	7.37	8.04	11.95	ICICI Bank, Infosys, HDFC Bank, Dr. Reddy's lab, Crompton Greaves Consumer Electrical	CMFR 1	5 Star	NA	Moderately High
SBI Focused Equity Fund (G) INF200K01370	147.52	10,114	12.89	-1.19	6.32	9.60	HDFC Bank, Alphabet Inc Class A, P&G Hygiene & Health Care, Bajaj Finance, Avenue Supermarts	CMFR 2	5 Star	NA	Moderately High

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

Aditya Birla SL Digital India Fund (G) INF209K01140 (IT)	74.89	611	51.17	42.46	24.43	15.66	Infosys, Tech Mahindra, Bharti Airtel, TCS, HCL Tech	NA	NA	NA	High
Canara Robeco Cons Trends Fund (G) INF760K01241 (Consumption)	43.30	412	15.81	1.09	7.00	11.54	HDFC Bank, HUL, Reliance Indus, Bajaj Finance, Asian Paints	NA	NA	NA	High
ICICI Pru Technology Fund (G) INF109K01506 (IT)	82.84	692	61.36	46.96	25.67	14.36	Infosys, TCS, Bharti Airtel, Tech Mahindra, Indiamart Intermesh	NA	NA	NA	High
Mirae Asset Healthcare Fund - Regular (G) INF769K01EA2 (Pharma)	17.01	1,006	27.34	60.87	-	-	Dr. Reddy's lab, Sun pharma Indus, Divi's lab, Cipla, Ipca Lab	NA	NA	NA	High
Nippon India Pharma Fund (G) INF204K01968 (Pharma)	221.81	3,911	23.45	50.89	18.46	7.11	Lupin, Aurobindo Pharma, Sun pharma Indus, Dr. Reddy's lab, Divi's lab	NA	NA	NA	High
SBI Banking & Fin Services Fund (G) INF200KA1473 (Fin Services)	16.77	1,495	14.03	-11.91	4.20	12.46	HDFC Bank, ICICI Bank, Kotak Mah Bank, Axis Bank, SBI	NA	5 Star	5 Star	High

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

ICICI Pru US Bluechip Equity Fund (G) INF109K01E35	32.60	822	3.20	7.92	14.32	12.76	Aspen Technology Inc, Constellation Brands Inc, Biogen Idec Inc. (USA), Salesforce Com, American Express Co.	NA	NA	NA	High
Nippon India US Equity Opportunities Fund (G) - INF204KA12G2	18.61	200	8.89	12.02	15.17	13.69	Mastercard Ord Shs Class A, Microsoft Corp, Facebook, Lowe S Cos, Iqvia Holdings	NA	NA	NA	High
SBI Magnum Equity ESG Fund (G) INF200K01214	107.07	2,731	17.06	-3.98	4.08	7.57	Infosys, HDFC Bank, Reliance Indus, TCS, Kotak Mahindra Bank	NA	NA	NA	High
Tata Ethical Fund - (G) INF277K01956	176.15	617	17.99	7.65	4.21	5.95	Infosys, TCS, HCL Tech, HUL, Alkem Lab	NA	NA	NA	High
UTI-MNC Fund (G) INF789F01844	198.15	2,187	10.32	-2.37	2.10	5.19	Britannia Indus, Maruti Suzuki Ind, HUL, Mphasis, Nestle Ind	NA	NA	NA	Moderately High

Equity: ELSS (min 80% in Equity)

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Aditya Birla SL Tax Relief '96 (G) INF209K01108	31.64	11,123	12.64	-0.13	1.35	8.12	Honeywell Auto, Pfizer, HDFC, Bayer Crop science, , Reliance Ind.	CMFR 2	4 Star	4 Star	Moderately High
AXIS Long Term Equity Fund (G) INF846K01131	48.39	21,836	13.38	-1.31	6.63	9.35	Bajaj Fin, TCS, HDFC Bank, Info Edge (India), Nestle India	CMFR 2	4 Star	5 Star	Moderately High
Canara Robeco Equity Tax Saver Fund (G) INF760K01100	73.75	1,181	20.57	9.57	8.54	10.19	Infosys, Reliance Indus, ICIC Bank, HDFC Bank, TCS	CMFR 1	5 Star	5 Star	Moderately High
Mirae Asset Tax Saver Fund (G) INF769K01DK3	19.48	4,270	23.28	6.04	6.36	-	HDFC Bank, Infosys, ICICI Bank, Reliance Ind, TCS	CMFR 2	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)											
Canara Robeco Equity Hybrid Fund (G) INF760K01050	177.35	3,438	13.46	7.24	6.92	9.34	Infosys, Reliance Ind, HDFC Bank, ICICI Bank, TCS	CMFR 1	5 Star	5 Star	Moderately High
DSP Equity & Bond Fund - (G) INF740K01318	165.62	5,502	13.72	2.02	4.50	8.56	5.77% GOI 2030, HDFC Bank, ICICI Bank, Bajaj Finance, Bharti Airtel	CMFR 2	4 Star	4 Star	Moderately High
Mirae Asset Hybrid - Equity Fund (G) INF769K01DE6	15.59	3,735	13.48	2.59	4.88	9.51	Reliance Indus, HDFC Bank, Infosys, ICICI Bank, TCS	CMFR 2	5 Star	4 Star	Moderately High
SBI Equity Hybrid Fund (G) INF200K01107	141.59	31,226	10.74	-0.36	4.58	8.04	HDFC Bank, Infosys, Divi's lab, Bajaj Fin; G-Sec: 6.19% GOI 2034	CMFR 2	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)											
Edelweiss Arbitrage Fund - Regular (G) INF754K01EF3	14.93	3,316	1.55	4.74	5.76	5.97	Reliance Indus, Bharti airtel, HDFC, ICICI Bank, Adani Ports and Special Economic Zone	CMFR 2	5 Star	NA	Moderately Low

Mutual Fund Ready Reckoner

L&T Arbitrage Opportunities Fund (G) INF917K01QL8	14.78	1,417	1.93	5.04	5.77	5.90	MF: L&T Liquid Plan; FD: HDFC Bank; Stock: Reliance Indus, ICICI Bank, Bharti Airtel	CMFR 1	4 Star	NA	Moderately Low
Nippon India Arbitrage Fund (G) INF204K01Y1	20.56	7,168	1.77	4.49	5.89	5.95	FD: HDFC Bank, MF: Nippon India; Stock: ICICI Bank, Bharti Airtel, Reliance Indus	CMFR 3	4 Star	NA	Moderately Low
Hybrid: Equity Savings (min 65% Equity and min 10% Debt)											
Kotak Equity Savings Fund (G) INF174K01C78	15.50	1,351	8.19	5.10	5.83	7.23	MF: Kotak Money Market Fund, FD: HDFC Bank, Stocks: Grasim Ind, Reliance Ind, Infosys	NA	4 Star	4 Star	Moderately High
Hybrid: Conservative (max 25% in Equity and min 75% in Debt)											
Canara Robeco Conservative Hybrid Fund (G) INF760K01282	65.59	274	9.51	10.23	11.52	7.40	Debt: LIC Housing Fin, IRFC; 6.19% GOI 2034, 7.68% GOI 2023, 5.77% GOI 2030	CMFR 1	4 Star	5 Star	Moderately High
Kotak Debt Hybrid Fund (G) INF174K01393	35.47	274	10.31	8.78	10.76	8.08	6.19% GOI 2034, 5.77% GOI 2030, 7.16% GOI 2050, NCD: Canara Bank, SBI	CMFR 2	4 Star	5 Star	Moderate
Hybrid: Dynamic Asset Allocation											
DSP Dynamic Asset Allocation Fund (G) INF740K01K57	16.97	1,633	9.76	5.76	5.78	7.52	ICICI Bank, Bharti Airtel, HDFC Bank; Deb: IRFC, ICICI Bank	NA	4 Star	4 Star	Moderately High
Edelweiss Balanced Advantage Fund (G) INF754K01285	26.90	1,585	11.71	9.86	6.91	7.78	Infosys, ICICI Bank, Bharti airtel, HCL Tech, Reliance Indus	NA	3 Star	4 Star	Moderately High
ICICI Pru Balanced Advantage Fund (G) INF109K01BH2	38.41	26,175	14.59	2.64	5.31	7.93	Reliance Ind, HDFC Bank, ICICI Bank, Infosys, Bharti Airtel	NA	4 Star	4 Star	Moderately High
Kotak Balanced Advantage Fund - Regular (G) INF174KA1186	11.85	4,528	16.06	7.08	-	-	Reliance Indus, ICICI Bank, HDFC Bank, Infosys; MF: Kotak Liquid	NA	NA	NA	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					

Mutual Fund Ready Reckoner



Debt: Overnight (Very Low Duration Risk, Very Low Credit risk)

SBI Overnight Fund (G) INF200K01LQ9	3279.65	12,932	1.49	3.63	4.75	5.66	Reverse Repo, TREPS	NA	3 Star	NA	Low
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Debt: Liquid (Low Duration Risk, Low Credit risk)

AXIS Liquid Fund (G) INF846K01412	2243.74	24,817	1.82	4.67	5.85	6.69	CP: NABARD; T-bills: RBI 91D, RBI 182D	CMFR 3	4 Star	NA	Low
ICICI Pru Liquid Fund - Regular (G) INF109K01VQ1	299.22	44,170	1.87	4.64	5.83	6.66	T-bills: RBI 91D, RBI 182D	CMFR 3	4 Star	NA	Low
Nippon India Liquid Fund (G) INF204K01UN9	4934.99	24,930	1.86	4.63	5.88	6.70	T-bills: RBI 91D, RBI 182D; CP: HDFC, Hindustan Zinc; 8.15% GOI 2020	CMFR 3	4 Star	NA	Low
Sundaram Money Fund - Regular (G) INF903J01GU2	42.56	3,777	1.80	4.54	5.78	6.62	T-bills: RBI 91D, RBI 182D; CP: IOC	CMFR 3	3 Star	NA	Low

Debt: Ultra Short Duration (Low Duration Risk, Low Credit Risk)

Aditya Birla SL Savings Fund - Regular (G) INF209K01LZ1	415.89	14,532	4.38	7.32	8.20	8.00	CP: HDFC, RIL M&M Fin Serv; NCD: Shriram Transport Fin; CD: Bank of Baroda.	CMFR 2	5 Star	5 Star	Moderately Low
HDFC Ultra Short Term Fund (G) INF179KB11R3	11.67	11,967	3.71	6.69	-	-	Deb: HDFC; CP: NTPC, BHEL, Hindustan Zinc; 7.00% GOI 2021	CMFR 3	4 Star	NA	Moderately Low

Debt: Low Duration (Moderate Duration Risk, Low Credit Risk)

AXIS Treasury Advantage Fund (G) INF846K01537	2364.27	8,146	4.49	7.64	8.51	7.72	T-bills: RBI 182D; CP: RIL; CD: EXIM Bank; 8.79% GOI 2021	CMFR 2	5 Star	5 Star	Moderately Low
ICICI Pru Savings Fund - Regular (G) INF109K01746	408.78	19,922	5.45	8.38	8.78	8.12	CP: RIL, SIDBI; NCD: SBI; G-sec: 6.79% GOI 2027, GOI 2033	CMFR 2	5 Star	5 Star	Moderately Low
IDFC Low Duration Fund (G) INF194K01FU8	29.80	6,381	3.94	7.21	8.09	7.73	T-Bills: RBI 91D, 364D; NCD: REC	CMFR 1	4 Star	5 Star	Moderately Low
Invesco India Treasury Advantage Fund(G) INF205K01HY0	2922.25	2,278	4.39	7.47	8.52	7.66	T-Bill: RBI 182D; NCD: Bajaj Finance, IRFC; 7.00% GOI 2021	CMFR 1	5 Star	4 Star	Moderately Low

Mutual Fund Ready Reckoner



Debt: Money Market (Moderate Duration Risk, Low Credit Risk)

Nippon India Money Market Fund (G) INF204K01VA4	3145.68	5,762	3.13	6.36	7.52	7.36	CD: IDFC First Bank; CP: NABARD, EXIM Bank; T-bills: RBI 182D	CMFR 2	3 Star	4 Star	Moderate
UTI-Money Market Fund - Regular (G) INF789F01PX8	2338.26	6,230	3.34	6.39	7.44	7.36	T-Bill: RBI 182D, 364D; 6.17% GOI 2021	CMFR 2	3 Star	4 Star	Moderately Low

Debt: Short Duration (Moderate Duration Risk, Low Credit Risk)

HDFC Short Term Debt Fund (G) INF179K01CU6	24.23	13,569	7.26	11.02	10.69	8.61	NCD: IndInfravit Trust 2038, HDFC; 5.77% GOI 2030, 5.79% GOI 2030, 7.32% GOI 2024	CMFR 4	5 Star	5 Star	Moderately Low
IDFC Bond Fund - STP - Regular (G) INF194K01HF5	44.15	13,334	6.03	9.73	10.33	8.07	NCD/Deb: Reliance Ind, IRFC, NABARD, HDFC	CMFR 3	5 Star	5 Star	Moderately Low
L&T Short Term Bond Fund (G) INF917K01CL8	20.63	4,374	5.17	9.57	9.98	7.94	6.18% GOI 2024, 7.72% GOI 2025, 7.32% GOI 2024, 7.59% GOI 2026; Deb: NABARD	CMFR 2	4 Star	4 Star	Moderately Low

Debt: Floater (Moderate Duration Risk, Low Credit Risk)

Aditya Birla SL Floating Rate - LTP - (G) INF209K01MG9	262.20	7,110	5.19	8.64	8.98	8.28	8.15% GOI 2020; NCD: SIDBI, REC, Axis Bank, NHAI, L&T	NA	NA	5 Star	Moderately Low
Nippon India Floating Rate Fund (G) INF204K01CG1	34.12	12,372	6.74	11.07	10.46	8.09	7.32% GOI 2024, 7.35% GOI 2024, 6.18% GOI 2024; Deb: HDFC, NABARD	NA	NA	5 Star	Moderately Low

Debt: Banking & PSU (Moderate Duration Risk, Low Credit Risk)

DSP Banking & PSU Debt Fund (G) INF740K01ZP6	18.50	4,349	6.07	10.64	10.88	8.53	Deb: IOC, NTPC, HPCL; 7.59% GOI 2026, 7.27% GOI 2026	CMFR 1	3 Star	4 Star	Moderate
IDFC Banking & PSU Debt Fund (G) INF194K01SN6	18.96	18,980	6.57	10.83	12.01	8.58	NCD: NABARD, Axis Bank, IRFC, NHB; 6.84% GOI 2022	CMFR 2	5 Star	4 Star	Moderately Low
Nippon India Banking & PSU Debt Fund (G) INF204KA1T56	15.92	6,429	6.50	10.87	11.48	8.75	5.77% GOI 2030, 7.27% GOI 2026; NCD: BSNL, PFC, NTPC	CMFR 1	4 Star	4 Star	Moderately Low

Debt: Gilt & Gilt 10-yr Constant Duration (High Duration Risk, Low Credit Risk)

Mutual Fund Ready Reckoner

DSP G-Sec Fund (G) INF740K01615	73.27	549	5.47	12.99	14.25	9.62	5.77% GOI 2030, 7.26% GOI 2029, 6.79% GOI 2027, 6.80% GOI 2060	CMFR 2	4 Star	4 Star	Moderate
IDFC G Sec Fund - Invst Plan - Regular (G) INF194K01D22	27.62	1,596	5.95	13.82	15.06	9.87	6.79% GOI 2027, 7.26% GOI 2029, 6.97% GOI 2026, 7.17% GOI 2028	CMFR 2	5 Star	5 Star	Moderate
IDFC GSF Constant Maturity Plan (G) INF194K01FA0	35.60	308	5.78	13.46	15.91	11.05	7.26% GOI 2029, 6.19% GOI 2034, 6.79% GOI 2027, 6.79% GOI 2029, 7.73% GOI 2034	NA	NA	5 Star	Moderate
Nippon India GSF (G) INF204K01BU4	30.08	1,506	4.31	11.27	13.27	9.94	7.27% GOI 2026, 6.19% GOI 2034, 5.77% GOI 2030, 5.22% GOI 2025, 6.68% GOI 2031	CMFR 2	4 Star	5 Star	Moderate

Debt: Corporate Bond (Moderate Duration Risk, Moderate Credit Risk)

Aditya Birla SL Corporate Bond Fund (G) INF209K01785	84.59	20,645	7.09	11.69	11.16	8.98	6.45% GOI 2029; NCD: L&T, Reliance Indus, NABARD, PFC	CMFR 1	5 Star	5 Star	Moderately Low
HDFC Corporate Bond Fund (G) INF179K01DC2	24.61	20,526	7.10	11.55	11.53	9.05	6.79% GOI 2027, 6.97% GOI 2026, 7.59% GOI 2026; NCD: SBI, HDFC	CMFR 2	4 Star	5 Star	Moderate
L&T Triple Ace Bond Fund - (Growth) INF917K01AH0	56.71	5,301	7.71	13.23	13.67	8.56	NCD: HDFC Bank, NTPC; 7.26% GOI 2029, 6.45% GOI 2029, 7.17% GOI 2028	CMFR 2	4 Star	4 Star	Moderate

Debt: Medium Duration Fund (High Duration Risk, Moderate Credit Risk)

IDFC Bond Fund - MTP - Regular (G) INF194K01JU0	36.44	3,786	5.45	10.22	10.54	8.13	6.79% GOI 2027, 6.97% GOI 2026, 7.35% GOI 2024, 6.18% GOI 2024; NCD: Reliance Ind	CMFR 1	4 Star	5 Star	Moderate
SBI Magnum Medium Duration Fund (G) INF200K01719	38.84	4,437	8.00	12.86	12.14	9.90	7.17% GOI 2028, 7.27% GOI 2026, 8.15% GOI 2026, 5.77% GOI 2030; NCD: Mahindra Rural Hsg Finance	CMFR 2	5 Star	5 Star	Moderate

Debt: Medium to Long Duration (High Duration Risk, Moderate Credit Risk)

IDFC Bond Fund - Income Plan - Reg (G) INF194K01IL1	53.22	681	5.14	11.28	12.30	8.54	6.79% GOI 2027, 7.26% GOI 2029, 7.73% GOI 2034, 8.70% GOI 2028	CMFR 1	4 Star	5 Star	Moderate
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Debt: Long Duration (High Duration Risk, Moderate Credit Risk)

Mutual Fund Ready Reckoner

ICICI Pru Long Term Bond Fund - (G) INF109K01365	71.35	1,073	5.08	11.92	13.22	9.44	7.57% GOI 2033, 6.19% GOI 2034; NCD: NABARD, Great Eastern Shipping, NHAI	NA	NA	NA	Moderate
Nippon India Nivesh Lakshya Fund (G) INF204KB1ZB0	13.63	1,566	4.72	12.59	16.04	-	8.13% GOI 2045, 8.17% 2044, 7.06% GOI 2046	NA	NA	NA	Moderate

Debt: Dynamic Bond (High Duration Risk, Moderate Credit Risk)

AXIS Dynamic Bond Fund (G) INF846K01917	22.90	992	7.76	13.60	12.88	9.01	NCD: SBI, Food Corp of India, NHPC, HDFC; 5.77% GOI 2030	CMFR 3	5 Star	5 Star	Moderate
DSP Strategic Bond Fund - Reg (G) INF740K01GK7	2609.56	1,715	4.89	12.52	12.66	8.53	6.45% GOI 2029, 7.26% GOI 2029, 6.79% GOI 2027, 7.17% GOI 2028, 5.77% GOI 2030	CMFR 1	4 Star	4 Star	Moderate
IDFC Dynamic Bond Fund - Regular (G) INF194K01QG4	27.07	2,686	5.63	12.68	13.22	9.06	6.79% GOI 2027, 7.26% GOI 2029, 6.97% GOI 2026, 7.17% GOI 2028, 8.20% GOI 2025	CMFR 2	4 Star	5 Star	Moderate
Kotak Dynamic Bond Fund - Regular (G) INF174K01FA2	28.88	1,726	7.77	11.60	12.33	9.64	7.26% GOI 2029, 6.19 GOI 2034, 5.77% GOI 2030, 7.16% GOI 2050; NCD: Coastal Guj Power 2028	CMFR 3	5 Star	5 Star	Moderately Low

Debt: Credit Risk (Moderate Duration Risk, High Credit Risk)

HDFC Credit Risk Debt Fund (G) INF179KA1GC0	17.68	6,189	8.67	10.45	9.85	8.32	NCD: Pipeline Infrastructure, IndInfravit Trust 2038, PFC, Shriram City Union; ZCB: Punjab National Bk	CMFR 2	5 Star	5 Star	Moderate
ICICI Pru Credit Risk Fund (G) INF109K01GU4	23.01	6,563	6.78	10.23	9.76	8.28	5.77% GOI 2030, 6.19% GOI 2034; NCD: ICICI Bank, Aqua space developers, Prestige estate projects 2023	CMFR 2	5 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					

Other: Fund-of-Funds (Domestic)

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HDFC Gold Fund (G) INF179K01LC5 (FoF)	16.20	938	4.72	31.61	18.69	12.29	HDFC Gold ETF	NA	4 Star	NA	Moderately High
ICICI Pru Asset Allocator Fund (FoF) (G) INF109K01837	59.76	7,964	15.58	3.49	6.50	9.23	ICICI Pru Bluechip Fund, ICICI Pru Value Discovery Fund, ICICI Pru All Seasons Bond Fund, ICICI Pru Gilt Fun, ICICI Pru Multicap Fund	NA	NA	NA	Moderately High
IDFC All Seasons Bond Fund - Regular (G) (FoF) INF194K01SE5	33.84	143	6.37	10.49	8.56	8.34	IDFC PSU & Banking Debt, IDFC Bond short term	NA	NA	NA	Moderately Low
Kotak Asset Allocator Fund (G) INF174K01468 (FoF)	98.03	66	17.17	14.72	9.29	10.03	Kotak Equity Opportunities, Kotak Emerging Equity, Kotak Corporate Bond Fund, Kotak Smallcap Fund, Kotak Overnight Fund	NA	5 Star	NA	Moderately High
Kotak Gold Fund (G) INF174K01AT3 (FoF)	21.00	715	5.57	30.89	19.34	12.54	Kotak Gold ETF	NA	4 Star	NA	Moderately High

Other: Fund-of-Funds (Overseas)

Edelweiss GCE Off-Shore Fund (G) INF843K01138 (FoF)	45.44	388	31.58	52.39	20.20	18.96	JPMorgan Funds - JF Greater China Fund	NA	NA	NA	High
Franklin India Feeder - Franklin US Opp. (G) INF09OIO1EW1 (FoF)	44.85	2,252	21.82	38.10	22.81	16.70	Franklin India Feeder Franklin US	NA	NA	NA	High
Motilal Oswal Nasdaq 100 FOF - Regular (G) INF247L01700 (FoF)	17.65	1,144	22.83	46.73	-	-	Motilal Oswal Nasdaq 100 ETF	NA	NA	NA	High
PGIM India GEO Fund (G) INF223J01AU8 (FoF)	30.64	321	40.16	62.68	26.63	16.54	PGIM JENNSN GLEQ OP-USD AC	NA	NA	NA	High

Other: Index Fund

HDFC Index Fund-Sensex Plan INF179K01LA9 (Index)	353.86	1,496	18.21	-0.74	6.66	9.11	Reliance Ind, HDFC Bank, HDFC, Infosys, TCS	CMFR 3	5 Star	NA	Moderately High
ICICI Pru Nifty Next 50 Index Fund (G) INF109K01IF1 (Index)	24.11	804	13.22	-4.94	-2.74	6.99	Avenue Supermarts, Tata Consumer Products, Dabur India, Adani Green Energy, ICICI Lombard GIC	NA	3 Star	NA	Moderately High
UTI Nifty Index Fund (G) INF789F01JN2 (Index)	76.81	2,711	18.71	-1.23	4.90	8.56	Reliance Ind, HDFC Bank, Infosys, HDFC, TCS	CMFR 3	4 Star	NA	Moderately High

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Note:

- Categorisation is as per SEBI classification.
 - NAV value as on Oct 30, 2020. Returns are trailing and annualized (CAGR) as on Oct 30, 2020.
 - Corpus Data is as on Sept 30, 2020. Portfolio data as on Oct 31, 2020, wherever available.
 - Schemes in the respective categories are arranged alphabetically and does not indicate our order of preference.
 - The notations '5 Star, 5 Star & CMFR 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 are as on Sept 2020. 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 Mutual Fund Rank (CMFR) are on superior return scores. Based on percentile of the number of schemes considered in a category, the schemes are ranked as follows: CMFR 1- Very good performance, CMFR 2 - Good performance, CMFR 3 - Average performance, CMFR 4 - Below average performance and CMFR 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 are reviewed based on its 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, up-capture and down-capture ratio are factored for equity funds selection. Issuer concentration, Average maturity, Modified duration, YTM, Ratings of debt papers are considered in selecting debt fund picks.
 - Duration Risk: Duration is a measure of the sensitivity of the price to changes in interest rates and addresses interest rate risk. Bond prices have an inverse relationship with interest rates. The higher the duration, the greater the interest-rate risk or reward for bond prices. The higher the duration, the more the fixed income security's price would fall if there is a rise in interest rates and vice versa.
- Credit Risk: Credit risk is the probable risk of loss resulting from a borrower's failure to repay a loan or meet contractual obligations. Schemes which don't have higher exposure to top rated papers as per the latest portfolio are classified as those carrying credit risks. The current pandemic crisis has caused the economic and business disruptions; many debt papers might undergo rating downgrade. Credit risk (due to rating action) is involved even in top rated debt instruments
- 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. Source for the data is NAVIndia.

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Standard Portfolio of Mutual fund schemes

Aggressive Investors	
Scheme Name	Allocation
Equity: Small Cap Fund	
AXIS Small Cap Fund	30%
DSP Small Cap Fund	
Kotak Small Cap Fund	
Equity: Mid Cap Fund	
AXIS Midcap Fund	35%
Tata Mid Cap Growth Fund	
Invesco India Midcap Fund	
DSP Midcap Fund	
Equity: Focused Fund	
AXIS Focused 25 Fund	25%
SBI Focused Equity Fund	
IIFL Focused Equity Fund	
Debt: Low Duration Fund	
ICICI Pru Savings Fund - Regular	10%
IDFC Low Duration Fund	
AXIS Treasury Advantage Fund	
Invesco India Treasury Advantage Fund	

Moderate Investors		
Scheme Name	Allocation	
Equity: Large & Mid Cap Fund		
Kotak Equity Opportunities Fund	30%	
Canara Robeco Emerging Equities		
Equity: Multi Cap Fund		
Parag Parikh Long Term Equity Fund	35%	
UTI Equity Fund		
Canara Robeco Equity Diversified Fund	10%	
Equity: Focused Fund		
AXIS Focused 25 Fund		
SBI Focused Equity Fund	10%	
IIFL Focused Equity Fund		
Debt: Low Duration Fund		
IDFC Low Duration Fund	25%	
ICICI Pru Savings Fund - Regular		
AXIS Treasury Advantage Fund		
Invesco India Treasury Advantage Fund		

Conservative Investors		
Scheme Name	Allocation	
Equity: Focused / Index		
ICICI Pru Nifty Next 50 Index Fund	20%	
UTI Nifty Index Fund		
AXIS Focused 25 Fund		
SBI Focused Equity Fund	20%	
Equity: Multi Cap Fund		
Canara Robeco Equity Diversified Fund		
Parag Parikh Long Term Equity Fund	20%	
UTI Equity Fund		
Hybrid: Aggressive Fund		
SBI Equity Hybrid Fund	30%	
Mirae Asset Hybrid - Equity Fund		
Canara Robeco Equity Hybrid Fund		
DSP Equity & Bond Fund	30%	
Debt: Low Duration Fund		
ICICI Pru Savings Fund – Regular		
IDFC Low Duration Fund		
AXIS Treasury Advantage Fund	30%	
Invesco India 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)

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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

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