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Mutual Fund Recommendation

Mutual funds are a great investment tool for investors looking to invest in Indian equity markets, especially for investors who are wary of investing directly into equities or debt market.

In this report, we have hand-picked mutual fund schemes for investment after a rigorous analysis based on various qualitative and quantitative parameters including scheme performance, risk-return analysis, consistency of performance, fund manager's profile and track record, portfolio churning and fund house's investment process.

Equity Portfolio Recommendation

The equity portfolio recommendation section of the report consists of a three mutual fund model portfolios designed for investors with different risk appetite, namely, aggressive, moderate and conservative.

Aggressive: High Risk, High Return

Scheme Name	Latest NAV*	Launch Date	Asset Allocation	Returns (%)				Fund Type
				One Year	Three Years	Five Years	Since Inception	
Franklin India Flexi Cap Fund	60.5045	Mar-05	15%	1.40	19.71	11.66	18.20	Large-Midcap
IDFC Premier Equity Fund	71.365	Sep-05	25%	6.11	21.62	15.48	21.27	Mid-Cap
DSP BlackRock Micro Cap Fund	42.272	Jun-07	15%	17.26	33.99	19.76	18.53	Mid-Cap
Birla Sun Life Frontline Equity Fund	156.43	Aug-02	20%	-2.67	16.97	10.76	23.02	Large-Midcap
ICICI Prudential Dynamic Plan	180.113	Oct-02	25%	-4.59	16.02	10.34	24.69	Large-Midcap

Moderate: Medium Risk, Medium Return

Scheme Name	Latest NAV*	Launch Date	Asset Allocation	Returns (%)				Fund Type
				One Year	Three Year	Five Years	Since Inception	
Franklin India Flexi Cap Fund	60.5045	Mar-05	15%	1.40	19.71	11.66	18.20	Large-Midcap
Reliance Equity Opportunities Fund	73.1873	Mar-05	25%	-3.48	18.87	14.20	20.48	Multi Cap
Templeton India Growth Fund	185.822	Jul-07	10%	-2.70	15.47	7.69	16.40	Multi Cap
ICICI Pru Focused Bluechip Equity	28.26	May-08	20%	-4.01	15.44	10.52	14.78	Large Cap
Franklin India Bluechip	342.1974	Dec-93	30%	-1.27	13.53	8.70	21.15	Large Cap

Conservative: Low Risk, Low Return

Scheme Name	Latest NAV*	Launch Date	Asset Allocation	Returns (%)				Fund Type
				One Year	Three Year	Five Years	Since Inception	
ICICI Prudential Focused Bluechip Equity Fund	28.26	May-08	25%	-4.01	15.44	10.52	14.78	Large Cap
Nifty BeES	787.5054	Dec-01	15%	-8.29	10.84	6.48	15.67	Large Cap
Reliance Equity Opportunities Fund	73.1873	Mar-05	25%	-3.48	18.87	14.20	20.48	Multi Cap

HDFC Prudence Fund	371.598	Feb-94	35%	-2.97	16.52	10.94	17.99	Hybrid
Franklin India Bluechip	342.1974	Dec-93	30%	-1.27	13.53	8.70	21.15	Large Cap

OTHER RECOMMENDED SCHEMES: Equities

Scheme Name	Latest NAV*	Launch Date	Returns (%)				Fund Type
			One Year	Three Year	Five Years	Since Inception	
Templeton India Growth Fund	185.822	Sep-96	-2.70	15.47	7.69	16.40	Multi Cap Fund
ICICI Prudential Indo Asia Equity	20	Oct-07	1.01	18.53	12.50	8.89	Large-Midcap Fund
Tata Ethical Fund	126.5018	May-96	3.78	20.09	12.86	16.25	MidCap Fund
HDFC Equity Fund	444.076	Jan-95	-8.84	15.56	8.02	19.86	Multi Cap Fund

*NAV and Returns as on 04th Dec 2015; Returns < 1 yr annualised, > 1 yr compounded annualized

Monthly Income Plans - Recommendation

Is it for me ?	Yes, if you have a conservative risk profile, yet want a pinch of equities
Bank Equivalent to	Fixed Deposits
Tax Benefit	Better post-tax returns, for investors in higher tax bracket
Composition	Debt & Money Market Instruments; 5-25% in Equities

Scheme Name	Type	Launch Date	Returns (%)			
			One Year	Three Years	Five Years	Since Inception
Reliance MIP	Hybrid Debt	Jan 2004	6.09	10.87	9.60	10.88
Birla Sun Life MIP II - Savings 5	Hybrid Debt	May 2004	6.58	10.14	9.72	9.08
HDFC Prudence Fund	Hybrid Debt	Feb 1994	-2.97	16.52	10.94	17.99
HDFC MIP - LTP - Growth	Hybrid-Equity	Dec 2003	3.41	10.91	9.03	11.15

* NAV and Returns as on 04th Dec 2015; Returns < 1 yr annualised, > 1 yr compounded annualized

Tax Saving Fund Recommendation

Is it for me ?	Yes, if you are interested in the dual benefit of equity market participation and tax saving
Tax Benefit	Under section 80C of income tax, investments of upto Rs 1,50,000 in tax-saving funds are eligible for deduction from gross total income No long term capital gains on withdrawal, dividends are tax free
Composition	Equities

Scheme Name	Type	Launch Date	Returns (%)			
			One Years	Three Years	Five Years	Since Inception
Axis Long Term Equity Fund	29.7085	Dec-09	3.55	26.06	18.27	20.14
ICICI Prudential Long Term Equity Fund	269.44	Jan-13	-0.04	20.12	12.8	22.39
IDFC Tax Advantage (ELSS) Fund	37.6792	Dec-08	2.91	19.17	12.07	21.05
Franklin India Taxshield	414.3539	Apr-99	2.09	20.2	13.63	25.04

*NAV and Returns as on 04th Dec 2015; Returns < 1 yr annualised, > 1 yr compounded annualized

Liquid and Ultra Short Term Fund Recommendation

Is it for me?	Yes, if you want to park surplus funds for short-time duration
Bank Equivalent to	Saving Account
Tax Benefit	Better after tax yields than bank savings and fixed deposits
Composition	Money market securities

Scheme Name	Latest NAV*	AAA/LA AA/A1+ /P1+/P R 1+/F1+ S OV	One Month	Three Months	Six Months	One Year	Since Inception	AUM as on 31 st Oct 2015 (Rs in Cr.)	Modifi ed Durati on (in days)	Expen se Ratio (%)
Axis Liquid Fund	1634.7273	100.00 %	7.38	7.59	7.84	8.4 2	8.3	8085.55	29	0.05
Axis Treasury Advantage Fund	1640.7103	100.00 %	6.82	8.29	8.34	8.5 7	8.37	1689.75	185	0.85
Baroda Pioneer Treasury Advantage Fund	1689.6188	100.00 %	6.96	8.44	8.74	9.1 7	8.47	1646	237.5	0.58
Birla Sun Life Cash Manager	248.2447	100.00 %	6.82	7.79	7.84	8.1 4	7.46	6897.42	237.5	0.97
Birla Sun Life Cash Plus	394.2885	99.10%	7.34	7.57	7.84	8.4 4	7.65	21433	29.2	0.12
HDFC Cash Mgmt-Savings (G)	3078.64	97.26%	7.22	7.44	7.72	8.3 5	7.25	8719	29	0.09
IDFC Ultra Short Term Fund	20.6764	100.00	7.2	8.14	8.43	8.7	7.63	3594	274	0.44
Kotak Treasury Advantage	23.555	100.00	7.47	8.02	8.37	8.6	7.87	3984.8	171.5	0.47
Reliance Money Manager	2021.6212	100.00	7.06	8.04	8.16	8.5	8.41	12648.6	174	0.62

* NAV and Returns as on 04th Dec Nov 2015, Returns < 1 yr annualised, > 1 yr compounded annualised.

We recommend investing in a basket of mutual fund schemes. But also refrain from over diversification

Have a query?

SMS	'ARIHANT' to 56677
EMAIL	

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ARIHANT capital markets ltd

#1011 Solitaire Corporate Park, Andheri Ghatkopar Link Road, Andheri (E), Mumbai - 400093

Tel: 022.42254800, Fax: 022.42254800

AMFI Regn No: ARN 15114

www.arihantcapital.com