



EQUITY MUTUAL FUNDS ADVISORY PORTFOLIO

OBJECTIVE

Long term capital appreciation by steady as well as tactical investing in equity mutual funds. Target return cagr of 15% over long term preferable over 5 years.

STRATEGY

The portfolio recommends investing in tactical and thematic schemes alongside multi-cycle stable schemes. The aggressive approach also employs ETFs for smart timing.

PROCESS - Fundamental Bottom Up Research

Rigorous research process on quantitative attributes for all the MF scheme on a regular basis. Fundamental attribute and macro thesis is also checked regularly to ascertain scheme/weightage reshuffle



No. of Schemes

4-6



Time Horizon

5 Years



Expected CAGR

15%



Minimum Investment Amt.

1,00,000



Top-up /Withdrawal Amt.

50,000

MUTUAL FUND SCHEMES

LARGECAP BIASED SCHEMES

- Large Cap Biased Schemes have an annual Standard Deviation ranging from 13-16%. These funds have a majority of their asset (more than 65%) into large cap stocks which are the top 100 stocks by market capitalization.
- Large Cap biased schemes include Large Cap Funds, Large & Mid Cap Funds and Multi Cap Funds.

Return-Risk	Current #1	Best #2	Worst #3
Sub-Period			
3 months	22.2%	87.5%	-34.8%
6 months	31.9%	102.9%	-32.1%
1 year	15.7%	129.9%	-29.1%
2 year	13.8%	57.4%	-11.6%
3 year	9.2%	35.1%	-4.4%
5 year	12.6%	26.9%	0.2%

MID & SMALL CAP BIASED SCHEMES

- These funds generally invest larger part of their AUM in Mid cap companies or Small Cap companies. These stocks tend to become highly volatile in the short term but have the potential to generate higher returns.
- These schemes include Mid Cap Funds and Small Cap Funds.

Return-Risk	Current #1	Best #2	Worst #3
Sub-Period			
3 months	17.84%	73.55%	-27.80%
6 months	35.11%	97.56%	-26.38%
1 year	23.22%	137.58%	-25.26%
2 year	15.05%	58.64%	-13.10%
3 year	6.75%	39.75%	-5.10%
5 year	12.86%	29.22%	1.89%

THEMATIC & ETF SCHEMES

- Thematic funds are meant to invest in a particular theme. It makes concentrated investment into selected theme. Whereas ETF's aim to replicate the returns generated by a particular index.
- A few common ETF's include Nifty 50 ETF, Gold ETF, Nifty Next 50 ETF. Thematic funds are on Consumption, Infra, banking etc.

Return-Risk	Current #1	Best #2	Worst #3
Sub-Period			
3 months	22.8%	110.0%	-32.8%
6 months	30.8%	141.1%	-30.4%
1 year	16.9%	189.8%	-28.6%
2 year	12.9%	75.4%	-13.0%
3 year	6.7%	47.0%	-4.9%
5 year	11.8%	33.0%	0.6%

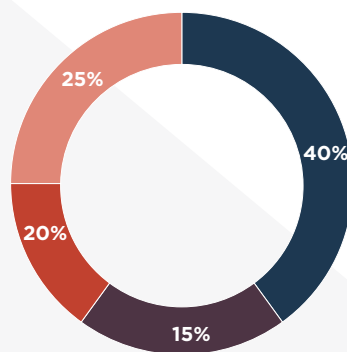
Investment Overview

Primary objective is to achieve the maximum potential growth over the long term. Though aggressive nature may entail drawdown's but tactical approach towards employing ETFs will ensure in-line industry drawdown's.

Rigorous Scheme's Security level analysis and Manager's Attribute is carried out to find the source of out-performance. Suggested portfolio will invest in 5-8 schemes with optimal weightages.



- Large Cap
- Mid Cap
- Multi/Flexi Cap
- Small Cap



40% Large Cap Schemes
 (20% Axis Bluechip Fund)
 (20% Mirae Asset Large Cap Fund)
20% Multi/Flexi Cap Fund
 (Canara Robeco Flexi Cap)
15% Mid Cap Fund
 (Mirae Midcap Fund)
25% Small Cap Fund
 (10% Canara Robeco Small Cap,
 15% Invesco India Small Cap)

Please Note: Data as on January 2021. The above portfolio allocation will be assessed every month. Kindly contact your RM for the latest allocation.