FUNDS INSURANCE DEPOSITS LOANS

Mutual fund schemes to invest in

There are over a thousand mutual fund schemes in the market. Picking and choosing the right one can be tough. Here's where Mint50 comes in. We have run quantitative and qualitative filters on all schemes to come up with a chosen set of 50 schemes across categories for you to pick and choose from.

NAV 3-yr 5-yr 10-yr Value Research Expense (daily) return return return rating (3-year) ratio

Large-Cap core											
DSPBR Top 100 Equity Reg	95.01	9.21	17.46	*	****	1.86	2,871	.65			
Franklin India Bluechip	202.97	9.16	15.28	23.54	****	1.85	3,398	.26			
Kotak Sensex ETF****	180.25	***	**	*	NR	0.50	32	2.01			
Nifty Benchmark ETS****	536.53	3.40	12.59	*	****	0.50	510	.88			
Category average		2.81	11.77	17.15							
Large & Mid Cap core											
Birla Sun Life Frontline Equity Plan A	82.67	8.66	17.69	*	****	1.88	2,719	.84			
Canara Robeco Equity Diversified	51.36	9.66	14.11	*	****	2.32	390	.79			
Fidelity Equity	33.26	8.74	16.2	*	****	1.85	3,269	.37			
Franklin India Prima Plus	205.38	5.79	14.99	24.25	****	1.93	1,871	l. 51			
HDFC Top 200	197.75	12.27	18.25	27.8	****	1.79	9,489	.24			
UTI Opportunities	25.29	10.25	12.32	*	****	1.95	1,587	.40			
Category average		2.54	11.27	19.34							
Multi Cap											
Core											

Multi Cap								
Core								
HDFC Equity	261.10	13.8	17.99	29.06	****	1.79		8,353.26
ICICI Prudential Dynamic	102.30	10.79	17.26	*	****	1.85		2,785.39
Nifty Junior BeES****	104.02	3.61	11.16	*	***	1.00	1	187.12
Quantum Long Term Equity	21.12	13.83	**	*	****	1.50	1	61.78
Templeton India Growth	112.31	9.31	16.60	23.48	****	2.10		840.88
Satellite								
DSPBR Equity	45.12	9.93	17.97	24.06	****	1.89		2,326.2
Reliance Regular Savings Equity	28.77	6.14	22.74	*	****	1.85		3,391.56
Tata Equity PE	44.88	8.26	16.6	*	***	2.5		733.2
UTI Dividend Yield	30.39	14.04	17.31	*	****	1.88		2,994.59
Category average		4.19	12.49	22.62				

Mid & Small Cap							
Core							
DSPBR Small and Mid Cap Reg	15.90	8.27	**	*	****	2.03	1,179.14
HDFC Mid-Cap Opportunities	14.13	9.54	**	*	****	1.99	1,195.10
IDFC Premier Equity Plan A	29.22	9.41	21.58	*	****	1.93	1,896.66
Satellite							
Birla Sun Life Mid Cap Plan A	99.11	3.97	14.26	*	***	1.91	2,022.28
DSPBR Micro Cap Reg	13.96	2.18	**	*	****	2.29	454.90
Category Average		0.09	8.37	21.38			

Tax Planning							
Core							
Fidelity Tax Advantage	20.57	9.61	**	*	****	1.99	1,282.87
HDFC Taxsaver	219.36	10.66	13.36	27.52	****	1.86	2,937.39
Religare Tax Plan	16.24	6.96	**	*	****	2.49	109.28
Satellite							
Sundaram Taxsaver	41.50	4.39	12.40	23.61	***	1.96	1,632.64
Category average		2.56	9.34	19.51			
BSE Sensex		2.15	11.89	14.96			
S&P CNX Nifty		3.02	11.89	14.21			

BSE Sensex		2.15	11.89	14.96				
S&P CNX Nifty		3.02	11.89	14.21				
Equity-oriented								
Core								
Birla Sun Life 95	296.28	9.87	16.01	18.83	****	2.33	1	377.38
DSPBR Balanced	62.33	9.12	14.82	18.88	****	2.08		792.66
HDFC Prudence	200.12	13.27	17.59	25.34	****	1.82		5,708.95
Tata Balanced	77.27	6.83	14.04	18.77	***	2.5	1	296.81
Satellite								
FT India Balanced	46.20	4.79	12.05	17.71	***	2.34	1	282.98
Category average		5.02	10.74	17.22				
Debt-oriented Conservative								

Debt-oriented Conservative							
Core							
Birla Sun Life Monthly Income	35.84	7.94	9.52	10.47	****	1.98	692.70
Canara Robeco MIP	28.89	9.17	11.22	*	****	2.09	352.14
HDFC MIP Long-term	22.39	10.75	10.99	*	****	1.45	9,862.95
HDFC MIP Short-term	16.7	6.88	6.41	*	***	1.72	702.50
Reliance MIP	21.12	13.32	11.34	*	****	1.55	8,321.99
Satellite	·						
Birla Sun Life MIP II Savings 5	17.2	10.92	9.65	*	****	1.38	1,224.27
UTI Monthly Income Scheme	19.40	8.22	8.59	*	****	1.80	663.19
Category average		6.38	7.74	9.48			
Asset Allocation core							
FT India Dynamic PE Ratio FoF	39.0	8.65	14.47	*	NR	0.75	1,308.3
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Asset Allocation core								
FT India Dynamic PE Ratio FoF	39.01	8.65	14.47	*	NR	0.75		1,308.3
Category Average		3.41	7.70					
Thematic/Sectoral								
DSPBR T.I.G.E.R. Reg	42.12	-2.71	11.59	*	****	1.85		2,821.99
ICICI Prudential Infrastructure	28.03	0.59	16.48	*	****	1.84		3,456.58
Reliance Diversified Power Sector Retail	67.13	-0.08	20.99	*	NR	1.81		4,606.89
Tata Infrastructure	30.66	-3.26	12.46	*	****	2.50		1,995.97
	NAV (daily)	3-month return	6-month return	2-year return	Value Research rating (3-year)	Expense ratio		Fund size (₹ cr)
Core	~ ~				3 ()			, ,
Core								
Canara Robeco Short Term Ret	11.09	1.58	2.82	-	***	1.11	1	132.27
DWS Short Maturity Reg	17.27	0.91	1.9	6.66	***	1.89	•	490.84
Reliance Short-term	18.11	1.10	2.25	6.73	***	0.66		4,116.93
Templeton India Short-term Income Ret	1928.20	1.01	2.27	8.26	****	1.3		6,372.19
UTI Short-term Income Regular	16.47	1.24	3.05	7.42	****	0.5		1,146.74

1.30

1.80

1.22

2.42

3.39

1.21

6.27

4.85

0.26

NAV and returns are as on 11/2/2011; Value Research rating is as on 31/1/2011; Fund size as on 31/12/2010; "The fund has not yet completed 10 years; ""The fund has not yet completed 5 years; ""The fund has not yet completed 3 years """An exchange-traded fund (ETF), this can be bought or sold only on stocks exchanges. You need a demat account to be able to transact in ETFs; NR: not rated, since the fund is less than 3 years old

Value Express

How to use Mint50

Category average

NSE Treasury Bill Index

NSE G-Sec Composite Index

UTI Short-term Income Regular

Among the various schemes, we have chosen 50 schemes across equity- and debt-oriented categories that we feel you should choose from. However, you must not invest in all of them. Pick and choose around seven to 12 schemes from Mint50 to build a portfolio that suits your goals. Don't worry if schemes, you are already invested in, are not a part of Mint50. Not all schemes that are outside Mint50 are bad. Just because your existing scheme is not a part of Mint50 does not mean you must sell it. While poorly managed schemes are a market, there are many that are decent, but not a part of Mint50 because we think these are better alternatives. Mint50 is not a guide to existing investments. Refer to it if you choose to invest afresh. After ascertaining how much you want to put in equity and how much in debt funds, take a core and satellite approach. The "core" schemes are the rock solid, long-term performers that come with a

good track record. You can consider staying invested in them for a long time. Depending on your risk profile, this should form a significant chunk of your portfolio. The "satellite" portion can be used to add the returns kicker or a flavour to your portfolio, such as thematic, infrastructure funds or those that have a promising track record but are relatively new. If you are planning to invest afresh, start by putting money in large-cap funds and later diversify into mid-cap funds. One last thing: Value Research pitches active and passive funds in the same category. So, it is possible that passive funds, such as Benchmark Nifty BeES and Franklin India Index Fund, have a lower Value Research rating. In rising markets, exchange-traded funds and index funds typically underperform actively managed funds and, hence, a lower star rating. But since a passive fund's mandate is never to outperform the index, but to mimic it, a lower rating doesn't matter.

MF update

Cash holding of equity funds

Cash exposure of large cap and large and mid cap funds.

	Scheme	% of corpus
1	Sahara Growth	18.01
2	HDFC Index Sensex Plus	17.88
3	Sundaram Select Focus Reg	16.90
4	AIG India Equity Reg	16.11
5	Sahara Super 20	14.62
6	Canara Robeco Multicap	13.13
7	Taurus Bonanza	13.04
8	Canara Robeco Large Cap+	13.04
9	SBI PSU	11.65
10	Canara Robeco Equity Diversified	11.31
11	Sundaram Growth Reg	9.78
12	Birla Sun Life Top 100	9.57
13	Reliance Equity	9.53
14	Birla Sun Life Frontline Equity Plan A	9.41
15	Tata Equity Management	8.02
16	Reliance Quant Plus Retail	7.87
17	HSBC Progressive Themes	7.73
18	IDFC Strategic Sector (50-50) Equity Plan A	7.47
19	ING Core Equity	7.43
20	HDFC Index Nifty	7.36
21	HSBC Dynamic	7.27
22	Franklin India Opportunities	7.19
23	Magnum Equity	7.03
24	Sundaram India Leadership Reg	6.92
25	BNP Paribas Sustainable Development	6.84
26	Kotak 50	6.63
27	L&T Growth	6.35
28	ICICI Prudential Growth	6.34
29	DSPBR Focus 25	6.33
30	DSPBR Top 100 Equity Reg	6.30
31	ING Nifty Plus	6.05
32	ICICI Prudential Target Returns Retail	5.85
33	LICMF Growth	5.62
34	LICMF Sensex Advantage	5.60
35	Daiwa Industry Leaders	5.47
	Daiwa maasay Leaders	
	UTI Opportunities	5 32
36	UTI Opportunities Kotak Select Focus	5.32 5.30
36 37	Kotak Select Focus	5.30
36 37 38	Kotak Select Focus DWS Alpha Equity Regular	5.30 5.04
36 37 38 39	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity	5.30 5.04 4.98
36 37 38 39 40	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities	5.30 5.04 4.98 4.95
36 37 38 39 40 41	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity	5.30 5.04 4.98 4.95 4.95
36 37 38 39 40 41 42	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth	5.30 5.04 4.98 4.95 4.95 4.89
36 37 38 39 40 41 42 43	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index	5.30 5.04 4.98 4.95 4.95 4.89 4.61
36 37 38 39 40 41 42 43 44	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index Reliance Vision	5.30 5.04 4.98 4.95 4.95 4.89 4.61 4.58
36 37 38 39 40 41 42 43 44 45	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index Reliance Vision Franklin India Prima Plus	5.30 5.04 4.98 4.95 4.95 4.89 4.61 4.58 4.35
36 37 38 39 40 41 42 43 44 45 46	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index Reliance Vision Franklin India Prima Plus JM Large Cap	5.30 5.04 4.98 4.95 4.95 4.89 4.61 4.58 4.35 4.15
36 37 38 39 40 41 42 43 44 45 46 47	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index Reliance Vision Franklin India Prima Plus JM Large Cap LICMF Opportunities	5.30 5.04 4.98 4.95 4.95 4.89 4.61 4.58 4.35 4.15
36 37 38 39 40 41 42 43 44 45 46 47 48	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index Reliance Vision Franklin India Prima Plus JM Large Cap LICMF Opportunities Magnum MultiCap	5.30 5.04 4.98 4.95 4.95 4.61 4.58 4.35 4.15 4.13
36 37 38 39 40 41 42 43 44 45 46 47	Kotak Select Focus DWS Alpha Equity Regular JP Morgan India Equity HSBC India Opportunities Reliance NRI Equity Principal Growth Magnum Index Reliance Vision Franklin India Prima Plus JM Large Cap LICMF Opportunities	5.30 5.04 4.98 4.95 4.95 4.89 4.61 4.58 4.35 4.15

Insurance

Life insurance

Premiums in rupees for the lowest term insurance covers for different sums assured. The term of the policy is 60 years minus the age.

Sum assu	ured Age		
(₹ lakh)	30 years	40 years	50 years
10	Kotak e-Term 2,281	Kotak e-Term 3,453	Kotak e-Term 5,993
20	Kotak e-Term	Kotak e-Term	ICICI iProtect
	3,714	6,056	10,633
30	Kotak e-Term 4,423	Kotak e-Term 6,700	Kotak e-Term 11,168
40	Kotak e-Term	Kotak e-Term	Kotak e-Term
	5,603	8,630	14,532
50	ICICI iProtect	Kotak e-Term	Kotak e-Term
	6,783	10,561	17,896
75	ICICI iProtect	ICICI iProtect	Kotak e-Term
	9,348	14,725	26,306
100	ICICI iProtect	ICICI iProtect	Kotak e-Term
	12,023	18,861	34,716
125	ICICI iProtect	ICICI iProtect	Kotak e-Term
	15,029	23,577	43,127
150	ICICI iProtect	ICICI iProtect	Kotak e-Term
	18,034	28,292	51,537
200	ICICI iProtect	ICICI iProtect	ICICI iProtect
	22,281	35,296	67,945

How to use this data: For a 40-year-old who wants a cover of ₹60 lakh, the lowest premium is given. the tenure is 30 years for a 30-year-old, 20 years for a 40-year-old and 10 years for a 50-year-old person. Note: All the products mentioned above can be purchased online only

Health Insurance

Future Generali

2,508

Star Health

3,309

51-55

56-60

	,		
Age	Sum insured (₹)		
(years)	1 lakh	2 lakh	5 lakh
20-25	Royal Sundaram 1,151	Royal Sundaram 1,850	Bharati AXA 3,436
26-30	Apollo Munich 1,208	Bharti AXA 1,955	Bharati AXA 3,436
31-35	Apollo Munich 1,208	Bharti AXA 1,955	Bharati AXA 3,436
36-40	Star Health 1,489	Apollo Munich 2,647	Future Generali 5,672
41-45	Star Health 1,489	Apollo Munich 2,647	Future Generali 5,672
46-50	Future Generali 2,508	Future Generali 4,058	Future Generali 9,060

How to use this data: For each age band, you can pick the cheapest premium for three insurance amounts. For instance, the cheapest medical cover for a 42-year-old for a cover of $\stackrel{>}{\stackrel{<}{\stackrel{<}{\stackrel{<}{\stackrel{}}{\stackrel{}}{\stackrel{}}}}}$ lakh, $\stackrel{>}{\stackrel{<}{\stackrel{}}{\stackrel{}}}$ lakh is given

Future Generali

4,058

5,655

National Insurance Future Generali

Future Generali

9,060

12,210

National Pension System

Scheme		Net asset value					
		₹ (as on 11 Feb)					
ICICI Prudential Pension Fund Scheme E	- Tier I	12.48					
IDFC Pension Fund Scheme E - Tier I		12.14					
Kotak Pension Fund Scheme E - Tier I		11.67					
Reliance Pension Fund Scheme E - Tier	Reliance Pension Fund Scheme E - Tier I						
SBI Pension Fund Scheme E - Tier I		10.63					
UTI Retirement Solutions Pension Fund Scheme E - Tier I 12.36							
Source: National Security Depository Ltd							

Home loans

Cheapest home loans Home loan EMI per ₹1 lakh for a loan amount of ₹30 lakh as on 11 Feb

EMI per lakh (₹)		5 years		10 years		15 years		20 years
Home loan company	Fixed	Floating	Fixed	Floating	Fixed	Floating	Fixed	Floating
Allahabad Bank	2,212	2,149	1,449	1,378	1,233	1,152	1,119	1,066
Axis Bank	2,327	2,100	1,553	1,294	1,332	1,044	1,244	932
Bank of Baroda	DP	2,125	DP	1,335	DP	1,090	DP	998
Bank of Maharashtra	2,137	2,125	1,363	1,335	DP	1,105	DP	998
Canara Bank	DP	2,125	DP	1,335	DP	1,105	DP	998
Central Bank of India	DNA	2,125	DP	1,349	DP	1,105	DP	998
Corporation Bank	2,232	2,095	1,443	1,316	1,210	1,084	1,112	975
HDFC Limited	2,199	2,112	1,406	1,308	1,168	1,059	1,066	949
ICICI Bank	2,432	2,100	1,675	1,294	1,469	1,044	1,391	932
IDBI Bank	2,212	2,112	1,420	1,308	1,184	1,059	1,084	949
Indian Bank	2,174	2,137	1,392	1,349	1,168	1,121	1,084	1,032
LIC Housing Finance*	DP	2,122	DP	1,319	DP	1,072	DP	962
Oriental Bank of Commerce	DNA	2,125	DNA	1,335	DNA	1,105	DNA	998
Punjab National Bank	2,149	2,125	1,363	1,335	1,121	1,090	1,032	998
SBI Easy Home Loan	DP	2,052	DP	1,240	DP	985	DP	868

*This bank has interest rates fixed for the initial few years and thereafter then prevailing rate are applicable; The home loan rates are indicative rates, which may change according to the credit profile of the customer, fixed interest rates are usually subject to reset clause of two to five years and vary from bank to bank. However, fixed interest rates of ICICI Bank, HDFC and Axis Bank remain fixed during the entire tenor of the loan; PN: The rates given above are for the first year of the loan tenor. For the subsequent years, the interest rates vary from bank to bank; DP: does not provide; EMI: equated monthly installment; DNA: data not available

Fixed deposit rates

Bank	6 months-364 days	1-2 years	2-3 years	3-5 years	Above 5 years
Axis Bank	7.00-8.00	8.50-9.00	8.25	7.00	7.00
Bank of Baroda	6.25-7.50	8.75-9.10	8.75	8.50	8.50
Bank of India	7.25-7.50	8.75-9.25	8.25	7.75-8.25	7.00
Bank of Maharashtra	6.50-7.25	8.55	8.55	8.30-8.60	8.00-8.30
Canara Bank	7.75	8.75-9.10	8.75-9.10	8.50-9.25	8.75-9.50
Central Bank of India	8.50	9.00-9.15	8.75	8.80	8.80
Corporation Bank	9.15	9.15	9.25	9.25	9.00
Dena Bank	7.50	8.25-8.50	8.50-9.00	8.25	7.75-8.75
Development Credit Bank	6.50	7.50-9.00	7.75-8.50	7.75	7.50
Dhanlaxmi Bank	8.00	8.00-9.00	8.75	8.75	8.25
HDFC Bank	6.00-7.75	8.00-8.25	8.25-9.00	8.25	8.25
ICICI Bank	5.75-7.00	8.00-9.00	8.25-9.00	8.50	8.50-8.75
IDBI Bank	7.75-8.00	8.75-9.00	9.00	9.00-9.25	8.75-9.00
Indian Overseas Bank	7.25-8.25	8.25-9.00	8.25-8.75	8.75	7.75
ING Vysya	7.00-8.00	8.50-9.25	8.75	8.75	8.75
Kotak Mahindra Bank	6.25-8.00	8.75-9.25	9.00	9.00	9.00
Oriental Bank of Commerce	7.25-7.50	8.50-9.25	8.50-8.75	8.50	8.50
State Bank of India	6.00-7.75	8.25-9.00	8.75-9.00	8.25	8.50-8.75
Syndicate Bank	8.00-8.50	9.00	9.00	9.00	8.60
The Federal Bank	7.50-8.50	9.25	8.75	8.75-9.25	8.75
Union Bank of India	7.50	8.00-8.60	8.75	8.75-9.15	8.50-9.00
Vijaya Bank	7.50	9.25-9.35	9.25	8.50	8.25

Rates for deposits up to ₹15 lakh as on 11 Feb

Interest rates in % per annum

Source: Apnapaisa Research Bureau, www.apnapaisa.com