

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.

Large-Cap core	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	32.01
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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	1,871.51
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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	187.12
Quantum Long Term Equity	21.12	13.83	**	*	★★★★★	1.50	61.78
Templeton India Growth	112.31	9.31	16.60	23.48	★★★★★	2.10	840.88

Satellite	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
Fidelity Tax Advantage	20.57	9.61	**	*	★★★★★	1.99	1,282.87
HDFC Tax saver	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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
Sundaram Tax saver	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			

Equity-oriented Core	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
Birla Sun Life 95	296.28	9.87	16.01	18.83	★★★★★	2.33	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	296.81

Satellite	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
FT India Balanced	46.20	4.79	12.05	17.71	★★★★	2.34	282.98
Category average		5.02	10.74	17.22			

Debt-oriented Conservative Core	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	16.75	6.88	6.41	*	★★★★	1.72	702.50
Reliance MIP	21.12	13.32	11.34	*	★★★★★	1.55	8,321.99

Satellite	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
Birla Sun Life MIP II Savings 5	17.27	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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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	NAV (daily)	3-yr return	5-yr return	10-yr return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
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

Core	NAV (daily)	3-month return	6-month return	2-year return	Value Research rating (3-year)	Expense ratio	Fund size (₹ cr)
Canara Robeco Short Term Ret	11.09	1.58	2.82	-	★★★★	1.11	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
Category average		1.30	2.42	6.27			
NSE Treasury Bill Index		1.80	3.39	4.85			
NSE G-Sec Composite Index		1.22	1.21	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
Source: A Value Research and Financial Express Service

How to use Mint50
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 plenty in the 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
36 UTI Opportunities	5.32
37 Kotak Select Focus	5.30
38 DWS Alpha Equity Regular	5.04
39 JP Morgan India Equity	4.98
40 HSBC India Opportunities	4.95
41 Reliance NRI Equity	4.95
42 Principal Growth	4.89
43 Magnum Index	4.61
44 Reliance Vision	4.58
45 Franklin India Prima Plus	4.35
46 JM Large Cap	4.15
47 LICMF Opportunities	4.13
48 Magnum MultiCap	4.13
49 Birla Sun Life International Equity Plan B	4.05
50 Baroda Pioneer Growth	3.98

Figures as on 31 Jan

Source: Value Research

Home loans

Cheapest home loans

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

Home loan company	5 years		10 years		15 years		20 years	
	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 instalment; 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		