



# MINT50 SCHEMES TO INVEST IN

We have hand-picked 50 mutual funds for your portfolio that have jumped through hoops of good returns, low risk, good portfolio hygiene and our own qualitative research. We have restricted the choice universe to 16 categories out of the total 32 and given you at least three options to pick from each. In equity, stay with your risk appetite. Match your investment horizon to the debt fund category you pick. Pick eight to 10 schemes and revisit them every year

EQUITY		>	3-year return (in %)	>	5-year return (in %)	>	10-year return (in %)	>	Corpus (₹ cr)	>	Total expense ratio (in %)	>	Comments
LARGE-CAP (CORE)													
HDFC Top 100			15.90		10.85		13.47		16,948		2.02		In the top three in rolling returns, holds a concentrated portfolio across stocks and sectors. Has very low churn
ICICI Prudential Bluechip			13.57		11.59		14.73		21,802		1.76		In top quartile over five-, 10-year periods, with low standard deviation. Takes aggressive positions if needed
Mirae Asset Large Cap			16.11		14.76		17.45		12,607		1.77		Top decile performer, aims to maximize risk-adjusted returns, diversifies across stocks, sectors, themes, styles
Reliance Large Cap			15.85		12.92		13.73		12,778		1.88		Doesn't like to overpay for growth. Stock and sector exposure reflects relative attractiveness of valuation
NIFTY 100 TRI			14.44		11.17		12.27						
Category average			12.32		10.99		12.56						
LARGE-AND-MID-CAP (CORE)													
Invesco India Growth Opportunities			14.25		13.07		14.17		1,363		2.15		An all-weather fund with a large-cap bias, low concentration in stocks and sectors, and low portfolio turnover
Mirae Asset Emerging Bluechip			17.86		20.49		NA		7,391		2.00		Both return and risk are a priority with almost equal exposure to large-caps and mid-caps
Principal Emerging Bluechip			13.61		15.70		18.06		2,188		1.93		Takes higher mid- and small-cap exposure for better returns. Ranked first on basis of three-year rolling returns
NIFTY LARGEMIDCAP 250 INDEX TRI			13.80		12.34		13.55						
Category average			12.15		12.32		13.48						
MULTI-CAP (CORE)													
Aditya Birla Sun Life Equity			13.66		12.26		13.88		11,101		1.98		Holds large-caps with a dash of mid- and small-caps for steady long-term returns
Kotak Standard Multicap			14.79		15.24		NA		24,652		1.63		Top-quartile rank and first on three-year rolling returns. Large-cap focus with concentration in top five sectors
Principal Multi Cap Growth			13.94		11.63		13.38		880		2.18		Has low concentration, portfolio turnover; has a mid- and small-cap bias. Small size good for nimble calls
NIFTY 500 TRI			13.58		10.96		11.88						
Category average			12.23		11.69		14.50						
MID-CAP (CORE)													
DSP Midcap			11.10		13.76		18.07		6,140		1.93		Top quartile performer over three, five, 10 years, has good stock, sector concentration and turnover features
Kotak Emerging Equity			11.44		16.52		17.51		4,190		1.87		Fund falls less in falling markets and has good metrics of portfolio concentration and turnover
L&T Midcap			12.91		15.43		17.31		4,662		2.04		True-to-label fund balances stability and alpha generation with a 30% allocation for deep-value stocks
NIFTY MIDCAP 150 INDEX TRI			12.93		13.23		15.11						
Category average			9.78		13.06		16.93						
SMALL-CAP (SATELLITE)													
Franklin India Smaller Companies			7.57		13.77		18.62		7,420		1.84		Low concentration, portfolio turnover; it's a good combination of risk and return; typically, falls less than index
Reliance Small Cap*			13.98		15.89		NA		8,145		2.15		Keeps a 'bench' of stocks on the to-buy-at-the-right-price list and higher cash holding to deploy when needed
SBI Small Cap**			15.59		21.41		NA		2,074		2.38		Aggressive on booking profits on price targets, has greater concentration risks in portfolio and higher churn
NIFTY SMALLCAP 250 INDEX			4.80		6.14		10.32						
Category average			9.35		14.06		16.00						
VALUE/CONTRA (SATELLITE)													
Invesco India Contra			15.41		14.50		15.73		3,790		2.02		A multi-cap fund with a large-cap bias, it takes concentrated holdings in stocks as a strategy
L&T India Value			12.18		14.28		NA		8,231		1.86		Scores high on concentration, liquidity, turnover features that make it a safer investment option
Tata Equity PE			14.10		13.09		15.72		5,488		1.88		Highest three-year rolling returns in its category, has a large-cap bias and takes concentrated bets
NIFTY 500 TRI			13.58		10.96		11.88						
Category average			11.57		11.39		14.52						
FOCUSED (SATELLITE)													
Axis Focused 25			16.81		14.59		NA		7,665		2.08		Runs an aggressive portfolio with higher than index portfolio beta. Takes mid-, small-cap exposure for alpha
Franklin India Focused Equity			13.33		14.86		16.97		8,324		1.85		Has lower concentration, portfolio turnover, tries to balance current performance and future potential
Motilal Oswal Focused 25			12.64		12.71		NA		1,106		1.99		Emphasises on liquidity, quality; has seen good long-term returns but near-term performance was average
NIFTY 500 TRI			13.58		10.96		11.88						
Category average			12.67		11.73		13.71						
ELSS (CORE)													
Aditya Birla Sun Life Tax Relief 96			11.95		13.96		13.89		8,715		2.03		Third on rolling returns, has low near-term returns, but top quartile in long term. Good portfolio features
IDFC Tax Advantage			14.04		13.32		15.32		2,006		2.09		Top quartile in three, five, seven and 10 years, has low risk due to low stock, sector concentration. Churn is low
Invesco India Tax Plan			13.13		13.38		16.10		846		2.34		Top quartile performer over five, seven, 10 years, focus on just 39 stocks can increase underperformance risk
Tata India Tax Savings			13.55		14.82		14.89		1,816		2.13		Multi-cap fund with large-cap bias. Takes concentrated calls if convinced, tactical calls if opportunities arise
NIFTY 500 TRI			13.58		10.96		11.88						
Category average			11.73		11.93		14.05						
HYBRID													
AGGRESSIVE HYBRID (CORE)													
Canara Robeco Equity Hybrid			12.45		12.02		13.80		2,163		2.14		Equity portfolio has equal parts large-, mid- and small-caps; debt part managed for liquidity, safety
ICICI Prudential Equity & Debt			12.86		12.23		15.09		25,874		1.69		Multi-cap with large-cap bias. Debt part actively managed for duration, credit. Large exposure to AA papers
SBI Equity Hybrid			11.83		12.86		12.92		29,542		1.64		Has large-cap focus, and a few mid- and small-caps. Manages debt actively for duration, has high MD
CRISIL HYBRID 35+65 - AGGRESSIVE INDEX			11.63		10.53		11.05						
Category average			10.09		10.73		12.66						
CONSERVATIVE HYBRID (SATELLITE)													
Canara Robeco Conservative Hybrid			7.48		7.49		8.41		199		2.23		Actively managed for duration, has AA bonds but good credit quality. Has mid- and small-cap stocks
ICICI Prudential Regular Savings			9.60		10.18		9.85		1,634		1.96		Invests in AA-, A-rated papers, MD in range of two-three years; 20% equity part has large-cap focus
IDFC Regular Savings Fund			7.30		8.17		NA		200		2.18		Actively managed debt part for duration with mostly AAA papers, G-secs; equity has large-cap focus
CRISIL HYBRID 85+15 - CONSERVATIVE INDEX			8.91		9.47		8.66						
Category average			6.61		7.90		8.49						
INTERNATIONAL*													
Franklin India Feeder - Franklin US Opportunities			18.47		12.68		NA		844		1.42		Invests in Franklin US Opportunities Fund, which invests in stocks of US firms. Rupee rise can hurt returns
ICICI Prudential US Bluechip Equity			13.85		10.62		NA		282		2.07		Invests in global well-known companies listed on US stock exchange with minimum market cap of \$4 billion
ICICI Prudential Global Stable Equity			5.16		7.16		NA		83		1.48		FoF that invests in Nordea 1-Global Stable Equity Fund that invests in global firms with stable growth, low risks
S&P 500 INTERNATIONAL TOTAL RETURN NET INDEX			na		na		na						
Category average			8.47		3.69		6.09						
DEBT		>	1-year return (in %)	>	3-year return (in %)	>	5-year return (in %)	>	Corpus (₹ cr)	>	Total expense ratio (in %)	>	
SHORT DURATION (CORE)													
IDFC Bond Fund - Short Term			9.12		7.21		7.81		7,206		0.79		Conservatively managed for credit and duration; has MD of two years and good liquidity, asset quality features
L&T Short Term Bond			8.76		7.25		7.83		3,909		0.72		Conservative on credit, internal ratings for 100% AAA portfolio. One-two-year MD, has no five-year-plus paper
SBI Short Term Debt			8.41		7.22		7.87		69,18		0.84		High on credit quality, has less than 10% exposure to AA minus papers. Duration between 1.5 and 2.5 years
CRISIL SHORT TERM BOND FUND INDEX			9.06		7.51		8.20						
Category average			5.45		6.26		7.28						
CORPORATE BOND (CORE)													
Aditya Birla Sun Life Corporate Bond			9.70		8.03		8.60		15,447		0.39		Structured to generate 75% returns from accruals, 25% from capital gains. Holds G-secs for liquidity, duration
ICICI Prudential Corporate Bond			8.88		7.59		8.14		6,764		0.56		No securities with credit rating less than AAA. The portfolio is actively managed for yield and spread
Kotak Corporate Bond			8.84		8.08		9.07		1,840		0.59		Has duration of 1-1.5 years, only AAA papers. Strict internal caps on individual issuers. Manages liquidity well
CRISIL CORPORATE BOND COMPOSITE INDEX			8.76		7.84		8.79						
Category average			3.97		5.57		6.99						
LIQUID (FACILITATOR)		>	1-month return (in %)	>	3-month return (in %)	>	1-year return (in %)	>	Corpus (₹ cr)	>	Total expense ratio (in %)	>	
DSP Liquidity			0.56		1.74		7.42		11,263		0.21		Has internal requirement to maintain adequate part of portfolio in papers that can be easily liquidated
IDFC Cash			0.55		1.72		7.26		12,158		0.12		Conservative credit, liquidity management, high exposure to some bonds, excellent liquidity and asset quality
Kotak Liquid			0.57		1.76		7.39		32,941		0.20		Conservative liquidity management to meet redemptions, has low exposure to individual securities
CRISIL LIQUID FUND INDEX			0.60		1.79		7.59						
Category average			0.57		1.78		7.46						
ULTRA-SHORT (FACILITATOR)													
Kotak Savings			0.58		1.93		8.04		12,899		0.68		80-85% of portfolio AAA-rated. Liquidity is carefully managed. Exposure to sensitive sectors lower than peers
L&T Ultra Short Term			0.58		1.90		7.92		2,959		0.52		97-100% of portfolio AAA-rated, based on internal long-term ratings. Consistent strategy for credit selection
SBI Magnum Ultra Short Duration			0.57		1.95		8.28		8,310		0.50		Internal limits on liquidity, credit quality, with some exposure to AA papers. Scores on liquidity, asset quality
CRISIL ULTRA SHORT TERM DEBT INDEX			0.60		1.90		8.30						
Category average			-0.15		0.94		6.82						
LOW DURATION (FACILITATOR)													
Canara Robeco Savings			0.56		1.94		7.94		1,019		0.55		No exposure to bonds below AA and over five-year papers. Exposure to sensitive sectors lowest in category
IDFC Low Duration			0.54		1.98		8.26		3,565		0.49		Actively manages duration, manages credit conservatively to avoid downgrades. Highest score in asset quality
SBI Magnum Low													