

DALAL STREET INVESTMENT JOURNAL

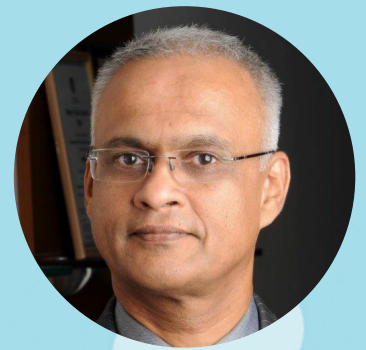
DEMOCRATIZING WEALTH CREATION

Sept 30 - Oct 13, 2019 ■ Pages 84 ■ www.DSIJ.in ₹ 120

Cover Story

Needs & Wants in Financial Planning

Interview
Sunil Subramaniam
MD, Sundaram AMC



US \$ 10.15 UK £ 5.05 Sing \$ 10.60 Euro € 6.13

Special Report

Investing In Large And Mid-Cap Funds: Checks And Balances

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Key To Databank

Category Rank: Category wise ranking as on Sept 23th 2019

Scheme Name: This is the name of the mutual fund scheme

NAV (₹): Net asset value per unit of a mutual fund or an exchange-traded fund (ETF) on a specific date

AUM (₹Crore): This is the total market value of financial assets held by the mutual fund scheme on a specific date.

Weightage: Large-Cap: This is a percentage of total assets held by a fund in the large-cap stocks as defined by AMFI for the current period.

Mid-Cap: This is a percentage of total assets held by a fund in mid-cap stocks as defined by AMFI for the current period.

Small-Cap: This is a percentage of total assets held by a fund in small-cap stocks as defined by AMFI for the current period.

Total No of Companies: This is a total number of securities held by a mutual fund scheme at the end of a specific month.

Expenses Ratio: This is the latest expense ratio disclosed by the mutual fund scheme

Return_1Years: This is the past one-year return given by the scheme.

Expected 1-yr return: This is based on our analysis of the portfolio of mutual fund scheme and their expected growth in the next one year, assuming the underlying remains the same.

Current Rank: Rank as on Sept 23th 2019

Previous Rank of Sept 9th 2019 is shown under bracket ()

Risk : Risk as on Sept 23th 2019

The following table lists top-ranked equity funds based on DSIJ's proprietary research methodology. We have evaluated each funds underlying portfolio of stocks and ranked them based on their expected portfolio returns. In a similar way we calculated the risk of a fund based on its constituents. This helps us to 'rank' and assign 'risk' to newly launched funds also.

We continuously evaluate equity funds based on the changed ratings of their underlying stocks and the change in their prices. Therefore, this list is quite dynamic and reflects the best possible return potential of the funds for the next one year.

You can use this ranking to create your own mutual fund portfolio. Depending on your risk profile, return expectations and overall asset allocation, you can add the best performing fund category to your portfolio. For clarity and to include more funds, we have not included 'Direct' and 'close-ended' funds. You can visit our website (www.dsi.in/mutual-fund) to check the entire list along with equity-oriented hybrid and close-ended funds.

This ranking can also be used for reviewing different holdings in your fund portfolio. Hence, a consistently laggard performer of a category can be looked at as 'Switch' or 'Exit' advice.

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSIJ Current Rank (23 Sept 19)	Risk
				Large Cap	Mid Cap	Small Cap						
Equity - Large Cap												
1	HDFC Top 100 Fund - Regular Plan	473.97	16842	91.20	7.74	0.00	52	1.78	0.86	25.91	36 (21)	Moderately High
2	Reliance Large Cap Fund	33.07	11819	81.04	13.29	4.67	46	1.86	-2.33	25.57	39 (17)	Moderately High
3	Franklin India Bluechip Fund - Growth	443.32	6577	87.20	1.71	0.00	34	1.86	-5.70	24.02	67 (25)	Moderately High
4	Mirae Asset Large Cap Fund	50.44	13946	84.71	9.95	1.71	62	1.75	2.82	23.28	82 (192)	Moderate
5	Aditya Birla Sun Life Frontline Equity Fund	218.93	20094	83.72	9.82	1.56	61	1.82	-0.98	22.17	106 (208)	Moderate
6	ICICI Prudential Bluechip Fund	41.62	21673	84.38	3.19	0.31	55	1.78	-0.62	20.84	140 (153)	Moderate
7	DSP Top 100 Equity Fund	205.84	2317	90.78	1.38	1.43	42	2.16	1.81	20.09	156 (28)	Moderately High
8	Mahindra Pragati Bluechip Yojana	10.10	80	84.66	10.36	0.00	25	2.67	**	19.86	169 (243)	Moderately Low
9	IDFC Large Cap Fund	31.80	416	83.42	3.23	8.13	33	2.63	-1.91	19.14	208 (77)	Moderately Low
10	SBI Equity Minimum Variance Fund	9.83	47	97.52	0.00	0.00	51	0.70	**	19.12	209 (99)	Moderately Low
11	Invesco India Largecap Fund	27.86	194	86.68	6.92	1.81	29	2.50	-0.21	18.75	216 (264)	Moderately Low
12	Tata Large Cap Fund - Regular Plan	217.18	755	91.73	1.70	1.09	24	2.45	2.50	18.63	224 (224)	Moderately Low
13	SBI Blue Chip Fund	39.19	21483	79.15	10.35	0.92	52	2.00	2.61	18.58	227 (153)	Moderately Low
Equity - Large & Mid Cap												
1	ICICI Prudential Large & Mid Cap Fund	316.47	3457	55.87	37.76	3.41	60	2.04	-2.58	24.13	58 (88)	Moderate
2	Mirae Asset Emerging Bluechip Fund	53.05	7759	55.54	35.45	8.64	63	1.88	5.13	23.78	73 (165)	Moderately High
3	IDFC Core Equity Fund	43.52	2678	51.55	35.37	10.09	68	2.00	-4.35	22.82	90 (47)	Moderate
4	HDFC Growth Opportunities Fund - Reg. Plan	108.93	1231	60.49	37.18	0.59	46	2.32	-2.13	22.00	109 (6)	Moderately High
5	UTI Core Equity Fund	59.46	833	53.43	35.30	8.72	62	2.48	-6.07	21.63	117 (211)	Moderate
6	Franklin India Equity Advantage Fund	77.12	2467	54.72	35.16	4.24	51	2.05	-4.44	21.08	137 (186)	Moderately High
7	Reliance Vision Fund	506.85	2606	59.60	35.26	0.00	50	2.09	-5.05	20.66	143 (24)	Moderate
8	Sundaram Large and Mid Cap Fund	34.35	721	51.16	42.33	0.14	36	2.65	1.59	20.28	154 (231)	Moderate
9	Canara Robeco Emerging Equities	89.45	4668	53.56	36.05	6.11	62	2.07	-4.23	19.86	169 (161)	Moderate
10	DSP Equity Opportunities Fund	219.43	5166	57.43	36.17	3.39	67	1.96	1.83	19.80	176 (190)	Moderate
Others - Index Funds/ETFs												
1	Reliance CPSE ETF	23.62	11429	86.07	12.86	0.00	10	0.01	-13.19	41.06	1 (4)	Moderately High
2	ICICI Prudential Bharat 22 ETF	34.49	6769	87.95	10.62	0.93	22	0.01	-5.45	30.05	9 (0)	Moderate

() There are some blanks in the previous ranking column. This is because these funds were not in our last ranking

** These funds are yet to complete one year

Assets managed by the Indian mutual fund industry have grown from ₹24.70 trillion in August 2018 to ₹25.64 trillion in August 2019. That represents a 3.80% growth in assets over August 2018.

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSJ Current Rank (23 Sept 19)	Risk
				Large Cap	Mid Cap	Small Cap						
3	SBI ETF Nifty Bank	293.19	3499	96.33	3.68	0.00	12	0.30	10.61	27.08	17 (54)	High
4	Reliance ETF Bank BeES	2,959.14	6061	96.32	3.68	0.00	12	0.19	10.58	27.08	17 (55)	High
5	DSP Equal Nifty 50 Fund	9.41	105	99.50	0.00	0.00	51	0.90	-8.04	26.42	24 (9)	Moderately High
6	Kotak PSU Bank ETF	249.85	45	61.91	32.80	5.27	12	0.49	-13.29	26.18	28 (73)	High
7	Reliance ETF PSU Bank BeES	277.88	114	61.90	32.80	5.27	12	0.51	-13.06	26.18	28 (75)	High
8	ICICI Prudential Bank ETF	290.42	244	97.02	3.38	0.00	12	0.16	**	25.12	41 (56)	High
9	IDBI Nifty Junior Index Fund	20.70	50	89.80	9.83	0.00	50	1.05	-5.88	24.11	61 (137)	Moderately High
10	SBI ETF Nifty Next 50	281.12	319	89.98	9.87	0.00	50	0.30	-5.25	24.07	62 (140)	Moderately High
11	UTI Nifty Next 50 Exchange Traded Fund	281.17	294	89.97	9.87	0.00	50	0.15	-5.04	24.07	62 (140)	Moderately High
12	Reliance ETF Junior BeES	283.91	1161	89.96	9.86	0.00	50	0.15	-5.36	24.07	62 (142)	Moderately High
13	UTI Nifty Next 50 Index Fund	9.76	428	89.95	9.85	0.00	50	1.06	-6.09	24.06	65 (138)	Moderately High
14	DSP Nifty Next 50 Index Fund	10.57	29	89.69	9.84	0.00	50	0.60	**	23.99	68 (151)	Moderately High
15	ICICI Prudential Nifty Next 50 Index Fund	24.29	582	89.64	9.82	0.00	50	0.85	-6.09	23.99	68 (146)	Moderately High
16	Aditya Birla Sun Life Nifty Next 50 ETF	274.62	76	89.58	9.84	0.00	50	0.05	**	23.98	70 (148)	Moderately High
17	Reliance ETF NV20	561.50	30	99.39	0.00	0.00	20	0.16	**	22.88	89 (32)	Moderately Low
18	ICICI Prudential Midcap Select ETF	63.20	33	25.58	73.92	0.00	30	0.47	-7.53	21.70	116 (166)	Moderately High
19	Reliance ETF Nifty Midcap 150	59.73	132	6.51	89.11	4.20	149	0.31	**	21.11	134 (193)	Moderately High
20	ICICI Prudential S&P BSE 500 ETF	149.17	29	81.11	12.53	5.74	501	0.30	-2.12	20.60	145 (0)	Moderately High
21	LIC MF Exchange Traded Fund - Nifty 100	118.64	308	98.60	1.33	0.00	101	0.25	0.40	20.37	150 (113)	Moderate
22	ICICI Prudential Nifty ETF	118.58	1188	101.05	0.00	0.00	50	0.05	1.62	20.01	159 (121)	Moderate
Equity - Sectoral/Thematic												
1	Reliance Power & Infra Fund	93.87	1243	32.98	11.91	52.99	36	2.34	-4.45	38.36	2 (10)	Moderately High
2	IDFC Infrastructure Fund	13.91	783	40.17	15.52	43.16	40	2.32	-11.91	35.03	4 (20)	High
3	HSBC Infrastructure Equity Fund	15.14	84	41.18	14.71	41.62	39	2.56	-19.67	31.32	5 (35)	High
4	Aditya Birla Sun Life Infrastructure Fund	29.38	492	31.82	30.29	35.94	51	2.64	-9.24	30.34	8 (40)	Moderately High
5	ICICI Prudential Infrastructure Fund	49.25	1089	54.25	8.23	35.25	48	2.34	-0.50	27.92	13 (46)	Moderately High
6	ICICI Prudential India Opportunities Fund	9.85	1837	65.28	19.38	5.96	39	2.17	**	27.21	16 (74)	Moderately High
7	Franklin India Opportunities Fund	70.61	545	69.01	11.61	13.02	34	2.53	-4.37	26.70	21 (3)	Moderately High
8	DSP Natural Resources and New Energy Fund	28.58	336	85.35	4.98	0.90	19	2.51	-17.24	26.10	31 (0)	High
9	ICICI Prudential Banking and Financial Services	63.22	3102	54.25	21.13	14.89	28	2.13	7.28	26.01	33 (82)	Moderate
10	UTI Transportation and Logistic Fund	87.68	1217	64.61	18.67	13.77	37	2.52	-22.87	26.01	33 (69)	Moderately High
11	DSP Tiger Fund	89.14	1012	57.46	13.70	25.25	57	2.37	2.38	24.68	46 (19)	Moderately High
12	UTI Infrastructure Fund	51.15	1191	55.57	20.50	21.41	41	2.36	0.45	24.64	47 (109)	Moderately High
13	SBI PSU Fund	9.77	149	58.80	17.30	19.64	21	2.91	-4.08	24.63	48 (152)	High
14	Franklin Build India Fund	39.98	1165	67.81	2.90	21.76	35	2.19	0.46	24.58	49 (1)	High
15	Sundaram Services Fund	11.32	1180	47.93	19.87	22.56	43	2.37	**	24.26	55 (89)	Moderate
16	Aditya Birla Sun Life Banking And Fin. Serv. Fund	28.29	1715	78.12	8.90	8.84	24	2.42	2.02	24.20	57 (86)	High
17	ICICI Prudential Exports and Services Fund	55.37	708	65.33	19.68	9.13	27	2.48	-7.55	24.13	58 (194)	Moderate
18	Invesco India PSU Equity Fund	17.26	58	67.19	19.48	9.24	16	2.44	2.55	24.05	66 (0)	Moderately High
19	Baroda Banking and Financial Services Fund	23.35	42	77.22	8.89	5.50	18	2.58	11.14	23.56	76 (225)	Moderately High
20	Sundaram Infrastructure Advantage Fund	30.75	516	23.01	20.96	53.32	41	2.65	-3.11	22.96	85 (120)	High
21	Tata Infrastructure Fund - Regular Plan	53.89	492	51.20	24.00	21.15	32	2.60	0.04	22.94	87 (102)	Moderately High
22	Reliance Banking Fund	266.32	2776	64.85	24.90	4.37	23	2.14	0.08	22.80	92 (92)	Moderately High
23	UTI Banking & Financial Services Fund	94.45	603	75.86	13.13	9.59	20	2.73	-0.36	22.52	95 (155)	Moderately High
24	BOI AXA Manufacturing & Infrastructure Fund	14.90	42	29.93	27.84	41.08	47	2.54	-9.92	22.33	102 (134)	High
25	HDFC Infrastructure Fund - Regular Plan	15.21	682	51.49	15.62	31.14	38	2.62	-9.86	22.20	105 (2)	High
26	Mirae Asset Great Consumer Fund	34.79	804	58.53	25.36	14.21	38	2.32	2.46	22.11	107 (169)	Moderately High
27	SBI Infrastructure Fund	15.01	463	46.61	9.97	41.22	28	2.62	2.55	21.92	110 (233)	Moderately High
28	Invesco India Infrastructure Fund	16.38	37	33.64	23.05	41.20	32	2.43	-1.27	21.20	128 (16)	Moderately High
29	UTI Healthcare Fund	80.25	384	60.02	22.74	13.30	24	2.69	-14.04	21.16	130 (245)	Moderate
30	Canara Robeco Infrastructure	43.06	105	51.90	18.61	26.46	34	2.59	-2.93	21.13	132 (188)	Moderately High
31	L&T Infrastructure Fund - Regular Plan	15.00	1645	37.95	27.31	30.80	50	2.21	-10.45	21.13	132 (178)	Moderately High
32	ICICI Prud. Pharma Health. & Diagnostics (P.H.D) Fund	9.69	1331	57.01	16.80	19.50	29	2.19	-10.19	21.09	136 (237)	Moderately Low
33	Reliance Consumption Fund	65.11	77	68.51	20.91	10.35	33	2.75	1.96	19.93	164 (240)	Moderate
34	Sundaram Rural and Consumption Fund	40.52	2052	50.18	31.14	16.63	56	2.21	-3.07	19.92	165 (234)	Moderately High

The proportionate share of equity-oriented schemes is now 40.8% of the industry assets in August 2019, down from 41.6% in August 2018.

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSJ Current Rank (23 Sept 19)	Risk
				Large Cap	Mid Cap	Small Cap						
Equity - Focused												
1	ICICI Prudential Focused Equity Fund	28.79	635	79.19	6.87	3.87	24	2.61	-8.98	24.25	56 (187)	Moderate
2	Reliance Focused Equity Fund	44.27	3917	62.40	22.03	9.87	29	2.08	-4.05	23.36	81 (80)	Moderately High
3	Franklin India Focused Equity Fund	39.66	7981	66.87	4.92	15.46	27	1.80	2.86	22.95	86 (12)	Moderately High
4	HDFC Focused 30 Fund - Regular Plan	74.39	454	73.96	6.31	17.35	28	2.55	-3.39	22.52	95 (0)	Moderately High
5	IDBI Focused 30 Equity Fund	9.62	217	89.92	2.12	0.53	30	2.64	-5.13	22.30	104 (126)	Moderately High
6	DSP Focus Fund	23.22	1761	88.71	8.01	1.51	30	2.16	2.74	21.75	114 (49)	Moderately High
7	Mirae Asset Focused Fund	10.89	1381	57.60	25.75	6.41	30	2.11	**	19.27	204 (232)	Moderately High
8	Aditya Birla Sun Life Focused Equity Fund	58.40	4039	76.03	12.27	0.00	30	2.13	0.84	18.51	230 (29)	Moderately Low
Equity - Mid Cap												
1	Tata Mid Cap Growth Fund - Regular Plan	135.17	674	15.06	68.92	13.27	42	2.51	1.95	27.43	14 (90)	Moderate
2	Sundaram Mid Cap Fund	440.33	5420	3.30	69.07	22.79	62	2.03	-8.03	26.19	27 (70)	Moderate
3	ICICI Prudential MidCap Fund	91.54	1648	5.35	67.23	19.80	71	2.34	-4.49	24.29	53 (148)	Moderate
4	Aditya Birla Sun Life Midcap Fund	267.79	2174	13.33	65.40	18.58	54	2.32	-9.13	23.74	74 (159)	Moderately High
5	UTI Mid Cap Fund	95.42	3422	9.40	66.08	20.63	63	2.25	-6.99	23.10	84 (108)	Moderately High
6	Mirae Asset Midcap Fund	10.53	705	17.59	66.56	2.80	40	2.38	**	22.64	94 (358)	Moderately High
7	SBI Magnum Midcap Fund	68.97	3290	4.32	66.83	27.44	47	2.25	-6.76	22.01	108 (171)	Moderately High
8	IDBI Midcap Fund	10.10	188	15.15	66.25	8.62	48	2.73	-11.17	21.50	121 (136)	High
9	Reliance Growth Fund	1,075.55	6232	14.37	66.44	13.54	79	2.00	-1.58	21.49	122 (162)	Moderately High
10	HDFC Mid-Cap Opportunities Fund - Reg. Plan	51.46	20944	8.67	65.18	17.21	72	1.71	-7.42	20.88	139 (209)	Moderately High
Equity - Small Cap												
1	Aditya Birla Sun Life Small Cap Fund	30.26	2110	1.07	15.40	71.48	60	2.40	-18.84	35.77	3 (14)	Moderately High
2	Sundaram Small Cap Fund	73.34	994	0.00	2.96	89.97	52	2.50	-13.45	28.28	10 (37)	High
3	ICICI Prudential Smallcap Fund	24.37	413	1.11	2.75	87.95	60	2.69	-1.34	26.04	32 (99)	High
4	HDFC Small Cap Fund - Regular Plan	39.27	8209	5.57	15.06	62.98	72	1.85	-12.11	26.01	33 (63)	Moderately High
5	DSP Small Cap Fund	50.89	4552	0.00	17.41	74.37	74	2.04	-12.30	25.40	40 (65)	Moderately High
6	Invesco India Smallcap Fund	9.99	327	4.00	26.67	65.67	44	2.50	**	24.92	43 (85)	Moderately High
7	Kotak Small Cap Fund - Regular Plan	68.36	1144	5.46	26.43	67.34	60	2.33	-6.77	24.57	50 (78)	Moderately High
8	Principal Small Cap Fund	9.64	137	11.66	4.97	64.13	49	2.52	0.00	24.56	51 (105)	Moderate
Hybrid - Aggressive												
1	ICICI Prudential Equity & Debt Fund	131.44	23288	68.52	6.43	5.83	113	1.73	0.58	27.35	15 (62)	Moderate
2	Baroda Hybrid Equity Fund	53.17	548	64.28	19.85	3.96	46	2.44	-4.42	26.56	23 (31)	Moderate
3	HDFC Hybrid Equity Fund - Regular Plan	53.04	20696	56.32	12.30	7.26	82	1.72	3.01	24.29	53 (48)	Moderately High
4	Reliance Equity Hybrid Fund	51.51	9250	70.98	2.16	4.59	49	1.84	-7.25	23.24	83 (101)	Moderate
5	Mirae Asset Hybrid Equity Fund	14.67	2429	61.64	8.61	2.49	62	2.01	4.33	21.78	113 (206)	Moderately Low
6	Sundaram Equity Hybrid Fund	90.73	1722	61.16	19.66	2.42	60	2.61	2.87	21.75	114 (201)	Moderate
7	Principal Hybrid Equity Fund	73.91	1559	63.23	4.96	8.15	60	2.29	-4.00	21.54	119 (199)	Moderately Low
8	UTI Hybrid Equity Fund	162.38	4913	54.26	19.42	6.66	78	1.93	-5.03	20.61	144 (220)	Moderately Low
9	Indiabulls Equity Hybrid Fund	10.53	44	66.32	2.93	2.54	34	2.61	**	20.58	146 (265)	Moderate
10	HSBC Equity Hybrid Fund	10.73	637	63.49	12.94	2.30	41	2.42	**	19.95	160 (191)	Moderately Low
11	Franklin India Equity Hybrid Fund	119.41	1812	60.06	7.79	1.45	40	2.11	1.63	19.70	185 (104)	Moderate
12	L&T Hybrid Equity Fund - Regular Plan	25.70	8219	65.86	15.17	3.53	73	1.83	-1.86	18.62	225 (250)	Moderate
Equity - Multi Cap												
1	ICICI Prudential Multicap Fund	283.75	3991	69.09	13.78	10.01	78	2.08	-3.96	26.89	20 (75)	Moderate
2	Reliance Multi Cap Fund	91.47	9403	53.84	25.88	19.16	51	1.99	-2.30	26.17	30 (30)	Moderately High
3	Parag Parikh Long Term Equity Fund	25.39	2067	45.59	9.67	13.19	24	2.08	2.23	25.09	42 (81)	Moderately Low
4	Franklin India Equity Fund	562.84	10317	75.17	14.35	6.17	56	1.77	-6.11	24.72	45 (63)	Moderately High
5	Principal Multi Cap Growth Fund	133.84	818	74.07	11.76	10.28	57	2.37	-7.09	24.56	51 (129)	Moderate
6	IDFC Focused Equity Fund	35.39	1382	49.00	22.45	22.15	26	2.16	-7.98	23.40	80 (97)	Moderately Low
7	HDFC Equity Fund - Regular Plan	639.26	21622	88.00	7.43	4.14	44	1.72	0.56	21.10	135 (8)	Moderately High
8	Baroda Multi Cap Fund	95.63	760	64.63	25.62	1.50	43	2.51	-1.98	21.08	137 (34)	Moderately Low
9	Tata Multicap Fund	10.49	1585	73.03	15.00	3.85	34	2.19	5.75	20.37	150 (215)	Moderately Low
10	PGIM India Diversified Equity Fund	13.01	111	67.12	14.04	15.96	48	2.59	-0.83	20.04	158 (205)	Moderate
11	Mahindra Mutual Fund Badhat Yojana	10.78	280	71.71	19.28	6.53	56	2.51	1.47	19.59	195 (87)	Moderate
12	SBI Magnum Multi Cap Fund	48.98	7549	61.29	18.07	16.30	57	2.13	3.80	19.25	205 (40)	Moderate

The proportionate share of debt-oriented schemes is 28.7% of industry assets in August 2019, down from 31.2% in August 2018.

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSIJ Current Rank (23 Sept 19)	Risk
				Large Cap	Mid Cap	Small Cap						
13	Invesco India Multicap Fund	45.70	842	39.66	30.25	25.47	39	2.34	-6.83	18.95	211 (195)	Moderately High
14	HSBC Multi Cap Equity Fund	80.93	427	73.94	13.02	10.06	35	2.49	-8.64	18.74	217 (204)	Moderately High
Equity - Value/Contra												
1	IDFC Sterling Value Fund	46.15	2890	16.34	35.64	41.65	77	2.09	-12.84	31.02	6 (38)	Moderately High
2	HDFC Capital Builder Value Fund - Regular Plan	273.93	4257	66.57	6.85	22.81	56	1.96	-8.34	30.37	7 (0)	Moderately High
3	Templeton India Value Fund	233.20	479	61.65	15.98	13.79	41	2.53	-10.15	28.18	11 (36)	Moderately High
4	Aditya Birla Sun Life Pure Value Fund	45.90	3987	39.00	15.59	32.68	66	2.22	-18.78	28.13	12 (13)	Moderate
5	IDBI Long Term Value Fund	10.08	145	55.26	23.69	14.04	52	2.91	0.59	26.59	22 (94)	Moderately High
6	Quantum Long Term Equity Value Fund - Reg. Plan	52.34	905	74.00	11.04	1.49	26	1.78	-4.23	26.34	26 (158)	Moderately Low
7	Invesco India Contra Fund	46.06	3992	65.51	23.13	7.33	48	1.90	-3.32	24.77	44 (15)	Moderately High
Equity - ELSS												
1	Quantum Tax Saving Fund - Regular Plan	51.88	75	74.10	11.08	1.44	26	1.78	-4.42	26.36	25 (157)	Moderately Low
2	ICICI Prudential Long Term Equity Fund	364.42	5965	69.94	9.90	12.77	55	2.15	-2.91	25.67	38 (170)	Moderate
3	Principal Tax Savings Fund	197.78	375	69.88	12.12	15.73	57	2.56	-6.50	23.98	70 (96)	Moderate
4	UTI Long Term Equity Fund	84.35	1146	60.60	28.98	6.60	57	2.47	-1.81	23.41	79 (135)	Moderately High
5	Mirae Asset Tax Saver Fund	17.58	2306	74.84	17.18	7.57	59	2.02	3.89	22.82	90 (182)	Moderately High
6	HSBC Tax Saver Equity Fund	35.98	145	67.26	17.38	13.70	36	2.49	-0.83	22.79	93 (167)	Moderately High
7	IDFC Tax Advantage (ELSS) Fund	53.19	1877	48.59	17.04	28.57	72	2.02	-6.50	22.45	97 (173)	Moderately High
8	HDFC TaxSaver - Regular Plan	492.20	6783	85.35	8.60	4.11	46	1.97	-5.12	22.43	99 (7)	Moderately High
9	Tata India Tax Savings Fund - Regular Plan	18.06	1815	78.22	10.98	5.27	38	2.12	4.64	22.36	101 (180)	Moderate
10	Reliance Tax Saver Fund	50.08	9187	63.04	19.78	15.82	49	1.95	-11.97	22.32	103 (18)	Moderately High
11	Sundaram Diversified Equity Fund	96.89	2439	58.44	21.51	11.99	52	2.13	-4.49	21.35	124 (72)	Moderate
12	PGIM India Long Term Equity Fund	13.99	340	80.65	6.85	7.27	42	2.36	-0.56	20.21	155 (239)	Moderately Low
13	DSP Tax Saver Fund	48.46	5482	76.89	7.75	9.05	65	1.90	5.12	19.65	191 (217)	Moderately Low
14	SBI Magnum Tax Gain Scheme 93	136.24	6683	69.17	12.95	10.85	65	1.99	-3.46	19.35	200 (142)	Moderate
15	Franklin India Taxshield	552.39	3773	76.62	11.26	4.04	50	1.86	-2.37	18.78	215 (93)	Moderate
Hybrid - Equity Savings												
1	UTI Equity Savings Fund	10.20	327	72.53	10.41	0.45	64	1.46	2.22	25.81	37 (305)	Moderately Low
2	Reliance Equity Savings Fund	12.28	1124	64.70	3.56	4.25	49	2.30	-3.62	21.30	125 (176)	Moderate
3	Baroda Equity Savings Fund	10.12	461	75.11	2.09	0.00	47	1.96	**	20.31	152 (53)	Moderately Low
4	HDFC Equity Savings Fund - Regular Plan	36.67	4910	70.28	7.11	5.08	118	1.93	2.95	19.82	174 (71)	Moderately Low
5	DSP Equity Savings Fund	12.66	1062	56.06	18.49	4.44	104	2.15	2.59	18.91	212 (39)	Moderately Low
6	Sundaram Equity Savings Fund	10.45	139	63.80	4.49	0.00	47	2.49	**	18.87	213 (98)	Low
7	Kotak Equity Savings Fund - Regular Plan	14.39	1950	61.08	8.14	1.37	120	2.16	4.30	17.88	247 (175)	Moderately Low
8	Aditya Birla Sun Life Equity Savings Fund	13.44	796	41.00	30.58	5.15	56	2.41	2.13	17.12	265 (236)	Moderate
9	Franklin India Equity Savings Fund	10.19	289	65.39	6.47	0.68	52	2.12	2.40	16.41	283 (44)	Low
Hybrid - Dynamic Asset Allocation/Balanced Advantage												
1	HDFC Balanced Advantage Fund - Regular Plan	192.42	40919	77.88	8.41	5.68	82	1.90	2.13	24.12	60 (27)	Moderately High
2	Baroda Dynamic Equity Fund	10.66	390	58.34	10.61	2.33	43	2.46	**	20.31	152 (50)	Moderately Low
3	Tata Balanced Advantage Fund	10.39	984	60.03	9.75	0.78	64	2.31	**	18.30	236 (287)	Moderately Low
4	Reliance Balanced Advantage Fund	90.59	2314	50.79	19.72	2.85	61	2.15	3.86	17.91	245 (241)	Moderately Low
5	Kotak Balanced Advantage Fund	10.67	2916	57.35	9.05	3.86	126	2.07	7.31	17.57	254 (60)	Moderately Low
Solution Oriented												
1	Reliance Retire. Fund - Wealth Creation Scheme	12.66	1500	79.88	4.73	11.88	57	2.35	-6.31	23.64	75 (103)	Moderately High
2	HDFC Retire. Savings Fund - Equity - Reg. Plan	16.59	723	47.24	12.94	26.48	59	2.34	-0.33	23.55	77 (106)	Moderately High
3	HDFC Retire. Savings Fund - Hybrid Eq. - Reg. Plan	16.52	313	55.28	8.95	23.23	57	2.44	2.91	22.45	97 (127)	Moderately High
4	HDFC Childrens Gift Fund - Regular Plan	119.52	2780	48.78	12.89	12.06	63	2.27	1.97	21.23	126 (183)	Moderate
5	ICICI Prudential Retire. Fund - Hybrid Aggressive	10.23	79	70.12	4.83	0.00	24	2.37	**	18.79	214 (277)	Moderately Low
6	ICICI Prudential Retirement Fund - Pure Equity	10.17	55	77.78	4.88	0.00	25	2.57	**	18.59	226 (290)	Low
7	ICICI Prudential Child Care - Gift Fund	137.78	612	69.32	8.37	1.72	27	2.48	-0.30	17.98	242 (339)	Moderate
Hybrid - Multi Asset Allocation												
1	ICICI Prudential Multi Asset Fund	265.15	10942	60.37	7.13	5.56	76	1.90	1.41	20.48	148 (261)	Low
Equity - Dividend Yield												
1	ICICI Prudential Dividend Yield Equity Fund	15.49	167	50.88	13.50	24.66	37	2.67	-10.67	26.93	19 (5)	Moderately Low
2	Templeton India Equity Income Fund	45.57	897	41.56	15.26	12.45	36	2.36	-2.62	21.92	110 (144)	Moderate
3	Principal Dividend Yield Fund	50.87	187	71.12	10.32	16.39	48	2.56	-6.18	20.39	149 (26)	Moderately Low

All the NAV figures are for date Sept 23, 2019. Trailing returns are also calculated for the same date. AUM, weightage of a stocks, number of companies and expense ratio are for the period ending July 2019. All the raw data is provided by Dion Global Solutions Ltd.