

MUTUAL FUND UNLOCKED

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Cover Story

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Special Report
Withdrawal Strategy Post Retirement

With Ranking

The following table lists top-ranked equity funds based on DSIJ's proprietary research methodology. We have evaluated each fund's 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.dsj.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.

Key To Databank

Category Rank: Category wise ranking as on Dec 26th 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 Dec 26th 2019

Previous Rank of Dec 16th 2019 is shown under bracket ()

Risk : Risk as on Dec 26th 2019

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSIJ Current Rank (26 Dec 19)	Risk
				Large Cap	Mid Cap	Small Cap						
Equity - Large Cap#N/A												
1	Tata Large Cap Fund - Reg. Plan	231.74	816	92.12	6.03	1.29	26	2.47	14.12	24.59	19 ()	Moderate
2	HDFC Top 100 Fund - Reg. Plan	499.31	18,748	92.42	7.08	0.00	53	1.73	9.61	17.76	84 (53)	Moderately High
3	Mahindra Pragati Bluechip Vojana	10.83	97	83.99	10.35	0.00	26	2.67	**	14.80	153 (130)	Moderately Low
4	Aditya Birla Sun Life Frontline Equity Fund	232.94	21,255	83.62	9.52	1.54	63	1.77	9.75	14.01	185 (132)	Moderate
5	Nippon India Large Cap Fund	35.50	13,010	80.75	14.19	4.63	46	1.82	8.66	13.99	186 (106)	Moderately High
6	Essel Large Cap Equity Fund	24.23	100	83.72	7.72	3.34	44	2.35	13.69	13.68	192 (138)	Moderately Low
7	Invesco India Largecap Fund	30.00	203	86.04	7.29	4.99	28	2.61	12.74	13.66	193 (196)	Moderately Low
8	Franklin India Bluechip Fund - Growth	470.75	6,753	88.84	1.06	0.00	30	1.86	6.84	13.61	195 (123)	Moderately High
9	DSP Top 100 Equity Fund	226.47	2,689	95.27	2.03	2.38	46	2.07	17.18	12.68	248 (235)	Moderately High
10	Edelweiss Large Cap Fund	37.65	176	79.30	12.13	0.45	57	2.01	13.68	12.59	257 ()	Moderate
11	Mirae Asset Large Cap Fund	54.23	16,519	82.70	10.99	1.54	59	1.68	14.31	12.22	273 (187)	Moderate
12	SBI Blue Chip Fund	41.59	23,484	82.85	9.58	0.86	52	1.66	13.63	12.12	278 ()	Moderate
Equity - Large & Mid Cap												
1	UTI Core Equity Fund	60.95	867	52.65	35.79	8.48	59	2.44	1.69	19.39	60 (40)	Moderate
2	ICICI Prudential Large & Mid Cap Fund	330.08	3,567	56.66	35.96	4.27	58	2.20	6.66	17.38	91 (72)	Moderate
3	BOI AXA Large & Mid Cap Equity Fund	35.56	176	57.00	36.48	5.17	49	2.87	10.47	15.90	114 (133)	Moderate
4	Franklin India Equity Advantage Fund	79.41	2,608	53.92	34.12	6.80	54	2.04	3.11	15.66	121 (89)	Moderate
5	DSP Equity Opportunities Fund	232.69	5,623	59.47	36.10	3.25	62	1.85	12.90	15.34	129 (119)	Moderately High
6	Motilal Oswal Large and Midcap Fund	10.60	330	49.39	40.36	5.82	21	2.43	0.00	15.25	135 (140)	Moderately High
7	IDFC Core Equity Fund	45.40	2,831	51.48	35.90	10.56	66	1.97	4.37	15.09	143 (112)	Moderate
8	Essel Large & Midcap Fund - Reg. Plan	15.69	105	42.49	35.06	19.85	46	2.42	10.21	14.86	150 (137)	Moderately Low
9	SBI Large & Midcap Fund	226.64	2,808	42.45	37.88	16.78	54	2.10	8.12	14.40	165 ()	Moderate
10	HDFC Growth Opportunities Fund - Reg. Plan	115.50	1,374	61.07	36.68	1.00	46	2.45	7.60	14.39	166 (117)	Moderately High
Others - Index Funds/ETFs												
1	Nippon India CPSE ETF	22.93	11,269	87.34	12.42	0.00	10	0.01	-4.74	38.07	2 (2)	Moderate
2	ICICI Prudential Bharat 22 ETF	34.10	9,620	88.92	10.17	0.90	22	0.01	-3.16	27.99	13 (13)	Moderate
3	DSP Equal Nifty 50 Fund	9.92	109	99.83	0.00	0.00	50	0.88	5.06	25.53	16 (14)	Moderately High

() 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

Individual investors now hold a lower share of industry assets, i.e. 53.7% in November 2019, compared with 54.0% in November 2018.

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSIJ Current Rank (26 Dec 19)	Risk
				Large Cap	Mid Cap	Small Cap						
4	Nippon India ETF Nifty Midcap 150	62.22	192	1.81	95.17	2.74	149	0.31	**	21.00	44 (44)	Moderately High
5	ICICI Prudential Private Banks ETF	178.68	487	92.07	7.90	0.00	10	0.16	**	20.61	48 (52)	High
6	Motilal Oswal Nifty Midcap 150 Index Fund	10.88	27	1.87	93.70	2.55	150	1.03	**	20.57	50 (51)	Moderately High
7	Motilal Oswal Midcap 100 ETF	17.61	32	2.50	94.81	2.24	100	0.20	-3.37	18.80	67 (68)	Moderately High
8	Kotak PSU Bank ETF	250.86	40	62.63	32.07	4.78	12	0.49	-17.54	18.01	81 (67)	High
9	Nippon India ETF NV20	58.61	31	99.23	0.00	0.00	20	0.16	10.13	17.56	87 (45)	Moderately Low
10	Nippon India ETF PSU Bank BeES	27.86	94	63.26	31.49	4.99	12	0.49	-17.42	17.41	89 (60)	High
11	ICICI Prudential Midcap Select ETF	64.79	39	18.68	81.33	0.00	30	0.45	-2.75	17.02	96 (83)	Moderately High
12	Aditya Birla Sun Life Banking ETF	322.31	140	96.18	3.45	0.00	12	0.17	**	16.10	107 (105)	High
13	Nippon India ETF Bank BeES	329.46	6,705	96.42	3.51	0.00	12	0.19	21.15	16.06	108 (109)	High
14	SBI ETF Nifty Bank	326.49	4,178	96.57	3.42	0.00	12	0.20	21.20	16.02	109 (0)	High
15	ICICI Prudential Bank ETF	323.50	602	95.13	3.38	0.00	12	0.16	**	15.79	119 (104)	High
16	ICICI Prudential Nifty Low Vol 30 ETF	91.92	82	97.51	0.00	0.00	30	0.42	6.44	14.80	153 (87)	Moderately Low
17	ICICI Prudential S&P BSE 500 ETF	159.65	57	81.17	12.84	5.67	500	0.29	10.71	14.51	162 (115)	Moderately High
18	ICICI Prudential Nifty Next 50 ETF	28.63	46	91.52	7.28	0.00	50	0.15	3.36	13.13	207 (170)	Moderately High
19	ICICI Prudential Nifty Next 50 Index Fund	25.15	710	91.94	7.27	0.00	50	0.85	2.90	13.09	209 (175)	Moderately High
20	UTI Nifty Next 50 Index Fund	10.12	569	92.89	7.31	0.00	50	0.77	3.23	13.07	210 (173)	Moderately High
21	Mirae Asset Nifty 50 ETF	123.81	127	99.98	0.00	0.00	50	0.07	16.17	13.07	210 (151)	Moderate
22	UTI Nifty Exchange Traded Fund	1,293.85	16,511	100.07	0.00	0.00	50	0.06	16.04	13.06	212 (152)	Moderate
23	SBI ETF Nifty Next 50	291.54	420	92.72	7.29	0.00	50	0.15	3.85	13.05	213 (0)	Moderately High
24	UTI Nifty Next 50 Exchange Traded Fund	291.83	377	92.71	7.29	0.00	50	0.14	4.17	13.05	213 (169)	Moderately High
Equity - Sectoral/Thematic												
1	Aditya Birla Sun Life MNC Fund - Gr	784.33	3,879	24.74	58.95	14.59	39	2.11	6.02	40.05	1 (1)	Low
2	Nippon India Power & Infra Fund	92.37	1,292	33.60	13.59	49.21	36	2.34	-3.09	35.92	6 (5)	Moderately High
3	UTI Healthcare Fund	84.62	401	60.40	27.04	11.22	23	2.52	2.18	34.26	8 (10)	Moderately Low
4	IDFC Infrastructure Fund	13.64	789	36.58	19.58	43.05	42	2.36	-4.68	30.81	11 (11)	High
5	Aditya Birla Sun Life Infrastructure Fund	29.12	497	30.51	27.83	38.46	49	2.62	-4.05	29.18	12 (12)	Moderately High
6	HSBC Infrastructure Equity Fund	14.57	87	43.44	16.44	38.20	36	2.57	-14.20	24.56	20 (23)	High
7	Taurus Ethical Fund	52.03	39	44.51	42.49	9.03	66	2.53	5.54	23.67	23 (20)	Moderately Low
8	L&T Infrastructure Fund - Reg. Plan	15.11	1,704	32.26	28.96	36.32	50	2.20	-2.52	23.36	24 (0)	Moderately High
9	Invesco India PSU Equity Fund	18.19	99	59.64	28.28	7.78	17	2.53	10.58	23.02	25 (27)	Moderately High
10	ICICI Prudential Exports and Services Fund	57.86	693	63.46	23.49	9.55	24	2.58	7.93	21.46	33 (30)	Moderate
11	BNP Paribas India Consumption Fund	12.82	453	59.91	23.77	9.09	33	2.37	19.90	21.45	34 (0)	Moderate
12	UTI MNC Fund	195.85	2,204	56.75	31.52	9.63	40	2.11	-0.62	21.28	36 (45)	Low
13	ICICI Prudential FMCG Fund - Growth	246.89	512	72.46	10.96	10.46	19	2.53	5.91	21.18	38 (42)	Low
14	Kotak Infra. & Eco. Reform Fund - Reg. Plan	19.49	347	30.50	36.42	31.88	39	2.50	3.75	21.12	39 (48)	Moderately High
15	ICICI Prudential Infrastructure Fund	49.33	1,110	55.03	8.24	34.87	51	2.32	2.32	21.09	40 (31)	Moderately High
16	Invesco India Infrastructure Fund	17.23	41	31.06	29.03	38.16	27	2.49	6.69	21.05	42 (28)	Moderate
17	Tata Infrastructure Fund - Reg. Plan	53.85	511	56.57	23.09	19.65	33	2.59	4.04	20.58	49 (0)	Moderate
18	HDFC Infrastructure Fund - Reg. Plan	15.19	727	53.74	12.64	31.16	36	2.45	-2.86	20.01	54 (39)	High
19	SBI Equity Minimum Variance Fund	10.28	49	100.14	0.00	0.00	50	0.70	0.00	19.64	57 (0)	Moderate
20	Canara Robeco Infrastructure	44.05	111	48.85	20.51	27.67	32	2.60	3.65	19.61	58 (62)	Moderately High
21	Franklin India Opportunities Fund	73.13	571	73.17	11.55	10.77	33	2.50	5.73	19.15	63 (56)	Moderately High
22	Aditya Birla Sun Life Pharma & Healthcare Fund	10.48	173	48.73	29.01	18.73	23	2.71	0.00	18.40	72 (88)	Moderately Low
23	Franklin Build India Fund	41.26	1,263	71.18	2.90	20.27	36	2.21	5.94	18.27	76 (66)	High
24	ICICI Prudential India Opportunities Fund	10.49	2,206	67.59	18.99	5.45	34	1.99	**	18.03	79 (58)	Moderate
25	UTI Infrastructure Fund	52.89	1,281	57.55	21.64	19.36	40	2.30	7.71	17.98	82 (59)	Moderately High
26	BOI AXA Manufacturing & Infrastructure Fund	14.76	43	24.59	34.19	38.35	51	2.54	2.36	17.65	85 (73)	Moderately High
27	IDBI Healthcare Fund	10.54	33	46.18	34.50	4.73	21	2.72	**	17.57	86 (113)	Moderately Low
28	DSP Healthcare Fund	10.72	247	31.31	36.73	23.48	20	1.68	7.03	17.56	87 (81)	Moderate
29	DSP Tiger Fund	91.01	1,064	60.21	13.37	24.50	60	2.19	7.69	17.19	94 (69)	Moderately High
30	Tata India Consumer Fund	17.18	1,337	50.38	37.83	9.85	30	2.26	-1.62	17.01	97 (0)	Low
31	ICICI Prudential Manufacture in India Fund	10.30	991	58.92	26.15	7.33	50	2.20	2.49	16.23	104 (99)	Moderately Low
32	SBI Healthcare Opportunities Fund	117.68	944	47.24	31.36	16.88	20	2.34	0.44	16.13	105 (0)	Moderately Low
33	ICICI Prudential Banking and Financial Services	69.38	3,632	63.11	19.23	13.85	30	2.00	16.25	15.96	110 (98)	Moderately High

**Institutional investors account for 46.3% of the assets, of which corporates are 90%.
The rest are Indian and foreign institutions and banks.**

Category Rank	Scheme Name	NAV (₹)	AUM (₹ Cr)	Weightage (%)			No of Companies	Expense Ratio (%)	Return 1 Years (%)	Expected 1 yr return (%)	DSIJ Current Rank (26 Dec 19)	Risk
				Large Cap	Mid Cap	Small Cap						
14	Shriram Multicap Fund	10.80	59	70.81	15.28	4.15	44	2.60	7.77	12.37	268 (238)	Moderately Low
Equity - Value/Contra												
1	Aditya Birla Sun Life Pure Value Fund	45.73	4,199	42.98	20.83	34.21	81	2.18	-10.25	25.26	17 (17)	Moderate
2	HDFC Capital Builder Value Fund - Reg. Plan	284.02	4,564	68.67	7.17	21.11	60	2.03	1.04	24.26	21 (19)	Moderately High
3	IDFC Sterling Value Fund	46.86	3,162	16.94	37.46	41.16	76	2.03	-6.54	24.02	22 (24)	Moderately High
4	Quantum Long Term Eq. Value Fund - Reg. Plan	53.23	914	77.52	12.87	1.45	27	1.78	0.00	21.56	31 (22)	Moderately Low
5	IDBI Long Term Value Fund	10.29	132	61.90	22.52	12.40	49	2.65	2.08	20.89	45 (41)	Moderately High
6	Templeton India Value Fund	240.46	505	66.46	14.87	14.07	42	2.52	0.10	20.85	46 (29)	High
7	ICICI Prudential Value Discovery Fund	141.70	15,188	67.45	15.51	3.34	46	1.84	1.88	17.20	93 (74)	Moderate
Equity - ELSS												
1	Aditya Birla Sun Life Tax Relief 96	32.21	9,998	47.32	40.24	10.32	43	1.97	6.41	37.15	3 (3)	Moderately Low
2	Mahindra Kar Bachat Yojana	11.85	340	80.55	14.99	3.07	43	2.33	6.68	22.23	28 (35)	Moderately Low
3	Quantum Tax Saving Fund - Reg. Plan	52.71	78	75.49	12.55	1.37	27	1.78	-0.05	21.02	43 (25)	Moderately Low
4	Taurus Tax Shield	81.48	67	74.75	17.26	4.11	48	2.48	9.74	19.06	65 (65)	Moderate
5	PGIM India Long Term Equity Fund	14.56	361	70.55	11.64	12.07	41	2.40	9.23	15.94	111 (0)	Moderate
6	HDFC TaxSaver - Reg. Plan	515.27	7,449	83.77	8.04	4.05	48	1.97	4.92	15.43	126 (94)	Moderately High
7	ICICI Prudential Long Term Equity Fund	390.29	6,630	69.57	9.22	13.66	55	2.13	9.83	15.28	133 (96)	Moderate
8	IDFC Tax Advantage (ELSS) Fund	54.66	2,107	48.65	18.45	28.54	72	2.14	2.57	14.93	146 (110)	Moderately High
9	L&T Tax Advantage Fund - Reg. Plan	55.32	3,396	64.38	24.06	9.47	62	2.03	6.01	14.92	147 (0)	Moderate
10	Tata India Tax Savings Fund - Reg. Plan	19.23	2,063	79.47	11.42	6.70	35	2.09	15.43	14.87	149 (0)	Moderate
11	SBI Magnum Tax Gain Scheme 93	143.06	7,376	73.34	11.44	10.15	62	1.86	5.78	14.67	159 (0)	Moderate
12	UTI Long Term Equity Fund	91.51	1,283	60.27	26.62	10.03	67	2.20	11.30	14.48	163 (126)	Moderately High
13	Essel Long Term Advantage Fund - Reg. Plan	14.82	59	53.08	23.09	20.88	44	2.25	9.03	14.30	171 (150)	Moderately Low
14	HSBC Tax Saver Equity Fund	38.15	158	72.14	16.79	7.98	33	2.50	9.85	14.21	174 (179)	Moderate
15	Principal Tax Savings Fund	207.06	407	75.36	14.95	6.21	60	2.53	3.95	13.93	187 (128)	Moderate
Hybrid - Equity Savings												
1	UTI Equity Savings Fund	10.39	252	66.12	10.18	0.69	48	1.51	4.76	18.30	74 (61)	Moderately Low
2	Edelweiss Equity Savings Fund	14.46	116	49.29	15.36	2.62	61	1.74	7.19	12.86	238 (182)	Moderately High
3	Principal Equity Savings Fund (Growth Accum)	36.99	50	69.84	4.55	1.14	43	2.68	5.70	11.95	282 (198)	Moderately Low
4	AXIS Equity Saver Fund	13.45	813	60.19	10.90	1.25	62	2.35	9.17	11.85	287 (251)	Low
5	HDFC Equity Savings Fund - Reg. Plan	37.48	4,503	71.43	6.46	5.03	103	1.97	6.29	11.84	288 (210)	Moderately Low
6	DSP Equity Savings Fund	13.10	860	53.60	16.77	4.44	84	2.17	7.57	11.00	328 (280)	Low
7	Tata Equity Savings Fund - Reg. Plan - Growth	34.02	139	58.71	6.52	0.77	38	2.30	8.04	10.71	342 (0)	Moderately Low
8	Aditya Birla Sun Life Equity Savings Fund	13.93	738	39.18	31.99	6.02	52	2.46	7.98	10.67	345 (284)	Moderately Low
9	Franklin India Equity Savings Fund	10.37	256	60.03	5.82	0.79	41	2.13	4.61	10.26	361 (300)	Low
Hybrid - Dynamic Asset Allocation/Balanced Advantage												
1	HDFC Balanced Advantage Fund - Reg. Plan	200.26	44,345	76.31	7.92	5.72	83	1.81	7.94	18.05	78 (57)	Moderate
2	Tata Balanced Advantage Fund	10.79	1,088	61.83	11.32	0.44	64	2.26	0.00	13.73	190 (0)	Moderately Low
3	Edelweiss Balanced Advantage Fund	24.56	1,482	56.11	12.92	3.23	62	2.11	8.53	11.80	290 (0)	Low
4	Nippon India Balanced Advantage Fund	94.05	2,612	49.03	17.66	2.93	63	2.16	9.10	10.95	335 (233)	Moderately Low
5	Shriram Balanced Advantage Fund	10.41	42	68.95	5.75	0.00	45	2.64	**	10.68	344 (247)	Moderately Low
6	Kotak Balanced Advantage Fund	11.22	3,246	53.91	15.60	3.27	115	2.09	12.98	10.42	356 (247)	Low
Solution Oriented												
1	Aditya Birla Sun Life Retire. Fund - The 30s Plan	10.33	120	44.63	38.63	10.56	44	2.65	**	37.13	4 (3)	Moderately Low
2	Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan	10.73	208	44.51	38.54	10.60	44	2.60	**	36.57	5 (6)	Moderately Low
3	Aditya Birla Sun Life Retire. Fund - The 40s Plan	10.35	76	37.02	29.28	8.14	46	2.49	**	33.87	9 (8)	Low
4	Tata Retire. Savings Fund - Moderate Plan - Reg. Plan	31.64	1,151	62.18	18.70	3.66	47	2.21	10.24	19.31	62 (0)	Moderately Low
5	Tata Retire. Savings Fund - Progressive Plan - Reg. Plan	31.26	728	70.70	21.20	4.47	44	2.43	13.39	19.06	65 (0)	Moderately Low
6	HDFC Retire. Savings Fund - Equity - Reg. Plan	17.11	825	46.51	12.49	25.11	58	2.53	6.19	17.04	95 (70)	Moderately High
7	HDFC Childrens Gift Fund - Reg. Plan	124.68	3,063	49.18	12.34	11.69	64	2.13	8.63	15.92	113 (100)	Moderately Low
Hybrid - Multi Asset Allocation												
1	ICICI Prudential Multi Asset Fund	274.88	11,698	63.20	6.45	5.28	74	1.82	8.21	14.04	183 (118)	Low
Equity - Dividend Yield												
1	ICICI Prudential Dividend Yield Equity Fund	15.82	170	52.97	14.41	26.99	35	2.68	-2.04	22.95	26 (18)	Moderately High
2	Templeton India Equity Income Fund	45.71	909	37.93	19.59	15.36	42	2.34	5.08	20.40	51 (34)	Moderate
3	UTI Dividend Yield Fund	65.28	2,389	70.38	18.17	9.17	50	2.12	4.58	16.49	101 (78)	Low

All the NAV figures are for date Dec 26, 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 Nov. 2019. All the raw data is provided by Dion Global Solutions Ltd.