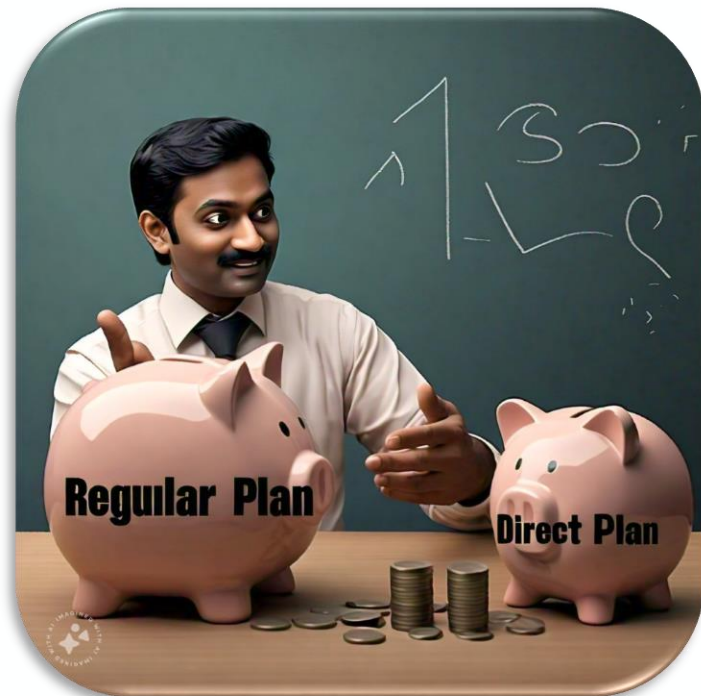


Why should I invest in a Regular plan? Direct plans can give better returns.



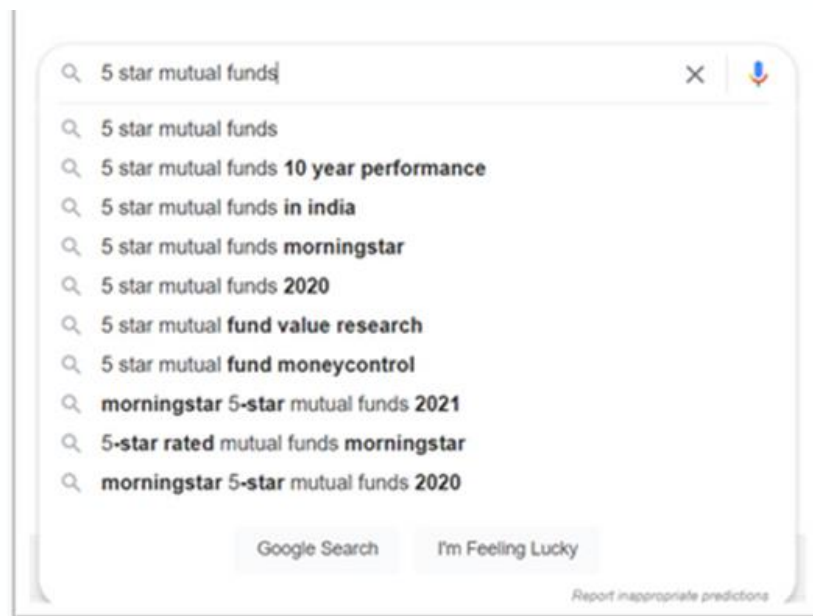
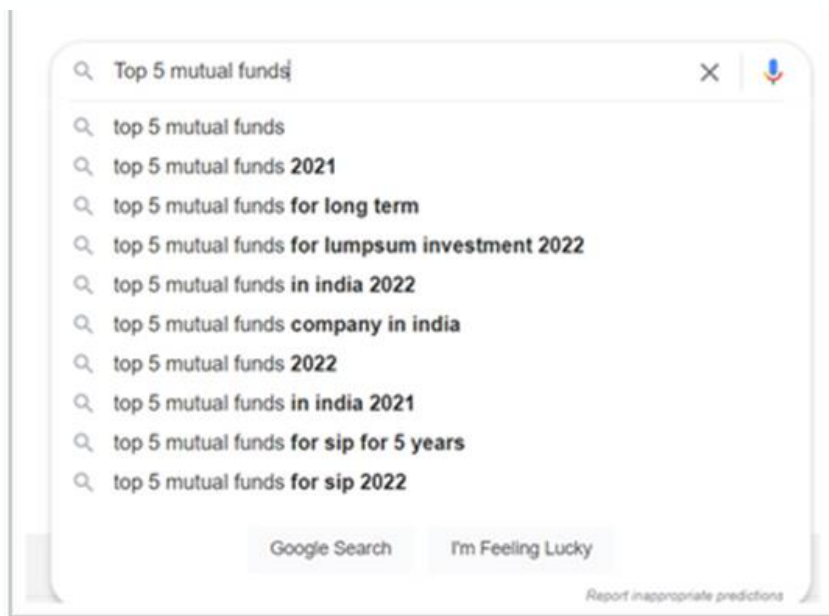
- Direct vs Regular
- Why should I invest in Regular Plan?
- Direct Plan can give me better return.

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Scheme Selection



Top performers rotate every year

Year	Equity Returns	Fixed Income Returns (%)	Gold Returns (%)
2023	20%	7%	14%
2022	6%	4%	15%
2021	23%	4%	-4%
2020	17%	10%	27%
2019	16%	10%	24%
2018	7%	7%	8%
2017	30%	6%	4%
2016	3%	10%	12%
2015	-4%	9%	-7%
2014	32%	10%	2%
2013	11%	8%	-13%
2012	28%	9%	12%
2011	-24%	8%	32%

- Different Asset classes move up in the pecking order and come down the order
- Changing lanes as per the last year's best performer can be harmful to your wealth creation journey

Source: Internal research based on various sources.

Top performers keep changing

Top 5 Small Cap Funds calender year wise				
2020	2021	2022	2023	2024
Quant Small Cap Gr	Quant Small Cap Gr	Quant Small Cap Gr	Mahindra Manulife Small Cap Fund Reg Gr	Motilal Oswal Small Cap Reg Gr
Bank of India Small Cap Reg Gr	HSBC Small Cap Fund Reg Growth	Tata Small Cap Reg Gr	Bandhan Small Cap Reg Gr	Bandhan Small Cap Reg Gr
Canara Robeco Small Cap Reg Gr	Nippon India Small Cap Gr Gr	SBI Small Cap Reg Gr	Franklin India Smaller Companies Gr	LIC MF Small Cap Fund Reg Gr
Edelweiss Small Cap Reg Gr	Kotak -Small Cap Gr	Canara Robeco Small Cap Reg Gr	ITI Small Cap Reg Gr	Invesco India Small Cap Reg Gr
Kotak -Small Cap Gr	Bank of India Small Cap Reg Gr	Nippon India Small Cap Gr Gr	Nippon India Small Cap Gr Gr	ITI Small Cap Reg Gr
Top 5 Large & Mid Cap Funds calender year wise				
2020	2021	2022	2023	2024
Quant Large & MidCap Gr	Mahindra Manulife Large & Mid Cap Fund Reg Gr	Quant Large & MidCap Gr	Motilal Oswal Large and MidCap Reg Gr	Motilal Oswal Large and MidCap Reg Gr
Axis Growth Opp Reg Gr	Axis Growth Opp Reg Gr	ICICI Pru Large & MidCap Gr	HDFC Large and Mid Cap Gr	HSBC Large and Mid Cap Gr
Canara Robeco Emerging Equities Reg Gr	Navi Large & MidCap Reg Gr	Tata Large & MidCap Reg Gr	Bandhan Core Equity Reg Gr	Invesco India Large and Mid Cap Gr
Union Large & MidCap Reg Gr	HDFC Large and Mid Cap Gr	HDFC Large and Mid Cap Gr	UTI Large & Mid Cap Fund Reg Gr	Bandhan Core Equity Reg Gr
Mirae Asset Large and Midcap Fund Reg Gr	Baroda BNP Paribas Large and MidCap Reg Gr	SBI Large & MidCap Reg Gr	Nippon India Vision Gr Gr	LIC MF Large & MidCap Reg Gr

*As on 20th Dec, 2024 for CY 2024

Top performers keep changing

Top 5 Large Cap Funds calender year wise				
2020	2021	2022	2023	2024
Canara Robeco Bluechip Equity Reg Gr	Franklin India BlueChip Gr	Nippon India Large Cap Fund Gr Gr	Nippon India Large Cap Fund Gr Gr	WhiteOak Capital Large Cap Fund Reg Gr
Axis BlueChip Reg Gr	Tata Large Cap Reg Gr	HDFC Top 100 Fund Gr	HDFC Top 100 Fund Gr	BARODA BNP PARIBAS LARGE CAP Fund Gr
UTI Large Cap Fund Reg Gr	Invesco India Large Cap Gr	ICICI Pru BlueChip Gr	JM Large Cap Gr	DSP Top 100 Equity Reg Gr
JM Large Cap Gr	Nippon India Large Cap Fund Gr Gr	Groww Largecap Gr	Invesco India Large Cap Gr	Invesco India Large Cap Gr
Bandhan Large Cap Reg Gr	Mahindra Manulife Large Cap Fund Reg Gr	SBI Blue Chip Reg Gr	ICICI Pru BlueChip Gr	Nippon India Large Cap Fund Gr Gr
Top 5 Mid Cap Funds calender year wise				
2020	2021	2022	2023	2024
PGIM India MidCap Opportunities Reg Gr	PGIM India MidCap Opportunities Reg Gr	Quant MidCap Gr	Nippon India Growth Fund Gr	Motilal Oswal Midcap Fund Reg Gr
Quant MidCap Gr	Motilal Oswal Midcap Fund Reg Gr	HDFC Mid-Cap Opportunities Gr	Mahindra Manulife Mid Cap Fund Reg Gr	Invesco India MidCap Gr
UTI MidCap Gr	SBI Magnum MidCap Reg Gr	Motilal Oswal Midcap Fund Reg Gr	JM Midcap Fund Reg Gr	HSBC Midcap Fund Reg Growth
SBI Magnum MidCap Reg Gr	Union MidCap Reg Gr	Taurus Mid Cap Reg Gr	HDFC Mid-Cap Opportunities Gr	Edelweiss MidCap Reg Gr
Edelweiss MidCap Reg Gr	Quant MidCap Gr	Nippon India Growth Fund Gr	Motilal Oswal Midcap Fund Reg Gr	JM Midcap Fund Reg Gr

*As on 20th Dec, 2024 for CY 2024



Traffic Line

Category	2020	2021	2022	2023	2024*
Best Largecap fund of 2020	1	17	18	21	24
Best Midcap fund of 2020	1	1	19	29	25
Best Small cap fund of 2020	1	1	1	6	22
Best Large & Mid cap fund of 2020	1	17	1	7	24
Best ELSS fund of 2020	1	1	1	12	40

*As on 20th Dec, 2024 for CY 2024

Variation in return

Large cap	2020	2021	2022	2023	2024*
Maximum	23.06%	32.76%	11.33%	32.15%	21.46%
Average	13.87%	25.91%	2.07%	23.97%	15.56%
Minimum	4.91%	17.45%	-5.66%	17.45%	9.45%

Large & Mid Cap Funds	2020	2021	2022	2023	2024*
Maximum	28.83%	45.24%	12.99%	38.05%	46.78%
Average	16.47%	37.51%	1.82%	30.14%	23.56%
Minimum	8.02%	28.53%	-12.98%	22.28%	15.39%

*As on 23rd Dec 2024 for CY 2024. Past performance may or may not sustain in the future.



Variation in return

Midcap Fund	2020	2021	2022	2023	2024*
Maximum	48.39%	63.78%	17.13%	48.61%	54.19%
Average	24.09%	44.18%	2.43%	37.04%	28.40%
Minimum	9.32%	28.32%	-5.33%	20.84%	11.19%

Small Cap	2020	2021	2022	2023	2024*
Maximum	75.10%	88.05%	9.50%	57.18%	45.64%
Average	30.35%	62.63%	1.30%	41.08%	26.29%
Minimum	15.46%	31.97%	-6.46%	23.92%	15.09%

*As on 23rd Dec 2024 for CY 2024. Past performance may or may not sustain in the future.

Variation in return

Multicap	2020	2021	2022	2023	2024*
Maximum	45.55%	55.64%	14.12%	40.19%	32.16%
Average	15.41%	42.67%	3.94%	32.77%	23.43%
Minimum	0.04%	19.27%	-3.03%	22.48%	11.39%

ELSS	2020	2021	2022	2023	2024*
Maximum	46.92%	59.83%	12.25%	40.00%	47.69%
Average	16.32%	31.88%	2.17%	27.85%	19.87%
Minimum	-0.45%	12.69%	-11.97%	18.89%	8.51%

*As on 23rd Dec 2024 for CY 2024. Past performance may or may not sustain in the future.

Variation in return

Criteria	DIY	MFD
Certification in financial field	No formal education	Qualified professional
Experience	Part-time	Full-time
Data analysis skill	NA	Yes
Research	Past performance	Holistic Research
Ability to understand financial markets	Very less	High
Is it your profession?	No	YES
Continuous Education	No	Yes
Research tools	Google (Internet)	Professional Softwares

Scheme Selection is not just about chasing return

- Past performance
- Consistency
- Risk taken
- Risk-Adjusted return
- Portfolio quality



Why Mutual Fund Distributor

- Investing is not just about scheme selection.
- It requires the strong Emotional intelligence as well.
- Managing money for others is like performing surgery on others.
- Managing our own money is like performing surgery on our own family member.
- MFDs can guide you about the ideal portfolio strategy based on the risk profile.





Disclaimer

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read all scheme related documents carefully.