Flexi CAPITAL
AMFI Registered MFD

Shortlisted Fund Report

Risk-Reward Investments Matrix

Moderate

Expected Return Range – 9% – 11%

- **Suitable Funds \ Products –** 50% Equity and 50% Debt Funds / REITS / Hybrid AIF
- Equity Funds include multi-cap and sectoral equity funds. These include ETFs and Index Funds too.
- Principal Protected Market Linked Debentures
- **Average Expense Ratio –** 0.5% – 0.7%
- **SD** – 8% - 10%

This category of funds can deliver moderate returns with limited risk on capital

Conservative

Expected Return Range – 7% – 8%

- **Suitable Funds \ Products –** Long Short AIF, Medium Term Bond Debt Funds, Target Maturity Funds, Tax Free Bonds
- **Average Expense Ratio –** 0.25% – 0.5%
- **SD** – 2% - 4%

There will be indexation benefit on taxation of the debt funds post post a holding period of 3 years.

Aggressive

Expected Return Range – 12% – 14%

- **Suitable Funds \ Products –** 70% - 80% Equity, 0 – 10% Commodities and 10% - 20% Debt Funds
- Equity includes multi-cap and sectoral equity funds
- Non Principal Protected Market Linked Debentures
- **Average Expense Ratio –** 0.75% – 0.9%
- **SD** – 11% - 14%

This category of funds can deliver high returns with medium to high risk on capital

Very Aggressive

Expected Return Range – 18% – 25%

- **Suitable Funds \ Products –** 100% Equity Funds / Private Equity Funds / Listed Equity Stocks / Unlisted Equity Stocks
- **Average Expense Ratio –** 1% – 1.5%
- **SD** – 14% - 18%

This category of funds can deliver exceptional returns with high risk on capital

Strictly for illustration purposes only. Not for solicitation. Past Performance does not guarantee future returns. Must read all offer documents carefully before investing.

Shortlisted Funds for Lumpsum

Moderate Portfolio

Name	Allocation	Time Horizon	Total Ret 6 Mo	Total Ret 1 Yr	Total Ret Annlzd 3 Yr	Total Ret Annlzd 5 Yr	Total Ret Annlzd 10 Yr	Exit Load
Kotak Equity Savings Reg Gr	₹ 15,00,000.00	1Yr to 2Yrs	8.38	18.95	12.24	11.29		1.00% - 0-90 days
Invesco India Equity Savings Reg Gr	₹ 15,00,000.00	1Yr to 2Yrs	11.12	20.04	9.78	9.30		0.25% - 0-1 months
Kotak Multi Asset Allocation Reg Gr	₹ 23,00,000.00	3Yrs to 5Yrs	14.81					1.00% - 0-1 year
ICICI Pru Multi-Asset Gr	₹ 23,00,000.00	3Yrs to 5Yrs	14.16	32.38	23.47	19.97	14.93	1.00% - 0-1 year
Nippon India Large Cap Gr	₹ 24,00,000.00	3Yrs to 5Yrs	17.85	39.35	24.79	19.06	15.74	1.00% - 0-7 days
Total	**₹ 1,00,00,000.00**							

Note : Equity Savings Fund is Conservative Fund. We will switch this if market get falls.

Disclaimer: Mutual funds are subject to market risk, Please read all scheme related documents carefully before investing. Past performance does not guarantee any returns in the future

Shortlisted Funds for SIP

Moderate Portfolio

Name	Allocation	Total Ret 6 Mo	Total Ret 1 Yr	Total Ret Annlzd 3 Yr	Total Ret Annlzd 5 Yr	Total Ret Annlzd 10 Yr	Exit Load
ICICI Pru Multi-Asset Gr	₹ 1,00,000.00	14.16	32.38	23.47	19.97	14.93	1.00% - 0-1 year
Nippon India Large Cap Gr	₹ 1,00,000.00	17.85	39.35	24.79	19.06	15.74	1.00% - 0-7 days
ICICI Pru Business Cycle Reg Gr	₹ 1,00,000.00				3.02	12	1.00% - 0-1 Month
Motilal Oswal Midcap Reg Gr	₹ 1,00,000.00	11.9	1.18	0.82	4.85	15.03	1.00% - 0-1 year
Total	**₹ 4,00,000.00**						

Note: Shortlisted funds for 5 years plus.

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Why Large Cap Fund?

Large-cap mutual funds are popular for several reasons:

1. **Stability:** They invest in well-established companies with large market capitalizations, which tend to be more stable and less volatile compared to mid-cap or small-cap companies.

2. **Steady Returns:** These funds often provide consistent returns over the long term, making them suitable for investors looking for reliable growth.

3. **Lower Risk:** Due to their investment in financially stable companies, large-cap funds generally carry lower risk compared to other equity funds.

4. **Diversification:** They offer a diversified investment option, spreading risk across various sectors and companies.

5. **Tax Efficiency:** Investing in large-cap mutual funds can also offer tax benefits, depending on the specific fund and investment horizon.

6. **Long-term growth:** These funds are suited for long-term growth, making them an ideal choice for investors looking to build wealth over time.

Why Multi Asset Fund?

Investors can take note of the enduring wisdom of Benjamin Grantham, who stated, “There is a close logical connection between the concept of a safety margin and the principle of diversification.” The contemporary interpretation of this statement can be seen in the context of asset allocation carried out through multi-asset allocation schemes. Below are some of the primary reasons why you may contemplate investing in multi-asset allocation funds:

1. **Diversification and risk mitigation:** The key benefit lies in the diversification they provide. Through investments in various asset classes such as equity, debt, gold, and potentially others, you distribute your risk across different market segments. This aids in minimizing the impact of a downturn in any single asset class.
2. **Reduced portfolio volatility:** Given the distinct responses of individual asset classes to market fluctuations, their combined influence within a multi-asset fund can yield a more consistent overall portfolio performance, showcasing diminished volatility when contrasted with a focus on a single asset class.
3. **Ease of use and expert management:** Multi-asset allocation funds provide a convenient means to accomplish diversification without the requirement to actively oversee and invest in individual assets from various categories.
4. **Fund manager expertise:** The fund manager assumes the responsibility of selecting and allocating assets within the fund, guided by their market outlook and the fund's investment objective. This can be especially advantageous for investors who lack the time or expertise to independently manage their portfolios.

Why Equity Savings Fund?

There are several advantages that the Equity Savings Funds proffer to investors. Here are a few of them encapsulated.

1. The equity component offers growth and appreciation of capital. However, since there is an arbitrage component to it, the upside is constrained but that also means that the risk is also limited.

2. The arbitrage position not only leverages the spread between cash and futures riskless, it also gives opportunities to trade on market volatility. There are occasions when a positive arbitrage goes into negative giving above normal profits to the fund.

3. The combination of equity, arbitrage and debt provides a combination of growth, wealth creation, hedging, market volatility opportunities, regular and steady investment, capital protection and a lot more.

4. Equity savings funds tend to be a lot more tax efficient. That is because, Since ESS is normally treated as equity funds for the purpose of taxation and this reduces the tax liability in case of STCG and also in the case of LTCG.

5. Last but not the least, it offers a very solid model to diversify your portfolio by virtually combining 3 asset classes. Also, ESFs act like a fund of funds and fund managers combine the best of categories to give the best overall returns for the investors. That works in favour of returns and risk.

Disclaimers

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