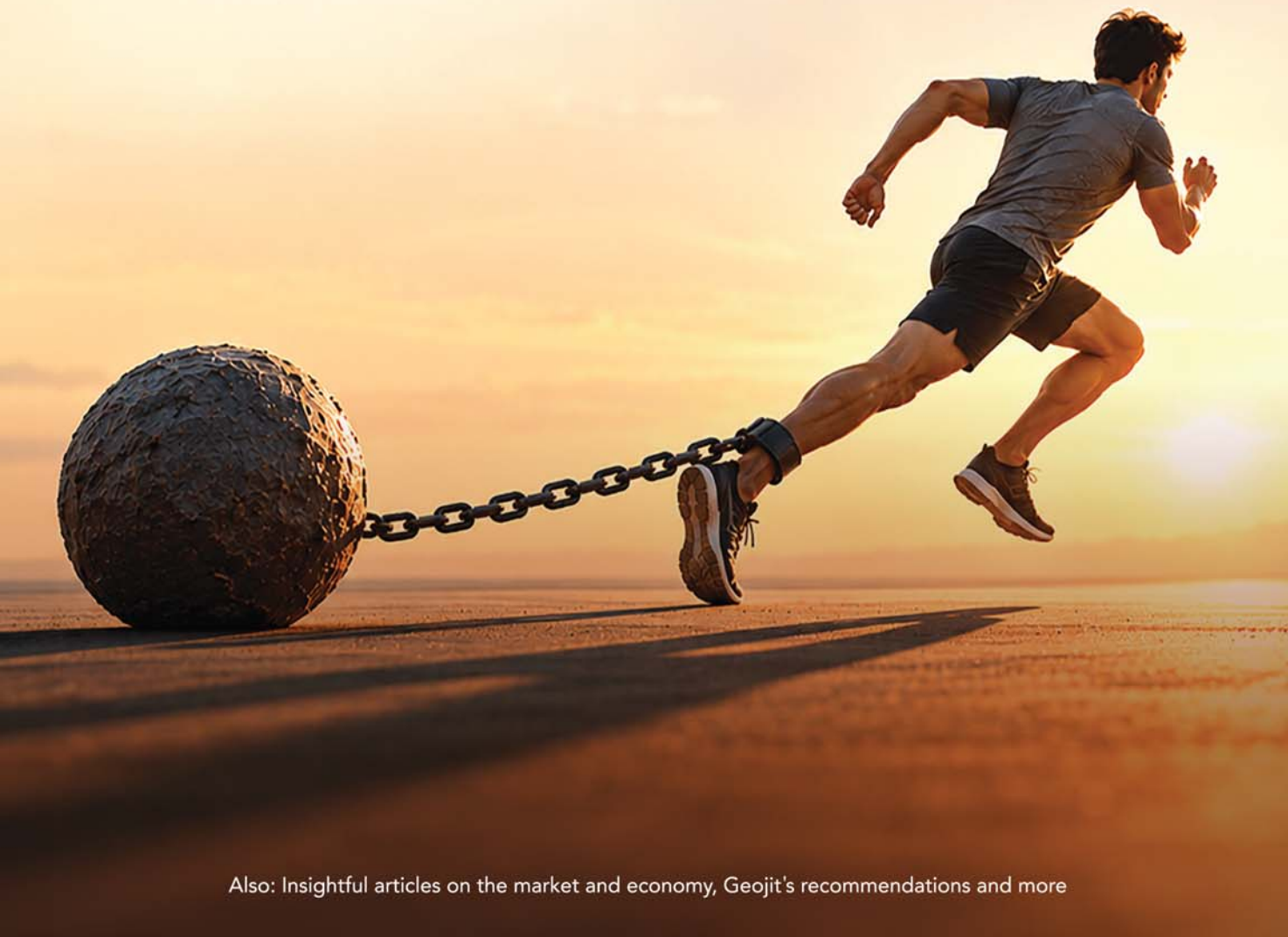
Geojit Insights

November 2026 / ₹20

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Geojit Insights



Can earnings, valuations and policy initiatives lift the market mood?

The Indian stock market is undergoing a structural transition. Nifty 50 has corrected about 15 percent from its September 2024 peak, subjecting investors to a gruelling two-year stretch of negative returns. While such prolonged stagnation can be deeply frustrating—especially for newer market entrants—the silver lining has been the unprecedented maturity displayed by Indian retail investors. Instead of panicking, domestic investors are resolutely standing their ground.

The latest September 2026 data from the Association of Mutual Funds in India (AMFI) underscores this growing resilience. Net equity mutual fund inflows jumped to a spectacular Rs. 38306 crore, while monthly SIPs scaled a historic lifetime high of Rs. 32490 crore. Historically, relentless selling by FIIs along with sharp index corrections had triggered widespread panic retail redemptions. But now, domestic investors view these corrections as buying opportunities, exhibiting deep structural faith in India's long-term compounding story.

Will this patience be rewarded?

The answer is a definitive yes, supported by three critical market pillars:

The corporate earnings pivot

The primary catalyst behind the market's two-year underperformance has been a cyclical earnings deceleration. Following a spectacular earnings super-cycle between FY21 and FY24, Nifty 50's profit growth collapsed to a meagre 6 percent in FY25. Though earnings growth staged a modest recovery in FY26, it was sub-par, only in high single digits.

In the long run, the stock market is a slave of corporate earnings. Fortunately, the trajectory for FY27 is improving significantly. Robust Q1 results and encouraging early Q2 earnings signal a decisive operational turnaround. Going by current trends, a 15 percent earnings growth for the Nifty 50 in FY27 is well within reach.

However, investors must monitor key macroeconomic headwinds: elevated global crude oil prices and multi-decade high US bond yields. A sustainable, broad-based market rally will remain constrained until these macro pressures cool down. Consequently, near-term index movements will remain highly stock-specific and earnings-sensitive.

Fair valuations make risk-reward favourable

From a valuation perspective, the margin of safety has significantly improved. The Nifty 50 is currently trading at a forward Price-to-Earnings multiple of 17.5, which is at an attractive discount to its historical long-term averages.

Conversely, valuation premiums across the mid-cap and small-cap spaces remain stretched relative to their historical means. Given this divergence, the current risk-reward equation strongly favours a structural asset reallocation. Prudent investors should ideally increase the weightage of high-quality large-caps within their portfolios, to build a defensive cushion.

Policy initiatives to reverse capital flight?

The multi-year capital flight by foreign portfolio investors has strained India's broader macroeconomic framework. FIIs offloaded $19 billion worth of Indian equities in 2025, and that momentum intensified in 2026, with net outflows hitting $31 billion by mid-October. This massive dollar exodus has depreciated the Indian rupee by roughly 6 percent this year, stoking imported inflation and complicating monetary policy.

Faced with this macroeconomic challenge, the government is highly likely to introduce policy interventions to stem capital flight and incentivize FPI inflows. Reinforcing this expectation, the finance minister Nirmala Sitaraman recently stated that "discussions are taking place on LTCGs and STT and this is healthy." And she went on to add that she had an open mind on the issue. Any favourable changes in LTCGs tax could serve as a powerful liquidity trigger for foreign capital to reverse course. Let's hope for the best!



Dr. V. K. Vijayakumar



I invested in an ELSS two years back and want to redeem it but it has a lock-in of three years. Is there any way I can break the lock-in by paying an exit load, or are there any other conditions under which SEBI permits it? ***– Manu Davis, Thiruvananthapuram***

Unlike regular mutual funds, where investors may be able to exit early by paying an exit load, ELSS investments are subject to a mandatory lock-in period under Section 80C of the Income Tax Act.

The ELSS lock-in cannot be broken by paying an exit load or penalty. The 3-year lock-in is a regulatory requirement, not a fee-based restriction. Until the lock-in period is completed, the units cannot be redeemed, switched to another scheme, or withdrawn. Therefore, investors must wait for each investment, or each SIP instalment, to complete its individual 3-year lock-in period before the corresponding units become eligible for redemption.

There was an option to invest in national pension scheme through post office but now post office officials informed that one can only invest through online portal. Please let me know how to invest in NPS online and how to withdraw it?

– Susy Cherian, Kozhikode

You can invest in the National Pension System (NPS) online through the Protean eNPS Portal (https://enps.nps-proteantech.in/), or authorized banks like ICICI Bank or HDFC Bank. If you do not have a Permanent Retirement Account Number (PRAN), you must register first. Required documents are Aadhaar card, PAN card, scanned photograph, signature, and active net banking credentials. Go to the Protean eNPS Portal (https://enps.nps-proteantech.in) or use an online banking portal. Choose New Registration and authenticate using Aadhaar via OTP or PAN and bank KYC and proceed as per the directions there.

There is a surge in NFOs recently. I would like to know how to evaluate an NFO and decide whether it deserves a place in the portfolio?

– Rajamani, Tirunelveli

Before deciding, do a quick review – first read and understand the fund's nature and core investment objective, target asset allocation, and strategy through their presentation, SID (Scheme Information Document) & KIM (Key Information Memorandum) and assess whether the scheme fits your portfolio or adds value to your existing portfolio, based on your risk appetite. Look at the Asset Management Company's (AMC) overall legacy and performance across different market cycles. Research the assigned fund manager's track record with other existing schemes. Compare the projected expense ratio and exit loads against established peer categories. Connect and discuss with a registered distributor or advisor for more specific information about such offerings and make an informed decision.

You can check the details of ongoing or upcoming NFOs in the website of AMFI, AMC, Financial News & Research Portals, Online Investment & Broking Platforms, etc.

Geojit Insights

Vol.:10 I Issue: 10 I November 2026

Printed by:
C. J. George, Managing Director,
Geojit Investment Services Limited
34/659- P, Civil Line Road, Padivattom
Kochi - 682 024, Keralam, India

Owned by: Geojit Investment Services Limited
34/659- P, Civil Line Road, Padivattom
Kochi - 682 024, Keralam, India

Published at: Geojit Investment Services Limited
34/659- P, Civil Line Road, Padivattom
Kochi - 682 024, Keralam, India

Editor: C. J. George, Managing Director,
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Corporate Identity Number:
U52599KL1995PLC008606

Geojit Investment Services Ltd. is a wholly owned subsidiary of Geojit Financial Services Ltd.

Total Number of Pages: 52 pages (including cover)

RNI NO: KERENG/2017/72534

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OUR VIEWS

Value investing



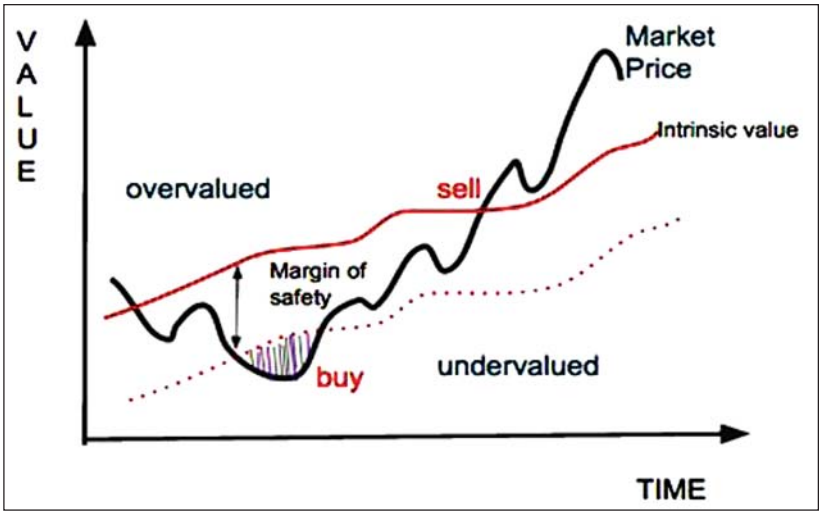
Dr. V. K. Vijayakumar

There are many strategies for successful investing. One strategy followed by many successful investors is value investing, which is based on price and value. Value creation and wealth generation depend largely on the price an investor pays for an asset. That is why Warren Buffet famously said, “it’s far better to buy a wonderful company at a fair price rather than a fair company at a wonderful price.”

What is value investing?

Value investing is an investment strategy that involves buying stocks that are underpriced. A stock is underpriced when its market price is less than its intrinsic value. In simple words, value investing is buying a stock cheap and waiting for its price to go up.

Benjamin Graham is the father of value investing. Benjamin Graham and David Dodd, who taught at Columbia Business School, developed the ideas of value investing. These ideas were developed in their great work ‘Security Analysis’ published in 1934. They advised buying stocks that are cheap; that is, buying stocks that are cheap in terms of parameters such as PE Ratio, Price to Book, Dividend Yield etc. The difference between the intrinsic value and market price is the ‘margin of safety.’ If the market price is lower than the intrinsic value, the stock is safe to invest. If the price paid for the stock is much lower than its intrinsic value, sooner or later, it results in phenomenal wealth creation. As Benjamin Graham said, “price is what you pay; value is what you get.”



The above graph explains how a stock moves from an undervalued territory with a margin of safety, to overvalued zone.

Different styles of value investing

Benjamin Graham has many followers. Consequently, there are different styles of the strategy. The most famous follower of Graham is his student, the legendary Warren Buffet. Buffet gave lot of importance to the quality of business and management. Buffet himself was influenced by his friend and partner, Charlie Munger.

Mr. Market

Graham developed an allegory called 'Mr. Market' in his great work "The Intelligent Investor". Mr. Market is a highly emotional and volatile character. He is very happy at times; sometimes he is very sad. He oscillates between euphoria and despair. When Mr. Market is happy, stock prices go up. When Mr. Market is sad, stock prices go down. When he is gripped with despair, market crashes. When he is euphoric, prices shoot up to irrational levels. This manic-depressive character of Mr. Market offers opportunities to investors to buy low and sell high.

Absolute and relative value

In bull markets, it would be difficult to find absolute value. As a bull market matures, most stocks would be fully priced and it would be difficult to find absolute value. During such times, relative value becomes important. For instance, at the peak of the 2003-08 bull market in India, most stocks were overpriced. In other words, there was no absolute value. But pharma and IT stocks provided relative value. Investors who invested in these relatively underpriced stocks gained substantially in the years that followed the recovery in stock prices after the crash of 2008. It is important to understand that the returns from investment will be huge if a stock is bought at low absolute value than at low relative value.

Market crises create absolute value

Really attractive absolute values emerge during crisis. That's why experts say, "buy when there is blood in the streets." In this age of globalization, crises in Developed Markets will easily spread to all markets since economies and markets are interconnected. Investors can learn from two examples in recent history.

The terrorist attack on the US on 9/11 was a 'black swan event', which led to panic and crash in markets across the globe. Stocks were available at attractive absolute values. Similarly, the global financial meltdown of 2008 and the Great Recession that followed led to sharp and massive fall in stock prices. Investors who bought stocks at attractive absolute values during these crises made huge profits when the markets rebounded. Since markets are manic-depressive, such opportunities emerge once in a while. Warren Buffet put it succinctly when he said: "Charlie and I have no magic plans to add earnings except to dream big and be prepared mentally and financially to act fast when opportunities present themselves. Every decade or so, dark clouds will fill the economic skies and they will briefly rain gold. When downpours of that sort occur, it is imperative that we rush outdoors, carrying washtubs not buckets. That we will certainly do."

SIPs as value investing

In mutual funds, fund managers do asset allocation, which is actually buying low and selling high. Fund managers continuously churn portfolios by exiting from over-valued stocks and entering stocks, which are relatively under-valued. Systematic Investment Plan is a form of value investing. In SIPs the investor invests through ups and downs of the market. Big value is created when investors invest through a bear market. Many first-time retail investors enter the market at its peak and then panic and exit when the market crashes. Even an investor who enters the market at its peak can make money if she continues to invest systematically. Consider an investor who entered the market at the peak of the bull run in 2008. If she had continued investing through the bear phase that followed, she would be sitting on huge profits now. Big losses are incurred when investors panic, stop investment and exit from the market.

In a bull run, finding absolute value is not easy. Hidden gems always exist, but spotting them requires extensive research and expertise, which are normally beyond the reach of retail investors. Therefore, it would be better to leave the pursuit of value to the professional fund managers by investing systematically, because SIP is an efficient form of value investing. GI



OUR VIEWS

Re-engineering the close: CAS 2.0



Anand James

India's experiment with a Closing Auction Session, or CAS, has entered its second phase much sooner than expected. Barely months after the mechanism was introduced, the Securities and Exchange Board of India (SEBI) has substantially reworked the framework, responding to concerns around liquidity, closing-price behaviour, derivatives settlement and the practical functioning of the auction. The revised framework, announced through a SEBI circular dated 15 October 2026, will largely come into effect from 7 December 2026. Changes relating to the migration of pending limit and iceberg orders will follow from 8 February 2027. The important point is that SEBI has not stepped back from CAS. Instead, it has attempted to separate two objectives that became uncomfortably intertwined under the original framework: discovering a credible closing price for the cash market and determining the settlement price for expiring derivatives.

Background: Why CAS came about

SEBI introduced CAS through its 16 January 2026 circular with the objective of facilitating more transparent and efficient price discovery at the market close. Under the initial framework, the closing prices determined through CAS were also to form the basis for settlement prices of index and stock derivatives on expiry days. Following implementation, concerns emerged around low liquidity, sharp price movements and the consequences of using

CAS prices for derivatives settlement. Reports on SEBI's subsequent review specifically noted trader and broker concerns over settlement prices, price spikes and liquidity following the introduction of CAS. The issue became particularly important on derivatives expiry days.

Under the original approach, settlement of expiring derivative contracts was linked to prices determined through the closing auction. That concentrated considerably more importance on a relatively short price-discovery window. The auction therefore had to perform two demanding jobs simultaneously: determine the official cash-market close and provide the benchmark against which sizeable derivatives positions were settled.

SEBI subsequently reviewed the framework and issued a consultation paper on 12 September 2026, covering CAS timings and operations, migration of unexecuted iceberg orders from continuous trading and the methodology for determining derivatives settlement prices.

Key changes:

1. The most consequential part of the new framework is that SEBI has retained the 30-minute volume-weighted average price, or VWAP, methodology for expiry-day derivatives settlement, instead of relying on the CAS-discovered closing price.

    - For expiring index derivatives, settlement will be based on the value of the underlying index calculated using the VWAP of its constituent securities during the final 30 minutes of continuous cash-market trading.
    - For expiring stock derivatives, settlement will use the underlying stock's VWAP during the same 30-minute period across exchanges. Indicative values are also to be disseminated during the relevant period.

    This substantially reduces the dependence of derivative settlement on a short closing auction. In effect, CAS remains responsible for discovering the official closing price, but the potentially much larger derivatives settlement process is anchored to a broader trading window. That separation may well prove to be the most important refinement of CAS.

2. The auction itself has also been redesigned. From 7 December, CAS will operate as a separate 10-minute session between 3:30 pm and 3:40 pm. The first minute, from 3:30 to 3:31, is reserved for calculation of the reference price and transition of eligible orders. Between 3:31 and 3:36, both limit and market orders can be entered. From 3:36 onwards, only limit orders can be entered, while existing market orders can no longer be modified or cancelled. Importantly, the auction does not have a perfectly predictable ending. The order-entry window will close automatically at a randomly determined point between 3:38 pm and 3:40 pm. The CAS reference price will be the VWAP of trades executed in the security during the final 15 minutes of continuous trading. If a security does not trade during those 15 minutes, its last traded price for the day becomes the reference price. If it has not traded during the day, the previous trading day's closing price becomes the fallback, subject to relevant corporate-action adjustments.
3. The new framework also deals more explicitly with orders left pending when continuous trading ends. Unexecuted eligible limit orders will migrate into CAS, while stop-loss orders and orders outside the CAS price bands are excluded. Pending iceberg orders within the applicable price bands can move into CAS as fully disclosed limit orders, unless the participant opted out when the original order was placed. These order-transition provisions take effect from 8 February 2027. The treatment of iceberg orders matters particularly for large traders because such orders ordinarily conceal part of their total quantity. Inside CAS, that hidden quantity will no longer remain hidden if the order is carried forward.
4. The changes also reshape the end of the trading day. Index derivatives will generally trade until 3:45 pm. On expiry days, however, the expiring index contracts will stop at 3:30 pm. Stock derivatives will trade until 3:45 pm, including on their expiry days.

The cash-market post-close session will operate between 3:50 pm and 4:00 pm, with transactions taking place at the closing price.

The result is a more carefully segmented close, rather than having cash-market closing-price discovery and derivatives expiry settlement converge around the same mechanism.

What could still go wrong?

The revisions address some of the most visible weaknesses of the original design, but they do not eliminate every challenge.

CAS ultimately depends on participation and liquidity. A closing auction works best when a sufficiently broad set of investors places genuine orders into it. If liquidity remains thin in less actively traded stocks, price discovery can still prove less robust than in heavily traded securities.

A second challenge is complexity. There will now be several important windows around the close: continuous cash trading until 3:30, CAS until 3:40, derivatives trading for eligible contracts until 3:45, and post-close cash trading from 3:50 to 4:00. Brokers will need their trading

systems, order-management processes and client interfaces to handle these distinctions correctly. SEBI's framework itself requires exchanges and clearing corporations to put the necessary systems and operating procedures in place.

Another issue is the margin requirement for orders placed during CAS. While the auction is designed to concentrate buy and sell interest and improve closing-price discovery, margin requirements at the individual order level could influence how much liquidity participants are willing or able to place into the auction. This is particularly relevant for institutional and arbitrage participants that may place sizeable or offsetting orders near the close. The effectiveness of CAS will therefore depend not only on its price-discovery mechanism, but also on whether the surrounding margin and risk-management framework allows sufficient liquidity to reach the closing auction.

There is also an encouraging broader takeaway. SEBI has responded to problems observed after implementation rather than simply defending the original architecture. The regulator has preserved the central idea of an auction-based close while modifying elements that created friction, particularly the link between CAS and derivatives settlement. The success of CAS 2.0 will therefore not be judged merely by whether the closing auction functions smoothly. The real test will be whether India can achieve better closing-price discovery without creating fresh distortions elsewhere in the market. That is a more difficult objective, but the revised architecture appears considerably better positioned to pursue it. GI





OUR VIEWS

Indian steel prices remain firm while global markets stay under pressure



Hareesh V.

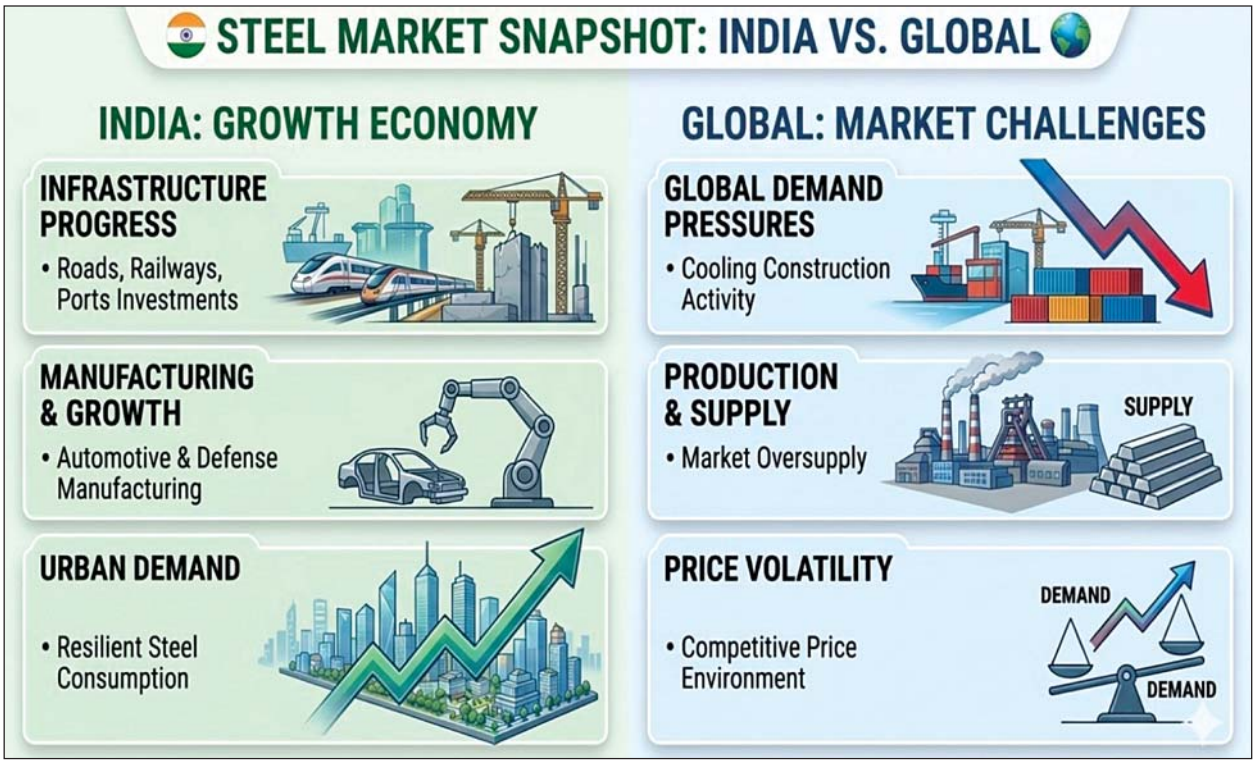
India's steel market has emerged as one of the strongest-performing markets globally, diverging significantly from the broader international trend. While global steel prices continue to face headwinds from excess supply and weak demand, particularly in China, the Indian market remains supported by robust domestic consumption, large-scale infrastructure investments, expanding manufacturing activity, and ongoing urbanization.

This contrast reflects a structural shift in the steel industry. Historically, global steel prices and Chinese demand largely dictated market direction worldwide. Today, India's steel market is increasingly being driven by domestic fundamentals, making it less dependent on global trends than in previous cycles.

A. Indian steel market scenario

Domestic demand drives market strength

India's steel market has benefited from sustained growth in infrastructure, construction, transportation, engineering, renewable energy, housing, and capital goods sectors. Government investments in highways, railways, ports, airports, industrial corridors, defence projects, and urban infrastructure have significantly increased steel consumption across the economy.



In addition to public-sector spending, private investment in manufacturing has also strengthened demand. Growth in automobiles, engineering goods, consumer durables, industrial machinery, and renewable energy equipment has supported steel usage across multiple sectors.

Unlike earlier rallies that were largely driven by global commodity cycles, the current strength of the Indian market is supported primarily by domestic demand conditions. This has enabled steel producers to maintain healthy capacity utilization and relatively firm pricing despite weaker international markets.

Supply-demand balance remains supportive

India is among the fastest-growing steel-consuming nations in the world. Rapid urbanization, industrialization, and manufacturing expansion continue to generate strong underlying demand for steel.

Domestic steelmakers have expanded production capacity significantly over the years. However, consumption growth has largely kept pace with capacity additions, preventing the emergence of severe oversupply conditions. As a result, the domestic market has remained relatively balanced compared with several international markets.

Imports continue to play an important role, particularly in specialty and value-added steel segments. Material from China, South Korea, and Japan provides competition for domestic manufacturers, but strong local demand has helped absorb much of the imported volume.

Input costs have also contributed to market firmness. Steelmakers continue to face expenses related to raw materials, energy, transportation, freight, and logistics. Periodic disruptions in shipping routes and volatility in energy markets have further increased supply-chain costs, supporting overall steel prices.

Why India is outperforming

A key feature of the current market is India's growing divergence from global steel trends.

While international markets continue to struggle with oversupply, India's demand outlook remains relatively strong due to sustained infrastructure spending and industrial growth. This has allowed domestic prices to remain resilient even as global benchmarks face pressure.

India's position as the world's second-largest steel producer, combined with its status as one of the fastest-growing steel-consuming nations, has made the country a major source of demand growth for the global steel industry. Strong economic expansion, urbanization, and government-led capital expenditure continue to support favorable market conditions.

B. Global steel market scenario

China's dominant influence

The global steel market continues to be heavily influenced by developments in China, which accounts for more than half of worldwide steel production and consumption.



For many years, China's construction and property sectors were the primary drivers of global steel demand. However, the prolonged downturn in the country's real estate market has significantly reduced steel consumption. Lower housing construction, weaker property investment, and slower commercial development have all weighed on demand.

Despite this slowdown, steel production has remained relatively high. Many Chinese mills continue operating due to employment considerations, regional economic priorities, and policy support measures. The result has been a growing volume of steel exports entering international markets.

This combination of weaker domestic demand and elevated production has created excess supply, placing downward pressure on steel prices across many regions.

Oversupply remains a global challenge

China is not the only contributor to abundant supply. Other major steel-producing regions, including Japan, South Korea, Russia, Turkey, Europe, and the United States, continue to maintain substantial production capacity.

While the United States has benefited from infrastructure spending and industrial investment, Europe continues to face challenges from weak manufacturing activity and relatively high energy costs. As a result, demand growth in several major economies remains insufficient to absorb existing production capacity.

Emerging regions such as India, Southeast Asia, and parts of the Middle East are providing new sources of steel consumption through industrialization and infrastructure development. However, this growth has not been enough to fully offset the weakness in Chinese demand.

Consequently, the global market remains characterized by a persistent imbalance between supply and demand. Until production levels are reduced or Chinese consumption improves meaningfully, international steel prices are likely to remain under pressure.

Steel market outlook

The outlook for India's steel sector remains constructive. Continued government spending on infrastructure, transportation networks, renewable energy projects, defence manufacturing, housing, and industrial development is expected to support steel demand in the coming years.

Manufacturing expansion is likely to provide an additional source of growth as India continues to strengthen its position as a global production hub. Ongoing urbanization and rising investment in industrial infrastructure should further reinforce long-term steel consumption.

Nevertheless, some risks remain. The most significant challenge comes from competitively priced imports from countries such as China, Japan, and South Korea. A sharp increase in imported material could pressure domestic producers and affect market pricing. GI



OUR VIEWS

When your wealth depends on one economy





Rakesh Agarwal **Melvyn Santarita**

Imagine a year in which your business needs additional capital, your equity portfolio falls and your child's overseas education becomes more expensive. Each is manageable in isolation. Together, they expose a question that a list of investments may conceal: how much of your family's wealth depends on the same economy?

For many Indian entrepreneurs, the business, property, financial portfolio and future income are concentrated at home. Wealth may be spread across several managers and products, yet remain sensitive to the same domestic pressures. Global diversification deserves a place in the family's financial planning because it can broaden the sources of return and help fund commitments in other currencies.

India can remain the foundation of wealth creation. The capital set aside for the family's security, however, needs to be assessed against a wider set of risks.

Different holdings can share the same vulnerabilities

A promoter's business, an Indian equity fund and a commercial property are distinct investments. They can nevertheless face pressure together when domestic demand weakens, or credit tightens. Deposits and high-quality debt provide valuable stability, but a wholly

domestic portfolio still leaves geographic and currency exposures to consider.

The two years to September 2026 illustrate how differently markets can behave. From 30 September 2024 to 30 September 2026, the Nifty 50 declined approximately 12.4%, while the S&P 500 gained 32.8%, Hong Kong's Hang Seng rose 16.5% and mainland China's CSI 300 advanced 8.5%. These are cumulative local-currency price returns, excluding dividends, costs and taxes.

The starting point was close to an Indian market peak, which makes the contrast particularly sharp. It cannot establish which market will lead next. It does show why a family should examine its dependence on any single market's recovery.

Currency matters too. Over that period, the rupee cost of a dollar rose from approximately Rs. 83.79 to Rs. 95.83, or 14.4%. An unchanged dollar tuition bill therefore required more rupees. Holding assets in the currency of a future expense can help manage this mismatch, although currency movements can also reduce overseas investment returns.

The investment route can change the outcome

Investors seeking global exposure through Indian mutual funds have encountered subscription restrictions arising from overseas investment ceilings. Some India-listed international ETFs have also traded at substantial premiums to their underlying asset values.

Suppose an investor pays Rs. 120 for an ETF whose underlying assets are worth Rs. 100. Those assets rise 10%, but the premium disappears. The holding is now worth Rs. 110: a loss of 8.3% despite a rising market. On a Rs. 5 crore investment, that is approximately Rs. 42 lakh before costs and taxes.

The example highlights a distinction that matters across wealth management. An attractive market opportunity can become an unattractive investment when the access price or product structure is wrong.

Give every global allocation a purpose

The opportunity set extends beyond familiar American technology shares. Broad market ETFs can add exposure to different economies. Sector funds can provide access to industries less represented in Indian portfolios. Dollar bonds can support foreign-currency income needs, with credit quality and maturity matched to the intended use of the money.

Selected hedge fund and market-neutral strategies seek returns with less dependence on rising equity markets. Structured notes, including fixed coupon notes, offer specific payoff profiles. Private equity and private credit may suit capital that can remain invested for longer, provided the investor can withstand losses and limited liquidity.

These choices require different assessments. A market-neutral strategy can lose money through leverage, execution failures or stressed market conditions. A fixed coupon note may continue paying income while exposing principal to substantial loss. Private investments can tie up capital beyond the expected exit date.

Separate a persuasive narrative from a suitable investment

Artificial intelligence, energy security and economic recovery can all produce compelling investment stories. The portfolio decision requires further work: what is already reflected in valuations, which businesses capture the profits, and how much similar exposure does the family already own?

Three overseas funds holding the same technology companies may add little diversification. A long-term private fund may be unsuitable for money needed for education in three years. Global equities can also fall together during a crisis, making liquidity and asset allocation as important as geography.

An adviser should connect these choices to the whole family balance sheet. That includes the investor's knowledge and experience, capacity to absorb losses, manager quality, fees, custody and tax position. Each allocation needs a clear role and a review process.

Build the allocation with a workable plan

Access also depends on eligibility. Under the Liberalised Remittance Scheme, eligible resident individuals may remit up to USD 250,000 per financial year for permitted purposes, within a shared limit covering investments and other uses. It is an individual entitlement, not a pooled allowance available to a family-office, company or trust.

Larger allocations may require planning across financial years. Product permissibility, ownership, remittance documentation and tax reporting need to be established before investing. Applicable tax collection at source must also be allowed for in the cash-flow plan. A financial year deadline should support orderly preparation, without becoming a reason to buy an unsuitable investment.

*We have established **Geojit Private Wealth (DIFC) Limited** to help eligible clients navigate these decisions. Regulated by the Dubai Financial Services Authority, the business brings global investment access together with an open architecture approach, international custody arrangements, a dedicated adviser, and structured portfolio reviews. Services and products remain subject to applicable eligibility and professional client requirements.*

The starting point is a review of the family's existing exposures and future commitments. From there, we can assess which global allocations have a useful role alongside the domestic portfolio.

At your next wealth review, ask yourself: if your business, Indian markets and the rupee face pressure together, which assets will still support your family's commitments? The answer is a practical starting point for deciding how much wealth should depend on one economy. GI



OUR VIEWS

Investing in India as an NRI: Understanding your options, NRE/NRO accounts and tax implications



R. K. Ranjit

For many Non-Resident Indians (NRIs), India continues to be an important part of their financial life. They may have income from India, existing investments, property, family commitments or simply a desire to participate in India's financial markets.

But investing in India as an NRI is not exactly the same as investing as a resident Indian.

One of the first things an NRI needs to understand is that **residential status affects how you hold your money, how you invest and how your income is taxed**.

From choosing between NRE and NRO accounts to investing in mutual funds, equities and other financial products, understanding the regulatory framework can help NRIs manage their Indian finances more efficiently.

First things first: What happens when you become an NRI?

A common misconception is that an Indian citizen living abroad can continue to operate their existing resident savings account just as before.

The important distinction is between citizenship and residential status under FEMA.

An Indian citizen can remain an Indian citizen even after moving overseas. However, when the person becomes a "person resident outside India" under FEMA, their banking arrangements in India need to be changed accordingly.

RBI guidelines state that when a person resident in India leaves India for employment, business or another

purpose indicating an intention to stay outside India for an uncertain period, the existing resident account should be redesignated as an NRO (Non-Resident Ordinary) account.

So, it is not simply a matter of preference.

Why can't an NRI continue with a resident savings account?

The reason is regulatory.

India's foreign exchange framework, governed by the Foreign Exchange Management Act (FEMA), treats residents and non-residents differently. The rules determine how money can enter India, how it can be invested, how investment proceeds can be repatriated and how foreign exchange transactions are conducted.

Once a person's residential status changes under FEMA, continuing to operate a resident account as though the person were still a resident can result in non-compliance with FEMA requirements.

It is therefore important to inform the bank when residential status changes and have the account appropriately redesignated.

A similar rule applies to an NRI's investment accounts as well. It is equally important for an NRI to inform their investment partner about any change in residential status. Accordingly, an NRI must convert all their resident investment accounts to NRO accounts, along with their bank accounts.

This isn't about losing access to your money. It is about moving to the account structure designated for non-residents.

NRE vs NRO: Which account does an NRI need?

For most NRIs, the two accounts they hear the most often are **NRE and NRO**.

RBI permits NRO accounts to be used for bona fide rupee transactions, while NRE accounts are designed for non-resident funds with repatriation facilities. NRO balances are generally subject to a USD 1 million-per-financial-year remittance facility for NRIs/PIOs, subject to applicable conditions; current income such as rent, dividend, pension and interest can also be remitted after applicable taxes.

In simple terms:

NRE = primarily for money coming from overseas

NRO = primarily for managing money earned or received in India

An NRI may need both, depending on the nature of their income and financial requirements.

What can NRIs invest in India?

Being an NRI does not mean giving up access to Indian investment opportunities. Subject to applicable FEMA, RBI, SEBI and product-specific regulations, NRIs can invest across several categories.

1. Bank deposits

NRIs can consider:

- NRE deposits
- NRO deposits
- FCNR(B) deposits

FCNR(B) deposits are maintained in permitted foreign currencies, while NRE and NRO accounts are maintained in Indian rupees. RBI permits NRIs to hold these accounts subject to the respective regulatory conditions.

2. Mutual funds

NRIs can invest in Indian mutual funds, subject to applicable KYC, FEMA and scheme requirements.

SEBI's investor guidelines confirm that NRIs can invest in Indian mutual funds, with investments possible through NRE/NRO banking arrangements depending on the nature of the transaction.

This can give NRIs exposure to:

- Equity funds
- Debt funds
- Hybrid funds
- Index funds
- ETFs
- Other eligible mutual fund categories

However, availability can vary by AMC and the investor's country of residence.

3. Direct equities

NRIs can also participate in India's equity markets, subject to FEMA/RBI/SEBI regulations and applicable investment routes.

Feature	NRE Account	NRO Account
Full form	Non-Resident External	Non-Resident Ordinary
Currency	Indian Rupees	Indian Rupees
Primary purpose	Holding foreign earnings in India	Managing income earned in India
Repatriation	Fully repatriable, subject to applicable rules	Generally restricted, subject to permitted limits and conditions
Interest taxation in India	Totally exempted	Taxable
Typical use	Foreign income transferred to India	Rent, pension, dividends and other Indian income

The funding and repatriation would differ depending on whether the investment is made on a repatriation or non-repatriation basis. RBI regulations specifically provide routes for NRI/OCI investments in securities.

4. Bonds and other securities

Depending on eligibility and prevailing regulations, NRIs can also access certain Indian debt and fixed-income investment opportunities.

5. National Pension System and other long-term avenues

NRIs can also participate in eligible retirement-oriented investment avenues such as NPS, subject to prevailing rules. RBI regulations permit NRI/OCI subscriptions to NPS through eligible NRE/FCNR(B)/NRO accounts or inward remittance, subject to applicable conditions.

What about taxation?

This is where NRI investing can become more complicated.

The account you use does not automatically determine the tax treatment of every investment.

Tax treatment depends on the nature and source of income, the investment holding period, applicable tax provisions, and in some cases, a Double Taxation Avoidance Agreement (DTAA) between India and the country where the NRI is tax resident.

NRE account interest

Interest earned on an eligible NRE account is generally exempt from income tax in India. The Income Tax Department's current guidance continues to recognise the exemption for NRE account interest.

This is one of the key differences between NRE and NRO accounts.

NRO account interest

Interest earned on an NRO account is **taxable in India**.

Therefore, NRIs receiving rental income, pension, dividends or other Indian income often use an NRO account for receiving such income, with applicable taxes being accounted for.

What happens when an NRI earns capital gains?

If an NRI sells an investment in India at a profit, the resulting capital gain may be taxable in India.

For example, for eligible listed equity and equity-oriented investments, the current framework provides for:

- **Short-term capital gains:** 20% for specified STT-paid equity transactions
- **Long-term capital gains:** 12.5% on gains above the applicable Rs. 1.25 lakh annual threshold for eligible listed equity/equity-oriented assets

Applicable surcharge and health and education cess may also apply.

The tax treatment can differ for different asset classes and types of mutual funds, so NRIs should not assume that all investments are taxed in the same way.

Don't overlook DTAA

For an NRI living abroad, taxation may potentially involve both India and the country of residence.

This is where the Double Taxation Avoidance Agreement (DTAA) becomes important.

Depending on the type of income and the relevant treaty, the NRI may be eligible for a lower tax rate or other relief from double taxation, subject to meeting the required conditions and documentation.

The Income Tax Department notes that NRIs can continue to access the special NRI tax regime under the Income Tax Act, 2025, and that treaty benefits may apply where relevant.

Documentation such as a Tax Residency Certificate (TRC) and other prescribed information may be required to claim treaty benefits.

Staying invested in India, the right way

For NRIs, India can remain an important part of a globally diversified financial portfolio. But maintaining that connection requires more than simply transferring money into an Indian investment account.

As residential status changes, banking arrangements, investment processes, documentation and tax considerations may change too.

Understanding the difference between NRE and NRO accounts is therefore not just a banking formality. It is the starting point for managing Indian investments in a way that is aligned with the regulatory framework.

For an NRI, the objective should be simple:

Stay connected to India's investment opportunities, while keeping your banking, investments and taxation aligned with your non-resident status. GI

> "Warren and I are chicken about buying stocks on margin. There's always a slight chance of catastrophe when you own securities pledged to others. The ideal is to borrow in a way no temporary thing can disturb you."
>
> *– Charlie Munger*





GEOJIT
PEOPLE YOU PROSPER WITH

How to Choose the Right SIP

A simple guide to selecting a Systematic Investment Plan

Start with your goal

Know why you are investing - retirement, child's education, buying a home, wealth creation, or another future goal.

Understand your risk appetite

- Choose investments that match your comfort with market ups and downs.
- Conservative, Moderate, Aggressive

Check your time horizon

- Short term: under 3 years
- Medium term: 3-5 years
- Long term: 5+ years
- Longer goals can generally have more equity exposure, depending on your risk profile.

Review the fund basics

- Consistency of performance
- Expense ratio
- Fund house / investment process
- Portfolio quality
- Risk-adjusted returns
- Do not choose a fund only because it delivered highest return recently.

Choose the right type of fund

- Large Cap - Exposure to relatively stable large companies
- Flexi / Multi Cap - diversified growth opportunities
- Index Fund - simple, market-linked investing
- Hybrid Fund - mix of equity and debt
- Debt Fund - for relatively lower-risk, shorter-term needs

Decide SIP amount - and stay consistent

- Start with an amount you can invest regularly.
- Increase it gradually as your income grows using a step-up SIP.
- Review periodically - for example, every 6-12 months or when your goal changes.

START YOUR SIP JOURNEY WITH GEOJIT'S MUTUAL FUND APP - FUNDSGENIE. Explore mutual funds, start SIPs and track your investments.

DOWNLOAD

Quick Checklist

- ✓ Clear financial goal
- ✓ Affordable SIP amount
- ✓ Right fund category
- ✓ Match risk profile
- ✓ Suitable time horizon
- ✓ Periodic review plan

Right SIP = Goal + Time Horizon + Risk Appetite + Discipline

Disclaimer: Mutual fund investments are subject to market risks. Read all scheme-related documents carefully. SIPs do not assure or guarantee returns.



COVER STORY

Strong domestic earnings continue in Q2, yet externals bite to impact full-year prints



Vinod Nair

India's September-quarter (Q2FY27) results season has opened with a contradiction. Nifty 50 companies are expected to post their best profit growth in three years, helped by a low base, a weaker rupee and gains in consumer, financials and metals. IT, the vulnerable sector of the last 2 years, has shown double-digit profit growth, triggering value buying. A similar view is built on consumer sectors like FMCG, though the outcome continues to be in doldrums led by environmental challenges and rising competition.

The market benchmark index remains about 15% below its September 2024 high. The reason lies in the bond market: The US 10-year yields touched their highest since 2002, Japanese yields have crossed 3%, and India's central bank has raised the repo rate to 5.50% as inflation

climbed to 5.54% with food inflation at an alarming 7.74%. Domestic 10-year yields are at a three-year high, while foreign investors have pulled out a record over Rs. 3 lakh crore from Indian equities this year, so far, compared to Rs. 1.7 lakh core net selling in 2025.

Hence, despite stability and growth in the domestic economy and corporate earnings, constant uncertainty in global factors is misbalancing the performance of the domestic stock market. Capital is moving towards safety, like dollar, euro and yen, while in equities the eye is on direct and indirect beneficiaries of AI. India is still considered a non-AI market, which can raise traction based on the upcoming hyperscale's growth, moderation in the global AI bubble and its attractiveness in context to the moderation in peers' valuation.

The numbers are encouraging in Q2 but vulnerable in Q3 & Q4

Aggregate revenue and net profit of Nifty 50 companies are estimated to grow at +20% YoY, led by automobiles, cement, telecom, metals and finance. The comparison is flattering: a year ago, revenue grew 9% and profit 8.4%. However, the operating margin is seen to marginally slip in this quarter as input costs bite, which is managed through a rise in volume and price hike. The same benefit is not estimated to stay in Q3 and Q4, as QoQ consumer-led demand is forecast to diminish on a YoY high base. Hence, whether the margin and profitability will sustain would depend on the contraction of external inflation; otherwise, we see a huge moderation in growth in H2 compared to H1, which is that the risk market is not able to propel forward the gains.

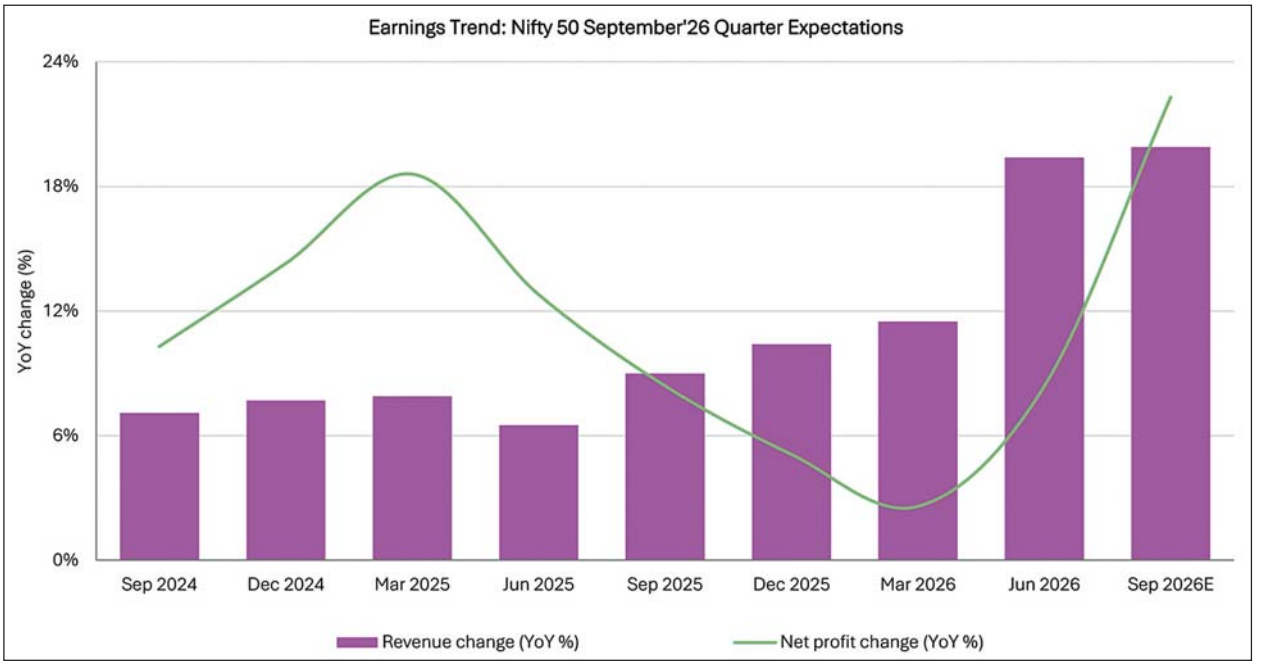
The early sector scorecard

IT: Where analysts expected sequential growth of under 2–3% in constant currency for top-tier firms, it has opened with healthy rupee profits. Two of the large IT services companies posted profit growth of about 15% and 21%, with revenue up 11–12%. One reported USD 9.6 billion in deal wins; the other improved its operating margin. A more than 8.6% fall in the average rupee rate against the dollar supports reported numbers. Cheap valuation is attracting value buying with a long-term view, as AI-based revenue growth is forecast to counter the fall in traditional contracts, pricing and outlook.

Autos: Demand is resilient, but headlines need care. Retail sales jumped drastically in September, which the dealers' industry body itself called "the most base-distorted print of the year", as buyers had deferred purchases in September 2025 ahead of the GST cuts. We expect strong double-digit revenue growth for most automakers, but muted margins as cheaper raw-material inventory runs out. Q3 will also be measured against last year's GST-driven surge, despite festival season demand. Hence, volume growth is forecast to moderate in H2.

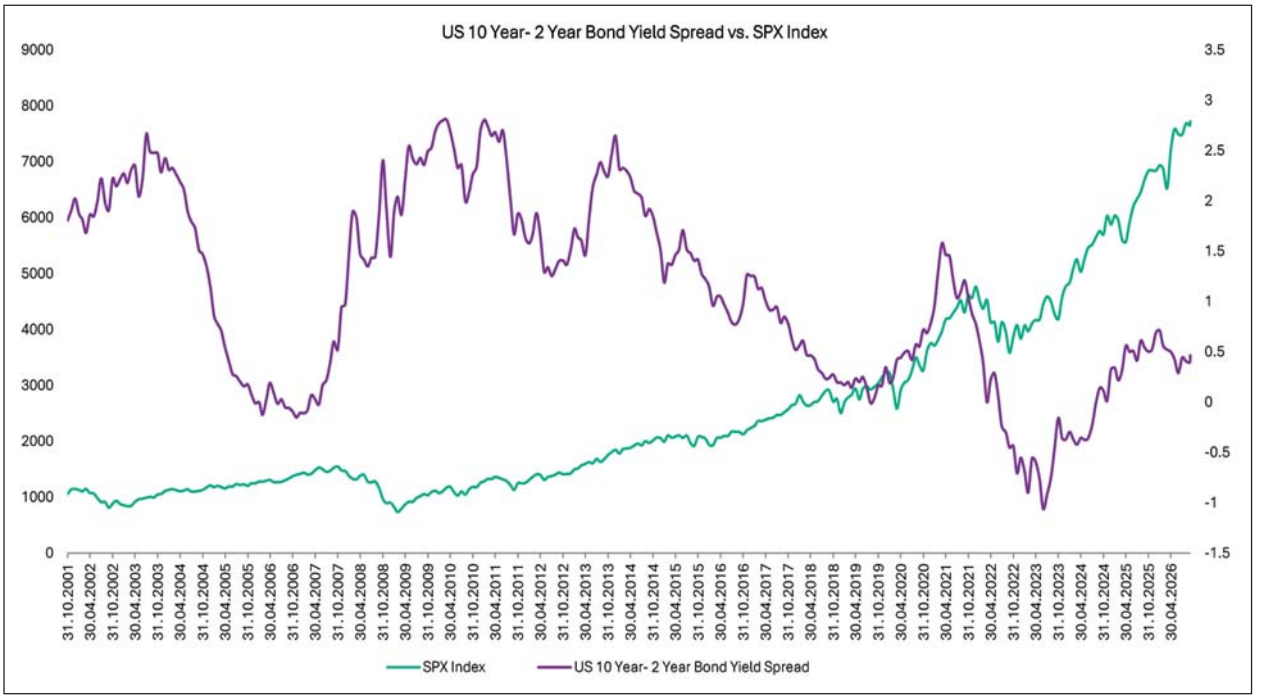
Banks and NBFCs: Net interest income is expected to grow in low double digits, but treasury income will fall on firm bond yields; margins will hinge on how much FCNR deposit money banks raised. Asset quality should stay stable. NBFCs are expected to post healthy AUM growth and benign credit costs, with modest margin compression from competition in gold and affordable-housing loans. The bigger overhang is regulatory: an

Improvement in domestic earnings



Source: Geojit Research, Bloomberg

Drastic drop in spread between 2-year and 10-year yields affects global market



Source: Geojit Research, Bloomberg

August draft from the banking regulator proposing to bar most NBFCs from offering revolving credit and a September consultation paper from the insurance regulator proposing caps on commissions for loan-linked insurance. The de-rating has left valuations at fair levels.

Consumption: FMCG companies are expected to post double-digit revenue growth. Early quarterly updates from leading personal-care and household-product makers point the same way, with one reporting double-digit underlying volume growth in India. The stronger food and personal-care brands have grown through innovation, premiumisation and distribution rather than price hikes alone, but warn that commodity and packaging inflation could slow the recovery.

Elevated aluminium, copper and zinc prices should lift non-ferrous metal companies. Cement demand is seen growing in high single digits, with profitability under pressure. Power transmission, PLI and data centres kept capital goods order books ringing, though West Asian tensions may slow order ramp-up.

Bonds: The new headwind

Globally, wherever the yield gets elevated, the world will be dealing with economic issues. The US 10-year Treasury yield rose above 5.35% on 7 October, the highest since 2002, before easing to about 5.2%. The US central bank raised rates on 16 September to 3.75–4.00%, its first hike since 2023, and signalled another may follow. Energy-driven inflation, a large US deficit and heavy AI-related bond issuance have added pressure. Japan's 10-year yield crossed 3%, a level not seen in about three decades, affecting carry trades in emerging markets, while UK gilt yields touched their highest since 2008.

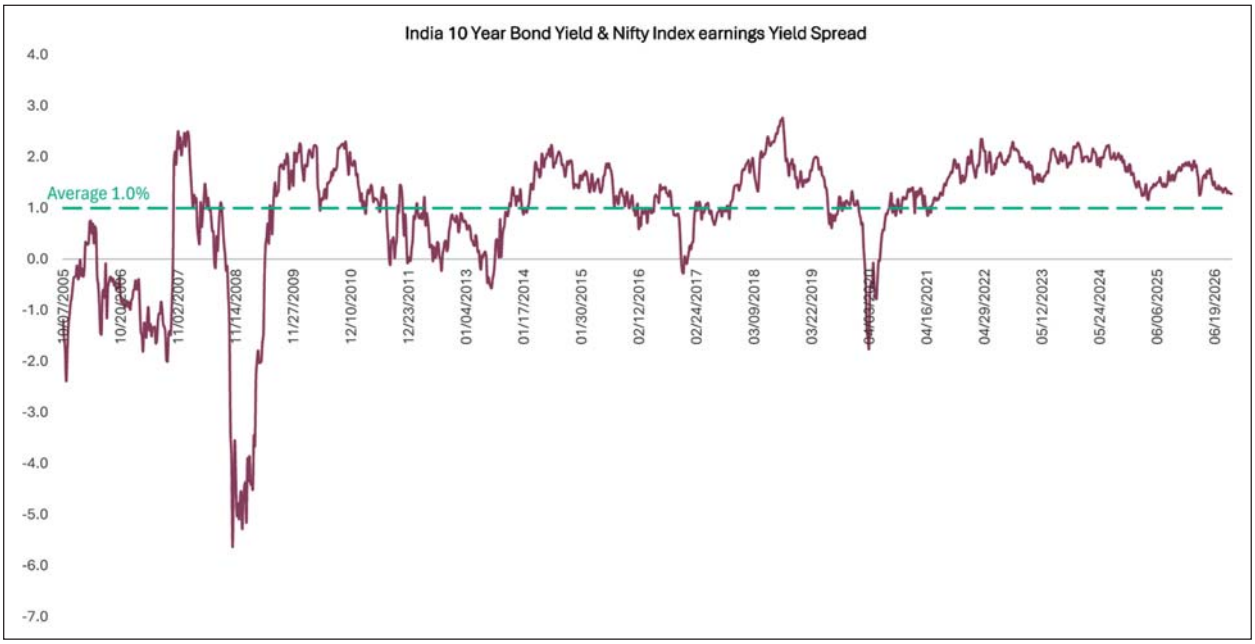
The RBI raised the repo rate by 25 basis points to 5.50% on 7 October, its first hike in almost four years, and shifted its stance to "calibrated tightening". Days later, data showed retail inflation jumping to 5.54% in September from 4.83% in August, with food inflation at 7.74%. Brent crude above USD 100 a barrel, driven by the conflict in West Asia, adds to the strain. The 10-year government bond yield climbed to around 7.37%, a three-year high, as the central bank announced a Rs. 25,000 crore bond sale to tighten liquidity. The rupee came close to its record low of nearly Rs. 97 per dollar, prompting RBI to announce fresh measures to curb dollar demand in the open market. Yields hit equities through three channels. Higher US yields pull money out of emerging markets. Firm yields dent funding costs with a lag. And higher risk-free rates make rich equity valuations harder to justify.

The road ahead is mixed, based on rising bond yields

We trace the Sensex's two-year "time correction" to stretched valuations, slowing earnings, geopolitical and trade disruptions, and foreign money moving to AI-led markets. IT, FMCG and banking have felt the most pain, while pharma, telecom and metals have held up better. Domestic institutions, which have invested Rs. 6.83 lakh crore this year, have cushioned the fall.

It is generally believed the risk-reward for Indian equities has "meaningfully improved" given change in

Risk spread of earnings over bond yield can contract further



Source: Geojit Research, Bloomberg

earnings growth, a resilient macroeconomic environment and cooling valuations. The coming days are likely to determine whether the recent market correction was merely a valuation reset or the beginning of a more prolonged consolidation phase. Much will depend on the interaction between earnings growth and bond yields. Even though valuation has moderated, the risk of elevated bond yield, which is based on global factors, remains. The spread can further correct, indicating a fall in the equity market. A drastic moderation in external headwinds is required to counter this trend. GI



HIGH DIVIDEND YIELD STOCKS

Sl No	Stock Name	Sector	Market Cap (Rs. Cr.)	CMP	*Dividend Yield*				3 yr Avg (Div. Yield)	P/E (TTM)	D/E (FY26)	RoE (3 yr Avg)
					FY24	FY25	FY26	LTM				
1	Coal India Ltd	Power	2,54,890	413	6.2%	7.7%	5.1%	6.4%	6.3%	7.9	0.1	37.9
2	PTC India Ltd	Power	4,421	149	5.2%	7.8%	5.7%	21.1%	6.2%	8.2	0.3	9.9
3	Indian Oil Corporation Ltd	Oil & Gas	1,85,610	131	9.2%	2.3%	6.3%	6.3%	5.9%	5.4	0.6	28.6
4	VST Industries Ltd	FMCG	3,411	201	6.8%	5.0%	6.0%	6.0%	5.9%	12.1	0.0	19.5
5	REC Ltd	Financial Institution	80,011	304	5.3%	5.9%	6.1%	6.0%	5.8%	4.9	NA	21.2
6	Oil & Natural Gas Corpn Ltd	Oil & Gas	2,84,490	226	5.4%	5.4%	5.9%	5.9%	5.6%	6.6	0.5	12.7
7	ITC Ltd	FMCG	3,30,931	265	5.2%	5.4%	5.5%	5.5%	5.4%	16.4	0.0	35.2
8	Hindustan Petroleum Corporation Ltd	Oil & Gas	74,527	349	6.0%	3.0%	6.9%	6.9%	5.3%	43.5	0.9	27.8
9	Gujarat Pipavav Port Ltd	Port & Port Services	8,037	166	4.4%	4.9%	6.3%	6.3%	5.2%	14.5	0.0	18.1
10	Power Finance Corporation Ltd	Financial Institution	1,09,761	332	4.1%	4.8%	5.6%	5.6%	4.8%	4.2	NA	21.0
11	Sanofi India Ltd	Pharmaceuticals	6,636	2,881	5.8%	4.1%	4.3%	4.3%	4.7%	19.1	0.0	47.8
12	NMDC Ltd	Metals & Mining	62,053	71	3.4%	4.7%	5.0%	5.0%	4.4%	8.1	0.2	23.6
13	Bharat Petroleum Corporation Ltd	Oil & Gas	1,28,008	294	3.6%	3.4%	6.0%	6.0%	4.3%	8.0	0.5	28.6
14	Rites Ltd	Construction	9,730	202	4.4%	3.7%	4.6%	4.0%	4.3%	22.9	0.0	15.8
15	Gulf Oil Lubricants India Ltd	Speciality Chemicals	5,256	1,061	3.4%	4.5%	4.8%	4.8%	4.2%	13.2	0.3	24.5
16	Nirlon Ltd	Services	5,634	625	4.2%	4.2%	4.2%	4.8%	4.2%	15.8	2.5	66.1
17	Power Grid Corporation of India Ltd	Power	2,35,445	253	4.4%	3.6%	3.6%	3.6%	3.8%	10.4	0.1	13.2
18	HCL Technologies Ltd	Information & Technology	3,82,871	1,409	3.7%	3.8%	3.8%	4.3%	3.8%	20.1	0.1	24.0
19	CESC Ltd	Power	17,626	133	3.4%	3.4%	4.5%	9.0%	3.8%	11.2	1.7	11.8
20	Indraprastha Gas Ltd	Oil & Gas	19,895	142	6.7%	1.1%	3.3%	3.3%	3.7%	14.6	0.0	16.8

REITS/INVITS

Sl No	Stock Name	Sector	Market Cap (Rs. Cr.)	CMP	*Dividend Yield*				3 yr Avg (Div. Yield)	P/E (TTM)	D/E (FY26)	RoE (3 yr Avg)
					FY24	FY25	FY26	LTM				
1	IRB InvIT Fund	InvIT	10,497	63	12.6%	12.6%	11.1%	9.8%	12.1%	20.2	1.0	7.3
2	PowerGrid Infrastructure Investment Trust	InvIT	9,396	103	11.7%	11.7%	11.7%	11.7%	11.7%	14.6	1.5	16.7
3	IndiGrid Infrastructure Trust	InvIT	16,163	170	8.2%	8.7%	9.5%	9.4%	8.8%	34.1	3.5	6.5
4	Brookfield India Real Estate Trust	REIT	26,296	318	5.7%	5.9%	6.6%	6.8%	6.1%	48.8	0.9	1.7
5	Embassy Office Parks REIT	REIT	40,730	436	5.0%	5.2%	5.6%	5.9%	5.3%	163.6	1.1	4.1
6	Nexus Select Trust	REIT	24,981	164	3.0%	5.1%	5.4%	5.7%	4.5%	55.4	0.5	3.8
7	Mindspace Business Parks REIT	REIT	32,721	493	3.9%	4.1%	4.8%	5.1%	4.3%	42.0	0.9	3.9

Source: Geojit Research, Bloomberg

Note: The above table shows high dividend-paying stocks based on CMP and DPS (dividend per share) paid in the last 3 years.
*Dividend Yield= Dividend per share/Current Market Price.
Special dividends and one-time dividends are excluded here.
Stocks with Mcap above Rs.3,000cr is considered here.
CMP-Current market price as of 19th October 2026
P/E: Price to Earnings ratio; D/E: Debt to Equity ratio; RoE: Return on Equity.
NA-Not Applicable. TTM- Trailing twelve months, LTM-Last 12 Months
Certain stocks mentioned above may not be within our coverage and are only used for illustrative purposes.

GEOJIT'S EQUITY MODEL PORTFOLIO

Sl. No.	Company	Rating	Sector	Category
1	TTK Prestige	Buy	Consumer Goods	Small Cap
2	ICICI Bank Ltd	Buy	Finance	Large Cap
3	Bajaj Finance Ltd	Buy	NBFC	Large Cap
4	Kotak Mahindra Bank Ltd	Buy	Finance	Large Cap
5	PI Industries	Hold	Fertilizer/Chemical	Mid Cap
6	Infosys Ltd	Buy	IT	Large Cap
7	HCL Technologies	Buy		Large Cap
8	Zydus Lifesciences Ltd	Hold	Pharma	Mid Cap
9	Mankind Pharma	Accumulate		Mid Cap
10	Suzlon Energy	Buy	Capital Goods	Mid Cap
11	Prestige Estates Projects	Accumulate	Real Estate	Mid Cap
12	Info Edge	Buy	E-commerce	Mid Cap
13	Eternal Ltd	Buy		Large Cap
14	FSN E-Commerce Ventures Ltd (NYKAA)	Accumulate		Mid Cap
15	Bharti Airtel	Buy	Telecom	Large Cap
16	JSW Energy Ltd	Buy	Power	Mid Cap
17	Reliance Industries Ltd	Buy	Oil, Gas & Consumable Fuels	Large Cap
18	Mahanagar Gas Ltd	Buy	Gas Utilities	Small Cap
19	Tata Consumer Products	Buy	FMCG	Large Cap
20	Nestle India Ltd	Buy		Large Cap
21	Mrs. Bectors Food Specialities Ltd	Buy		Small Cap
22	Tube Investment of India	Accumulate	Auto & Auto Ancillaries	Mid Cap
23	Tata Motors Ltd (Commercial)	Buy		Large Cap
24	Exide Industries Ltd	Accumulate		Small Cap
25	Small Cap ETF	NA	NA	NA

CHANGES IN MODEL PORTFOLIO*

Stock Addition/Removal

Sl. No.	Stock	Addition/ Removal	Rating	Sector	Remarks
1	CreditAccess Grameen Ltd	Removal	Accumulate	NBFC	Reduced RoA guidance and continued margin pressure have moderated the near-term risk-reward opportunity.
2	Kotak Mahindra Bank Ltd	Addition	Buy	Finance	Improving growth outlook and leadership transition-driven execution support an attractive risk-reward profile.

* The changes are made in accordance with previous month's model portfolio.
Source: Geojit Research

TATA ELXSI LIMITED

Rating: ACCUMULATE **Sector:** IT ER & D

Tata Elxsi (TELX) is a leading provider of IT ER&D (engineering, research and development) services. TELX has capabilities across Automotive, Broadcast & Communications, and Healthcare industries.

In Q2FY27, TELX reported revenue of Rs. 1,056cr, up 3.4% QoQ and 15.0% YoY. In constant currency (CC), growth was 2.3% QoQ and 7.8% YoY, indicating a meaningful contribution from the currency tailwinds. Growth was broad-based. Transportation grew 2.0% QoQ in CC (9.4% YoY), Media & Communications grew 3.4% QoQ in CC (10.9% YoY), and Healthcare & Life Sciences grew 3.5% QoQ in CC, though still down 14.5% YoY. EBITDA rose 7.1% QoQ to Rs. 231cr and 19.7% YoY, with margin expanding 70bps QoQ to 21.9%. Management attributed 60-70bps to currency and 10-20bps to operating leverage and one-time reversals, which absorbed the wage revision. PAT came in at Rs. 170cr, flat QoQ and up 10.0% YoY, as lower other income (down 16% QoQ) and a higher tax outgo offset the operating gains.

TELX's management remains positive on growth in H2FY27, led by the US and India in automotive and continued deal ramp-ups in Media & Communications. Margins are expected to improve gradually, supported by better utilisation, cost control and no further wage hikes this year. The growing share of AI-led and innovation-led deals, new wins across all three verticals and the recovery in healthcare further strengthen the growth outlook. In automotive, growth is increasingly coming from clients outside the Tata Group, especially in the US, India and Asia, while management sees sizable opportunities in Media & Communications and large deal opportunities in automotive. While a seasonally softer third quarter and slower demand in European automotive may weigh on near-term growth, we believe TELX is well placed to sustain its momentum over the medium term. Hence, we value TELX at 30x FY28E EPS and maintain Accumulate rating with a target price of Rs. 4,391.

CMP: Rs. 3,838 (as of 21.10.2026)
Target Price: Rs. 4,391

Analyst: Arun Kailasan
Geojit Investments Ltd., INH000019567

BRITANNIA INDUSTRIES LIMITED

Rating: BUY **Sector:** FMCG

Britannia Industries Limited (Britannia) is a leading food-products company in India. The company markets biscuits, cakes, dairy products, croissants, rusks and other packaged foods across India and select international markets.

The company's consolidated revenue increased 8.2% YoY to Rs. 5,000cr in Q1FY27, driven by general trade (GT) recovery, improving demand trends, ecommerce expansion and new product launches. GT and wholesale channels recovered during the quarter as the impact of dual pricing largely subsided by June. This, along with healthy underlying demand, supported strong volume growth during Q1FY27. EBITDA rose 11.0% YoY to Rs. 840cr, while margin expanded 40bps to 16.8%, supported by cost-efficiency initiatives, strategic procurement covers, packaging optimization and wastage reduction. This was achieved despite inflation in industrial fuel (69% YoY), laminate (14% YoY) and milk (11% YoY). Reported PAT rose 14.1% YoY to Rs. 593cr, driven by revenue growth, operating profit expansion of 12.7% YoY, procurement covers and cost-efficiency initiatives.

Britannia delivered a steady performance driven by domestic demand recovery, GT normalisation after dual-pricing disruption, strong e-commerce traction, localised execution and momentum in adjacencies. The management's focus on "Winning in Many Indias," regional product launches, premium and impulse-led innovations, health and wellness platforms, selective inorganic opportunities, rural execution, procurement efficiency, packaging optimisation, alternate fuels and renewable energy is expected to support future performance. Improving volume growth, margin resilience and innovation-led expansion support long-term earnings visibility. In addition, scaling adjacencies and robust non-biscuit category growth provide additional avenues for expansion. Therefore, we reiterate our BUY rating on the stock, with a revised target price of Rs. 5,850, based on 45x FY28E adjusted EPS.

CMP: Rs. 4,677 (as of 21.10.2026)
Target Price: Rs. 5,850

Analyst: Vincent K. A.
Geojit Investments Ltd., INH000019567

For Disclosures and Disclaimers: Tata Elxsi Ltd. – https://geoj.it/GEOJIT/AP35TE4Y0A1 and Britannia Industries Ltd. – https://geoj.it/GEOJIT/APaLIoQWrcx

TATA MOTORS LIMITED

Rating: BUY **Sector:** AUTOMOBILES

Tata Motors Ltd is a leading automobile manufacturer in India that designs, manufactures and sells commercial vehicles (CVs).

Consolidated revenue rose 19.3% YoY to Rs. 20,667cr in Q1FY27, driven by stronger domestic/export CV volumes. Commercial Vehicle revenue increased 19.8% YoY to Rs. 20,384cr, led by strong CV wholesales, resilient freight demand, new launches and export growth. Total CV sales grew 26.7% YoY to 108,488 units, supported by broad-based CV demand and export traction, including Indonesia-related orders. EBITDA rose 8.3% YoY to Rs. 2,145cr; however, EBITDA margin declined 106bps YoY to 10.4%, primarily due to commodity inflation in steel, aluminium, copper and other raw materials. Adjusted profit after tax (PAT) increased 5.7% YoY to Rs. 1,484cr, driven by volume growth and lower finance costs.

Tata Motors delivered a healthy performance in the quarter, driven by broad-based volume growth across all segments, strengthened eCV leadership, successful new product launches in the SCV portfolio and market share gains YoY. Near-term demand remains healthy, with management guiding for double-digit YoY volume growth in Q2FY27. The Indonesia order is expected to be fulfilled over the next two years, EV supply-chain debottlenecking is anticipated to be complete shortly, and the Iveco tender offer is expected to close in the coming months. Further, the Fleet Edge-Freight Tiger integration and new platform launches across ICE, CNG and EV segments are expected to support business growth. Additionally, management noted that demand post September is expected to pick up strongly as tipper utilisation recovers after the monsoon and infrastructure activity resumes. The company has secured final clearance from the European Central Bank for the EUR 3.8 bn Iveco acquisition. We have upgraded our rating on the stock to BUY from HOLD, with a target price of Rs. 482 based on SOTP valuation.

CMP: Rs. 417 (as of 21.10.2026)
Target Price: Rs. 482

Analyst: Tom A. Kadavil
Geojit Investments Ltd., INH000019567

BRIGADE ENTERPRISES LIMITED

Rating: BUY **Sector:** REAL ESTATE

Brigade Enterprises Ltd. is one of India's leading property developers, with over three decades of expertise. Since its inception, Brigade has completed 300+ buildings, amounting to over 100msf. of developed space across a diverse real estate portfolio**.**

Pre-sales stood at Rs. 1,061cr in Q1 FY27, down 5% YoY, as volumes declined 22% YoY to 0.74 msf. Realizations increased 21% YoY to a record Rs. 14,256/sq. ft., supported by price hikes in ongoing projects and a richer product mix. The launch pipeline stands at 16.39 msf over the next four quarters, of which 12.36 msf is residential, carrying a GDV of ~Rs. 13,400cr. Revenue from operation declined 13% YoY to Rs. 1,115cr on the mix of pro jects reaching revenue recognition during the quarter. EBITDA rose 11% YoY to Rs. 361 with margins expanding ~790bps YoY to 32%, while real estate EBITDA margins improved to 21% from 12% a year ago. Leasing revenue rose 9% YoY to Rs. 328cr at a 70% EBITDA margin, with portfolio occupancy at 88%, gross leasing of 0.22 msf and rental collections at 99%. Hospitality revenue stood at Rs. 144cr with EBITDA of Rs. 45cr, as portfolio ARR rose 7% YoY to Rs. 7,241 and occupancy stood at 76%.

Brigade reported a soft quarter in pre-sales due to the absence of major launches, though stronger realizations and a sharp margin recovery in real estate provided support. A strong launch pipeline in Bengaluru and Hyderabad should lift volumes from Q2. Leasing income continues to benefit from escalations and renewal spreads, even as large-format office demand stays slow. The revocation of environmental clearance for Brigade Morgan Heights, Chennai, is a key risk, but the balance sheet is comfortable with debt largely backed by lease rentals. We maintain our BUY rating with a target price of Rs. 750 (based on FY28E NAV/ share).

CMP: Rs. 571 (as of 21.10.2026)
Target Price: Rs. 750

Analyst: Anil R
Geojit Investments Ltd., INH000019567

For Disclosures and Disclaimers: Tata Motors Ltd. – https://geoj.it/GEOJIT/APrWEa31pI7 and Brigade Enterprises Ltd. – https://geoj.it/GEOJIT/APaLApCytVi

Mutual Funds BUZZ

MARKET UPDATES

- Retail price inflation rate in India rose to 5.54% in September 2026 from 4.83% in August 2026.
- Wholesale price inflation rate in India rose to 11.39% in September 2026 from 9.92% in the previous month.
- The Indian Manufacturing PMI rose to 55.1 in September 2026 from 52.8 in the previous month.
- Industrial production in India grew 8% year-on-year in August 2026.
- The total MF AUM declined to Rs. 82.64 lakh crore in September 2026 from Rs. 87.08 lakh crore in August 2026.
- The mutual fund industry net outflow is Rs. 1.33 lakh crore in September 2026.
- The Equity mutual funds net inflow is Rs. 38294 crore in September 2026.
- Debt funds net outflow is Rs. 1.83 lakh crore in September 2026.
- SIP inflow in September 2026 is Rs. 32490 crore. SIP accounts stood at 10.89 crore in September 2026.
- RBI hikes repo rate by 25 bps to 5.5%.
- The mutual fund industry added over 5 lakh unique investors in August, taking the total investor base to 6.29 crore, up from 6.24 crore in July.
- The mutual fund industry may have more than doubled its folio base over the past four years, but a sizeable share of this expansion has been concentrated with just a few fund houses. Nippon India MF and HDFC MF together added 4.29 crore folios between June 2022 and June 2026, accounting for 28.3% of the industry's total addition of 15.15 crore folios during the period. More than one in every four new mutual fund folios added over these four years came from either Nippon India or HDFC MF.
- Despite the rapid adoption of digital investment platforms and direct mutual fund channels, retail and HNI investors continue to rely heavily on distributors, with nearly seven out of Rs. 10 investments from both segments being routed through the distribution channel in FY26.
- The case for multi-asset investing is becoming increasingly relevant for mutual fund investors as the industry sees sustained interest in strategies that combine equity, debt and gold rather than relying on a single asset class.
- As per recent AMFI data, investor preference within equity mutual funds appears to have shifted sharply over the past two months. Over the past two months, flexi cap funds have staged a dramatic recovery, as large cap and ELSS funds moved into negative territory.
- Around 17 mutual fund houses have temporarily halted fresh subscriptions to gold ETF Fund of Funds from October 15–16, citing SEBI-related instructions or unspecified reasons.
- Marcellus Investment Managers has received final approval from the Securities and Exchange Board of India (SEBI) to commence its mutual fund business in India.
- LIC Mutual Fund Asset Management has appointed Ashis Kumar as Managing Director and CEO, effective September 26.
- HDFC Flexi Cap Fund turned a Rs 10,000 monthly SIP into Rs 22.96 Cr. in nearly 31 years. The fund has delivered a CAGR of 18.37% since inception and outperformed the NIFTY 500 Index (TRI) in 21 of 31 calendar years.
- In the last two years, systematic investment plans have shown remarkable performance, with small-cap funds leading with an average return of 14.25%.

CATEGORY V/S INDEX PERFORMANCE

Fund Category	Average Returns % (Absolute)			Index	Returns % (Absolute)		
	1 Month	3 Months	6 Months		1 Month	3 Months	6 Months
Large Cap Fund	-5.16	-5.29	-4.88	NIFTY 50 - TRI	-2.30	-4.73	-4.64
				NIFTY 100 - TRI	-3.43	-5.33	-4.75
Large & Mid Cap	-8.30	-6.68	-4.42	Nifty Large Midcap 250 - TRI	-5.81	-7.20	-5.08
Multi Cap Fund	-8.39	-5.29	-1.55	NIFTY 500 - TRI	-5.17	-6.30	-4.44
Mid Cap Fund	-10.21	-7.71	-4.14	Nifty Midcap 100 - TRI	-8.35	-9.32	-5.69
Small Cap Fund	-10.26	-4.59	2.90	Nifty Smallcap 100-TRI	-9.99	-5.83	1.40
				Nifty Smallcap 250 - TRI	-9.75	-6.73	0.22

TOPz

Top 5 stock purchases	Top 5 stock sales
Vodafone Idea Ltd.	Wipro Ltd.
Swiggy Ltd.	Yes Bank Ltd.
Tata Steel Ltd.	Punjab National Bank
Moneyview Ltd.	Samvardhana Motherson International Ltd.
Billionbrains Garage Ventures Ltd.	OLA Electric Mobility Ltd.
Top 5 holdings by market value	**Top 5 holdings by number of schemes**
HDFC Bank Ltd..	ICICI Bank Ltd.
ICICI Bank Ltd.	HDFC Bank Ltd.
Reliance Industries Ltd.	State Bank of India
Bharti Airtel Ltd.	Bharti Airtel Ltd.
Axis Bank Ltd.	Reliance Industries Ltd.

Know Your AMC

UNION MUTUAL FUND		Inception Date	30.12.2009
Trustee	Union Trustee Company Private Limited	Sponsors	Union Bank of India and Dai-ichi Life Holdings, Inc.
CEO	Mr. Rajkamal Tiwari		

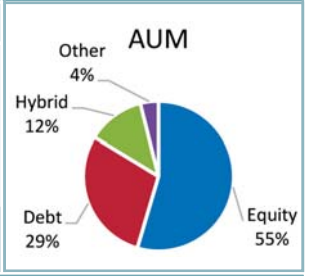
MAJOR ACQUISITIONS

AMC Name	Year of acquisition
–	–

SCHEME WISE ASSET OF FUNDS

Assets Types	No of schemes	AUM (Cr.)	% of total AUM
Total Schemes	32	25901	100
Equity	13	14130	54.55
Debt	8	7552	29.16
Hybrid	5	3207	12.38
Other	6	1012	3.91

ASSET CLASSIFICATION



FUND MANAGERS AND SCHEMES

Fund Managers	Major Schemes
Mr. Gaurav Chopra	Union Midcap Fund
Mr. Harshad Patwardhan	Union Multicap Fund
Mr. Pratik Dharmshi	Union Focused Fund, Union Large cap Fund, Union Small Cap Fund
Mr. Sanjay Bembalkar	Union Aggressive Hybrid Fund, Union Balanced Advantage Fund, Union Equity Savings Fund, Union Flexi Cap Fund, Union Multi Asset Allocation Fund
Mr. Vinod Malviya	Union ELSS Tax Saver Fund, Union Large & Midcap Fund, Union Value Fund
Mr. Vishal Thakker	Union Arbitrage Fund

BRAIN BURGER

Greenwashing

It is the practice of companies present misleading or false information about their environmental impact to appear more sustainable or eco-friendly than they truly are. Greenwashing is a prevalent and often deceptive practice in today's marketing landscape, where companies portray a misleading image of environmental responsibility to consumers. As investors and consumers increasingly favour sustainable products, it becomes crucial to discern genuine eco-friendly initiatives from false claims.

Equity - Large Cap Funds

Large cap funds invest a minimum 80% of the total assets in top 100 companies by market capitalisation. These 100 companies are industry leaders and have highest growth potential. Hence they are considered as the safest equity bets and exhibit least volatility in share prices during market uncertainties. Suitable for first time investors and those who hold conservative allocation in equities.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF204K01562	Nippon India Large Cap Fund(G)	8-Aug-07	100	85.18	-7.54	8.82	10.32	★★★★★
INF109K01BL4	ICICI Pru Large Cap Fund(G)	23-May-08	100	102.39	-8.35	8.77	8.93	★★★★★
INF740K01243	DSP Large Cap Fund-Reg(G)	10-Mar-03	100	433.49	-9.00	8.80	7.41	★★★★★
INF205K01304	Invesco India Largecap Fund-Reg(G)	21-Aug-09	1000	68.91	-2.21	11.32	8.45	★★★★
INF194K01516	Bandhan Large Cap Fund-Reg(G)	9-Jun-06	1000	74.69	-4.57	10.37	7.76	★★★★
INF251K01894	Baroda BNP Paribas Large Cap Fund-Reg(G)	23-Sep-04	5000	210.55	-4.14	8.73	7.65	★★★★
INF179K01BE2	HDFC Large Cap Fund(G)	11-Oct-96	100	1063.95	-7.12	6.79	8.21	★★★★
INF209K01BR9	Aditya Birla SL Large Cap Fund-Reg(G)	30-Aug-02	100	494.75	-6.85	7.83	7.02	★★★★

Equity - Large & Mid Cap Funds

These funds will keep a minimum of 35% each of its total assets in large and mid cap companies**.** The mid cap exposure as well as the rest 30% discretionary portfolio (after 70% specified mid and large cap exposure, the rest could be invested in debt or other equity instruments) will increase the risk reward ratio of the scheme compared to pure large cap. Medium to long term investors with better risk tolerance levels could select this scheme.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF247L01965	Motilal Oswal Large & Midcap Fund-Reg(G)	17-Oct-19	500	36.48	4.90	19.43	16.53	★★★★★
INF194K01524	Bandhan Large & Mid Cap Fund-Reg(G)	9-Aug-05	1000	135.76	-0.25	15.06	13.44	★★★★★
INF205K01247	Invesco India Large & Mid Cap Fund-Reg(G)	9-Aug-07	100	105.22	2.21	19.49	14.10	★★★★★
INF789F01869	UTI Large & Mid Cap Fund-Reg(G)	20-May-09	5000	175.11	-2.55	11.97	11.09	★★★★★
INF109K01431	ICICI Pru Large & Mid Cap Fund(G)	9-Jul-98	500	967.59	-5.39	12.13	11.71	★★★★★
INF204K01406	Nippon India Vision Large & Mid Cap Fund(G)	8-Oct-95	5000	1425.17	-4.09	12.54	10.40	★★★★
INF740K01094	DSP Large & Mid Cap Fund-Reg(G)	16-May-00	100	585.06	-5.48	10.79	9.34	★★★★
INF179KA1RT1	HDFC Large & Mid Cap Fund-Reg(G)	18-Feb-94	100	330.66	-4.07	10.55	11.11	★★★★
INF336L01NY9	HSBC Large & Mid Cap Fund-Reg(G)	28-Mar-19	5000	29.05	4.96	15.25	11.70	★★★★
INF174K01187	Kotak Large & Mid Cap Fund(G)	9-Sep-04	100	332.46	-4.20	10.46	10.73	★★★★
INF955L01JR8	Baroda BNP Paribas Large & Mid Cap Fund-Reg(G)	4-Sep-20	5000	26.46	-1.65	11.38	8.90	★★★★
INF200K01305	SBI Large & Midcap Fund-Reg(G)	28-Feb-93	5000	612.57	-2.01	10.68	10.43	★★★★

Equity - Flexi Cap Funds

Flexi cap funds hold a well diversified portfolio, as 65% of total assets can be invested in stocks across market caps. It is also known as 'fund manager's fund' which leaves it to the fund manager to decide which market cap to invest into. Always choose to invest in this fund after reviewing the fund manager's credentials than the portfolio because asset allocation can change any time.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF179K01608	HDFC Flexi Cap Fund(G)	1-Jan-95	100	1966.33	-3.93	13.78	14.00	★★★★★
INF205KA1460	Invesco India Flexi Cap Fund-Reg(G)	14-Feb-22	100	18.78	-2.74	14.61	-	★★★★★
INF247L01478	Motilal Oswal Flexi Cap Fund-Reg(G)	28-Apr-14	500	62.45	0.21	16.44	11.49	★★★★★
INF879O01019	Parag Parikh Flexi Cap Fund-Reg(G)	24-May-13	1000	81.57	-4.67	11.38	9.74	★★★★★
INF109KC1Q80	ICICI Pru Flexi Cap Fund(G)	19-Jul-21	500	19.74	0.20	13.35	12.42	★★★★★
INF761K01FI9	Bank of India Flexi Cap Fund-Reg(G)	29-Jun-20	5000	37.89	7.61	16.60	13.49	★★★★★
INF192K01635	JM Flexi Cap Fund-Reg(G)	23-Sep-08	1000	96.80	-1.66	11.72	12.48	★★★★
INF336L01AF5	HSBC Flexi Cap Fund-Reg(G)	24-Feb-04	5000	228.35	3.35	14.13	10.81	★★★★
INF090I01239	Franklin India Flexi Cap Fund(G)	29-Sep-94	5000	1516.71	-7.39	8.51	8.79	★★★★
INF843K01KN5	Edelweiss Flexi Cap Fund-Reg(G)	3-Feb-15	100	37.17	-3.83	11.68	9.50	★★★★
INF0GCD01719	TRUSTMF Flexi Cap Fund-Reg(G)*	26-Apr-24	1000	12.09	4.58	8.00		–

Equity - Multi Cap Funds

Multi cap fund holds a diversified portfolio, as 75% of its total assets should be invested in equity in which the minimum of 25% allocation in equity and related instruments should be in large, mid and small cap companies.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF174KA1HS9	Kotak Multi Cap Fund-Reg(G)	29-Sep-21	100	19.52	-1.18	13.97	14.20	★★★★★
INF846K016E3	Axis Multicap Fund-Reg(G)	17-Dec-21	100	19.22	6.36	16.76	-	★★★★★
INF204K01489	Nippon India Multi Cap Fund(G)	28-Mar-05	100	287.25	-4.84	10.82	13.70	★★★★★
INF109K01613	ICICI Pru Multi Cap Fund(G)	1-Oct-94	5000	812.15	2.38	12.89	11.96	★★★★
INF179KC1BV9	HDFC Multi Cap Fund-Reg(G)	10-Dec-21	100	17.87	-6.09	8.93	-	★★★★
INF174V01317	Mahindra Manulife Multi Cap Fund-Reg(G)	11-May-17	1000	38.06	7.32	14.51	12.11	★★★★

Equity - Mid Cap Funds

A minimum of 65% of its total asset is invested in mid cap stocks, which include 101st - 250th companies by market capitalisation. This mid cap exposure makes it a completely long term oriented portfolio since one cannot rely on midcaps for shorter-term goals. Suitable for investors having an investment horizon beyond 7 years and SIP is the best option.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF205K01BC9	Invesco India Midcap Fund-Reg(G)	19-Apr-07	100	188.66	2.71	20.29	15.74	★★★★★
INF179K01CR2	HDFC Mid Cap Fund-Reg(G)	25-Jun-07	100	199.45	1.38	14.71	15.73	★★★★★
INF204K01323	Nippon India Growth Mid Cap Fund(G)	8-Oct-95	100	4322.39	3.11	15.86	14.82	★★★★★
INF843K01013	Edelweiss Mid Cap Fund-Reg(G)	26-Dec-07	100	103.80	1.93	17.71	14.46	★★★★
INF247L01411	Motilal Oswal Midcap Fund-Reg(G)	24-Feb-14	500	100.82	-2.76	16.67	18.08	★★★★
INF917K01254	HSBC Midcap Fund-Reg(G)	9-Aug-04	5000	457.00	13.72	21.08	15.76	★★★★
INF903J01173	Sundaram Mid Cap Fund-Reg(G)	30-Jul-02	100	1407.28	0.03	15.26	13.75	★★★★
INF174V01473	Mahindra Manulife Mid Cap Fund-Reg(G)	30-Jan-18	1000	33.98	2.72	14.05	13.24	★★★★

Equity - Small Cap Funds

A minimum of 65% of its total assets is invested in small cap stocks (other than large and mid cap stocks in term of market capitalisation). With least liquidity among all equity stocks and highly volatile nature, small-cap funds are best suited for really long-term goals like retirement. Minimum investment horizon should be 10 years and SIP is the best option.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF194KB1AJ8	Bandhan Small Cap Fund-Reg(G)	25-Feb-20	1000	50.98	9.17	21.10	16.33	★★★★★
INF205K011T7	Invesco India Smallcap Fund-Reg(G)	30-Oct-18	100	46.72	10.58	19.35	16.24	★★★★★
INF204K01HY3	Nippon India Small Cap Fund(G)$	16-Sep-10	5000	180.37	7.14	13.25	16.08	★★★★★
INF179KA1RZ8	HDFC Small Cap Fund-Reg(G)	3-Apr-08	100	135.82	-4.11	8.53	12.01	★★★★
INF740K01797	DSP Small Cap Fund-Reg(G)	14-Jun-07	100	225.74	16.72	15.33	15.22	★★★★
INF090I01569	Franklin India Small Cap Fund(G)	13-Jan-06	5000	172.59	3.23	10.09	12.87	★★★★
INF754K01JJ4	Edelweiss Small Cap Fund-Reg(G)	7-Feb-19	100	46.36	5.85	12.79	13.42	★★★★
INF761K01ER3	Bank of India Small Cap Fund-Reg(G)	19-Dec-18	5000	58.89	27.33	19.06	16.93	★★★★
INF0GCD01776	TRUSTMF Small Cap Fund-Reg(G)*	4-Nov-24	1000	13.49	26.91	16.69	–	–

Equity Linked Saving Schemes (ELSS)

ELSS will invest 80% of its total assets in equity and equity related instruments. This category is generally used for tax saving purpose. Investors could make use of the lock-in feature in these schemes for real wealth creation. SIP investors should note that each instalment will get locked for 3 years. Plan your redemptions accordingly.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF200K01495	SBI ELSS Tax Saver Fund-Reg(G)	31-Mar-93	500	408.13	-6.79	11.62	12.23	★★★★★
INF247L01544	Motilal Oswal ELSS Tax Saver Fund-Reg(G)	21-Jan-15	500	56.19	7.07	19.12	15.23	★★★★★
INF179K01BB8	HDFC ELSS-Tax Saver Fund(G)	31-Mar-96	500	1306.71	-9.44	10.96	11.50	★★★★★
INF740K01185	DSP ELSS Tax Saver Fund-Reg(G)	18-Jan-07	500	131.60	-5.72	10.82	9.45	★★★★
INF677K01064	HSBC ELSS Tax saver Fund-Reg(G)	27-Feb-06	500	137.09	0.52	14.09	10.66	★★★★
INF192K01650	JM ELSS-Tax Saver Fund(G)	31-Mar-08	500	51.05	2.94	13.91	11.24	★★★★
INF090I01775	Franklin India ELSS Tax Saver Fund(G)	10-Apr-99	500	1353.54	-8.42	8.15	8.53	★★★★
INF204K01GK4	Nippon India ELSS Tax Saver Fund(G)	21-Sep-05	500	125.92	-2.40	10.37	9.54	★★★★

Equity - Focused Funds

This scheme focuses on particular number of stocks (maximum 30). Minimum investment in equity and equity related instruments is 65% of total assets. This could be seen as a concentrated multi cap fund. Due to fewer stocks, the risk reward ratio will be higher than multi cap scheme. Choice of the scheme is mainly based on fund manager's credentials and is suited for SIP for long term goals.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF109K01BZ4	ICICI Pru Focused Fund(G)	28-May-09	500	91.40	-2.65	14.65	12.52	★★★★★
INF179K01574	HDFC Focused Fund-Reg(G)	17-Sep-04	100	224.84	-4.86	13.30	14.46	★★★★★
INF205KA1189	Invesco India Focused Fund-Reg(G)	29-Sep-20	1000	28.90	2.70	18.64	12.20	★★★★★
INF174V01AD4	Mahindra Manulife Focused Fund-Reg(G)	17-Nov-20	1000	24.81	-6.38	9.46	9.74	★★★★★
INF194K01466	Bandhan Focused Fund-Reg(G)	16-Mar-06	1000	88.25	0.60	13.03	9.90	★★★★
INF760K01JT0	Canara Rob Focused Fund-Reg(G)	17-May-21	5000	18.80	-7.43	9.82	8.66	★★★★
INF740K01532	DSP Focused Fund-Reg(G)	10-Jun-10	100	53.11	-2.58	10.62	8.79	★★★★
INF192K01577	JM Focused Fund-Reg(G)	5-Mar-08	1000	19.36	-4.89	8.98	9.37	★★★★
INF754K01OL0	Edelweiss Focused Fund-Reg(G)	1-Aug-22	100	15.60	-5.59	9.35	-	★★★★

Equity - Value Funds

Scheme follows a value investment strategy. Minimum investment in equity and equity related instruments is 65% of total assets. Value investing is a long term strategy where fund manager identifies businesses which are futuristic but low-priced now. Lumpsum and SIP investments could be done in these schemes for the long term.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF677K01023	HSBC Value Fund-Reg(G)	8-Jan-10	5000	109.94	-0.32	13.39	12.86	★★★★★
INF846K013C4	Axis Value Fund-Reg(G)	22-Sep-21	100	19.44	3.51	15.26	12.61	★★★★★
INF109K01AF8	ICICI Pru Value Fund(G)	16-Aug-04	500	438.47	-7.90	10.04	11.52	★★★★★
INF204K01GB3	Nippon India Value Fund(G)	8-Jun-05	500	210.58	-7.87	11.08	10.38	★★★★
INF179K01426	HDFC Value Fund-Reg(G)	1-Feb-94	100	762.94	2.05	13.63	11.27	★★★★
INF137A01037	JM Value Fund-Reg(G)	2-Jun-97	1000	94.11	-2.88	9.52	11.89	★★★★

Infrastructure Funds

A minimum of 80% of the total assets is invested in companies closely associated with the infrastructure theme. The risk associated with this is high but lower compared to sectoral funds. Suitable for those having long term investment horizon and this category is best suited for SIP.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF767K01501	LIC MF Infra Fund-Reg(G)	24-Mar-08	5000	52.61	5.51	20.00	18.91	★★★★★
INF109K01AV5	ICICI Pru Infrastructure Fund(G)	31-Aug-05	5000	190.32	-3.35	14.58	17.88	★★★★★
INF179K01GF8	HDFC Infrastructure Fund(G)	10-Mar-08	100	44.63	-6.81	11.08	16.05	★★★★
INF740K01151	DSP India T.I.G.E.R Fund-Reg(G)	11-Jun-04	100	343.05	9.19	17.19	18.44	★★★★
INF090I01AE7	Franklin Build India Fund(G)	4-Sep-09	5000	134.81	-5.43	12.77	15.26	★★★★

Aggressive Hybrid Funds

Aggressive hybrid scheme will invest 65-80% of its assets in equity and equity related instruments and 20-35% of the assets in debt instruments. This category is an evergreen choice of investors seeking debt cushion in equity investments. This category is a great choice for long-term investment.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF109K01480	ICICI Pru Aggressive Hybrid Fund(G)	3-Nov-99	5000	389.72	-3.30	11.22	11.97	★★★★★
INF754K01202	Edelweiss Aggressive Hybrid Fund-Reg(G)	11-Aug-09	100	63.04	-1.90	10.30	10.30	★★★★★
INF174V01754	Mahindra Manulife Aggressive Hybrid Fund-Reg(G)	19-Jul-19	1000	25.65	-6.16	8.81	8.40	★★★★★
INF789F01323	UTI Aggressive Hybrid Fund-Reg(G)	2-Jan-95	1000	389.26	-3.87	8.61	8.71	★★★★★
INF192K01544	JM Aggressive Hybrid Fund-Reg(G)	1-Apr-95	1000	116.94	-4.05	9.47	10.34	★★★★
INF194KA1U15	Bandhan Aggressive Hybrid Fund-Reg(G)	30-Dec-16	1000	27.13	2.05	12.11	8.81	★★★★
INF740K01318	DSP Aggressive Hybrid Fund-Reg(G)	27-May-99	100	336.95	-6.10	7.84	6.57	★★★★
INF761K01DP9	Bank of India Aggressive Hybrid Fund-Reg(G)	20-Jul-16	5000	42.74	12.44	14.89	12.38	★★★★
INF204K01FW1	Nippon India Aggressive Hybrid Fund(G)	8-Jun-05	500	102.73	-3.08	8.56	8.86	★★★★

Balanced Advantage Funds

A hybrid category fund which invests in equity and debt that is managed dynamically. This type of scheme takes investment decisions based on algorithms. Buy and sell decisions as well as portfolio constitution decisions happen according to pre-set models. Hence even though it does not yield high returns, the schemes aim to manage volatility effectively.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF179K01830	HDFC Balanced Advantage Fund(G)	11-Sep-00	100	504.13	-3.73	9.37	11.94	★★★★★
INF200KA1Y40	SBI Balanced Advantage Fund-Reg(G)	31-Aug-21	5000	15.36	-1.03	8.11	8.44	★★★★★
INF846K01A52	Axis Balanced Advantage Fund-Reg(G)	1-Aug-17	100	20.89	-0.85	9.36	7.51	★★★★★
INF955L01HC4	Baroda BNP Paribas Balanced Advantage Fund-Reg(G)	14-Nov-18	5000	24.85	0.98	9.77	8.47	★★★★
INF084M01AB8	Aditya Birla SL Balanced Advantage Fund(G)	25-Apr-00	100	110.70	3.39	9.89	8.33	★★★★
INF109K01BH2	ICICI Pru Balanced Advantage Fund(G)	30-Dec-06	500	76.29	0.78	9.54	9.10	★★★★
INF204K01604	Nippon India Balanced Advantage Fund(G)	15-Nov-04	100	178.29	-0.45	8.60	7.59	★★★★

Multi Asset Allocation Funds

Multi-Asset Allocation Funds are open-ended hybrid schemes that invest in at least three different asset classes, with a minimum 10% allocation in each. These typically include Equity, Debt, and Commodities (gold/silver) to reduce volatility through diversification.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF204KB16V0	Nippon India Multi Asset Allocation Fund-Reg(G)	28-Aug-20	5000	24.30	4.95	16.72	12.92	★★★★★
INF109K01761	ICICI Pru Multi Asset Allocation Fund(G)	31-Oct-02	500	780.49	-1.37	12.26	13.15	★★★★
INF789F01AP6	UTI Multi Asset Allocation Fund-Reg(G)	17-Dec-08	5000	76.22	-0.76	12.99	11.35	★★★★
INF200K01800	SBI Multi Asset Allocation Fund-Reg(G)	30-Nov-05	5000	65.34	4.36	13.17	11.54	★★★★

Arbitrage Funds

Arbitrage funds follow arbitrage strategy, with minimum 65% investment in equity and equity related instruments. They generate income by exploiting price differences between cash and derivative market segments.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF174K01302	Kotak Arbitrage Fund(G)	29-Sep-05	100	40.32	5.99	6.74	6.32	★★★★★
INF205K01122	Invesco India Arbitrage Fund-Reg(G)	30-Apr-07	1000	34.34	6.01	6.66	6.37	★★★★★
INF200K01156	SBI Arbitrage Fund-Reg(G)	3-Nov-06	5000	36.36	5.89	6.62	6.26	★★★★★
INF789FB1RJ0	UTI Arbitrage Fund-Reg(G)	29-Jun-06	5000	37.69	5.92	6.69	6.14	★★★★★
INF179K01343	HDFC Arbitrage Fund-Reg(G)	23-Oct-07	100	32.94	5.92	6.63	6.12	★★★★
INF209K01264	Aditya Birla SL Arbitrage Fund(G)	24-Jul-09	1000	28.55	5.87	6.58	6.07	★★★★
INF754K01EF3	Edelweiss Arbitrage Fund-Reg(G)	27-Jun-14	100	20.82	5.85	6.59	6.17	★★★★
INF109K01BF6	ICICI Pru Arbitrage Fund(G)	30-Dec-06	500	36.91	5.96	6.64	6.15	★★★★
INF194K01649	Bandhan Arbitrage Fund-Reg(G)	21-Dec-06	100	34.75	5.59	6.45	6.00	★★★★

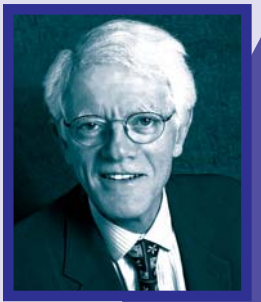
Equity Savings Funds

Equity Savings Funds are open-ended mutual fund schemes that invest in equity, derivative and debt, typically holding at least 65% in equity and equity related instruments and 10% minimum in debt.

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF917K01AA5	HSBC Equity Savings Fund-Reg(G)	18-Oct-11	5000	36.47	5.40	11.34	9.75	★★★★★
INF174K01C78	Kotak Equity Savings Fund(G)	13-Oct-14	100	27.16	1.15	8.35	8.36	★★★★★
INF843K01KG9	Edelweiss Equity Savings Fund-Reg(G)	13-Oct-14	100	27.20	5.70	9.72	8.02	★★★★★
INF769K01EI5	Mirae Asset Equity Savings Fund-Reg(G)	17-Dec-18	5000	21.07	2.80	8.54	7.46	★★★★
INF173K01213	Sundaram Equity Savings Fund(G)	23-May-02	100	69.71	-2.13	6.61	6.59	★★★★
INF200KA1DA4	SBI Equity Savings Fund-Reg(G)	27-May-15	1000	24.53	1.88	6.83	7.20	★★★★
INF789F1A744	UTI Equity Savings Fund-Reg(G)	30-Aug-18	5000	18.54	0.52	6.65	6.99	★★★★

* Returns given are for 1 year and since inception respectively.
$ Lumpsum Investment not allowed

> “If it’s a choice between investing in a good company in a great industry, or a great company in a lousy industry, I’ll take the great company in the lousy industry any day. Good management, a strong balance sheet, and a sensible plan of action will overcome many obstacles, but when you’ve got weak management, a weak balance sheet, and a misguided plan of action, the greatest industry in the world won’t bail you out.”
>
> *– Peter Lynch*



GEOJIT'S TOP RATED DEBT FUNDS: NOVEMBER 2026

Data as on 15.10.2026

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
OVERNIGHT FUNDS: Investment in debt and money market instruments with maturity of one day. Suitable for those investors who park their surplus money for one day or for a week.								
INF0QA701250	Bajaj Finserv Overnight Fund-Reg(G)	100	5.24	0.003	0.44	2.59	5.28	★★★★★
INF846K01O23	Axis Overnight Fund-Reg(G)	100	5.21	0.003	0.42	2.56	5.24	★★★★★
LIQUID FUNDS: Investment in debt and money market securities with maturity of up to 91 days only. Liquid funds cannot be viewed as investment but one way of parking funds with least risk. Generally used by STP investors for staggered equity investment.								
INF174V01010	Mahindra Manulife Liquid Fund-Reg(G)	1,000	6.42	0.11	0.45	3.12	6.39	★★★★★
INF0QA701094	Bajaj Finserv Liquid Fund-Reg(G)	100	6.23	0.14	0.45	3.09	6.28	★★★★
ULTRA SHORT TERM FUNDS: Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 to 6 months. Ideal for short term investment matching the duration of the portfolio.								
INF769K01GH2	Mirae Asset Ultra Short-Term Fund-Reg(G)	5,000	7.54	0.81	0.45	3.18	6.30	★★★★
INF200K01LJ4	SBI Ultra Short Term Fund-Reg(G)	5,000	7.03	0.48	0.44	3.04	6.16	★★★★
ULTRA SHORT TO SHORT TERM FUNDS: Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 to 12 months. Ideal for short term investment matching the duration of the portfolio.								
INF277K01MA9	Tata Ultra Short to Short Term Fund-Reg(G)	5,000	7.30	0.84	0.32	2.98	5.83	★★★★★
INF846K01537	Axis Ultra Short to Short Term Fund-Reg(G)	100	7.36	0.89	0.34	2.85	5.76	★★★★★
MONEY MARKET FUNDS: Investment in money market instruments having maturity up to 1 year. Ideal for short term investment matching the duration of the portfolio.								
INF789F01PX8	UTI Money Market Fund-Reg(G)	500	6.98	0.38	0.45	3.20	6.36	★★★★★
INF277K01LQ7	Tata Money Market Fund-Reg(G)	5,000	7.01	0.41	0.41	3.13	6.29	★★★★★
SHORT TERM FUNDS: Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 1 to 3 years. Conservative investors who look for alternatives for bank FDs generally invest in Short Term Fund.								
INF179K01CU6	HDFC Short Term Fund(G)	100	7.90	2.91	-0.11	2.09	4.30	★★★★★
INF846K01644	Axis Short Term Fund-Reg(G)	100	7.77	2.54	-0.01	2.29	4.50	★★★★★
CONSERVATIVE HYBRID FUNDS: Investment in equity and equity related instruments between 10% and 25% of total assets; Investment in Debt instruments are between 75% and 90% of total assets. It is a hybrid category fund. A very conservative investor who wishes to taste the benefit of equity investment and beat fixed income returns can opt for this category.								
INF879O01209	Parag Parikh Conservative Hybrid Fund-Reg(G)	5,000	7.68	4.45	-0.67	0.77	2.50	★★★★★
DYNAMIC TERM FUNDS: Investment across duration. This can be viewed as the 'multi cap' fund of debt category. In this scheme, the fund manager can choose to invest in any paper irrespective of their risk and maturity. It's a fund manager's fund and one of the most risky among debt fund schemes.								
INF109K01GN9	ICICI Pru Dynamic Term Fund(G)	5,000	8.14	13.59	-0.52	1.52	2.92	★★★★★
MEDIUM TERM FUNDS: Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 to 4 years. Ideal for investments if the duration matches your investment horizon. Risk and return increases as duration increases.								
INF109K01AH4	ICICI Pru Medium Term Fund(G)	5,000	8.29	6.03	-0.17	2.49	5.33	★★★★★

MODEL PORTFOLIO FOR DIFFERENT CLASSES OF INVESTORS

Investors are classified into 4 groups based on their risk tolerance level, age, investment objective, time horizon for which they are ready to park funds etc. Schemes could be chosen from our recommended list with respect to its category. In case the investor finds that a fund is removed from the recommended list due to underperformance, he/she may replace that fund with another one in the same category.

Aggressive Portfolio

Asset Class	Category	Recommended Allocation	Suitability
Equity	Large & Mid Cap Funds	20%	This portfolio is ideal for investors with high risk tolerance and those who wish to generate wealth over longer time horizon. Minimum investment horizon recommended is 10 years.
	Multi Cap Funds	40%	
	Small Cap Funds	20%	
Debt	Dynamic Funds	10%	
	Corporate Bond Funds	10%	

Moderately Aggressive Portfolio

Asset Class	Category	Recommended Allocation	Suitability
Equity	Large & Mid Cap Funds	30%	This portfolio has potential for higher long term risk adjusted return with downside protection aided by debt portfolio. Suited for investors with longer investment horizon of 7 years + or those who can shoulder higher volatility in returns.
	Multi Cap Funds	20%	
	Small Cap Funds	10%	
Debt	Dynamic Funds	10%	
	Medium to Long Duration Funds	10%	
	Short Duration Funds	20%	

Moderate Portfolio

Asset Class	Category	Recommended Allocation	Suitability
Equity	Large Cap Funds	20%	This portfolio is ideal for investors who are new to equity investments and those who want higher tax adjusted returns compared to fixed return investments. Ideal Investment horizon is 5 years+.
	Multi Cap Funds	10%	
	Small Cap Funds	10%	
Debt	Medium to Long Duration Funds	10%	
	Short Duration Funds	30%	
	Medium Duration Funds	10%	
	Conservative Hybrid Funds	10%	

Conservative Portfolio

Asset Class	Category	Recommended Allocation	Suitability
Equity	Large Cap Funds	10%	For investors who cannot afford high volatility in their portfolio and at the same time wish to earn returns better than Fixed deposits. Ideal Investment horizon is 3 years+.
Debt	Short Duration Funds	40%	
	Medium Duration Funds	10%	
	Conservative Hybrid Funds	40%	

SIP PERFORMANCE OF GEOJIT'S TOP RATED FUNDS

Data as on 19.10.2026

Scheme Name	3 Year @ Rs.5000 each		5 Year @ Rs.5000 each		10 Year @ Rs.5000 each		15 Year @ Rs.5000 each	
	Inv. Amount: Rs.1,80,000/-		Inv. Amount: Rs.3,00,000/-		Inv. Amount: Rs.6,00,000/-		Inv. Amount: Rs.9,00,000/-	
	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %
Large Cap Funds								
Nippon India Large Cap Fund(G)	183527	1.26	376824	9.05	1181575	12.99	2747155	13.66
ICICI Pru Large Cap Fund(G)	181258	0.45	364939	7.77	1129486	12.15	2576855	12.92
DSP Large Cap Fund-Reg(G)	181531	0.55	363011	7.56	1016436	10.17	2098120	10.51
Invesco India Largecap Fund-Reg(G)	192224	4.31	381011	9.49	1130361	12.16	2498028	12.56
Bandhan Large Cap Fund-Reg(G)	188341	2.96	371107	8.44	1084347	11.38	2267612	11.43
Baroda BNP Paribas Large Cap Fund-Reg(G)	183050	1.09	362577	7.51	1089492	11.47	2459532	12.38
HDFC Large Cap Fund(G)	178510	-0.54	355446	6.72	1062542	11.00	2332179	11.76
Aditya Birla SL Large Cap Fund-Reg(G)	182675	0.96	356432	6.83	1043737	10.67	2348546	11.84
JM Large Cap Fund-Reg(G)	178534	-0.53	354784	6.64	1019744	10.23	2105944	10.56
Large & Mid Cap Funds								
Motilal Oswal Large & Midcap Fund-Reg(G)	212444	11.06	467725	17.80	-	-	-	-
Bandhan Large & Mid Cap Fund-Reg(G)	197013	5.95	424782	13.88	1354590	15.54	3042076	14.84
Invesco India Large & Mid Cap Fund-Reg(G)	208966	9.93	447418	15.98	1397038	16.12	3311963	15.82
UTI Large & Mid Cap Fund-Reg(G)	190771	3.81	400489	11.50	1271781	14.37	2747225	13.66
ICICI Pru Large & Mid Cap Fund(G)	186842	2.44	391520	10.59	1301209	14.80	2932740	14.42
Nippon India Vision Large & Mid Cap Fund(G)	188776	3.11	392517	10.69	1196882	13.24	2576218	12.92
DSP Large & Mid Cap Fund-Reg(G)	184322	1.55	381225	9.52	1188685	13.11	2877999	14.20
HDFC Large & Mid Cap Fund-Reg(G)	187064	2.51	390008	10.43	1293446	14.68	2696460	13.45
HSBC Large & Mid Cap Fund-Reg(G)	204083	8.32	421335	13.55	-	-	-	-
Kotak Large & Mid Cap Fund(G)	187809	2.78	384920	9.90	1232110	13.78	2970404	14.57
Baroda BNP Paribas Large & Mid Cap Fund-Reg(G)	187011	2.50	379803	9.37	-	-	-	-
SBI Large & Midcap Fund-Reg(G)	190248	3.63	382767	9.68	1241864	13.93	3007041	14.71
Edelweiss Large & Mid Cap Fund-Reg(G)	190522	3.72	385225	9.93	1228295	13.72	2806251	13.91
Multi Cap Funds								
Kotak Multi Cap Fund-Reg(G)	194858	5.22	423193	13.72	-	-	-	-
Axis Multicap Fund-Reg(G)	207219	9.36	-	-	-	-	-	-
Nippon India Multi Cap Fund(G)	187398	2.63	402581	11.71	1366106	15.70	3099069	15.06
ICICI Pru Multi Cap Fund(G)	193693	4.82	404399	11.89	1272192	14.38	2984832	14.62
HDFC Multi Cap Fund-Reg(G)	181534	0.55	-	-	-	-	-	-
Mahindra Manulife Multi Cap Fund-Reg(G)	203397	8.10	421487	13.56	-	-	-	-
Mid Cap Funds								
Invesco India Midcap Fund-Reg(G)	211775	10.84	463675	17.44	1607408	18.72	4299369	18.79
HDFC Mid Cap Fund-Reg(G)	198503	6.46	440118	15.32	1534586	17.86	4142965	18.37
Nippon India Growth Mid Cap Fund(G)	199825	6.90	439399	15.25	1588511	18.50	3904183	17.70
Edelweiss Mid Cap Fund-Reg(G)	201030	7.31	438748	15.19	1573919	18.33	4371263	18.98
Motilal Oswal Midcap Fund-Reg(G)	195160	5.32	438259	15.14	1606761	18.71	-	-
HSBC Midcap Fund-Reg(G)	218627	13.04	475523	18.47	1477744	17.16	4060645	18.15
Sundaram Mid Cap Fund-Reg(G)	197004	5.95	426816	14.07	1328781	15.19	3378531	16.05
Mahindra Manulife Mid Cap Fund-Reg(G)	193150	4.63	420566	13.47	-	-	-	-

Scheme Name	3 Year @ Rs.5000 each		5 Year @ Rs.5000 each		10 Year @ Rs.5000 each		15 Year @ Rs.5000 each	
	Inv. Amount: Rs.1,80,000/-		Inv. Amount: Rs.3,00,000/-		Inv. Amount: Rs.6,00,000/-		Inv. Amount: Rs.9,00,000/-	
	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %
Flexi Cap Funds								
HDFC Flexi Cap Fund(G)	195043	5.28	413196	12.76	1371420	15.77	3150549	15.25
Invesco India Flexi Cap Fund-Reg(G)	196689	5.84	-	-	-	-	-	-
Motilal Oswal Flexi Cap Fund-Reg(G)	199502	6.79	419483	13.37	1141647	12.35	-	-
Parag Parikh Flexi Cap Fund-Reg(G)	191404	4.03	390351	10.46	1373616	15.80	-	-
ICICI Pru Flexi Cap Fund(G)	201089	7.33	411818	12.62	-	-	-	-
Bank of India Flexi Cap Fund-Reg(G)	203689	8.19	432585	14.61	-	-	-	-
JM Flexi Cap Fund-Reg(G)	186408	2.28	400168	11.46	1324027	15.12	3213214	15.47
HSBC Flexi Cap Fund-Reg(G)	199688	6.86	407470	12.19	1209392	13.43	2722078	13.56
Franklin India Flexi Cap Fund(G)	180192	0.07	366391	7.93	1162469	12.69	2709958	13.51
Edelweiss Flexi Cap Fund-Reg(G)	187685	2.73	380663	9.46	1179457	12.96	-	-
Small Cap Funds								
Bandhan Small Cap Fund-Reg(G)	217540	12.69	498792	20.44	-	-	-	-
Invesco India Smallcap Fund-Reg(G)	215304	11.98	471859	18.16	-	-	-	-
Nippon India Small Cap Fund(G)	200197	7.03	435695	14.91	1759066	20.39	5693038	21.97
HDFC Small Cap Fund-Reg(G)	186332	2.26	393558	10.79	1404506	16.22	3613299	16.82
DSP Small Cap Fund-Reg(G)	217892	12.80	453834	16.57	1603500	18.68	4687606	19.77
Franklin India Small Cap Fund(G)	188672	3.08	405678	12.02	1379787	15.89	3797664	17.38
Edelweiss Small Cap Fund-Reg(G)	197742	6.20	414782	12.91	-	-	-	-
Bank of India Small Cap Fund-Reg(G)	234385	17.91	495255	20.14	-	-	-	-
Tata Small Cap Fund-Reg(G)	188008	2.85	389889	10.42	-	-	-	-
Equity Linked Savings Scheme								
SBI ELSS Tax Saver Fund-Reg(G)	182426	0.87	394733	10.91	1272474	14.38	2856344	14.12
Motilal Oswal ELSS Tax Saver Fund-Reg(G)	207200	9.35	451014	16.31	1409862	16.29	-	-
HDFC ELSS-Tax Saver Fund(G)	184275	1.53	386584	10.08	1186249	13.07	2601201	13.03
DSP ELSS Tax Saver Fund-Reg(G)	185396	1.93	379701	9.35	1221005	13.61	3040634	14.84
HSBC ELSS Tax saver Fund-Reg(G)	197266	6.04	403664	11.82	1175851	12.90	2681058	13.38
JM ELSS-Tax Saver Fund(G)	199882	6.92	411632	12.60	1325732	15.14	3208295	15.45
Franklin India ELSS Tax Saver Fund(G)	178629	-0.50	363492	7.61	1115505	11.92	2551609	12.81
Nippon India ELSS Tax Saver Fund(G)	188927	3.17	381706	9.57	1085193	11.40	2404685	12.12
Parag Parikh ELSS Tax Saver Fund-Reg(G)	177636	-0.86	354300	6.59	-	-	-	-
Value Funds								
HSBC Value Fund-Reg(G)	193272	4.67	415557	12.99	1349603	15.48	3569487	16.68
Axis Value Fund-Reg(G)	201666	7.52	427491	14.13	-	-	-	-
ICICI Pru Value Fund(G)	183965	1.42	383996	9.81	1304824	14.85	3226145	15.52
Nippon India Value Fund(G)	180535	0.19	382681	9.67	1268536	14.32	2996001	14.67
HDFC Value Fund-Reg(G)	199037	6.64	407542	12.20	1237219	13.86	2882184	14.22
JM Value Fund-Reg(G)	183128	1.12	395162	10.96	1292057	14.66	3142452	15.22
Tata Value Fund(G)	185325	1.90	384437	9.85	1159690	12.64	2900671	14.29

Scheme Name	3 Year @ Rs.5000 each		5 Year @ Rs.5000 each		10 Year @ Rs.5000 each		15 Year @ Rs.5000 each	
	Inv. Amount: Rs.1,80,000/-		Inv. Amount: Rs.3,00,000/-		Inv. Amount: Rs.6,00,000/-		Inv. Amount: Rs.9,00,000/-	
	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %
Focused Funds								
ICICI Pru Focused Fund(G)	196711	5.85	412870	12.73	1340232	15.35	2934107	14.43
HDFC Focused Fund-Reg(G)	194324	5.03	411088	12.55	1321908	15.09	2868106	14.16
Invesco India Focused Fund-Reg(G)	202639	7.84	430429	14.41	-	-	-	-
Mahindra Manulife Focused Fund-Reg(G)	180052	0.02	371572	8.49	-	-	-	-
Bandhan Focused Fund-Reg(G)	197893	6.25	397480	11.19	1124420	12.07	2349918	11.85
Canara Rob Focused Fund-Reg(G)	185493	1.96	369108	8.22	-	-	-	-
DSP Focused Fund-Reg(G)	189913	3.51	382496	9.65	1084228	11.38	2387053	12.03
JM Focused Fund-Reg(G)	182573	0.92	374275	8.78	1056814	10.90	2417569	12.18
Edelweiss Focused Fund-Reg(G)	181246	0.45	-	-	-	-	-	-
Franklin India Focused Equity Fund(G)	172012	-2.92	341013	5.07	1076553	11.25	2713108	13.52
Infrastructure Funds								
LIC MF Infra Fund-Reg(G)	206669	9.18	473334	18.28	1602943	18.67	3319364	15.84
ICICI Pru Infrastructure Fund(G)	188298	2.95	432361	14.59	1594361	18.57	3461669	16.33
HDFC Infrastructure Fund(G)	179168	-0.30	414359	12.87	1267013	14.30	2415001	12.17
DSP India T.I.G.E.R Fund-Reg(G)	203427	8.11	463755	17.45	1619777	18.86	3684108	17.04
Franklin Build India Fund(G)	181863	0.67	415084	12.94	1440801	16.69	3855350	17.55
Aggressive Hybrid Funds								
ICICI Pru Aggressive Hybrid Fund(G)	191869	4.19	392146	10.65	1294351	14.70	3080901	14.99
Edelweiss Aggressive Hybrid Fund-Reg(G)	191277	3.98	381466	9.54	1139749	12.32	2416546	12.17
Mahindra Manulife Aggressive Hybrid Fund-Reg(G)	183132	1.12	361903	7.43	-	-	-	-
UTI Aggressive Hybrid Fund-Reg(G)	185951	2.12	368517	8.16	1077441	11.26	2276919	11.48
JM Aggressive Hybrid Fund-Reg(G)	183540	1.27	382170	9.61	1169937	12.81	2398750	12.09
Bandhan Aggressive Hybrid Fund-Reg(G)	202262	7.72	392725	10.71	-	-	-	-
DSP Aggressive Hybrid Fund-Reg(G)	184636	1.66	359375	7.15	1027326	10.37	2289696	11.54
Bank of India Aggressive Hybrid Fund-Reg(G)	207053	9.30	425266	13.92	1395143	16.09	-	-
Nippon India Aggressive Hybrid Fund(G)	187402	2.63	367527	8.05	978748	9.45	2046694	10.22
Invesco India Aggressive Hybrid Fund-Reg(G)	181174	0.42	355296	6.70	-	-	-	-
Balanced Advantage Funds								
HDFC Balanced Advantage Fund(G)	186386	2.28	383344	9.74	1204366	13.35	2681481	13.38
SBI Balanced Advantage Fund-Reg(G)	188719	3.09	362427	7.49	-	-	-	-
Axis Balanced Advantage Fund-Reg(G)	191070	3.91	366577	7.95	-	-	-	-
Baroda BNP Paribas Balanced Advantage Fund-Reg(G)	193364	4.70	373019	8.64	-	-	-	-
Aditya Birla SL Balanced Advantage Fund(G)	198432	6.43	376707	9.04	1007137	9.99	2097001	10.51
ICICI Pru Balanced Advantage Fund(G)	196603	5.81	375204	8.88	1033803	10.49	2213090	11.14
Nippon India Balanced Advantage Fund(G)	191236	3.97	362886	7.54	969331	9.27	2057326	10.28
Mahindra Manulife Balanced Advantage Fund	188800	3.12	-	-	-	-	-	-

Scheme Name	3 Year @ Rs.5000 each		5 Year @ Rs.5000 each		10 Year @ Rs.5000 each		15 Year @ Rs.5000 each	
	Inv. Amount: Rs.1,80,000/-		Inv. Amount: Rs.3,00,000/-		Inv. Amount: Rs.6,00,000/-		Inv. Amount: Rs.9,00,000/-	
	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %	Present Value (Rs)	Return %
Multi Asset Allocation Funds								
Nippon India Multi Asset Allocation Fund-Reg(G)	212417	11.05	428552	14.23	-	-	-	-
ICICI Pru Multi Asset Allocation Fund(G)	197474	6.11	402798	11.73	1306948	14.88	3019043	14.75
UTI Multi Asset Allocation Fund-Reg(G)	194066	4.95	396084	11.05	1070153	11.14	2017002	10.05
SBI Multi Asset Allocation Fund-Reg(G)	205503	8.79	406737	12.12	1121917	12.02	2249649	11.34
Arbitrage Funds								
Kotak Arbitrage Fund(G)	198321	6.39	354614	6.62	817266	6.02	1465802	6.20
Invesco India Arbitrage Fund-Reg(G)	198289	6.38	354537	6.61	815247	5.97	1451319	6.08
SBI Arbitrage Fund-Reg(G)	198229	6.36	354245	6.58	812938	5.92	1447448	6.05
UTI Arbitrage Fund-Reg(G)	198314	6.39	353958	6.55	812769	5.91	1446861	6.04
HDFC Arbitrage Fund-Reg(G)	198191	6.35	353713	6.52	807814	5.80	1432818	5.92
Aditya Birla SL Arbitrage Fund(G)	197993	6.28	353063	6.45	809133	5.83	1440856	5.99
Edelweiss Arbitrage Fund-Reg(G)	197969	6.28	353343	6.48	812560	5.91	-	-
ICICI Pru Arbitrage Fund(G)	198204	6.35	353671	6.52	811409	5.88	1452410	6.09
Bandhan Arbitrage Fund-Reg(G)	197420	6.09	351956	6.32	804456	5.72	1432592	5.92
Equity Savings Funds								
HSBC Equity Savings Fund-Reg(G)	203909	8.27	389510	10.38	1013849	10.12	1913347	9.42
Kotak Equity Savings Fund(G)	193696	4.82	363551	7.62	944274	8.77	-	-
Edelweiss Equity Savings Fund-Reg(G)	202738	7.88	377213	9.09	968152	9.25	-	-
Mirae Asset Equity Savings Fund-Reg(G)	196544	5.79	365921	7.87	-	-	-	-
Sundaram Equity Savings Fund(G)	187370	2.62	349679	6.06	931049	8.51	1751384	8.36
SBI Equity Savings Fund-Reg(G)	192629	4.45	359367	7.15	927780	8.44	-	-
UTI Equity Savings Fund-Reg(G)	190295	3.64	354135	6.57	-	-	-	-



DOVISH/HAWKISH MONETARY POLICY

DOVISH and HAWKISH are terms used to describe different approaches to monetary policy. These terms primarily refer to the stance taken by central banks in managing interest rates and controlling the money supply to achieve specific economic goals. The term "hawkish" and "dovish" originated from the world of birdwatching. "Hawks" are known for their aggressive and vigilant nature, while "doves" symbolise peace and gentleness.

A dovish monetary policy refers to the intention of a central bank to keep interest rates low to stimulate economic growth. On the other hand, a hawkish monetary policy indicates that the central bank intends to keep interest rates high. This might be done to control the rise in inflation.

The ratings given here are results of the quantitative analysis of mutual fund schemes done by Geojit Research team. This does not indicate a BUY or SELL of any scheme.

Equity - Large Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF760K01AR3	Canara Rob Large Cap Fund-Reg(G)	20-Aug-10	100	58.49	-7.89	7.65	6.21	★★★★
INF174K01153	Kotak Large Cap Fund(G)	4-Feb-03	100	534.57	-7.48	7.71	6.41	★★★★
INF761K01FO7	Bank of India Large Cap Fund-Reg(G)	29-Jun-21	5000	16.06	-0.74	9.74	6.65	★★★
INF754K01046	Edelweiss Large Cap Fund-Reg(G)	20-May-09	100	79.65	-5.73	7.39	7.02	★★★
INF277K01931	Tata Large Cap Fund-Reg(G)	7-May-98	5000	477.50	-6.21	7.84	6.83	★★★

Equity - Large & Mid Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF846K01J79	Axis Large & Mid Cap Fund-Reg(G)	22-Oct-18	100	33.77	1.99	12.72	9.23	★★★★
INF761K01108	Bank of India Large & Mid Cap Fund-Reg(G)	21-Oct-08	5000	88.96	0.99	10.92	9.03	★★★
INF767K01NB5	LIC MF Large & Midcap Fund-Reg(G)	25-Feb-15	5000	37.41	-3.19	10.85	8.00	★★★
INF760K01167	Canara Rob Large and Mid Cap Fund-Reg(G)	11-Mar-05	5000	244.37	-5.21	10.07	7.46	★★★
INF090I01205	Franklin India Large & Mid Cap Fund(G)	2-Mar-05	5000	179.40	-6.52	9.01	6.66	★★★

Equity - Multi Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF767K01RH3	LIC MF Multi Cap Fund-Reg(G)	31-Oct-22	5000	17.95	4.15	15.08	-	★★★★★
INF336L01QQ8	HSBC Multi Cap Fund-Reg(G)	30-Jan-23	5000	19.69	4.68	15.36	-	★★★★★
INF761K01FU4	Bank of India Multi Cap Fund-Reg(G)	3-Mar-23	5000	19.28	7.35	14.92	-	★★★★
INF955L01674	Baroda BNP Paribas Multi Cap Fund-Reg(G)	12-Sep-03	5000	283.33	-1.23	11.97	9.37	★★★★
INF200KA15E8	SBI Multicap Fund-Reg(G)	8-Mar-22	5000	16.47	-3.87	10.39	-	★★★★
INF582M01IS8	Union Multicap Fund-Reg(G)	19-Dec-22	1000	17.08	6.02	12.60	-	★★★
INF205K01DN2	Invesco India Multicap Fund-Reg(G)	17-Mar-08	1000	127.43	-2.82	10.65	9.22	★★★
INF194KB1CI6	Bandhan Multi Cap Fund-Reg(G)	2-Dec-21	1000	16.83	-2.37	9.89	-	★★★
INF173K01940	Sundaram Multi Cap Fund(G)	25-Oct-00	100	374.47	-3.20	10.20	8.97	★★★
INF760K01KR2	Canara Rob Multi Cap Fund-Reg(G)	28-Jul-23	5000	14.29	-2.06	11.16	-	★★★
INF209KB1Y23	Aditya Birla SL Multi-Cap Fund-Reg(G)	7-May-21	500	20.57	4.58	12.07	10.02	★★★

Equity - Flexi Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF209K01AJ8	Aditya Birla SL Flexi Cap Fund-Reg(G)	27-Aug-98	100	1888.09	4.30	13.04	9.44	★★★★
INF174K01336	Kotak Flexi Cap Fund(G)	11-Sep-09	100	80.63	-6.23	9.11	8.25	★★★★
INF740K01037	DSP Flexi Cap Fund-Reg(G)	7-Jun-07	100	98.39	-4.54	8.47	6.98	★★★★
INF0QA701383	Bajaj Finserv Flexi Cap Fund-Reg(G)	14-Aug-23	500	14.94	0.71	13.54	-	★★★
INF251K01QW9	Baroda BNP Paribas Flexi Cap Fund-Reg(G)	17-Aug-22	5000	15.24	-1.21	9.82	-	★★★
INF194K01391	Bandhan Flexi Cap Fund-Reg(G)	28-Sep-05	1000	202.34	-3.81	8.82	7.42	★★★
INF174V01AP8	Mahindra Manulife Flexi Cap Fund-Reg(G)	23-Aug-21	1000	15.29	-6.12	7.15	7.88	★★★
INF579M01AP7	360 ONE Flexicap Fund-Reg(G)	30-Jun-23	1000	16.10	5.74	14.86	-	★★★
INF769K01JG8	Mirae Asset Flexi Cap Fund-Reg(G)	24-Feb-23	5000	15.59	-1.68	9.67	-	★★★
INF277K019K2	Tata Flexi Cap Fund-Reg(G)	6-Sep-18	5000	22.41	-8.83	6.96	5.99	★★★
INF760K01019	Canara Rob Flexi Cap Fund-Reg(G)	16-Sep-03	5000	326.52	-5.60	9.14	6.71	★★★

Equity - Mid Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF192K01MS2	JM Mid Cap Fund-Reg(G)	21-Nov-22	1000	20.41	4.28	15.45	-	★★★★
INF109K01AN2	ICICI Pru Mid Cap Fund(G)	28-Oct-04	5000	324.14	7.19	18.44	13.91	★★★
INF090I01809	Franklin India Mid Cap Fund(G)	1-Dec-93	5000	2679.90	-1.72	13.02	10.57	★★★
INF194KB1DM6	Bandhan Mid Cap Fund-Reg(G)	18-Aug-22	1000	18.70	5.63	15.63	-	★★★
INF174K01DS9	Kotak Mid Cap Fund-Reg(G)	30-Mar-07	100	137.77	-1.09	14.46	13.22	★★★
INF760K01KL5	Canara Rob Mid Cap Fund-Reg(G)	2-Dec-22	5000	17.80	2.18	14.48	-	★★★
INF846K01859	Axis Midcap Fund-Reg(G)	18-Feb-11	100	117.65	2.85	14.20	10.21	★★★

Equity - Small Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF174V01BH3	Mahindra Manulife Small Cap Fund-Reg(G)	12-Dec-22	1000	21.86	12.18	16.72	-	★★★★
INF903J01470	Sundaram Small Cap Fund(G)	15-Feb-05	100	290.07	11.78	14.08	13.61	★★★★
INF846K01K01	Axis Small Cap Fund-Reg(G)	29-Nov-13	100	114.34	7.91	13.23	13.28	★★★
INF582M01BY1	Union Small Cap Fund-Reg(G)	10-Jun-14	1000	59.43	19.67	14.92	14.88	★★★
INF209K01EN2	Aditya Birla SL Small Cap Fund(G)	31-May-07	1000	98.33	15.93	13.47	10.97	★★★
INF917K01QC7	HSBC Small Cap Fund-Reg(G)	12-May-14	5000	89.12	10.94	12.39	14.39	★★★
INF397L01JW3	LIC MF Small Cap Fund-Reg(G)	21-Jun-17	5000	34.57	13.40	15.59	14.70	★★★

Equity - Value Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF209K01LF3	Aditya Birla SL Value Fund-Reg(G)	27-Mar-08	1000	132.56	7.25	11.78	11.62	★★★★
INF740KA1PM0	DSP Value Fund-Reg(G)	10-Dec-20	100	22.77	1.69	14.35	11.06	★★★
INF789F01AG5	UTI Value Fund-Reg(G)	20-Jul-05	5000	157.36	-7.47	10.05	8.75	★★★
INF582M01EO6	Union Value Fund-Reg(G)	5-Dec-18	1000	27.39	-3.32	9.37	9.46	★★★

Equity - Focused Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF336L01PE6	HSBC Focused Fund-Reg(G)	22-Jul-20	5000	26.41	3.87	12.36	9.36	★★★★
INF200K01370	SBI Focused Fund-Reg(G)	11-Oct-04	5000	387.18	7.51	13.20	9.42	★★★
INF174KA1EK3	Kotak Focused Fund-Reg(G)	16-Jul-19	100	26.01	-1.54	12.03	8.94	★★★
INF209K01462	Aditya Birla SL Focused Fund(G)	24-Oct-05	1000	140.57	-0.89	10.52	8.26	★★★
INF579M01878	360 ONE Focused Fund-Reg(G)	30-Oct-14	1000	47.90	1.80	9.94	8.98	★★★

Infrastructure Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF761K01199	Bank of India Mfg & Infra Fund-Reg(G)	5-Mar-10	5000	65.18	13.34	18.87	17.78	★★★★
INF194K01BY9	Bandhan Infrastructure Fund-Reg(G)	8-Mar-11	1000	46.63	-6.24	12.20	13.90	★★★
INF760K01274	Canara Rob Infrastructure Fund-Reg(G)	2-Dec-05	5000	157.68	-2.61	15.51	16.20	★★★
INF205K01CD5	Invesco India Infrastructure Fund-Reg(G)	21-Nov-07	1000	64.82	1.87	15.94	15.41	★★★

Equity Linked Savings Schemes (ELSS)

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF251K01985	Baroda BNP Paribas ELSS Tax Saver Fund-Reg(G)	5-Jan-06	500	95.03	-0.85	12.22	8.70	★★★★
INF769K01DK3	Mirae Asset ELSS Tax Saver Fund-Reg(G)	28-Dec-15	500	47.37	-4.72	9.61	7.90	★★★
INF761K01181	Bank of India ELSS Tax Saver Fund-Reg(G)	25-Feb-09	500	159.89	0.74	10.28	8.58	★★★
INF205K01270	Invesco India ELSS Tax Saver Fund-Reg(G)	29-Dec-06	500	122.27	-3.86	10.01	7.20	★★★
INF754K01517	Edelweiss ELSS Tax saver Fund-Reg(G)	30-Dec-08	500	110.47	-0.94	10.75	8.70	★★★
INF109K01464	ICICI Pru ELSS-Tax Saver Fund(G)	19-Aug-99	500	886.89	-6.64	8.84	7.49	★★★

Aggressive Hybrid Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF174K01E92	Kotak Aggressive Hybrid Fund-Reg(G)	3-Nov-14	100	63.15	-1.21	10.61	9.48	★★★★
INF917K01LB0	HSBC Aggressive Hybrid Fund-Reg(G)	7-Feb-11	5000	58.61	2.11	11.61	8.87	★★★
INF090I01817	Franklin India Aggressive Hybrid Fund(G)	10-Dec-99	5000	255.96	-5.90	7.36	7.15	★★★
INF200K01107	SBI Aggressive Hybrid Fund-Reg(G)	6-Jan-96	1000	304.40	-0.81	10.22	7.79	★★★
INF251K01OW4	Baroda BNP Paribas Aggressive Hybrid Fund-Reg(G)	7-Apr-17	5000	27.02	-3.07	8.17	7.27	★★★

Balanced Advantage Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF917K01KY4	HSBC Balanced Advantage Fund-Reg(G)	7-Feb-11	5000	43.33	-0.96	7.56	6.58	★★★
INF174KA1186	Kotak Balanced Advantage Fund-Reg(G)	3-Aug-18	100	20.43	-1.43	7.55	7.03	★★★

Multi Asset Allocation Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF740KA1TB5	DSP Multi Asset Allocation Fund-Reg(G)	27-Sep-23	100	15.60	5.36	15.85	-	★★★★★
INF209KB12R6	Aditya Birla SL Multi Asset Allocation Fund-Reg(G)	31-Jan-23	500	16.43	4.69	13.70	-	★★★★
INF174KA1PA0	Kotak Multi Asset Allocation Fund-Reg(G)	22-Sep-23	100	15.49	5.10	15.41	-	★★★★
INF251K01RC9	Baroda BNP Paribas Multi Asset Fund-Reg(G)	19-Dec-22	5000	15.57	0.76	11.86	-	★★★★
INF277K012Z5	Tata Multi Asset Allocation Fund-Reg(G)	4-Mar-20	5000	24.29	-0.78	10.25	9.43	★★★
INF179K01AP0	HDFC Multi Asset Allocation Fund(G)	17-Aug-05	100	72.73	-1.68	9.92	8.84	★★★

Arbitrage Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF277K015Q7	Tata Arbitrage Fund-Reg(G)	18-Dec-18	5000	15.43	5.83	6.56	6.03	★★★★
INF740KA1DI4	DSP Arbitrage Fund-Reg(G)	25-Jan-18	100	16.03	5.72	6.42	5.98	★★★
INF582M01EW9	Union Arbitrage Fund-Reg(G)	20-Feb-19	1000	15.07	5.87	6.48	5.92	★★★
INF846K01QC8	Axis Arbitrage Fund-Reg(G)	14-Aug-14	500	20.08	5.83	6.56	6.09	★★★
INF204K01IY1	Nippon India Arbitrage Fund(G)	14-Oct-10	5000	28.51	5.85	6.49	6.04	★★★

Equity Savings Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF740KA1439	DSP Equity Savings Fund-Reg(G)	28-Mar-16	100	22.02	0.23	7.13	6.28	★★★
INF205KA1023	Invesco India Equity Savings Fund-Reg(G)	7-Mar-19	1000	16.55	-2.41	6.54	5.35	★★★
INF955L01II9	Baroda BNP Paribas Equity Savings Fund-Reg(G)	25-Jul-19	5000	17.08	1.85	7.61	6.66	★★★
INF179K01AM7	HDFC Equity Savings Fund(G)	17-Sep-04	100	66.73	0.02	6.83	6.67	★★★

DEBT FUNDS

Data as on 15.10.2026

Overnight Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF090I01SO8	Franklin India Overnight Fund(G)	5,000	5.08	0.00	0.42	2.58	5.27	★★★★★
INF789F01604	UTI Overnight Fund-Reg(G)	500	5.13	0.00	0.42	2.54	5.20	★★★★★
INF955L01HS0	Baroda BNP Paribas Overnight Fund-Reg(G)	5,000	5.20	0.00	0.42	2.56	5.21	★★★★
INF204KB1Q65	Nippon India Overnight Fund-Reg(G)	100	5.12	0.01	0.42	2.54	5.18	★★★★
INF769K01FE1	Mirae Asset Overnight Fund-Reg(G)	5,000	5.16	0.00	0.41	2.53	5.17	★★★★
INF205KA1114	Invesco India Overnight Fund-Reg(G)	1,000	5.17	0.00	0.42	2.55	5.20	★★★★
INF336L01OL4	HSBC Overnight Fund-Reg(G)	5,000	5.09	0.00	0.42	2.53	5.19	★★★★
INF760K01JO1	Canara Rob Overnight Fund-Reg(G)	5,000	5.06	0.01	0.42	2.56	5.19	★★★★
INF109KC17E3	ICICI Pru Overnight Fund(G)	100	5.16	0.00	0.41	2.53	5.18	★★★
INF767K01QD4	LIC MF Overnight Fund-Reg(G)	5,000	5.12	0.00	0.42	2.55	5.19	★★★
INF740KA1MB0	DSP Overnight Fund-Reg(G)	100	5.13	0.00	0.42	2.53	5.18	★★★
INF0J8L01073	NJ Overnight Fund-Reg(G)	5,000	5.01	0.00	0.42	2.52	5.09	★★★
INF174KA1BC6	Kotak Overnight Fund-Reg(G)	1,000	5.20	0.00	0.41	2.52	5.16	★★★

Liquid Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF761K01306	Bank of India Liquid Fund-Reg(G)	5,000	6.30	0.15	0.46	3.16	6.46	★★★★★
INF582M01013	Union Liquid Fund(G)	5,000	6.58	0.16	0.45	3.11	6.38	★★★★★
INF846K01412	Axis Liquid Fund-Reg(G)	100	6.37	0.14	0.46	3.16	6.46	★★★★★
INF740K01FK9	DSP Liquid Fund-Reg(G)	100	6.24	0.18	0.46	3.13	6.43	★★★★★
INF760K01CW9	Canara Rob Liquid Fund-Reg(G)	5,000	6.42	0.17	0.46	3.09	6.37	★★★★
INF205K01HM5	Invesco India Liquid Fund(G)	1,000	6.35	0.13	0.45	3.14	6.41	★★★★
INF769K01788	Mirae Asset Liquid Fund-Reg(G)	5,000	6.49	0.17	0.45	3.06	6.30	★★★★
INF789F1AF85	UTI Liquid Fund-Reg(G)	100	6.39	0.14	0.46	3.12	6.41	★★★★
INF277K01YD8	Tata Liquid Fund-Reg(G)	5,000	6.44	0.15	0.45	3.09	6.36	★★★★
INF955L01484	Baroda BNP Paribas Liquid Fund(G)	5,000	6.30	0.15	0.46	3.10	6.34	★★★★
INF336L01BN7	HSBC Liquid Fund(G)	5,000	6.09	0.11	0.45	3.11	6.37	★★★★
INF754K01GZ6	Edelweiss Liquid Fund-Reg(G)	1,000	6.52	0.17	0.46	3.16	6.44	★★★★
INF209K01RU9	Aditya Birla SL Liquid Fund(G)	100	6.53	0.16	0.45	3.12	6.40	★★★
INF223J01BP6	PGIM India Liquid Fund(G)	5,000	6.19	0.10	0.46	3.13	6.39	★★★
INF174K01NI9	Kotak Liquid Fund-Reg(G)	1,000	6.48	0.16	0.44	3.09	6.33	★★★
INF0GCD01198	TRUSTMF Liquid Fund-Reg(G)	1,000	6.43	0.16	0.45	3.06	6.27	★★★
INF109K01VQ1	ICICI Pru Liquid Fund(G)	99	6.39	0.15	0.45	3.11	6.34	★★★
INF666M01014	Groww Liquid Fund-Reg(G)	500	6.23	0.13	0.46	3.13	6.39	★★★
INF192K01882	JM Liquid Fund(G)	1,000	6.24	0.13	0.45	3.09	6.28	★★★

Ultra Short Term Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF955L01GX2	Baroda BNP Paribas Ultra Short Term Fund-Reg(G)	5,000	6.82	0.39	0.41	3.18	6.33	★★★★★
INF174V01853	Mahindra Manulife Ultra Short Term Fund-Reg(G)	1,000	7.00	0.50	0.41	3.04	6.12	★★★★★
INF336L01OW1	HSBC Ultra Short Term Fund-Reg(G)	5,000	6.73	0.49	0.40	3.14	6.33	★★★★★
INF204K01UE8	Nippon India Ultra Short Term Fund(G)	100	7.27	0.58	0.44	3.04	6.14	★★★★
INF789F01570	UTI Ultra Short Term Fund-Reg(G)	500	7.29	0.54	0.40	3.00	5.91	★★★★
INF194KA10Q8	Bandhan Ultra Short Term Fund-Reg(G)	100	6.89	0.42	0.43	3.09	6.21	★★★★
INF109K01TP7	ICICI Pru Ultra Short Term Fund(G)	5,000	7.33	0.58	0.41	3.06	6.14	★★★★
INF209K01LZ1	Aditya Birla SL Ultra Short Term Fund-Reg(G)	1,000	7.61	0.62	0.45	3.21	6.25	★★★
INF277K016S1	Tata Ultra Short Term Fund-Reg(G)	5,000	7.46	0.60	0.43	3.02	6.04	★★★
INF205K01TM0	Invesco India Ultra Short Term Fund-Reg(G)	1,000	7.12	0.40	0.41	3.06	6.10	★★★
INF767K01QO1	LIC MF Ultra Short Term Fund-Reg(G)	5,000	6.82	0.36	0.40	2.85	5.71	★★★
INF223J01FK8	PGIM India Ultra Short Term Fund(G)	5,000	6.67	0.29	0.38	2.84	5.56	★★★

Money Market Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF0GCD01479	TRUSTMF Money Market Fund-Reg(G)	1,000	6.56	0.31	0.45	3.09	6.09	★★★★★
INF174K01NA6	Kotak Money Market Fund(G)	100	6.97	0.36	0.43	3.14	6.29	★★★★
INF846K01R46	Axis Money Market Fund-Reg(G)	100	6.95	0.37	0.44	3.17	6.35	★★★★
INF090I01CA1	Franklin India Money Market Fund(G)	10,000	6.95	0.36	0.48	3.20	6.36	★★★★
INF767K01RB6	LIC MF Money Market Fund-Reg(G)	5,000	7.34	0.41	0.44	3.22	6.29	★★★★
INF209K01RV7	Aditya Birla SL Money Market Fund(G)	1,000	7.07	0.38	0.44	3.20	6.32	★★★★
INF903JA1FJ3	Sundaram Money Market Fund-Reg(G)	1,000	6.90	0.30	0.45	3.18	6.27	★★★★
INF204K01VA4	Nippon India Money Market Fund(G)	500	6.89	0.47	0.43	3.14	6.26	★★★
INF955L01HY8	Baroda BNP Paribas Money Market Fund-Reg(G)	5,000	6.95	0.41	0.42	3.12	6.20	★★★
INF179KB1HR5	HDFC Money Market Fund-Reg(G)	100	7.06	0.42	0.43	3.11	6.27	★★★
INF582M01HO9	Union Money Market Fund-Reg(G)	5,000	7.01	0.41	0.37	2.99	6.02	★★★
INF769K01HK4	Mirae Asset Money Market Fund-Reg(G)	5,000	7.31	0.54	0.43	3.07	6.05	★★★

Ultra Short to Short Term Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF789F01OT9	UTI Ultra Short to Short Term Fund-Reg(G)	20,000	7.36	0.96	0.32	2.90	5.82	★★★★★
INF760K01795	Canara Rob Ultra Short to Short Term Fund-Reg(G)	5,000	7.07	0.89	0.31	2.90	5.75	★★★★
INF192K01AY5	JM Ultra Short to Short Term Fund(G)	1,000	7.37	0.82	0.28	2.73	5.41	★★★★
INF767K01AO5	LIC MF Ultra Short to Short Term Fund(G)	5,000	7.58	0.73	0.37	3.04	5.75	★★★★
INF205K01HY0	Invesco India Ultra Short to Short Term Fund(G)	1,000	7.30	0.95	0.26	2.68	5.46	★★★★
INF109K01746	ICICI Pru Ultra Short to Short Term Fund(G)	100	7.59	1.39	0.24	2.88	5.94	★★★★
INF204K01EV6	Nippon India Ultra Short to Short Term Fund(G)	500	7.45	1.15	0.31	2.82	5.52	★★★★
INF200K01MO2	SBI Ultra Short to Short Term Fund-Reg(G)	5,000	7.17	1.05	0.31	2.63	5.24	★★★
INF194K01FU8	Bandhan Ultra Short to Short Term Fund-Reg(G)	100	6.97	0.77	0.31	2.77	5.55	★★★
INF769K01937	Mirae Asset Ultra Short to Short Term Fund-Reg Savings Plan(G)	5,000	7.48	1.08	0.27	2.71	5.38	★★★
INF174V01218	Mahindra Manulife Ultra Short to Short Term Fund-Reg(G)	1,000	7.47	1.01	0.25	2.67	5.32	★★★
INF740K018P2	DSP Ultra Short to Short Term Fund-Reg(G)	100	7.17	0.59	0.21	2.63	5.33	★★★

Short Term Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF789F01QA4	UTI Short Term Fund-Reg(G)	500	7.58	2.55	-0.13	2.10	3.98	★★★★★
INF109K01654	ICICI Pru Short Term Fund(G)	500	8.06	4.64	-0.12	2.12	4.55	★★★★
INF955L01153	Baroda BNP Paribas Short Term Fund-Reg(G)	5,000	7.79	1.81	0.02	2.35	4.11	★★★★
INF209K01942	Aditya Birla SL Short Term Fund(G)	1,000	7.64	2.32	-0.11	2.16	4.21	★★★★
INF194K01HF5	Bandhan Short Term Fund-Reg(G)	1,000	7.17	1.22	0.14	2.68	5.07	★★★★
INF760K01BM2	Canara Rob Short Term Fund-Reg(G)	5,000	7.22	1.76	-0.03	2.11	4.01	★★★
INF200K01HZ8	SBI Short Term Fund-Reg(G)	5,000	7.76	2.70	-0.08	1.95	3.85	★★★
INF204K01FL4	Nippon India Short Term Fund(G)	100	7.71	2.54	-0.07	2.10	4.11	★★★

Medium Term Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF846K01BP2	Axis Medium Term Fund-Reg(G)	100	8.72	4.50	-0.14	2.47	4.92	★★★★
INF179K01913	HDFC Medium Term Fund(G)	100	8.65	2.82	-0.02	2.54	4.97	★★★★
INF200K01719	SBI Medium Term Fund-Reg(G)	5,000	8.37	4.28	-0.36	2.55	4.92	★★★
INF209K01603	Aditya Birla SL Medium Term Fund-Reg(G)	1,000	7.99	4.07	-0.10	2.47	6.88	★★★

Medium To Long Term Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF109K01BO8	ICICI Pru Medium to Long Term Fund(G)	5,000	7.65	13.75	-0.73	1.31	2.14	★★★★★
INF200K01594	SBI Medium to Long Term Fund-Reg(G)	5,000	7.94	7.95	-0.55	1.29	2.27	★★★★
INF789F01406	UTI Medium to Long Term Fund-Reg(G)	500	8.25	8.83	-0.42	1.48	1.90	★★★★
INF174K01EM0	Kotak Medium to Long Term Fund-Reg(G)	100	7.40	10.78	-0.72	1.47	1.74	★★★
INF204K01CL1	Nippon India Medium to Long Term Fund(G)	5,000	7.30	13.28	-0.44	1.41	1.83	★★★

Dynamic Term Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF579M01183	360 ONE Dynamic Term Fund-Reg(G)	10,000	7.74	5.73	-0.66	1.81	3.59	★★★★★
INF846K01917	Axis Dynamic Term Fund-Reg(G)	5,000	6.80	5.11	-0.16	2.45	4.32	★★★★
INF209K01793	Aditya Birla SL Dynamic Term Fund-Reg(G)	1,000	8.12	6.28	-0.10	2.28	3.76	★★★★
INF200K01958	SBI Dynamic Term Fund-Reg(G)	5,000	7.10	3.53	-0.06	2.30	3.90	★★★★
INF204K01FI0	Nippon India Dynamic Term Fund(G)	5,000	7.16	3.79	-0.12	1.98	3.53	★★★
INF789F01JQ5	UTI Dynamic Term Fund-Reg(G)	500	7.79	18.26	-0.46	1.11	2.91	★★★

Corporate Bond Funds

ISIN Code	Scheme Name	Minimum Investment	YTM	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF109K01CQ1	ICICI Pru Corp Bond Fund(G)	100	7.83	5.92	-0.32	1.95	4.25	★★★★★
INF090I01DG6	Franklin India Corporate Bond Fund-A(G)	10,000	7.57	2.67	0.02	2.40	4.90	★★★★★
INF194KA1L81	Bandhan Corp Bond Fund-Reg(G)	1,000	7.29	1.77	0.00	2.35	4.67	★★★★★
INF204K01EF9	Nippon India Corp Bond Fund(G)	1,000	7.61	2.83	-0.18	2.05	3.77	★★★★
INF789F1A447	UTI Corporate Bond Fund-Reg(G)	500	7.64	3.42	-0.06	2.13	3.98	★★★★
INF846K01ZU1	Axis Corp Bond Fund-Reg(G)	100	7.53	2.80	-0.11	2.01	3.91	★★★★
INF740KA1JX0	DSP Corp Bond Fund-Reg(G)	100	6.92	2.80	0.38	2.94	5.55	★★★★
INF178L01BO1	Kotak Corporate Bond Fund(G)	100	7.83	3.71	-0.13	1.90	3.71	★★★
INF903J01HW6	Sundaram Corp Bond Fund(G)	5,000	7.60	2.80	-0.09	1.96	3.55	★★★
INF251K01EP9	Baroda BNP Paribas Corp Bond Fund(G)	5,000	7.72	2.38	-0.04	2.72	4.65	★★★

Banking and PSU Debt Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF090I01KO5	Franklin India Banking & PSU Debt Fund(G)	5,000	7.14	2.66	0.05	2.57	5.19	★★★★★
INF194K01SN6	Bandhan Banking and PSU Debt Fund-Reg(G)	1,000	7.01	1.46	0.10	2.53	4.85	★★★★★
INF789F014Z9	UTI Banking & PSU Debt Fund-Reg(G)	500	6.94	0.45	0.40	3.01	5.54	★★★★
INF109K01RT3	ICICI Pru Banking and PSU Debt Fund(G)	500	7.82	5.59	-0.24	1.91	4.03	★★★★
INF846K01CB0	Axis Banking and PSU Debt Fund-Reg(G)	5,000	7.43	2.33	-0.05	1.93	3.92	★★★★
INF200K01U41	SBI Banking and PSU Debt Fund-Reg(G)	5,000	6.95	3.25	0.22	2.49	4.11	★★★★
INF903J01IN3	Sundaram Banking and PSU Debt Fund(G)	5,000	7.60	2.40	0.01	2.12	3.99	★★★
INF767K01535	LIC MF Banking & PSU Debt Fund-Reg(G)	5,000	6.99	2.38	-0.01	2.27	4.03	★★★
INF174K01FO3	Kotak Banking and PSU Debt Fund(G)	100	7.51	3.73	-0.18	1.81	3.96	★★★

Gilt Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF109K01JR4	ICICI Pru Gilt Fund(G)	5,000	7.80	20.76	-1.18	0.53	1.13	★★★★★
INF789F01661	UTI Gilt Fund-Reg(G)	500	7.38	28.52	-0.91	0.07	2.58	★★★★★
INF200K01982	SBI Gilt Fund-Reg(G)	5,000	7.03	15.42	-0.24	1.88	1.91	★★★★
INF846K01AX8	Axis Gilt Fund-Reg(G)	5,000	7.13	13.56	-0.54	1.45	1.70	★★★★
INF194K01DZ2	Bandhan Gilt Fund-Reg(G)	1,000	5.29	1.82	0.27	3.50	6.30	★★★★
INF194K01FA0	Bandhan 10 year Constant Maturity Gilt Fund-Reg(G)	1,000	7.28	10.12	-1.39	0.63	1.89	★★★★
INF740K01615	DSP Gilt Fund-Reg(G)	100	6.98	19.19	-0.89	1.34	-0.02	★★★
INF955L01450	Baroda BNP Paribas Gilt Fund-Reg(G)	5,000	6.64	12.30	-0.46	1.36	0.94	★★★
INF109KA1N46	ICICI Pru 10 year Constant Maturity Gilt Fund(G)	500	7.37	9.85	-1.45	0.50	1.62	★★★

Conservative Hybrid Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR %	Geojit Rating
					1 Month	6 Months	1 Year	
INF204K01FD1	Nippon India Conservative Hybrid Fund(G)	5,000	9.03	2.16	-0.04	2.18	4.76	★★★★★
INF109K01902	ICICI Pru Conservative Hybrid Fund-Reg(G)	5,000	8.23	5.46	-0.15	0.58	1.26	★★★★
INF200K01859	SBI Conservative Hybrid Fund-Reg(G)	5,000	8.15	2.89	0.07	1.83	3.37	★★★★
INF209K01751	Aditya Birla SL Conservative Hybrid Fund(G)	1,000	8.20	3.78	-0.83	0.74	1.49	★★★★
INF090I01EA7	Franklin India Conservative Hybrid Fund(G)	10,000	7.08	1.71	-0.42	0.64	-0.06	★★★
INF251K01845	Baroda BNP Paribas Conservative Hybrid Fund-Reg(G)	1,000	7.57	2.65	-0.28	1.41	1.89	★★★

In addition to Geojit's top rated MFs, we have identified a set of schemes which have the potential to perform well over the long-term. These schemes, which meet our research criteria, may not be high rated funds at present but we have noticed consistent improvement in their performance. Investors are requested to note that the performance of these schemes may vary depending on the factors affecting the securities market. Once in 6 months Geojit's research team will conduct a performance review of the schemes. This list of schemes may change according to the then prevailing market situation.

Canara Rob Large and Mid Cap Fund				**Category: Large and Mid Cap**
Inception Date	11.03.2005	AUM as on 30.09.2026 (in Cr)		24578
Benchmark	NIFTY Large Midcap 250 TRI	Risk Status		Very High
NAV as on 13.10.2026	Rs. 244.37	Fund Manager		Mr. Amit Nadekar
Performance (CAGR)	**1 Year**	**3 Years**	**5 Years**	**10 Years**
	-5.21%	**10.07%**	**7.46%**	**13.11%**

Franklin India Mid Cap Fund				**Category: Mid Cap**
Inception Date	01.12.1993	AUM as on 30.09.2026 (in Cr)		12156
Benchmark	Nifty Midcap 150 TRI	Risk Status		Very High
NAV as on 13.10.2026	Rs. 2679.90	Fund Manager		Mr. R Janakiraman
Performance (CAGR)	**1 Year**	**3 Years**	**5 Years**	**10 Years**
	-1.72%	**13.02%**	**10.57%**	**12.87%**

Aditya Birla SL Flexi Cap Fund				**Category: Flexi Cap**
Inception Date	27.08.1998	AUM as on 30.09.2026 (in Cr)		27982
Benchmark	Nifty 500 TRI	Risk Status		Very High
NAV as on 13.10.2026	Rs. 1888.09	Fund Manager		Mr. Harish Krishnan
Performance (CAGR)	**1 Year**	**3 Years**	**5 Years**	**10 Years**
	4.30%	**13.04%**	**9.44%**	**12.26%**

Sundaram Small Cap Fund				**Category: Small Cap**
Inception Date	15.02.2005	AUM as on 30.09.2026 (in Cr)		4107
Benchmark	Nifty Small Cap 250 TRI	Risk Status		Very High
NAV as on 13.10.2026	Rs. 290.07	Fund Manager		Mr. Rohit Seksaria
Performance (CAGR)	**1 Year**	**3 Years**	**5 Years**	**10 Years**
	11.78%	**14.08%**	**13.61%**	**13.77%**

Aditya Birla SL Small Cap Fund				**Category: Small Cap**
Inception Date	31.05.2007	AUM as on 30.09.2026 (in Cr)		6120
Benchmark	BSE 250 Small Cap TRI	Risk Status		Very High
NAV as on 13.10.2026	Rs. 98.33	Fund Manager		Mr. Abhinav Khandelwal
Performance (CAGR)	**1 Year**	**3 Years**	**5 Years**	**10 Years**
	15.93%	**13.47%**	**10.97%**	**12.12%**

SBI Focused Fund				**Category: Focused**
Inception Date	11.10.2004	AUM as on 30.09.2026 (in Cr)		50180
Benchmark	BSE 500 TRI	Risk Status		Very High
NAV as on 13.10.2026	Rs. 387.18	Fund Manager		Mr. R. Srinivasan
Performance (CAGR)	**1 Year**	**3 Years**	**5 Years**	**10 Years**
	7.51%	**13.20%**	**9.42%**	**13.90%**

Funds listed below were part of Geojit's top rated funds. These schemes are currently rated below 4 star and are under review. Please note that the research team has not given any exit call for these schemes as we are monitoring their performance. If the funds meet our qualification criteria and their performance improves then the schemes will be included in Geojit's top rated mutual funds list. But if the funds continue to underperform, we will suggest an exit from the fund.

Funds Under Review **Data as on 13.10.2026**

Scheme Name	Category	Inception Date	Minimum Amount	NAV	CAGR %			Geojit Star Rating
					1 Year	3 Years	5 Years	
JM Large Cap Fund-Reg(G)	Large Cap	1-Apr-95	1000	145.79	-5.98	7.45	7.52	★★★
Tata Small Cap Fund-Reg(G)	Small Cap	12-Nov-18	5000	38.78	-1.38	9.18	12.39	★★★
Tata Value Fund(G)	Value	29-Jun-04	5000	340.00	-3.37	10.74	10.53	★★★
Franklin India Focused Equity Fund(G)	Focused	26-Jul-07	5000	94.91	-13.31	5.59	7.21	★★★
Parag Parikh ELSS Tax Saver Fund-Reg(G)	ELSS	24-Jul-19	500	28.27	-11.63	6.69	7.99	★★★
Mahindra Manulife Balanced Advantage Fund	Balanced Advantage	30-Dec-21	1000	14.40	-0.86	8.41	-	★★★
Edelweiss Large & Mid Cap Fund-Reg(G)	Large & Mid Cap	14-Jun-07	100	86.41	-0.73	11.38	9.71	★★★
Invesco India Aggressive Hybrid Fund-Reg(G)	Aggressive Hybrid	30-Jun-18	1000	20.81	-8.10	8.48	6.96	★★★

Note: Franklin India Aggressive Hybrid Fund in Aggressive Hybrid Category was under review. Since the performance of this fund is still not improving, the scheme is removed from the list. For the existing investors, this fund will be monitored for 6 more months and then the exit call if any would be informed to them separately.

Page 28 to page 48: Disclaimer: Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Geojit Financial Services Ltd. is an AMFI registered Mutual Fund distributor- ARN0098. Disclosure - These are not Exchange traded products, and the Member is just acting as distributor. All disputes with respect to the distribution activity would not have access to Exchange investor redressal or Arbitration mechanism. Statutory Warning: Mutual Fund investments are subject to market risks, read all the scheme related documents carefully.



PAN - INDIA OFFICE NETWORK

ANDHRA PRADESH: KURNOOL: 8008993217, 8518228831, 8518228833, 8518228832; NANDYAL: 9995809387, 8514225987, 8514225988, 8514225989; STATION ROAD KAVALI:9995808986, 8912549347, 8912549348, 8912549349; GAJUWAKA MAIN ROAD: 99958089438912549347, 8912549348, 8912549349; PALASA BRANCH: 7356932225, SRIKAKULAM: 7356932225; ANANTHAPUR: 9995808994, 8554274507, 8554274508, 8554274509; GUNTUR:9995809388; BHIMAVARAM:9995805088, 9995803146; CHITTOOR: 9995808905, 8572233973, 8572233971, 8572233972; VIJAYAWADA: 9995809391 , 8367782854,0866-6647995, 0866-6647998; RAJAHMUNDRY: 9995808907, 8832448635, 8832448637; CHIRALA: 9995809112, 8594233627, 8594233629, 8594220062; NELLORE: 9995805026, 8612301963, 8612311712, 8612307218, 8612311735; ONGOLE: 9249098334, 8592222011, 8592222012; TENALI: 9995808941, 8644221860, 8644220120, 8644220450; TIRUPATI: 8008238872, 8772220879, 8772220439, 8772221382, 8772220882; KADAPA: 9995808996, 8562245773, 8562245774; VISAKHAPATNAM: 9995809107, 8912509085, 8912717351, 8912509062, 8912717352; KAKINADA: 9995809042, 8842344492, 8842344491; NARASARAOPET: 9995808908, 8647223138, 8647223135, 8647223136; VIJAYANAGARAM: 9995802062, 8922220163, 8922220164, 8922220829. **ASSAM:** GUWAHATI: 9995803778. **BIHAR:** PATNA: 9995807470, 8227098040, 6122216842, 6122216843, 6122216844, 6122216845, 6122216846; BHAGALPUR BRANCH: 9798236182; MUZAFFARPUR: 9995803179. **CHANDIGARH:** 8968451220, 1725046120, 21, 22, 23, 24, 25, 26, 27. GOA: MARGAO: 9995809603, 8322712589, 8322712696, 8322736576. **GUJARAT:** AHMEDABAD - AMBAVADI: 9995800553, 7926441425, 7926441410, 7926400460; BHAVNAGAR: 7593853844, 2782570067, 2782570068, 2782570069; VAPI: 9995801172; GANDHIDHAM - KUTCH: 7593850347, 02836238176, 02836238177, 02836238178; MEHSANA: 07262223594, 9925938517, 9429359105; BOPAL - AHMEDABAD: 9427166265; BHARUCH: 9995801227, 2642226858, 2642226998, 2642226807; AHMEDABAD - SHAHIBAUG: 9995800482, 7922862535, 7922862522, 7922862523; RAJKOT - MOTI TANKI CHOK: 9974766301, 2812221723, 2812221724, 2812221722; VALSAD BRANCH: 9995801243, 2632245901, 2632245902, 2632245904; JUNAGADH: 9995801416, 2852620286, 2852620386; JAMNAGAR: 9995801450, 2882553369, 2882553370, 2882553371; KARELIBAUG - VADODARA: 9995805029, 09377579787, 2652780542, 2652780541, 2652780544; AHMEDABAD - MOTERA: 9995801194, 7923294323, 7923298586; SURAT - EMPIRE STATE BLDG: 9995801242, 2612479661, 2612479662, 2612479664; VADODARA - R C DUTT: 9995807506, 2652354091, 2652354326, 2652351795; NAVSARI: 9099053861, 2637233472, 2637233473, 2637233471; ANAND BRANCH: 9995801207, 2692246931, 2692246932, 2692246933. **HARYANA:** GURGAON:09910025558, 1242566238, 1242566239, 1245105747; FARIDABAD: 9995801875, 1292429380, 1292429381, 1292429382. **JAMMU AND KASHMIR:** JAMMU: 9906069423, 1912474164, 1912474163, 1912474160, 1912474162. **JHARKHAND:** BOKARO: 9995803712, 8111990326; DHANBAD: 9995802633, 3262302406, 3262302405, 3262302407; RANCHI: 7593891675, 6512331401, 6512331304, 6512331403; JAMSHEDPUR: 9995803665, 6572233734, 6572442983, 6572442985. **KARNATAKA:** UDUPI TOWN: 9072530283, 08202527689, 08202528689, 08202529689; MAJESTIC: 9995809596, 8022340067; WHITEFIELD: 9663125104; BANASHANKARI BDA COMPLEX: 7338193881, 7975830974; HSR LAYOUT: 09108025990, 8025723451, 8025723452, 8041266990; HAL AIRPORT ROAD: 9995809602, 8025231243, 8025231286, 8040911502, 8072955316; BIDAR: 9995800543, 8482222654, 8482222653; DHARWAD: 9995801494, 8362790031, 8362790033, 8362790032; ANKOLA: 6361319280, 08388232353, 08388232255, 08388231522;KENGERI SATELLITE TOWN: 9449046005, 6361321072, 8317343069; SAHAKARA NAGAR - BANGALORE: 08546970778, 08029737237, 08048536117;MYSORE - VIJAYNAGAR: 7540006866, 08214851883, 08214851884; KOTHANUR - BANGALORE: 8971256119, 08028465397, 08028465398, 08028465399; BANASWADI - BANGALORE: 9945176876, 08043775821; BANGALORE - JAYAMAHAL EXTN: 9845294322, 08023431749; KENGERI UPANAGARA: 9353750996, 9620641344; UDUPI - COURT ROAD: 9916314944; MARATHAHALLI: 08042126082, 7338324565; BELLARY: 9995801609, 8392254467, 8392255393, 8392255394; FRAZER TOWN: 09995800730, 8025555518, 8025564350, 8025564354; BANGALORE - ST. MARKS ROAD: 9995809548; KAMMANHALLI: 08041330045, 08041330046, 08041330048, 08041330049; INDIRANAGAR: 9072530278, 8025252826, 8025252832, 8025252831, 8025214660; JAYANAGAR: 9995809448, 8026562601, 8026562602, 8026562603, 8022457802; MALLESWARAM: 9995809440; CHANNARAYAPATNA: 9686357419, 08176295009, 08176252161; BTM LAYOUT - BANGALORE: 9243189482, 9980530404, 08041506462, 08041506463, 08041202214; BIJAPUR: 9995801489, 8352242714, 8352242715, 8352240308; CHITRADURGA: 9995801495, 8194223254, 8194221270; CHICKMAGALUR: 9995809453, 8262230418, 8262234892, 8262234893; VIDYARANYAPURA - BANGALORE: 9845137193, 08023646724; GADAG: 9995801635, 8372250250, 8372274551, 8372274552; GANGAVATI: 09916134294, 09845135773, 08533234406, 08533234407; HASSAN: 7760686146, 8172233652, 8172232031, 8172233610, 8172234041, 8172250116; GULBARGA: 9448477078, 08472358915, 0847224613; BELGAUM: 9995801622, 8312402156, 8312422154, 8312422153; HONAVAR: 09972191924, 08904973288, 08387221804; HUBLI: 9995801601, 8362353371, 8362353372, 8362353373, 8364255674; BANASHANKARI: 9591996180, 8026690401, 8026691241, 8026690875; RAJAJI NAGAR: 9995809558, 8023109745, 8023109747, 8023109909; JAYANAGAR 9TH BLOCK: 9980530404, 08041301711, 09845730404; JALAHALLI CROSS: 09886718394, 08041228351, 08040903157, 08040903149; RAJARAJESHWARI NAGAR: 09108028854, 8028606327, 8028606326; KORAMANGALA: 7338191374, 8025503462, 8025505702, 8025500232;DAVANGERE: 07338461961, 8192235860, 8192235861; KOPPAL: 9886716394, 9916558335, 08539231401, 08539231402, 08539231202; BAGALKOT: 9995801424, 8354222558, 8354222557, 8354223811; KUSHAL NAGAR - MANGALORE: 7676644474, 08276298874; MANGALORE: 9995809479, 8242442598, 8242442574, 8242442589, 8242446024, 8242444531; MANGALORE CITY: 9995802549, 8242223873, 8242221434, 8242221435; MERCARA: 07022255332, 8272220441, 8272220672, 8272221671; MYSORE - SARASWATHIPURAM: 9995809547, 8212344817, 8212344818, 8212344819; NEW BEL ROAD: 09845244208, 08023519633; BHATKAL: 09741329922, 8385226483, 8385224062; TUMKUR: 9995809221, 8162285653, 8162285651, 8162285652; R T NAGAR: 9342552943, 9845629170, 08041532210, 41284840; SHIMOGA: 9995809516, 8182271902, 8182225597, 8182271901; SARJAPUR ROAD: 6363013242, 8095796615; MYSORE - V V MOHALLA: 9995809587, 8212516519, 8212460808, 8212519309, 8212415050; UDUPI: 9141043006; PUTTUR: 9449801285, 8618408099; VIJAYANAGAR: 8050699480, 7975737332, 08023204282, 08023204293; MANGALORE TOWN: 9480401003, 08242430120, 08243202120, 082242288120; YELAHANKA: 9845904150, 08028561934, 08032928009; BASAVANGUDI: 9980114690, 8026611243, 8026676141, 8026676121. **KERALA:** SANKRANTHI JUNCTION: 9544700210; PIRAVOM: 9995800041, 4852244788, 4852243388; VATAKARA BRANCH: 9995800625, 4962515783, 4962515784; KOONAMMAVU: 9567652919, 7736500321, 9567199890; TRIVANDRUM - EAST THAMPANOOR: 04714060329, 9847846165, 9947525075; KUMBANAD: 04692663474, 9847365760; THYKOODAM: 9995800425; THRISSUR - KURIACHIRA: 04872252307, 9895711663; THRISSUR - PUNKUNNAM: 9995800099, 4872385074, 4872385076; KANHANGAD BRANCH: 9995800952, 4672200733, 4672200735, 4672970135; THAMARASSERI: 9995800117, 4952225427, 4952225425; VAZHAKKALA: 9995808140, 04842428599, 04842428799; KALAMASSERY BRANCH: 9995807376; PATTAMBI BRANCH: 7907399935; KAKKANAD BRANCH: 9995893835; KUTHUPARAMBU: 9995800045, 04902990543; KALADY: 9995807436; KAYAMKULAM BRANCH: 9995807389; KODUNGALLUR BRANCH: 9995807145; KUNDARA BRANCH: 9995806985; KARUNAGAPALLY BRANCH: 9995806938; ETTUMANOOR BRANCH: 9995807024; KOYILANDY BRANCH: 9995805788; PATHANAPURAM BRANCH: 9995806537; KOTTARAKKARA BRANCH: 9995807063; KURAVILANGADU: 9995806377; KOZHANCHERRY BRANCH: 9995806729; THALIPARAMBU BRANCH: 9995806482; PERUMBAVOOR BRANCH: 9995805653; NEDUMANGAD BRANCH: 9995806506; PATHIRIPPALA BRANCH: 9995804461; PERINTHALMANNA BRANCH: 7907399936; KONNY BRANCH: 9995802672; KUNNAMKULAM BRANCH: 9995805393; KOTHAMANGALAM BRANCH: 9995801794; IRITTY BRANCH: 7907698768; THODUPUZHA BRANCH: 9995811803; ANGAMALY - CHURCH JUNCTION: 9447146744, 04842457444; ELAMAKKARA: 9497668001, 04842340969, 04844020969; KODAKARA: 9072741633, 9995695469; 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KANNUR: 9995800086, 4972712102, 4972712101, 4972973101; CHALAKUDY: 9995800092, 4802709095, 4802700248; CALICUT - MALABAR GATE: 9895779945, 9447736040, 04954050918, 04954060461, 04954010219; THALIPARAMBA: 04602204632, 9249992448, 9946389357; CHERPU: 04872971494, 9946662494, 9446542494, 9895443204; VAIKOM: 04829223674, 9447011244; KALAMASSERY: 04844032640, 9995824886, 9744793339, 9895013589; ALWAYE: 9995800065, 9995803620, 9995803785; EDAPPALLY: 9995800049; BANK JUNCTION - ALUVA: 9895173623, 9961353122; KOTHAMANGALAM: 04852828874, 9447267063, 9745768034; KOTTAKKAL: 9995800078, 4832741501, 4832741502, 4832742474; PERUMBAVOOR: 9809820010, 9447433316;TRIPUNITHURA: 04844066586, 9447083130, 7012082028, 9447708726; ERANAKULAM - KADAVANTHARA: 04843592295, 9496305566; KOTTARAKARA: 04742452166, 2450244, 2450535, 9446556148; PANDALAM: 04734252607, 9495823023; ALAPUZHA: 9995800090, 4772252607, 4772252605, 4772239043; CALICUT: 9995800089, 4952722387, 4952725988, 4952723137, 4952722754; IRINJALAKUDA: 9995800091; KOTTAYAM - K K ROAD: 9995800059, 4812580097, 2565311, 2567646, 2301163, 2303256, 2303246; PALAKKAD: 9995800054; MUVATUPUZHA: 04852833501, 04852834026, 04852832269, 9847221711; OTTAPPALAM: 04662247702, 04662247703, 04662249554, 04662249664; PATHANAMTHITTA: 9995800124, 4682326244, 4682228486, 4682228637, 4682320422; KOLLAM: 9995800060, 4742745171; KOCHI: 9995800028, 4842385412, 2385411, 2371675, 2355328, 2355327, 4010482, 2355325;THRISSUR - ROUND SOUTH: 9995800096; GURUVAYOOR: 9995800061, 4872555775, 4872551798; WADAKANCHERY: 09746111187, 4884232250, 4884236050; KOZHIKODE: 9995800088, 4952724170, 4952720132, 4952724323; THEVARA - KOCHI: 9995800135, 4842380189, 4842363262; TRIVANDRUM - MAIN ROAD KOWDIAR: 9995800034, 9349319516, 4712539668, 4712539669, 4712437005; CHITTUR - PALAKKAD: 9995806381, 4923224591, 4923222292; INFOPARK - KOCHI: 9995800051, 4844061991, 4844061990, 4844044237; NORTH IRINJALAKUDA: 9446232417, 9061152598; IRITTY: 04902933031, 9388175042, 9020473031; KOTTIYAM: 9995800150, 4742534070, 4742534093, 4742534089; 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KANNUR - FORTLIGHT: 9995800079, 4972761018, 4972763732; KOOTHATTUKULAM: 9447149015, 9495985497, 04852250461, 04852250416, 7510146325; MAVELIKARA: 9048230790, 6282411072, 04792340353, 2301343; THOPPUMPADY BRANCH: 9995800063, 4842225840, 4842227388; MANNARKKAD: 9745005638, 9745006238, 04924225556, 225656; NORTH PARAVUR: 9349124767, 04844020886, 04844020887, 2443010; CHENGANNUR: 9048230748, 6282411072, 04792457545, 2457544; NILAMBUR: 9995800074, 4931221171, 4931221864; KONNY: 9447074701, 9447074708, 04682340701, 2241114, 2341088; CHENTRAPINNI: 9995800076, 4802836970, 4802836980; NEYYATTINKARA: 9995800149, 4712221044, 4712220844; PERINTHALMANNA - CALICUT ROAD: 9446767004, 9446767005, 9249901122, 04933227975, 04933325075; PATTAMBI: 04662212640, 04662212641, 04662211536, 04662211537, 9846060299; PALARIVATTOM: 9995800066, 4842334208, 4842348111, 4842334186; PENTA MENAKA: 04842323232, 04842323231, 04842323630, 2323631, 9388800188, 7510120872; PATHANAPURAM: 04752353553, 9400892704, 9400654917; 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THRISSUR AMBALOOR: 04802757226, 04802757227, 9048183501; EDAPAL: 9995806385, 4942689402, 4942689404; THRISSUR HARVEST: 9400052225, 9288043070, 9288043071, 9288043072; TIRUR: 04942431943, 9995894699, 04942420414, 04942420124; KODUNGALLUR: 04802808299, 2811299, 9447259640, 9847512969; THODUPUZHA: 04862225263, 2229561, 2229562, 2227232; THRISSUR - KOKKALAI: 9995800095, 4872440923, 4872442023; THRISSUR - M.G. ROAD: 9895201385, 7025818039, 8075586262; TECHNO PARK - TVM: 9995800068, 4712527635, 4714060468, 4712527636; THIRUVANANTHAPURAM: 9995800093, 4712466584, 4712467710, 4712467720, 4712467730, 4712467724; TALASSERRY: 9995800094, 04902344511, 04902344512; THRISSUR - ROUND NORTH: 9995800082, 4872321640, 4872322826, 4872325912; ANCHAL: 9995800120, 4752270175, 4752270176, 4752270458; MUVATTUPUZHA - BRANCH: 9995800136, 4852835925, 4852835795; ERATTUPETTA: 9995800048, 4822275993; VARKALA: 9995800067, 4702611709, 4702611706; VALANCHERY: 9995802149, 4942642220, 4942642440; VADANAPPILLY: 9495855211, 9495462737, 04872604321, 04872601116, 2604737; VATAKARA: 04962513241, 04962523496, 09995177955; CALICUT NADAKKAVU: 9995800081, 4952761429, 4952761433; VYTILLA: 9995800064, 4842306036, 4842307774, 4842302142; CHAVAKKAD: 9746760006, 9846828298, 9778544387; KADUTHURUTHY: 9995800083, 4829284299, 4829283293, 4829282805; MALLAPPALLY: 9995800121, 04692681474, 04692784350; MUKKAM: 04952298467, 9846297894, 7510257450; ANGAMALY BRANCH: 9995800142, 4842454793, 4842454792; VADAKENCHERRY: 9995800151, 4922254250, 4922254251, 4922254249; PAYYANNUR BRANCH: 9995800147, 4985201902, 4985201903, 4985201901; THRIPRAYAR: 04872394545, 9074144735; PALAKKAD - VICTORIA COLLEGE ROAD: 9995800070, 4912533312, 4912533313; KOLLAM 2 - CHINNAKKADA: 9995800071, 4742768087, 4742768086; CIVIL STATION CALICUT: 04953567939, 9072955559, 9995350700, 9846773755; MALAPPURAM: 9995800156, 4832735880, 4832735882; KOTTAYAM - NAGAMPADOM: 9995800075, 04435074930, 4812561146, 4812561147. **MADHYA PRADESH:** GWALIOR BRANCH: 7306428078; RATLAM BRANCH: 7999618438; KHANDWA: 9685036222, 07332225822; REWA: 7024100751, 7662254167, 7662254168; INDORE - Y N ROAD: 9893026647, 7312547224, 7314249021; UJJAIN: 09981524244, 7342551769, 7344061674; JABALPUR: 7869915368, 7612481003, 7612481004; BHOPAL: 09981500822, 7554083979, 7554083973; SAGAR - CIVIL LINES (MP): 09893101067, 7582227405, 7582227406; INDORE - SAPNA SANGEETA: 9752501444, 7312572204, 7312571104, 7314020890. **MAHARASHTRA:** NEW PANVEL: 9995804948; 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