

Geojit Insights

October 2026/₹20

**THE UPCOMING Q2 EARNINGS
COULD TEST MIDCAP RESILIENCE.**



Also: Insightful articles on the market and economy, Geojit's recommendations and more.



GEOJIT

PEOPLE YOU PROSPER WITH



GEOJIT
YIELD
Plus
FUND

GROSS RETURNS

15.79%*

AS ON 31st JULY, 2026

**AMONG
THE TOP
PERFORMERS**

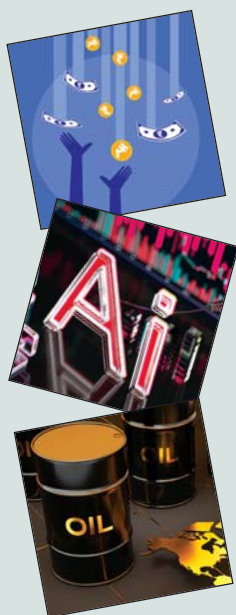
CATEGORY III AIF - Long Short Conservative

Source: PMS Bazaar, July, 2026

 **Toll Free: 1800 - 571 - 5501, Paid Line: 0484 619 3200.** E-mail : customer@geojit.com

Geojit Alternates – IN/AIF3/24-25/1738.

Disclaimer: Investments in securities are subject to market risks. Past performance may not be indicative of future returns.
Performance provided is not verified by any regulatory authority. For internal circulation only.



OUR VIEWS

- 06** Primary surge, secondary slump: Implications for investors – Dr. V. K. Vijayakumar
- 08** CAS round two: SEBI goes back to the closing bell Anand James
- 10** AI will commoditise information but not judgment Rakesh Agarwal, Melvyn Santarita
- 12** The 'hidden' terms in your health policy: Room rent caps and co-payments – Geojit Team
- 14** The upcoming Q2 earnings could test midcap resilience – Vinod Nair
- 18** Fresh Saudi tensions: Is Brent crude heading higher again? – Hareesh V.
- 22** Planning Whiz Gibin John

OUR RECOMMENDATIONS

- 24** High dividend yield stocks
- 25** Geojit's equity model portfolio
- 26** Stock recommendations
BEML Ltd.
Mrs. Bectors Food Specialities Ltd.
- 28** MF buzz
- 30** Geojit's top rated equity funds
- 34** Geojit's top rated debt funds
- 35** Model portfolio
- 36** SIP performance of Geojit's top rated funds
- 40** Geojit fund rating
- 47** Funds in focus
- 48** Geojit's rated funds under review





Navigating global headwinds: Can Indian equities hold their ground?

Global geopolitical risks continue to intensify, remaining a primary concern for investors. Tensions in the Middle East have escalated rapidly alongside the protracted Ukraine-Russia conflict. Consequently, crude oil prices remain elevated, with indicators suggesting they may stay higher for longer.

These high energy costs are feeding directly into global inflation, forcing central banks to maintain a hawkish stance. The Federal Reserve raised rates by 25 basis points on 15th September, and another rate hike is likely this year. Domestically, India's August CPI print came at 4.82 percent while core CPI stood at 4.2 percent, likely warranting a further rate hike in the upcoming October policy meeting.

Furthermore, surging bond yields present a direct threat to global equity markets. With the US 10-year bond yield hovering near 5 percent, FPIs have little incentive to allocate capital to risky equities, especially in emerging markets vulnerable to crude oil shocks. Compounding these macro headwinds are weather anomalies like El Niño, threatening agricultural output.

In brief, the economy and markets are navigating a highly challenging phase. Can the economy remain resilient? Can the market remain stable?

The domestic silver lining

Amidst these dark global clouds, the structural strength and growth momentum of the Indian economy provide a massive silver lining.

- **Robust GDP growth:** Q1 GDP growth surprised at 7.8 percent, and a 7 percent GDP growth rate remains achievable for FY27.
- **Strong high-frequency Indicators:** Record GST collections and booming automobile sales numbers signal that domestic demand will sustain.
- **Aggressive credit expansion:** Credit growth in the economy is running at an exceptional 19 percent.

This macro resilience has the potential to yield Nifty EPS growth of 12 to 14 percent, with Nifty 500 earnings growth expected to be significantly higher.

Decoding the market disconnect

Despite stellar economic indicators, the headline index has not responded positively. However, a deeper dive reveals that the weakness is highly centralized rather than systemic. As on 10th September, Nifty was down 10.2 percent for 2026. However, the broader market has done better. As on 10th September, the Midcap 100 index was up 2.6 percent and Nifty Smallcap index was up 13 percent. The Nifty 50 is being weighed down by the largecaps. The poor performance of the largecaps in banking, IT, FMCG and large diversified conglomerates like RIL and even capital goods majors have impacted the performance of Nifty 50. In other words, the poor performance of the market is actually a largecap problem.

The forward outlook: A sectoral pivot

Going forward, this dynamic is poised to change. Largecap banking stocks are now trading at attractive valuations. An expected rate hike in the next monetary policy meeting will likely improve margins in the banking sector. Furthermore, the massive success of the FCNR(B) scheme has left banks flush with funds. When coupled with the ongoing credit boom, banking profitability will improve.

While aggressive FPI outflows have temporarily suppressed largecaps, sustained domestic inflows continue to support the mid and smallcap segments, even at elevated valuations. This divergence is likely a short-term phase. Given the valuation gap and fundamental strength, a rotational rally into largecaps appears inevitable.

However, the ultimate trigger for such a rally lies in the trajectory of crude prices and bond yields. If the Iran-US conflict reaches a resolution, crude prices will likely decline sharply, paving the way for cooling global inflation. Such a shift would pull bond yields down. The unknown factor remains the timeline of this resolution. For now, investors must adopt a disciplined "wait and watch" approach.

Dr. V. K. Vijayakumar



What happens if an EPF nomination is found to be invalid? Could it delay claim settlement, and what supporting documents might survivors or legal heirs be required to provide?

– Neeraja Takur, Mumbai

An invalid EPF nomination can delay claim settlement. If a valid nomination is not available, the EPFO may require the survivors to establish their legal entitlement to the EPF benefits. In such cases, the survivors may need to submit the member's death certificate, bank account proof (cancelled cheque or passbook) of the beneficiary, proof of the beneficiary's date of birth, and a legal heir certificate or succession certificate, wherever applicable.

How much can the choice of city and cost of living influence long-term wealth creation compared with investment returns?

– Maithily Krishnan, Bangalore

Investment returns are important for creating long-term wealth. However, the ability to consistently save and invest is often an even bigger determinant of long-term financial success. Choosing a city that offers a healthy balance between income opportunities and living costs can have a greater impact on wealth creation than achieving slightly higher investment returns. For example, if a person earns Rs. 20 lakh per year in a major city and is able to save only 10% of their income, the annual investment amount would be Rs. 2 lakh. On the other hand, if the same person lives in a lower-cost city with an annual salary of Rs. 12 lakh but is able to save 30% of their income, the annual investment amount would be Rs. 3.6 lakh.

What are the essential components of a sound financial plan, and what key factors should investors consider to achieve their financial goals?

– Aswin Antony, Kottayam

A successful financial plan is not just about choosing the right investments. It involves maintaining an appropriate asset allocation, adequate insurance coverage, a sufficient emergency fund, and a disciplined approach toward achieving long-term financial goals. Investors who focus on these aspects are generally better positioned to achieve financial security and long-term wealth creation. Investors often concentrate heavily on a single asset class, such as equity or real estate, without maintaining a balanced allocation across equity, debt, gold, and other suitable investments. Poor asset allocation can increase portfolio risk and volatility.

Many investors invest aggressively for long-term goals but fail to maintain an adequate emergency fund and insurance coverage. Unexpected events such as job loss, major expenses, financial risks arising from death, disability, illness, or hospitalization may then force them to redeem long-term investments at an unfavorable time. Therefore, in addition to allocating investments and regularly reviewing their portfolios, investors should also focus on maintaining an adequate emergency fund and sufficient insurance coverage.

Geojit Insights

Vol.:10 | Issue: 09 | October 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,
Geojit Investment Services Limited,
34/659- P, Civil Line Road, Padivattom
Kochi - 682 024, Keralam, India

Phone: + 91 484 4001000 / 484 6411000

Website: www.geojit.com

Email: insights@geojit.com

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

Geojit Insights Team:

Dr. V. K. Vijayakumar, Executive Editor
Vinod Nair, Head, Research
Anand James, Chief Market Strategist
Rakesh Agarwal, Head, Investment Planning and Offshore Business, Private Wealth
Melvyn Santarita, Portfolio Analyst, Private Wealth
Hareesh V., Head, Commodity Research

Fundamental Research:

Vincent K. A., Antu Eapan,
Anil R., Sheen G.,
Anusha P., Mithun T. Joseph,
Gokul Krishna T. S., Arun Kailasan

Investment Advisory:

Jeevan Kumar K. C.,
Gibin John, Jayaprasad D.

Copy Desk:

Elizabeth V., Arya M. M., Hannah Mariya Sabu

Design: Deepa, Orange Square, Ernakulam

Registered Office:

34/659 - P, Civil Line Road,
Padivattom, Kochi - 682024, Keralam, India.

Share your queries and comments to:
insights@geojit.com

Views and opinions expressed in the magazine are not necessarily those of Geojit Insights, its publisher and / or editors. We (at Geojit Insights) do our best to verify the information published, but do not take any responsibility for the absolute accuracy of the information. Geojit Insights does not accept responsibility for any investment or other decision taken by readers on the basis of information provided herein.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Geojit Financial Services Ltd. is a 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. Disclaimer: Mutual Fund investments are subject to market risks, read all the scheme related documents carefully.



OUR VIEWS

Primary surge, secondary slump: Implications for investors



Dr. V. K. Vijayakumar

A unique trend is playing out in the Indian capital market. The IPO market is booming while the secondary market is languishing. As on 18th September Nifty is down 10.7 percent for the year. But the IPO market has been booming, easily mobilising huge amounts from enthusiastic investors. As on 18th September, 81 companies raised Rs. 83,602 crores from the IPO market. The Rs. 22,652 NSE IPO was fully subscribed on the second day. Another mega IPO from RIL Jio is in the offing. This year is likely to witness a record capital mobilization through IPOs.

What does this IPO surge mean for investors, corporations, and the broader economy?

When high-quality companies with excellent management and strong growth prospects enter the primary market, they naturally attract investors. If these companies perform well post-listing, wealth is generated through the stock market, benefiting ordinary retail investors. Ultimately, an efficiently functioning capital market ensures that capital flows into its most productive uses, accelerating overall economic growth.

A unique market divergence

Historically, the primary market thrives when the secondary market is bullish. However, a fascinating characteristic of the current IPO boom is that it is occurring despite a weak secondary market. As already mentioned, as of 18th September, the Nifty index was down 10.7% for the year, yet the IPO market continues to surge.

What is driving the boom?

Several factors are fuelling this decoupling and drawing capital into new listings:

- **Outperforming returns:** Between June and 7th September, the average return from fresh IPOs stood at roughly 22%. These strong gains offer a stark, attractive alternative to the negative returns of the broader Nifty index.
- **Institutional pivot:** Foreign Portfolio Investors who had net-sold equity worth Rs. 2.93 lakh crore through the exchanges up to 19th September, have simultaneously invested Rs. 48,550 crore into IPOs during this period.
- **Strong domestic liquidity:** Inflows into mutual funds via Systematic Investment Plans (SIPs) remain incredibly resilient, consistently exceeding Rs. 30,000 crore monthly over the last six months.

A word of caution for retail investors

While the data paints a bullish picture, there is a visible flip side: many retail investors are rushing into IPOs blindly, ignoring fundamental valuations.

To invest safely and profitably, investors must critically evaluate:

- **Valuations:** Is the IPO priced reasonably relative to its earnings?
- **Management quality:** Does the leadership team have a clean, proven track record?
- **Industry dynamics:** Is the company operating in a sustainable, high-growth sector?

The bottom line: Rather than treating IPOs as short-term vehicles for quick “listing gains,” investors should aim to hold high-quality stocks for the long term. True wealth creation is a marathon, not a sprint.

Opportunities in the secondary market

While the IPO market booms, the secondary market is performing poorly with -10.7 percent YTD return in Nifty as on 18th September. The tepid performance of the mega-caps is responsible for this dismal performance. The market is being weighed down by the elevated crude prices and high US bond yields. The benchmark US 10-year yield hovering around 5 percent is negative for equities. Even though India's fundamentals have improved with the 7.8 percent Q1FY27 GDP growth rate and improving prospects for corporate earnings, a sustained rally will happen only when crude price and US bond yields cool down. Meanwhile, investors can slowly accumulate beaten down fundamentally sound largecaps rather than chasing all high-priced IPOs indiscriminately. 



ZOOM OUT



VOLATILITY FADES, WHEN YOU ZOOM OUT

When you watch the market day by day,
it looks chaotic. But step back.
Look at the bigger picture.
**The longer you stay invested,
the less the short-term volatility matters.**

TO KNOW MORE



 Toll Free: 1800 - 571 - 5501, Paid Line: 0484 619 3200. E-mail : customercare@geojit.com



OUR VIEWS



Anand James

CAS round two: SEBI goes back to the closing bell

Six weeks. That is all the time SEBI gave the Closing Auction Session before deciding parts of it needed another look. The consultation paper dated 12th September 2026, titled *Review of Certain Aspects of the Closing Auction Session, Market Timings and Settlement Methodologies for Derivative Contracts*, is open for public comment until 3rd October. For a framework that went through two rounds of consultation and took the better part of twenty months to finalise, going back to the drawing board this quickly says something.

What went wrong, and why it had to be fixed

CAS started on 3rd August 2026 for F&O-eligible stocks. Before that, the closing price was just an average, the

volume-weighted average of whatever traded in the last half hour. Now it is a single price discovered in a dedicated auction running from 3:15 pm to 3:35 pm, with derivatives given till 3:40 pm to finish up.

The thinking behind it was never in doubt. Passive money in India has simply grown too big for the close to be an afterthought. Around Rs. 20.5 lakh crore of FPI passive AUM sits in this market, plus Rs. 9.18 lakh crore from domestic mutual funds, and India's weight in FTSE and MSCI is no longer a footnote. Look at any large exchange, whether NYSE, LSE, Euronext, HKEX or ASX, and you will find a closing auction. India was the odd one out, still averaging trades.

Getting it to work was another matter. On day one the Nifty finished 0.81% away from where it stood at 3:15 pm, and the day after that, 0.62%. Those gaps did shrink to a few basis points inside a fortnight as more participants showed up, so the mechanism was clearly finding its feet. Expiry days were where it really hurt. Take 27th August. The Sensex spent the day above 77,100. Then, during CAS, indicative values were reported below 75,000, deep out-of-the-money puts suddenly looked like they were in the money, and the index eventually closed near 76,934. When that same auction price settles the entire day's derivatives positions, a swing like that stops being a curiosity.

The proposals

There are seven in all, and the one that matters most is about expiry settlement. SEBI has offered a choice. Either shift straight to a blended VWAP built from the last 30 minutes of continuous trading plus the 10-minute auction, or fall back on a CTS-only VWAP for now and revisit blending after a year or so, once liquidity and familiarity improve.

Next, the Indicative Index Value goes. SEBI's point is that people were treating it as a live index level when no actual trades sit behind it. Indicative prices at the individual stock level stay.

On timings, there are two options. One pushes continuous trading in CAS stocks out to 3:30 pm, runs the auction from 3:31 pm to 3:40 pm and lets derivatives trade till 3:45 pm. The other keeps the 3:15 pm cut-off, wraps the auction by 3:25 pm and shuts derivatives at 3:30 pm. Either way, the transition window comes down to roughly a minute, and the post-auction derivatives window halves from ten minutes to five.

Last come the order-handling bits. Limit orders sitting more than 1% away from the reference price get cancelled, and after that you can only improve your price, not walk it away. Unexecuted iceberg quantities come into CAS as ordinary limit orders with everything on display. The 3% price band during CAS is unchanged.

Who this actually affects

For mutual funds and index trackers, CAS remains a clear gain. A single benchmark price at which large passive orders can be executed is exactly what reduces tracking error, and this is the constituency the original framework was built for. Nothing in the new paper dilutes that.

For large institutional players or high frequency traders, the proposals make the auction harder to nudge. The $\pm 1\%$ order-cancellation rule and full disclosure of iceberg residuals both cut down the ability to park distant orders that shape the indicative price without real intent to trade.

Now the regulator is back in the same segment, except this time the job is to shield it rather than shrink it. Those ten or fifteen minutes at the close are a sliver of the day but carry real derivatives volume, and the auction swings were catching positions that had nothing to do with speculation.

For retail, the honest answer is that most investors will barely notice. The genuine sufferers were retail option traders who found themselves flying blind between 3:15 pm and 3:40 pm, following an underlying that was no longer trading continuously while their positions kept marking. Removing the indicative index and shortening the post-auction derivatives window directly addresses that discomfort.

The derivatives thread running through all this

There is an irony worth sitting with. SEBI has spent two years squeezing speculative derivatives activity. Contract values up to Rs. 15–20 lakh. One weekly expiry per exchange. Premium collected upfront. Calendar spread benefits gone on expiry day. Position limits watched intraday. Half the margin in cash. STT raised. All of it traced back to a study that found roughly 91% of individual F&O traders losing money, with three-year losses adding up to something near Rs. 1.8 lakh crore.

Now the regulator is back in the same segment, except this time the job is to shield it rather than shrink it. Those ten or fifteen minutes at the close are a sliver of the day but carry real derivatives volume, and the auction swings were catching positions that had nothing to do with speculation.

Read between the lines and there is an admission here too. CAS needs volume to work properly, and a good part of this paper is really SEBI explaining the mechanism in the hope that more people will use it. Whether that happens, more than any single proposal, will decide if CAS eventually fades into the background the way it has everywhere else. 



OUR VIEWS

AI will commoditise information but not judgment

AI is changing India's private-wealth ecosystem, from individual HNI and UHNI portfolios to large family offices, but perhaps not in the way the industry conversation suggests.

Most attention goes to the tools: dashboards that consolidate positions across banks and custodians, models that scan global events and flag portfolio exposures, and automated checks that examine a fund manager or founder before capital is committed. A decade ago, technology in private wealth was largely a reporting and back-office function. Today, it is moving closer to portfolio construction, risk monitoring and the advisory conversation.



Rakesh Agarwal



Melvyn Santarita

Yet sophisticated tools do not guarantee sound decisions. An investor can see a concentration risk in real time and still hesitate to reduce a legacy holding. A portfolio engine can identify a gap, yet filling it may be wrong if the investment does not fit the client's liquidity needs or family objectives. Experienced judgment remains essential.

That gap defines the real role of AI. It can expand the information available to decision makers and compress the time required to process it. It cannot own the decision.

What AI is commoditising

An information advantage once created a meaningful edge. Knowing a promoter's cash-flow position, spotting

a sector rotation early, gaining access to a manager or reading filings others ignored could separate a strong wealth adviser or investment office from an average one.

AI is not making every piece of information equal. Proprietary data, primary research and trusted networks will continue to matter. What AI is commoditising is the ability to collect, organise and synthesise widely available information. Data consolidation, allocation views, scenario analysis, product comparisons and first-pass due diligence are becoming accessible to HNI and UHNI investors, private-wealth teams and family offices alike.

That does not make technology optional. Fragmented holdings and scattered statements still prevent many wealthy families from seeing their full exposure. But as research and product discovery become easier, a wealth manager's value cannot rest on access alone. It must move towards understanding the client's complete balance sheet, challenging assumptions, assessing suitability and helping the investor act under uncertainty.

Why judgment remains scarce

A model can flag concentration in promoter equity, real estate or a single currency. It cannot decide how quickly to diversify when those assets are tied to business control, family identity, liquidity and succession. It can rank funds and managers, but it cannot determine whether an additional layer of complexity is justified for this investor.

Experienced judgment adds the most value when data is incomplete, conflicting or late. But experience can become overconfidence, relationships can turn into bias, and recent performance can distort both investor and adviser behaviour. The right model is neither blind automation nor unchecked intuition. AI should test human judgment, while governance should make the final decision accountable.

Governance weakens when a model's output is treated as the decision. It also weakens when seniority or product familiarity substitutes for evidence. A stronger private-wealth process begins with a clear investment policy and asset allocation, tests every product against suitability and liquidity needs, records the rationale for important decisions and reviews outcomes. This allows both the model and the adviser to be challenged.

INDIA'S PRIVATE WEALTH INFLECTION POINT

19,000+	INR 70,000 cr	US\$1.3-1.5T
UHNIS in India today	Estimated family-office assets in 2024	Expected intergenerational wealth transfer Over the next decade
25,000+ projected by 2031	1.5x projected growth in three years	

Source: Julius Baer-EY, Indian Family Office Playbook, August 2026. Figures are estimates and projections.

For investors and wealth managers, the question is no longer simply, "How do we adopt more AI?" It is more specific: which decisions should AI improve, which decisions require a human conversation, and who is accountable when the model's confidence and the eventual outcome diverge?

Why Private Wealth is different

Private wealth rarely has a single objective or a clean institutional balance sheet. The portfolio may sit alongside an operating business, promoter equity, real estate, debt, succession plans and overseas family commitments. Within a family office, judgment may rest with only a few people. In a broader HNI relationship, it may be dispersed among the investor, relationship manager, product specialist and external tax or legal advisers. Without clear accountability, more inputs can create more activity without improving the decision.

As this wealth passes between generations, the next generation will rightly assume that information is abundant. Judgment, however, will not be inherited with the assets or bundled with the software. It must be built through clear mandates, disciplined asset allocation, mentorship, independent challenge and regular review. More data should not automatically mean more transactions; sometimes its best use is to show that the evidence is still too weak to act.

The question leaders should ask

For investors and wealth managers, the question is no longer simply, "How do we adopt more AI?" It is more specific: which decisions should AI improve, which decisions require a human conversation, and who is accountable when the model's confidence and the eventual outcome diverge?

The strongest private-wealth relationships and family offices will not necessarily have the most advanced technology stack. They will combine AI's speed and breadth with an adviser's understanding of the investor, then use governance to make both explain themselves. As information becomes cheaper, the premium will shift to judgment, but only to judgment that is explicit, open to challenge and accountable. 



OUR VIEWS

The 'hidden' terms in your health policy: Room rent caps and co-payments

Geojit Team

Priya, her parents' only child, is also the only earning member of the household. She bought health insurance for her parents to ensure her family is protected against financial shocks. But when her mother was discharged from the hospital after a knee replacement surgery, Priya had to shell out a couple of lakhs out of her own pocket, even though the policy was "fully active" and her premium was paid on time.

There is a good chance you may have faced something similar. The reason for this isn't fraud or denial from the insurance company. It's something far quieter: a clause buried inside the policy document that you skimmed past at the time of purchase.

Two of the biggest culprits are room rent capping and co-payment. You won't notice them when everything is fine. You will notice them the moment you stand at a hospital billing counter, exhausted and worried, and are handed a bill that doesn't match what you expected. That is exactly what happened with Priya.

Here's what these terms actually mean, and how to spot them before they cost you.

What is room rent cap and how does it affect your bill

When you get insurance, you presume that the sum covered is the limit on how much you can spend.

However, a room rent cap subtly alters the maths. It restricts the amount your insurer will pay for your hospital room per day, which is typically expressed as a percentage of your sum insured (e.g., 1% per day) or as a fixed amount.

This sounds harmless until you realise it triggers something called “proportionate deduction.” If you choose a room that costs more than your cap allows, the insurer doesn’t just refuse to pay the difference in room rent. It proportionately reduces its payout on every other associated charge too: doctor’s fees, ICU charges, nursing costs, and even medicines administered during your stay.

This is precisely why room category matters as much as your sum insured when comparing policies. A higher sum insured with a strict room rent cap can leave you worse off than a moderate sum insured with no cap at all.

Policy feature	Capped room rent policy	No room rent cap policy
Daily room limit	E.g., 1% of sum insured	None (often up to single private room)
Choosing a costlier room	Triggers proportionate deduction	Full reimbursement as per actual entitlement
Effect on associated charges	Doctor fees, ICU, etc. also reduced	Charges paid in full as per policy terms
Predictability of out-of-pocket cost	Low; varies by hospital and room chosen	High; cost mostly limited to deductibles

Co-payment: The hidden percentage you pay out of pocket

Co-payment is different from a room rent cap, but equally easy to overlook. It’s a clause where you agree, upfront, to bear a fixed percentage of every claim amount, regardless of how the claim arises. Common co-payment levels are 10%, 20%, or sometimes higher for senior citizens.

Insurers often build mandatory co-payments into policies for people above 60, or into policies that offer especially low premiums. It’s not a trick exactly; it’s disclosed in your policy wording. But because it’s

expressed as a percentage rather than a rupee figure, it’s easy to underestimate how much it actually means in real terms.

Consider a Rs. 5 lakh claim with a 20% co-payment clause. You’re responsible for Rs. 1 lakh, no matter how comprehensive your sum insured looks on paper. For older parents or anyone managing a chronic condition with recurring hospitalisations, that 20% can add up to a serious financial burden over a few years, even with insurance fully in place.

How to protect yourself before you need to

You can’t fix these clauses after a claim is filed, so the only real safeguard is reading carefully before you buy or renew.

Begin by scanning your policy document for the exact phrases “room rent limit,” “proportionate deduction,” and “co-payment”. A glossy brochure can look reassuring while these clauses sit quietly in the fine print.

- Ask your insurer directly whether your plan has any room category restriction, and get the answer in writing or email, not just verbally from an agent.
- If you’re buying a new policy, look for plans explicitly marketed as having “no room rent capping” or a “single private room” entitlement, since these phrases usually signal the absence of restrictive sub-limits.
- For co-payment, check whether it applies to your entire policy or only specific situations, like cashless treatment at non-network hospitals, since the scope can vary significantly.

Finally, if you’re choosing between two policies with similar premiums, don’t assume the cheaper one is the better deal. A lower premium often hides a room rent cap or co-payment clause that only reveals itself when you’re least prepared to deal with it.

Your health policy should be a safety net, not a puzzle you solve under stress. Take your time and read the fine print word to word. Those 20 minutes today can save you from a far more painful conversation at a hospital billing desk tomorrow. 

“ I think you should try and make your money in this world by selling other people things that are good for them. If you’re selling them gambling services where you rake profits off of the top, like many of these new brokers who specialize in luring the gamblers in, I think it’s a dirty way to make money and I think that we’re crazy to allow it. ”

– Charlie Munger





COVER STORY

The upcoming Q2 earnings could test midcap resilience



Vinod Nair

In financial markets, it is often said that prices don't move on present realities but on future expectations. Yet the behaviour of Indian equities during 2026 has posed a puzzle even for seasoned investors. Global crude oil prices have re-emerged as the most significant risk for India, with crude crossing \$100 amid global disruptions. Given India's dependence on imported crude, elevated oil prices can

widen the current account deficit, pressure the rupee, fuel inflation and weigh on corporate profitability. At the same time, major central banks remain cautious as supply-driven inflation limits the effectiveness of monetary tightening. Rising global bond yields, particularly in Japan, have also raised concerns over the unwinding of yen carry trades, potentially reducing liquidity available to emerging markets.

Despite these challenges, Indian equities have remained resilient, supported by strong economic growth, improving corporate earnings and robust domestic investor participation. DII inflows have helped offset external volatility and reduced reliance on foreign capital. However, the midcap rally has been highly selective, with gains concentrated in fundamentally strong companies. With earnings growth moderating, global liquidity tightening and valuation premiums remaining elevated, future returns may become more measured, favouring quality businesses and large-cap stocks. This divergence raises an important question: Are investors focusing on India's domestic growth story while overlooking emerging risks, or are markets correctly pricing a new structural phase of economic strength?

The crude oil challenge returns

The most significant macroeconomic risk confronting India today is the resurgence in global crude oil prices. With Brent crude moving above \$100 a barrel amid disruptions in West Asia and concerns surrounding key shipping routes, energy markets have once again become a central driver of investor sentiment. The challenge is particularly relevant for India because of its heavy dependence on imported energy. India imports nearly 88% of its crude oil requirements, making the economy vulnerable to prolonged supply disruptions and elevated prices.

The economic consequences extend far beyond fuel prices. Higher crude oil prices increase import bills, widen the current account deficit, pressure the rupee and raise inflation risks. RBI research suggests that a sustained increase in crude oil prices can significantly influence inflation and monetary policy dynamics. Historically, crude oil shocks have acted as a tax on consumption by increasing transportation, manufacturing and logistics costs. Industries such as paints, tyres, chemicals, aviation

and oil marketing companies are especially vulnerable when crude prices remain elevated for extended periods.

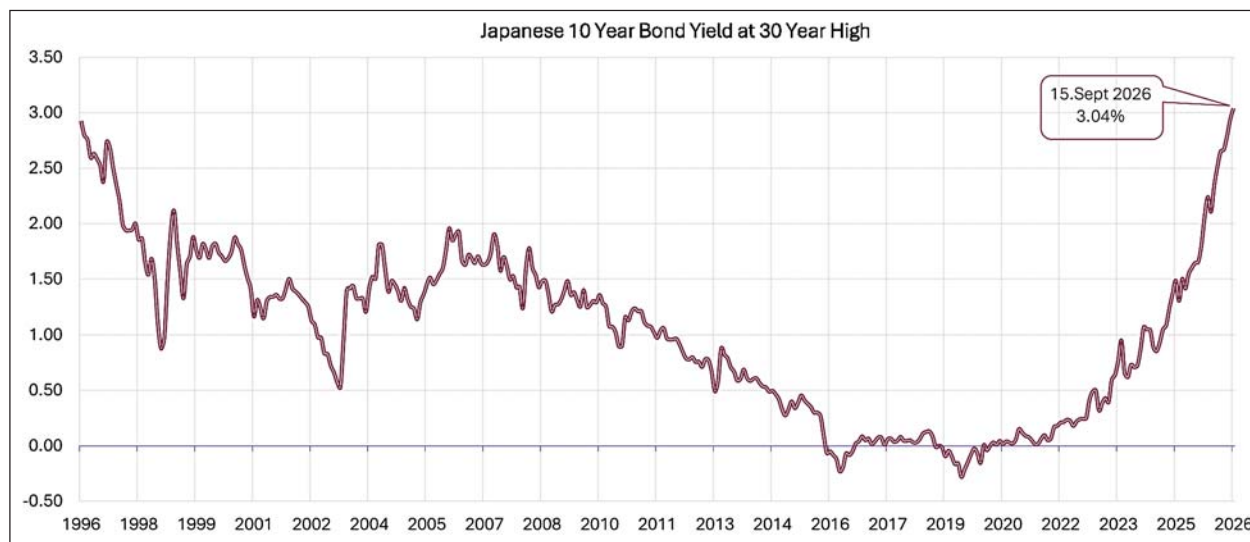
Central banks face an uncomfortable trade-off

The oil shock has now arrived at a time when major central banks were already grappling with inflation concerns. Unlike demand-driven inflation, which can be moderated through higher interest rates, supply-driven inflation caused by energy shocks presents a more difficult challenge. Raising rates may cool demand, but it does little to increase oil supply or resolve geopolitical disruptions. The U.S. FED, ECB and BoJ have all adopted increasingly cautious policy stances during 2026 amid persistent inflationary pressures and elevated commodity prices.

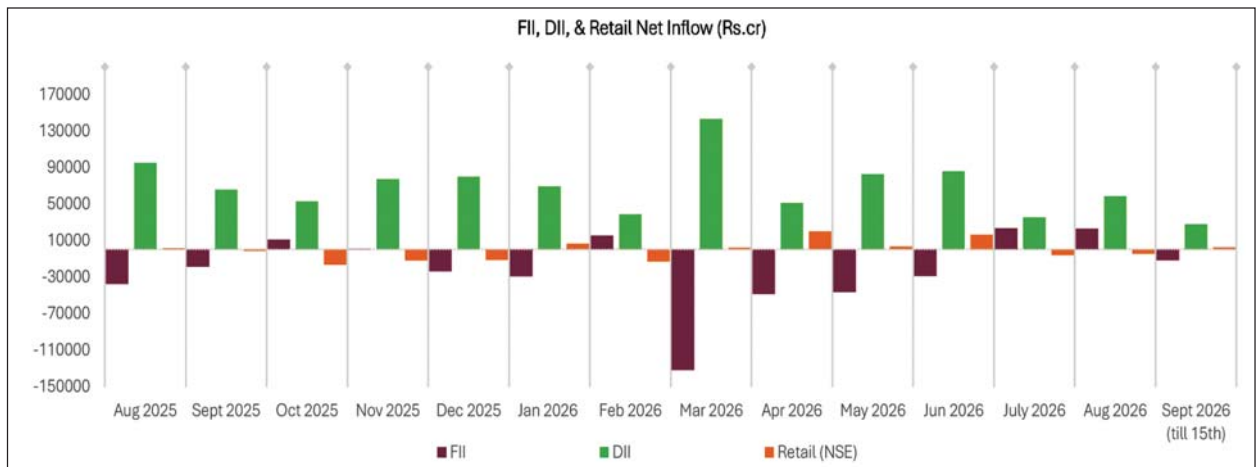
Particularly noteworthy has been the sharp rise in Japanese government bond yields, which has implications extending well beyond Japan. Higher Japanese yields reduce the attractiveness of the long-standing yen carry trade, a strategy through which investors borrowed cheaply in Japan and invested in higher-yielding global assets. The unwinding of such trades can reduce global liquidity and lead to capital outflows from emerging markets. For India, this creates a dual challenge. On one hand, higher global yields increase competition for capital. On the other, elevated crude prices worsen macroeconomic vulnerabilities. The combination tends to weigh on risk appetite globally.

Why Indian equities have defied expectations

Despite these headwinds, Indian equities have remained resilient. The answer lies largely in domestic fundamentals. India's economic growth has remained among the strongest globally. Corporate earnings improved in 2026 vs 2025, supported by manufacturing activity, infrastructure spending, financial services growth and rising formalisation of the economy. Strong domestic



Source: Geojit Research, Bloomberg



Source: Geojit Research

demand has helped offset weakness emerging from external markets. Equally important has been the growing role of domestic investors in determining market direction. The mutual fund industry continues to witness robust participation from retail investors. According to AMFI, monthly SIP contributions touched a record Rs. 32,297 crore in August 2026, while active SIP accounts crossed the 10-crore mark for the first time. This steady flow of household savings has provided a significant source of liquidity to equities, reducing dependence on foreign institutional investors. Even during periods of global volatility, domestic inflows have helped absorb selling pressure and support valuations.

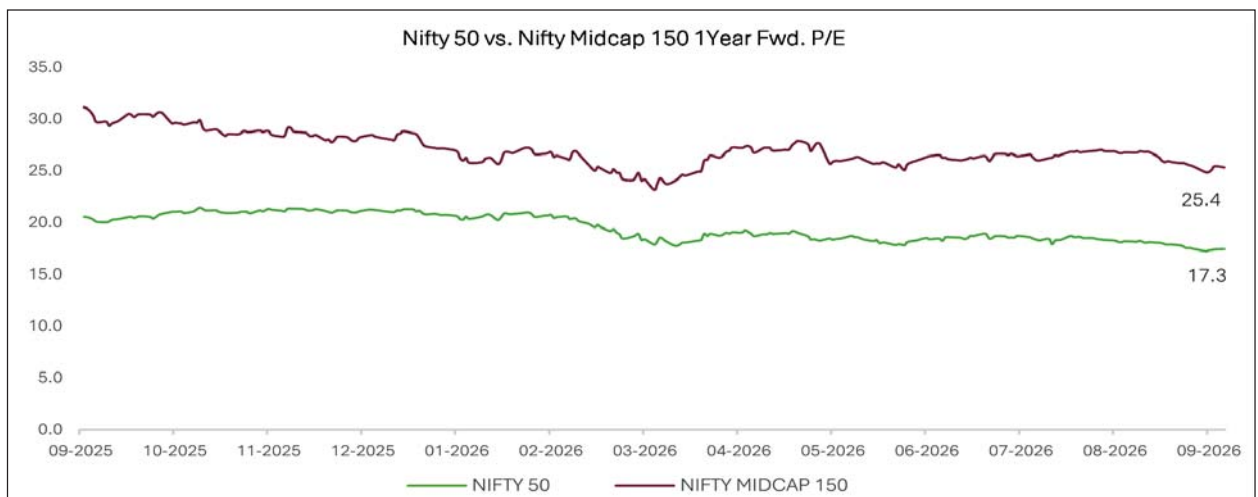
The midcap paradox

The widely discussed “midcap rally” of 2026 has often been interpreted as evidence of excessive optimism. However, a closer examination reveals a much more nuanced picture. Performance across midcap stocks has been highly uneven. While a select group of companies has delivered extraordinary returns, a large segment of the universe has significantly underperformed. This divergence

suggests that investors have become considerably more selective than in previous liquidity-driven rallies. Capital has largely concentrated in businesses demonstrating strong earnings growth, healthy balance sheets, clear demand visibility and exposure to long-term structural themes such as defence, manufacturing, power, healthcare, digital services and infrastructure. Conversely, companies facing operational challenges, weaker earnings visibility or balance-sheet pressures have struggled to attract investor interest. In sectors such as retail, chemicals, cement, agriculture-related businesses and select IT segments, performance has remained muted.

Valuations: Comfort or complacency?

Going forward, the performance of midcaps will be much more challenging as they face an acute structure issue which was bypassed in Q1. In Q2 and Q3, the world economy has become much more expensive with peak interest rates (all key central banks have hiked rates by 25 bps in the last policy, and global bond yields are peaking at a new high) and a damaged supply chain



Source: Geojit Research

leading to a slowdown in future growth and a stringent operational environment for the corporates. Midcaps are more vulnerable to economic challenges, making their prospects dimmer as they possess less pricing power. Sentiment-wise, peak bond yields will further reduce liquidity support for risk assets and increase the attractiveness of developed-market fixed-income instruments compared to EMs.

Along with improvement in domestic liquidity, it was the robust rise in earnings growth of 25% of mid & small caps that led the rally. However, given the moderation in the Q2 and Q3 earnings outlook, it loses the attraction for the rally to continue. Midcap currently trades at a forward P/E of 25x, below its five-year average of 27.5x, bringing comfort to downside risk. However, the premium valuation of midcaps to large caps has stretched to 50%, making it vulnerable to domestic and global headlines, which stays fluid. These leaves little cushion and risk that prices have run ahead of fundamentals. This does not imply a deep correction but suggests that future returns will be much more stringent and large caps could outperform midcaps.

What makes sense in the future

For investors, the coming quarters may prove to be an important test of market conviction. India's long-term fundamentals remain attractive. Domestic consumption, infrastructure investment, manufacturing expansion and digitalisation continue to create powerful structural growth drivers. Meanwhile, household participation in financial markets is reshaping the country's capital market landscape.

However, external risks cannot be ignored. Sustained crude prices above \$100, further tightening by global central banks, elevated bond yields and prolonged geopolitical disruptions could gradually erode growth expectations and corporate profitability. The real story of 2026 is therefore not merely about a mid and small cap rally. It is about a market attempting to balance two competing narratives: a strong domestic growth engine and an increasingly uncertain global backdrop. Whether the next phase belongs to optimism or caution may ultimately depend on which of these forces proves stronger.



**SIP
BYTES**



GEOJIT
PEOPLE YOU PROSPER WITH

You don't need Lakhs

to start your wealth
creation journey
through **SIPs**.

Start small and maintain
consistency - let the time and
compounding do the heavy lifting.



To invest, download
**Geojit
Mutual Funds App**



Geojit Financial Services Ltd., AMFI Registered Mutual Fund distributor, ARN Regn.No:0098. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. For detailed disclosure: <https://geojit.com/gfsl/disclaimer>





OUR VIEWS



Hareesh V.

Fresh Saudi tensions: Is Brent crude heading higher again?

The global crude oil market has entered a phase of heightened uncertainty, with Brent crude oil prices climbing above \$100 per barrel amid escalating geopolitical tensions in the Middle East. Markets are reacting not merely to political rhetoric but to the possibility of disruptions in some of the world's most important oil transit routes. Concerns over the security of the Strait of Hormuz, Saudi Arabia's East-West Pipeline (Petroline), and the Bab el-Mandeb Strait have revived fears of a major supply shock in an already tight market.

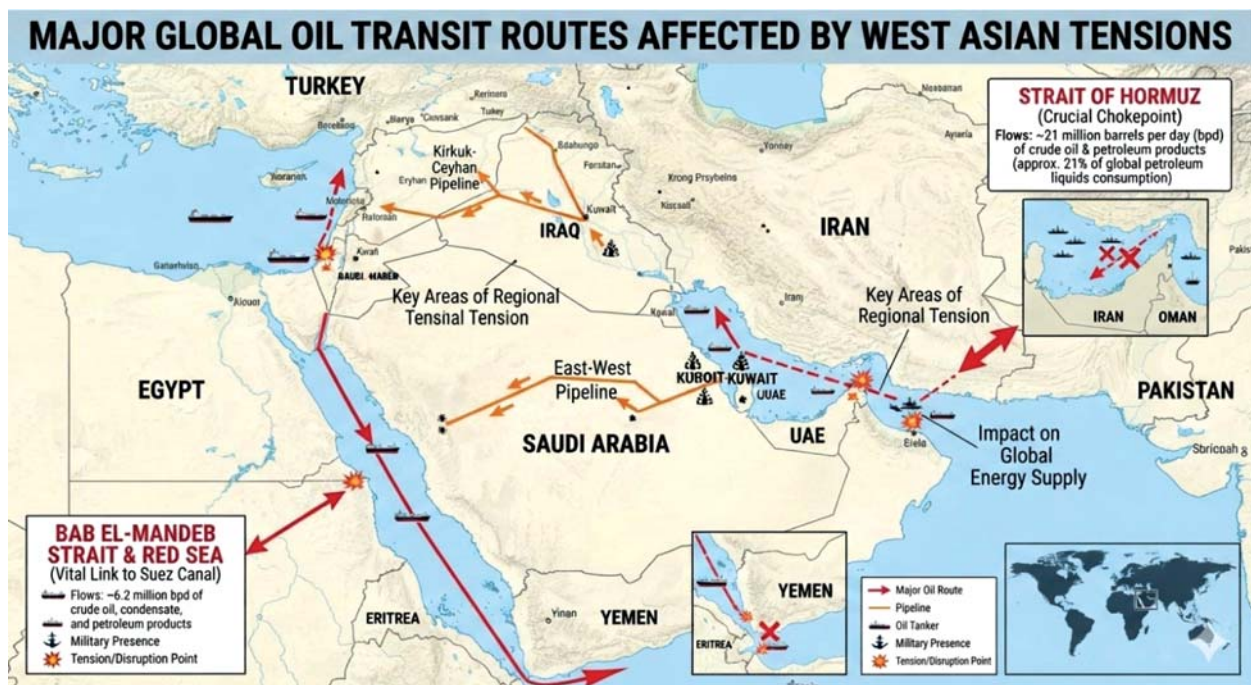
The immediate price surge reflects concerns that a significant volume of crude oil could be stranded or delayed before reaching international markets. Global oil demand currently exceeds 103 million barrels per day,

leaving little room for prolonged disruptions. Even the possibility of a supply interruption involving a few million barrels per day is sufficient to trigger a sharp increase in prices.

Unlike previous rallies that were largely driven by demand growth or speculative buying, the current spike stems from fears of physical disruptions to oil transportation infrastructure. As a result, energy markets are closely monitoring developments across the Middle East, particularly Saudi Arabia, whose oil exports play a critical role in maintaining global supply balances.

Why Saudi Arabia matters to global oil markets

Saudi Arabia remains one of the world's largest crude oil exporters and is central to global energy security. Any



Source: Geojit Research

threat to Saudi production facilities or export infrastructure tends to have an outsized impact on oil prices because of the country's ability to influence global supply.

The current concerns revolve around a potential "triple bottleneck" affecting regional oil flows:

- Disruptions to shipping through the Strait of Hormuz, the world's most important oil chokepoint.
- Operational risks for Saudi Arabia's East-West Pipeline, which transports crude from the Gulf coast to the Red Sea.
- Security concerns in the Bab el-Mandeb Strait, a key gateway for oil shipments moving toward Europe and other international markets.

A prolonged disruption in these routes could affect not only Saudi exports but also supplies from Iraq, Kuwait, the UAE, Qatar and Iran. Together, these countries account for a significant share of global oil exports.

While no major producer wants supply disruptions, markets tend to react swiftly because rebuilding confidence in oil transportation networks takes time. Consequently, traders are factoring a substantial geopolitical risk premium into Brent crude prices.

India's exposure to rising crude prices

India is the world's third-largest oil consumer and imports more than 85% of its crude oil requirements. Although India has diversified its sourcing strategy in recent years, Middle Eastern producers continue to play a dominant role in meeting the country's energy needs.

India's top crude suppliers currently include Russia, Iraq, Saudi Arabia, the UAE, the United States and Kuwait. While Russia has emerged as India's largest supplier, nearly half of India's imports still originate from the Middle East.

This makes India particularly vulnerable to a sustained rise in Brent crude prices. Even if physical supplies remain uninterrupted, higher international prices immediately translate into increased import costs.

A prolonged period of oil above \$100 per barrel could have several consequences for India:

- Higher petrol and diesel prices.
- Rising transportation and logistics costs.
- Increased fertilizer and petrochemical prices.
- A larger crude import bill.
- Pressure on the rupee and widening trade deficit.
- Higher inflation across the economy.

The impact extends beyond fuel consumers. Industries dependent on transportation, manufacturing, agriculture and aviation would also face rising input costs, potentially affecting economic growth.

Is this time different from previous Brent rallies?

Historically, Brent crude has struggled to remain above \$100 per barrel for extended periods. The commodity touched nearly \$145 per barrel in 2008 before collapsing during the Global Financial Crisis. Between 2011 and 2014, prices remained above \$100, supported by strong demand growth and OPEC-led supply management.

[illegible]

Source: U.S. Energy Information Administration (EIA), Reuters

More recently, Brent surged above \$130 following the Russia-Ukraine conflict in 2022, only to retreat as markets adapted to changing trade flows and alternative supplies emerged.

The current situation, however, differs in one important aspect. Previous spikes were primarily linked to concerns about production. The present crisis involves risks to the transportation of oil itself.

If traffic through the Strait of Hormuz, the East-West Pipeline and the Bab el-Mandeb Strait were simultaneously disrupted, a substantial volume of Middle Eastern crude could become difficult to deliver to international buyers regardless of available production capacity.

Countries most vulnerable to export disruptions include:

- Saudi Arabia
- Iraq
- Kuwait
- United Arab Emirates
- Qatar
- Iran

A complete blockage of these routes would create one of the most serious supply shocks seen in decades. Oil-importing nations across Asia and Europe would face immediate shortages and heightened competition for alternative supplies from regions such as the United States, Brazil, Guyana and West Africa.

Impact on the global economy and Brent outlook

Sustained oil prices above \$100 would have significant implications for the global economy.

Higher energy costs generally feed into transportation, manufacturing, chemicals, aviation and food production. This creates inflationary pressure at a time when many major economies are attempting to stabilize prices and support growth.

Central banks may delay interest rate cuts if higher energy costs push inflation upward again. At the same time, businesses and consumers would face increased expenses, potentially slowing economic activity.

Europe and Asia are particularly exposed because of their dependence on imported energy. Emerging economies such as India may experience larger trade deficits and currency pressures as oil import costs rise.

Looking ahead, Brent's performance will largely depend on geopolitical developments in the Middle East. If tensions ease and critical transit routes remain operational, prices could retreat below \$100 as the risk premium fades.

However, if disruptions persist or expand, Brent could remain in triple-digit territory for an extended period. In the event of a significant supply interruption, prices could move toward the \$110-\$120 range as buyers compete for limited cargoes.

History suggests that extremely high oil prices eventually encourage new production, reduce demand growth and stimulate energy substitution. Yet in the short term, markets remain highly sensitive to developments in the Middle East. The coming weeks will therefore be crucial in determining whether Brent's move above \$100 represents a temporary spike or the beginning of a prolonged oil shock. 



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



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



Gibin John



A couple approached Gibin John for planning their finances to achieve their life goals. He analysed their income, expenses, liabilities, and investments, and created a financial roadmap that gave them greater clarity and direction towards achieving their dreams.

I am 40 years old, and my wife is 38. We both work in the software industry and have a 9-year-old daughter. Our monthly net incomes are Rs. 2 lakh and Rs. 2.25 lakh, respectively. Currently, we do not have a structured investment plan. Our monthly living expenses are approximately Rs. 85,000. Our daughter's education expenses average Rs. 30,000 per quarter, and we pay a joint home loan EMI of Rs. 40,000. The outstanding home loan amount is Rs. 30 lakh, and the loan tenure is scheduled to end in April 2035.

We currently invest Rs. 40,000 per month through SIPs in equity mutual funds, with a current portfolio value of Rs. 15 lakh. Additionally, we deposit Rs. 5,000 per month in a recurring deposit (RD) earning 6.2% interest, which will mature on 22nd January 2027. We also have a bank fixed deposit of Rs. 17 lakh that will mature in six months.

Our assets include a residential flat valued at approximately Rs. 1 crore and a plot of land worth Rs. 30 lakh. We also hold 130 sovereigns of gold ornaments, which can be utilized for our daughter's marriage expenses.

Our primary financial goal is to fund our daughter's higher education. We expect the cost of her higher

education to be approximately Rs. 30 lakh. We also estimate that her marriage expenses may be around Rs. 50 lakh. In addition, we plan to purchase a new car in approximately three years, with an expected cost of Rs. 15-20 lakh. We are aiming to retire when I reach the age of 50. At that stage, we would require a passive monthly income of around Rs. 50,000 to meet our regular expenses. We would appreciate guidance on how to achieve these financial goals in a systematic manner.

Gibin John, our Certified Financial Planner, replies:

Despite your busy professional commitments, both of you have taken the time to prepare a comprehensive financial plan and build a strong financial foundation. This is truly appreciated. Over the years, you have accumulated investments in mutual funds, fixed deposits, gold, and real estate. These existing assets can be strategically aligned with your future financial goals while your surplus income can be systematically invested to bridge any gaps and accelerate wealth creation.

Your combined monthly net income is Rs. 4,25,000 (Rs. 2,00,000 + Rs. 2,25,000). After deducting your monthly living expenses of Rs. 85,000, home loan EMI

of Rs. 40,000, existing SIP contribution of Rs. 40,000, and RD contribution of Rs. 5,000, your total monthly outflow is approximately Rs. 1,70,000. This leaves you with an investable additional surplus of approximately Rs. 2,55,000 per month, providing sufficient capacity to achieve all your stated financial goals comfortably.

Before focusing on long-term goals, it is important to maintain an emergency fund to handle unforeseen situations such as medical emergencies, temporary job loss, or unexpected financial requirements. As a general rule, an emergency fund equivalent to at least six months of expenses should be maintained. Considering your current monthly expenses and loan obligations, an emergency corpus of approximately Rs. 8 lakh would be appropriate. You may earmark this amount from your existing fixed deposit of Rs. 17 lakh. The remaining portion of the fixed deposit can be utilized for goal-based investments. In case the emergency fund is used, ensure that it is replenished as soon as possible.

Your primary financial goal is to fund your daughter's higher education. The current estimated cost is approximately Rs. 30 lakh, and this goal is expected to arise when she reaches the age of 17, which is approximately 8 years from now. Assuming education costs increase at an average rate of 8% per annum, the estimated cost of higher education may increase to approximately Rs. 55 lakh by the time the goal materializes. To accumulate this corpus, it is recommended that you invest approximately Rs. 35,000 per month in equity-oriented mutual funds over the next eight years. Assuming an effective annual return of 12%, this investment is projected to generate a corpus of approximately Rs. 55 lakh, which is expected to meet the education funding requirement.

Since this is a long-term goal, a diversified portfolio of equity-oriented mutual funds would be an appropriate investment avenue. Regular reviews should be conducted to ensure that the investment portfolio remains aligned with the objective and any potential shortfall is addressed well in advance.

Another important goal is your daughter's marriage. The current estimated cost for this goal is approximately Rs. 50 lakh. Assuming the marriage takes place when she reaches the age of 25, the goal is approximately 16 years away. Assuming marriage-related expenses increase at 6% per annum, the future cost may increase to approximately Rs. 1.27 crore. You currently hold 130 sovereigns of gold ornaments. For the purpose of this goal, we have allocated 60 sovereigns, assuming a value of Rs. 1 lakh per sovereign. Therefore, the current value earmarked for this goal is Rs. 60 lakh. Assuming gold appreciates at 5% per annum, the future value of these 60 sovereigns is expected to grow to approximately Rs. 1.31 crore over the next 16 years. Since the projected future value of the earmarked gold (Rs. 1.31 crore) is sufficient to meet the estimated marriage expense of Rs. 1.27 crore, no additional monthly investment is required specifically for this goal at present.

However, it is advisable to review the value of the gold holdings periodically and monitor changes in gold prices and marriage-related cost inflation.

You are planning to purchase a new car in three years, with a current estimated cost of Rs. 15-20 lakh. For planning purposes, we have considered a current cost of Rs. 20 lakh. Assuming the cost of the vehicle increases at 6% per annum, the expected cost after three years would be approximately Rs. 24 lakh. Since this is a short-term goal, it is advisable to avoid equity-oriented investments and instead use safer investment avenues such as fixed deposits, recurring deposits, short-duration debt funds, or other low-risk instruments. Assuming an expected return of 7% per annum, you should invest approximately Rs. 60,000 per month over the next three years to accumulate the required corpus.

Retirement planning is one of the most important aspects of financial planning because regular employment income ceases after retirement. You are aiming to retire when you reach the age of 50, which gives you approximately 10 years to build your retirement corpus. You expect a passive monthly income of Rs. 50,000 after retirement. Assuming inflation of 6% per annum, this requirement may increase to approximately Rs. 90,000 per month by the time you retire. To generate inflation-adjusted income throughout your retirement period, it is estimated that you would require a retirement corpus of approximately Rs. 3 crore.

Your existing mutual fund corpus of Rs. 15 lakh can also contribute towards this objective. Assuming it grows at 12% per annum, the corpus could increase to approximately Rs. 46 lakh over the next ten years. To build the remaining retirement corpus, it is recommended that you invest approximately Rs. 1,15,000 per month in a diversified equity-oriented mutual fund portfolio.

By allocating an additional Rs. 30,000 per month towards your existing home loan, you can potentially repay the loan in approximately 4.5 years. This accelerated repayment strategy will help you significantly reduce the total interest outgo and become debt-free much earlier, thereby improving your overall financial position and freeing up cash flow for other long-term goals.

We have not considered the utilization of your entire existing investment portfolio in this financial plan. These investments can be earmarked for any new financial goals that may arise in the future, providing you with additional flexibility and financial security. Further, this plan does not factor in your future salary increments. It is advisable to invest a significant portion of every salary increase rather than increasing your lifestyle expenses proportionately.

Your current insurance arrangements may not provide adequate financial protection for your family. It is recommended that both of you maintain Term Insurance Cover of at least Rs. 1 crore each and Rs. 15 lakh family floater health insurance policy. 

HIGH DIVIDEND YIELD STOCKS

SI 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	2,55,014	418	6.1%	7.7%	5.0%	6.3%	6.3%	8.1	0.1	37.9
2	PTC India Ltd	Power	4,588	156	5.0%	7.5%	5.5%	20.2%	6.0%	9.1	0.3	9.9
3	VST Industries Ltd	FMCG	3,487	204	6.7%	4.9%	5.9%	10.8%	5.8%	12.7	0.0	19.5
4	Indian Oil Corp Ltd	Oil & Gas	1,90,665	134	8.9%	2.2%	6.2%	6.2%	5.8%	5.7	0.6	17.2
5	REC Ltd	Financial Institution	81,525	312	5.1%	5.8%	6.0%	5.8%	5.6%	5.2	NA	21.2
6	Oil & Natural Gas Corp Ltd	Oil & Gas	2,93,064	233	5.3%	5.3%	5.7%	6.2%	5.4%	6.7	0.5	12.7
7	ITC Ltd	FMCG	3,33,186	266	5.2%	5.4%	5.5%	5.5%	5.3%	16.7	0.0	35.2
8	Hindustan Petroleum Corp Ltd	Oil & Gas	75,133	350	6.0%	3.0%	6.9%	6.9%	5.3%	45.2	0.9	27.8
9	Gujarat Pipavav Port Ltd	Port & Port Services	7,708	163	4.5%	5.0%	6.4%	9.0%	5.3%	14.4	0.0	18.1
10	Power Finance Corp Ltd	Financial Institution	1,13,837	346	3.9%	4.6%	5.4%	5.4%	4.6%	4.4	NA	21.0
11	Sanofi India Ltd	Pharmaceuticals	7,128	3,089	5.4%	3.8%	4.0%	4.0%	4.4%	20.7	0.0	47.8
12	RITES Ltd	Construction	9,864	208	4.3%	3.6%	5.1%	5.1%	4.4%	23.8	0.0	15.8
13	Nirfon Ltd	Services	5,418	601	4.3%	4.3%	4.3%	6.8%	4.3%	15.1	2.5	66.1
14	HCL Technologies Ltd	Information & Technology	3,38,204	1,256	4.1%	4.3%	4.3%	4.8%	4.2%	18.4	0.1	24.0
15	Gulf Oil Lubricants India Ltd	Speciality Chemicals	5,310	1,065	3.4%	4.5%	4.8%	7.4%	4.2%	13.4	0.3	24.5
16	Bharat Petroleum Corp Ltd	Oil & Gas	1,35,426	307	3.4%	3.3%	5.7%	5.7%	4.1%	8.6	0.5	28.6
17	Infosys Ltd	Information & Technology	4,24,816	1,056	3.6%	4.1%	4.5%	4.5%	4.1%	13.6	0.1	30.8
18	NMDC Ltd	Metals & Mining	70,897	81	3.0%	4.1%	4.3%	4.3%	3.8%	9.4	0.2	23.6
19	Power Grid Corp of India Ltd	Power	2,45,908	264	4.3%	3.4%	3.4%	3.4%	3.7%	15.8	1.5	16.7
20	GAIL India Ltd	Oil & Gas	1,13,690	172	3.2%	4.4%	3.2%	3.2%	3.6%	11.4	0.3	11.3

REITS/INVITS

SI 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	7,855	64	12.5%	12.5%	11.0%	9.8%	12.0%	16.1	1.2	7.3
2	PowerGrid Infrastructure Investment Trust	InvIT	8,610	102	11.8%	11.8%	11.8%	11.8%	11.8%	10.2	0.1	13.2
3	IndiGrid Infrastructure Trust	InvIT	16,141	173	8.9%	8.9%	9.2%	9.3%	9.0%	34.9	3.5	6.5
4	Brookfield India Real Estate Trust	REIT	26,640	339	6.3%	5.5%	6.3%	6.4%	6.1%	52.4	0.9	1.7
5	Embassy Office Parks REIT	REIT	40,774	439	5.8%	5.2%	5.8%	5.9%	5.6%	170.3	1.1	4.1
6	Nexus Select Trust	REIT	25,170	166	3.0%	5.1%	5.3%	5.6%	4.5%	57.2	0.5	3.8
7	Mindspace Business Parks REIT	REIT	31,106	500	0.7%	4.4%	4.8%	5.0%	3.3%	42.9	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 dividend and one-time dividends are excluded here.

Stocks with Mcap above Rs.3,000cr is considered here.

CMP-Current market price as of 17th September 2026

P/E: Price to Earnings ratio; D/E: Debt to Equity ratio; RoE: Return on Equity.

NA-Not Applicable. LTM- 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	CreditAccess Grameen Ltd	Accumulate		Small 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	Large Cap
9	Mankind Pharma	Accumulate		Mid Cap
10	Suzlon Energy	Buy	Capital Goods	Mid Cap
11	Prestige Estates Projects	Buy	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*

Change in Rating

Sl. No.	Stock	Current Rating	Previous Rating	Change in Rating	Remarks
1	Prestige Estates Projects	Accumulate	Buy	Realty	Due to premium valuation and limited upside potential

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


BEML LTD.
Rating: **BUY**
Sector: **CONSTRUCTION VEHICLES**
Fundamental View

BEML Ltd. is a leading Indian defence PSU engaged in manufacturing rail & metro rolling stock, defence equipment, and mining & construction machinery for core infrastructure and strategic sectors.

Revenue increased 29% YoY to Rs. 820cr in Q1FY27, driven by strong execution in the Rail & Metro (+178% YoY) and Defence & Aerospace (+25% YoY) segments, supported by the ramp up of LHB coaches, metro projects, Vande Sleeper and high-speed rail programs. EBITDA turned positive at ~Rs. 2cr in Q1FY27 versus a loss of ~Rs. 49cr in Q1FY26, driven by higher volumes, improved Rail & Metro execution, and operational efficiency initiatives. Net loss reduced to Rs. 27cr from Rs. 64cr in Q1FY26, supported by strong revenue growth, positive EBITDA generation, and better fixed-cost absorption, indicating a gradual improvement in profitability. With a robust order book of ~Rs. 16,000cr (~3.7x FY26 revenue), of which 90% is concentrated in Rail & Metro (65%) and Defence (25%), BEML is increasingly positioned in high-growth, higher margin segments, providing strong multi-year revenue visibility and supporting long-term profitability improvement through sustained execution. BEML is currently trading at a 1-year forward P/E of 40x (vs. 3-year average forward P/E of 42x), supported by its strong order book, improving execution momentum, and increasing exposure to high-growth Rail & Metro and Defence segments that enhance earnings visibility and margin potential.

Technical View

BEML has decisively broken above the upper trendline of the multi-year symmetrical triangle pattern, indicating a potential continuation of the current uptrend. The stock is trading well above its 50, 100 and 200-week EMAs, reinforcing a strong bullish trend across all timeframes. Momentum indicators remain supportive, with week's RSI at ~65 and MACD in positive territory, signalling strengthening buying interest. The stock remains well-positioned for a potential move towards Rs. 2,700 over the medium term. A stop-loss at Rs. 1,740, may be maintained to manage downside risk while preserving the positive technical bias.

CMP: Rs. 2,093 (as of 23.09.2026)

Target Price: Rs. 2,700

Stop loss: Rs. 1,740

Analyst: Sheen G.

Geojit Investments Ltd., INH000019567


MRS. BECTORS FOOD SPECIALITIES LTD.
Rating: **BUY**
Sector: **PACKAGED FOODS**

Mrs. Bectors Food Specialities Ltd. (MBFSL) manufactures and markets biscuits under the Cremica brand and premium bakery products under English Oven. It is a leading supplier to QSR chains, cloud kitchens, and multiplexes in India, with a strong export and private-label manufacturing presence across the U.S., Africa, and South America.

Revenue grew 16% YoY, marking the strongest growth in seven quarters, with broad based contributions from the biscuits, bakery, and exports segments rather than being driven by a single business line. Biscuits (59% of sales) grew 15.7% YoY to Rs. 325cr, while Bakery revenue grew 17.5% YoY to Rs. 215cr, aided by a return to double-digit growth in the QSR (B2B) business. Gross margin expanded by 160bps YoY to 47.2%, aided by 2-2.5% consumer price hikes and Project IMPACT savings. EBITDA grew 23.8% YoY, with margin improving 80 bps YoY to 13.1% despite higher freight, fuel, and brand spending leading to a 24% YoY rise in other expenses. PAT increased 25.5% YoY aided by higher other income. Exports delivered high double-digit, volume-led growth without restocking benefits, while the US business returned to growth despite June shipment disruptions, aided by the launch of a peanut butter cracker SKU at Walmart. Quick commerce grew 58% YoY, while Naturbaked, the company's clean-label bakery brand, crossed a Rs. 1cr monthly revenue run rate. Meanwhile, the Kolkata and Khopoli facilities are strengthening the company's presence in East India and supporting operational expansion.

MBFSL has undertaken a significant capacity expansion to strengthen its presence in South and West India, where Cremica and English Oven remain underpenetrated. The company is well positioned to benefit from bakery-led growth, a recovery in the QSR business and sustained export momentum driven by customer additions, SKU expansion and deeper retailer engagement. Existing and ongoing capacities provide a visible growth runway, with management indicating revenue potential of ~Rs. 3,400-3,500cr from the current network. While input cost inflation may weigh on near-term margins, pricing actions, Project IMPACT savings and operating leverage should support gradual margin expansion. The ramp-up of Kolkata and Khopoli facilities, along with the planned Bengaluru unit, is expected to accelerate penetration in under-served markets and support margin-accretive growth. We value the stock at 44x on FY28 EPS (3-yr avg. 44x) to arrive at a target price of Rs. 290 and reiterate BUY.

CMP: Rs. 219 (as of 23.09.2026)

Target Price: Rs. 290

Analyst: Vincent K. A.

Geojit Investments Ltd., INH000019567

SOONER IS POWERFUL

Build the funds
to own your dream
home through SIP.

The earlier you start, the greater the benefits.

To accumulate
₹2 Cr.
in 15 years

The monthly SIP investment required will vary depending on when you begin.

If you start now

₹42,023

If you start after
5 Years

₹89,271

If you start after
10 Years

₹2,46,598

*The above is an illustration using assumed rate of return of 12% PA (Monthly compounding) only to explain the power of compounding.

Toll Free: **1800 - 571 - 5501**,
Paid Line: **0484 619 3200**.
E-mail : customercare@geojit.com



To invest, download
Geojit
Mutual Funds App



Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Geojit Financial Services Ltd., AMFI Registered Mutual fund distributor, ARN Regn.No:0098. Mutual Funds & SIPs are not Exchange traded products, and the broker is just acting as distributor and all disputes with respect to the distribution activity, would not have access to SCORES/ODR, Exchange investor redressal forum or Arbitration mechanism. The character shown is from Freepik and is for representation purpose only.

Mutual Funds BUZZ

MARKET UPDATES

- Retail price inflation rate in India rose to 4.82% in August 2026 from 4.45% in July 2026.
- Wholesale price inflation rate in India rose to 9.92% in August 2026 from 9.78% in the previous month.
- The Indian Manufacturing PMI fell to 52.8 in August 2026 from 53.5 in the previous month.
- Industrial production in India grew 6.7% year-on-year in July 2026.
- The total MF AUM rose to Rs. 87.08 lakh crore in August 2026 from Rs. 85.76 lakh crore in July 2026.
- The mutual fund industry net inflow is Rs. 41,346 crore in August 2026.
- The Equity mutual funds net inflow is Rs. 29,314 crore in August 2026.
- Debt funds net outflow is Rs. 9,225 crore in August 2026.
- SIP inflow in August 2026 is Rs. 32,297 crore. SIP accounts stood at 10.75 crore in August 2026.
- Mutual fund investors are unlikely to see any significant impact from the new UPI Merchant Discount Rate (MDR), even as UPI transactions above Rs. 2,000 become chargeable from 15th October 2026. Under the new framework announced by the National Payments Corporation of India (NPCI), UPI payments towards mutual funds, securities, stockbrokers, dealers and investment platforms will attract an MDR of 0.02%, subject to a maximum of Rs. 300 per transaction.
- An analysis of industry data as of 31st July 2026, shows that only around 5.3% of direct SIP accounts across T-30 and B-30 cities had continued for more than five years, roughly one in every 19 accounts. For regular plans, the corresponding proportion was 14.8%, or nearly one in every seven accounts.
- The Association of Mutual Funds in India (AMFI) has re-appointed Sundeep Sikka, Managing Director & CEO of Nippon Life India Asset Management, as its Chairman and Vishal Kapoor, CEO of Bandhan AMC, as Vice Chairman.
- Credit stress in mutual fund debt schemes has declined substantially over the past six years, with the number of defaults falling to just one in FY2025-26 from 125 in FY2019-20, according to the latest SEBI data.
- AMFI-Crisil data reveals that 19.2% of total mutual fund assets as of March 2026 have stayed invested for over five years. This means that Rs. 2 out of every Rs. 10 invested in mutual funds has a longevity of more than five years. In 2021, only 7.7% of the industry's total assets had stayed invested for over five years. A substantial jump from 7.7% to almost 20% in five years shows a significant shift in investor behaviour.
- Baroda BNP Paribas Asset Management India has appointed Madhu Nair as its new Chief Executive Officer (CEO).
- The mutual fund industry's equity average assets under management (AAUM) rose 9% quarter-on-quarter to Rs. 59.26 lakh crore in June 2026, from Rs. 54.13 lakh crore in March 2026. SBI – 9.51 lakh crore, ICICI Pru - 8.11 lakh crore, HDFC - 6.79 lakh crore dominate equity AAUM rankings.
- Abakus Mutual Fund has crossed the Rs. 10,000 crore assets under management (AUM) milestone within eight months of launching its first scheme in December 2025.

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	-3.14	-1.24	5.40	NIFTY 50 - TRI	-3.78	-2.85	1.76
				NIFTY 100 - TRI	-3.62	-2.57	3.77
Large & Mid Cap	-2.39	0.26	11.43	Nifty Large Midcap 250 - TRI	-3.12	-1.81	8.37
Multi Cap Fund	-1.70	1.88	15.77	NIFTY 500 - TRI	-3.10	-1.68	7.57
Mid Cap Fund	-1.96	1.21	16.17	Nifty Midcap 100 - TRI	-2.76	-1.01	13.31
Small Cap Fund	-0.001	4.82	27.23	Nifty Smallcap 100-TRI	-0.78	5.15	26.56
				Nifty Smallcap 250 - TRI	-0.79	2.60	23.93

TOPz

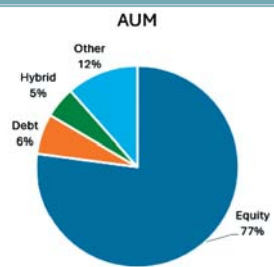
Top 5 stock purchases	Top 5 stock sales
Life Insurance Corporation of India	Eternal Ltd
Vodafone Idea Ltd.	Yes Bank Ltd.
Shiprocket Ltd.	GAIL (India) Ltd.
Meesho Ltd.	Vedanta Power Ltd.
HDFC Bank Ltd.	Kotak Mahindra Bank Ltd.
Top 5 holdings by market value	Top 5 holdings by number of schemes
ICICI Bank Ltd.	ICICI Bank Ltd.
HDFC Bank Ltd..	HDFC Bank Ltd.
Reliance Industries Ltd.	State Bank of India
Axis Bank Ltd.	Bharti Airtel Ltd.
Bharti Airtel Ltd.	Reliance Industries Ltd.

Know Your AMC

PGIM INDIA MUTUAL FUND		Inception Date	24.09.2008
Trustee	PGIM India Trustees Pvt Ltd.	Sponsors	Prudential Financial, Inc. (USA)
CEO	Mr. Abhishek Tiwari		

MAJOR ACQUISITIONS

AMC Name	Year of acquisition
–	–

SCHEME WISE ASSET OF FUNDS				ASSET CLASSIFICATION
Assets Types	No of schemes	AUM (Cr.)	% of total AUM	
Total Schemes	48	28089	100	
Equity	8	21659	77.11	
Debt	31	1794	6.39	
Hybrid	5	1407	5.01	
Other	4	3228	11.49	

FUND MANAGERS AND SCHEMES

Fund Managers	Major Schemes
Mr. Anandha Padmanabhan Anjeneyan	PGIM India Equity Savings Fund, PGIM India Flexi Cap Fund, PGIM India Large Cap Fund
Mr. Chetan Chavan	PGIM India Arbitrage Fund
Mr. Vivek Sharma	PGIM India Aggressive Hybrid Equity Fund, PGIM India ELSS Tax Saver Fund, PGIM India Midcap Fund, PGIM India Multi Cap Fund
Mr. Utsav Mehta	PGIM India Balanced Advantage Fund, PGIM India Multi Asset Allocation Fund, PGIM India Small Cap Fund
Mr. Vinay Paharia	PGIM India Large and Mid Cap Fund

BRAIN BURGER

AI washing

It is a deceptive marketing practice where companies overstate, exaggerate, or completely fabricate the use and capabilities of artificial intelligence (AI) in their products, services, or corporate operations. Derived from the term "greenwashing", this trend allows businesses to capitalize on the AI hype cycle, inflate stock valuations, and attract consumer or investor interest without deploying genuine technology.

AI washing might involve a company claiming to have used AI in the development or enhancement of its products or services without its actual involvement or using buzzwords such as "smart" or "AI-powered" without the product actually offering it or making use of it.

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	86.36	-6.47	8.79	11.65	★★★★★
INF109K01BL4	ICICI Pru Large Cap Fund(G)	23-May-08	100	103.85	-6.56	8.70	10.03	★★★★★
INF740K01243	DSP Large Cap Fund-Reg(G)	10-Mar-03	100	437.11	-7.93	8.25	7.55	★★★★★
INF205K01304	Invesco India Largecap Fund-Reg(G)	21-Aug-09	1000	70.16	-0.21	11.21	9.60	★★★★
INF251K01894	Baroda BNP Paribas Large Cap Fund-Reg(G)	23-Sep-04	5000	215.04	-2.19	9.11	8.88	★★★★
INF194K01516	Bandhan Large Cap Fund-Reg(G)	9-Jun-06	1000	75.95	-2.00	10.22	8.69	★★★★
INF179K01BE2	HDFC Large Cap Fund(G)	11-Oct-96	100	1093.00	-4.21	7.31	9.95	★★★★
INF209K01BR9	Aditya Birla SL Large Cap Fund-Reg(G)	30-Aug-02	100	499.86	-5.55	7.38	7.83	★★★★

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	36.56	6.18	19.75	16.64	★★★★★
INF194K01524	Bandhan Large & Mid Cap Fund-Reg(G)	9-Aug-05	1000	137.46	1.18	15.25	14.81	★★★★★
INF205K01247	Invesco India Large & Mid Cap Fund-Reg(G)	9-Aug-07	100	107.23	4.77	20.09	15.23	★★★★★
INF109K01431	ICICI Pru Large & Mid Cap Fund(G)	9-Jul-98	500	998.82	-1.94	12.83	14.17	★★★★★
INF789F01869	UTI Large & Mid Cap Fund-Reg(G)	20-May-09	5000	179.77	0.21	12.59	12.53	★★★★★
INF204K01406	Nippon India Vision Large & Mid Cap Fund(G)	8-Oct-95	5000	1445.54	-2.60	12.61	11.68	★★★★
INF740K01094	DSP Large & Mid Cap Fund-Reg(G)	16-May-00	100	595.19	-3.46	11.04	10.03	★★★★
INF179KA1RT1	HDFC Large & Mid Cap Fund-Reg(G)	18-Feb-94	100	336.93	-1.55	10.83	13.04	★★★★
INF336L01NY9	HSBC Large & Mid Cap Fund-Reg(G)	28-Mar-19	5000	29.31	6.94	15.62	12.66	★★★★
INF174K01187	Kotak Large & Mid Cap Fund(G)	9-Sep-04	100	339.85	-0.78	11.04	11.31	★★★★
INF955L01JR8	Baroda BNP Paribas Large & Mid Cap Fund-Reg(G)	4-Sep-20	5000	26.76	0.11	11.05	10.34	★★★★
INF200K01305	SBI Large & Midcap Fund-Reg(G)	28-Feb-93	5000	624.19	-0.49	10.28	12.05	★★★★
INF843K01047	Edelweiss Large & Mid Cap Fund-Reg(G)	14-Jun-07	100	87.87	1.06	11.60	10.92	★★★★

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	2004.27	-0.75	13.57	15.84	★★★★★
INF205KA1460	Invesco India Flexi Cap Fund-Reg(G)	14-Feb-22	100	19.02	-1.60	15.10	-	★★★★★
INF247L01478	Motilal Oswal Flexi Cap Fund-Reg(G)	28-Apr-14	500	62.74	-0.25	16.00	11.54	★★★★★
INF879O01019	Parag Parikh Flexi Cap Fund-Reg(G)	24-May-13	1000	81.36	-5.31	11.11	10.47	★★★★★
INF109KC1Q80	ICICI Pru Flexi Cap Fund(G)	19-Jul-21	500	19.93	2.31	13.60	13.34	★★★★★
INF192K01635	JM Flexi Cap Fund-Reg(G)	23-Sep-08	1000	97.82	-1.01	12.34	13.60	★★★★
INF761K01FI9	Bank of India Flexi Cap Fund-Reg(G)	29-Jun-20	5000	37.73	8.58	16.41	14.30	★★★★
INF336L01AF5	HSBC Flexi Cap Fund-Reg(G)	24-Feb-04	5000	228.85	3.67	13.68	11.66	★★★★
INF090I01239	Franklin India Flexi Cap Fund(G)	29-Sep-94	5000	1545.60	-5.30	8.92	10.52	★★★★
INF843K01KN5	Edelweiss Flexi Cap Fund-Reg(G)	3-Feb-15	100	37.82	-1.33	11.52	10.50	★★★★
INF0GCD01719	TRUSTMF Flexi Cap Fund-Reg(G)*	26-Apr-24	1000	12.09	4.95	8.27	-	-

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 Multicap Fund-Reg(G)	29-Sep-21	100	19.63	2.00	14.34	-	★★★★★
INF204K01489	Nippon India Multi Cap Fund(G)	28-Mar-05	100	292.75	-3.92	11.13	15.17	★★★★★
INF846K016E3	Axis Multicap Fund-Reg(G)	17-Dec-21	100	19.29	6.57	16.96	-	★★★★★
INF109K01613	ICICI Pru Multi Cap Fund(G)	1-Oct-94	5000	826.35	3.54	13.41	13.15	★★★★
INF179KC1BV9	HDFC Multi Cap Fund-Reg(G)	10-Dec-21	100	18.22	-4.61	9.46	-	★★★★
INF174V01317	Mahindra Manulife Multi Cap Fund-Reg(G)	11-May-17	1000	38.98	10.13	14.95	13.87	★★★★

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	193.21	6.19	20.92	17.56	★★★★★
INF179K01CR2	HDFC Mid Cap Fund-Reg(G)	25-Jun-07	100	204.32	4.46	15.66	17.37	★★★★★
INF204K01323	Nippon India Growth Mid Cap Fund(G)	8-Oct-95	100	4380.31	4.33	16.33	16.29	★★★★★
INF843K01013	Edelweiss Mid Cap Fund-Reg(G)	26-Dec-07	100	105.93	4.17	18.34	16.06	★★★★
INF247L01411	Motilal Oswal Midcap Fund-Reg(G)	24-Feb-14	500	102.07	-2.66	16.57	19.72	★★★★
INF903J01173	Sundaram Mid Cap Fund-Reg(G)	30-Jul-02	100	1452.58	3.65	16.29	15.04	★★★★
INF917K01254	HSBC Midcap Fund-Reg(G)	9-Aug-04	5000	460.38	15.62	21.62	16.82	★★★★
INF174V01473	Mahindra Manulife Mid Cap Fund-Reg(G)	30-Jan-18	1000	35.06	5.81	15.09	15.30	★★★★

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	51.01	7.80	22.29	17.35	★★★★★
INF205K011T7	Invesco India Smallcap Fund-Reg(G)	30-Oct-18	100	47.26	12.07	20.51	17.95	★★★★★
INF204K01HY3	Nippon India Small Cap Fund(G)\$	16-Sep-10	5000	180.96	6.04	13.41	17.17	★★★★★
INF179KA1RZ8	HDFC Small Cap Fund-Reg(G)	3-Apr-08	100	137.28	-4.28	9.12	13.38	★★★★
INF090I01569	Franklin India Small Cap Fund(G)	13-Jan-06	5000	175.91	2.96	11.43	14.50	★★★★
INF740K01797	DSP Small Cap Fund-Reg(G)	14-Jun-07	100	226.44	14.11	15.69	16.68	★★★★
INF754K01JJ4	Edelweiss Small Cap Fund-Reg(G)	7-Feb-19	100	46.59	5.22	12.90	14.68	★★★★
INF0GCD01776	TRUSTMF Small Cap Fund-Reg(G)*	4-Nov-24	1000	13.27	26.38	16.40		—

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	415.66	-5.10	11.74	13.46	★★★★★
INF179K01BB8	HDFC ELSS-Tax Saver Fund(G)	31-Mar-96	500	1326.79	-7.02	10.73	12.74	★★★★★
INF247L01544	Motilal Oswal ELSS Tax Saver Fund-Reg(G)	21-Jan-15	500	56.66	7.54	19.60	15.43	★★★★★
INF740K01185	DSP ELSS Tax Saver Fund-Reg(G)	18-Jan-07	500	133.54	-3.72	10.73	10.17	★★★★
INF677K01064	HSBC ELSS Tax saver Fund-Reg(G)	27-Feb-06	500	138.66	1.95	13.98	11.30	★★★★
INF090I01775	Franklin India ELSS Tax Saver Fund(G)	10-Apr-99	500	1381.55	-6.24	8.61	10.37	★★★★
INF192K01650	JM ELSS-Tax Saver Fund(G)	31-Mar-08	500	51.35	4.68	13.87	12.55	★★★★
INF204K01GK4	Nippon India ELSS Tax Saver Fund(G)	21-Sep-05	500	126.39	-2.29	10.15	10.46	★★★★

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	
INF179K01574	HDFC Focused Fund-Reg(G)	17-Sep-04	100	226.00	-3.44	12.72	16.18	★★★★★
INF109K01BZ4	ICICI Pru Focused Fund(G)	28-May-09	500	91.80	-1.94	14.14	13.53	★★★★★
INF205KA1189	Invesco India Focused Fund-Reg(G)	29-Sep-20	1000	28.55	-0.07	18.32	12.83	★★★★★
INF174V01AD4	Mahindra Manulife Focused Fund-Reg(G)	17-Nov-20	1000	25.65	-2.90	10.21	11.04	★★★★★
INF194K01466	Bandhan Focused Fund-Reg(G)	16-Mar-06	1000	90.33	3.42	13.62	10.85	★★★★
INF760K01JT0	Canara Rob Focused Fund-Reg(G)	17-May-21	5000	19.28	-4.98	10.05	9.76	★★★★
INF192K01577	JM Focused Fund-Reg(G)	5-Mar-08	1000	19.85	-1.19	9.77	11.41	★★★★
INF754K01OLO	Edelweiss Focused Fund-Reg(G)	1-Aug-22	100	16.03	-2.78	9.67	-	★★★★
INF740K01532	DSP Focused Fund-Reg(G)	10-Jun-10	100	53.54	-1.94	10.40	8.74	★★★★

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	110.71	1.01	13.50	14.20	★★★★★
INF846K013C4	Axis Value Fund-Reg(G)	22-Sep-21	100	19.65	5.14	15.43	-	★★★★★
INF109K01AF8	ICICI Pru Value Fund(G)	16-Aug-04	500	442.82	-6.47	9.94	13.21	★★★★★
INF204K01GB3	Nippon India Value Fund(G)	8-Jun-05	500	216.14	-4.59	11.98	12.21	★★★★
INF137A01037	JM Value Fund-Reg(G)	2-Jun-97	1000	94.78	-3.42	10.14	13.17	★★★★
INF179K01426	HDFC Value Fund-Reg(G)	1-Feb-94	100	772.63	4.09	13.70	12.48	★★★★

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	52.97	5.80	20.97	19.24	★★★★★
INF109K01AV5	ICICI Pru Infrastructure Fund(G)	31-Aug-05	5000	195.97	0.42	15.74	19.94	★★★★★
INF179K01GF8	HDFC Infrastructure Fund(G)	10-Mar-08	100	45.46	-4.58	12.59	17.81	★★★★
INF740K01151	DSP India T.I.G.E.R Fund-Reg(G)	11-Jun-04	100	350.68	10.93	17.95	19.38	★★★★
INF090I01AE7	Franklin Build India Fund(G)	4-Sep-09	5000	136.84	-3.50	14.36	16.55	★★★★

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	395.11	-1.19	11.61	13.57	★★★★★
INF754K01202	Edelweiss Aggressive Hybrid Fund-Reg(G)	11-Aug-09	100	63.79	-0.17	10.57	11.00	★★★★★
INF174V01754	Mahindra Manulife Aggressive Hybrid Fund-Reg(G)	19-Jul-19	1000	25.99	-5.34	8.78	9.24	★★★★★
INF789F01323	UTI Aggressive Hybrid Fund-Reg(G)	2-Jan-95	1000	396.83	-1.62	8.93	9.92	★★★★★
INF192K01544	JM Aggressive Hybrid Fund-Reg(G)	1-Apr-95	1000	118.23	-2.90	10.36	11.11	★★★★
INF204K01FW1	Nippon India Aggressive Hybrid Fund(G)	8-Jun-05	500	104.30	-1.36	8.80	9.79	★★★★
INF740K01318	DSP Aggressive Hybrid Fund-Reg(G)	27-May-99	100	338.78	-5.74	7.89	7.14	★★★★
INF761K01DP9	Bank of India Aggressive Hybrid Fund-Reg(G)	20-Jul-16	5000	42.50	11.52	14.91	12.83	★★★★
INF205K011Q3	Invesco India Aggressive Hybrid Fund-Reg(G)	30-Jun-18	1000	20.86	-7.93	8.34	7.47	★★★★

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	510.04	-1.77	9.94	13.30	★★★★★
INF200KA1Y40	SBI Balanced Advantage Fund-Reg(G)	31-Aug-21	5000	15.56	1.09	8.23	9.01	★★★★★
INF955L01HC4	Baroda BNP Paribas Balanced Advantage Fund-Reg(G)	14-Nov-18	5000	25.18	3.21	9.72	9.24	★★★★★
INF846K01A52	Axis Balanced Advantage Fund-Reg(G)	1-Aug-17	100	21.05	0.19	9.41	7.90	★★★★
INF109K01BH2	ICICI Pru Balanced Advantage Fund(G)	30-Dec-06	500	77.09	2.39	9.83	9.83	★★★★
INF084M01AB8	Aditya Birla SL Balanced Advantage Fund(G)	25-Apr-00	100	111.37	4.04	9.74	8.71	★★★★
INF204K01604	Nippon India Balanced Advantage Fund(G)	15-Nov-04	100	180.29	0.97	8.80	8.14	★★★★

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	24.70	9.82	16.87	13.76	★★★★★
INF109K01761	ICICI Pru Multi Asset Allocation Fund(G)	31-Oct-02	500	793.34	2.23	12.72	14.73	★★★★
INF789F01AP6	UTI Multi Asset Allocation Fund-Reg(G)	17-Dec-08	5000	76.97	1.74	13.36	11.74	★★★★
INF200K01800	SBI Multi Asset Allocation Fund-Reg(G)	30-Nov-05	5000	66.06	9.09	13.41	12.21	★★★★

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	40.17	6.10	6.86	6.28	★★★★★
INF205K01122	Invesco India Arbitrage Fund-Reg(G)	30-Apr-07	1000	34.22	6.14	6.78	6.32	★★★★★
INF200K01156	SBI Arbitrage Fund-Reg(G)	3-Nov-06	5000	36.23	5.99	6.74	6.30	★★★★★
INF789FB1RJ0	UTI Arbitrage Fund-Reg(G)	29-Jun-06	5000	37.55	6.03	6.80	6.10	★★★★★
INF179K01343	HDFC Arbitrage Fund-Reg(G)	23-Oct-07	100	32.82	6.03	6.74	6.08	★★★★
INF754K01EF3	Edelweiss Arbitrage Fund-Reg(G)	27-Jun-14	100	20.75	6.00	6.71	6.14	★★★★
INF209K01264	Aditya Birla SL Arbitrage Fund(G)	24-Jul-09	1000	28.45	6.00	6.69	6.03	★★★★
INF109K01BF6	ICICI Pru Arbitrage Fund(G)	30-Dec-06	500	36.78	6.09	6.75	6.12	★★★★
INF194K01649	Bandhan Arbitrage Fund-Reg(G)	21-Dec-06	100	34.64	5.73	6.56	5.96	★★★★

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	36.41	5.93	11.63	9.79	★★★★★
INF174K01C78	Kotak Equity Savings Fund(G)	13-Oct-14	100	27.29	2.90	8.67	8.81	★★★★★
INF843K01KG9	Edelweiss Equity Savings Fund-Reg(G)	13-Oct-14	100	27.25	6.45	9.98	8.26	★★★★★
INF769K01EI5	Mirae Asset Equity Savings Fund-Reg(G)	17-Dec-18	5000	21.10	3.50	8.35	7.72	★★★★
INF173K01213	Sundaram Equity Savings Fund(G)	23-May-02	100	70.57	-0.36	6.91	7.41	★★★★
INF789F1A744	UTI Equity Savings Fund-Reg(G)	30-Aug-18	5000	18.68	2.00	6.81	7.57	★★★★
INF200KA1DA4	SBI Equity Savings Fund-Reg(G)	27-May-15	1000	24.58	2.08	7.16	7.49	★★★★

* Returns given are for 1 year and since inception respectively.

\$ Lumpsum Investment not allowed

“ In all my 55 years on Wall Street, before I retired to do something vastly more important, I was never able to say when the market would go up or down. Nor was I able to find anybody on Earth whose opinion I would value on the subject of when it would go up and down. ”

— Sir John Templeton



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	5.14	0.00	0.41	2.58	5.28	★★★★★
INF846K01O23	Axis Overnight Fund-Reg(G)	100	5.32	0.00	0.41	2.59	5.26	★★★★★
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	0.54	3.43	6.42	★★★★★
INF0QA701094	Bajaj Finserv Liquid Fund-Reg(G)	100	6.06	0.10	0.51	3.38	6.30	★★★★
ULTRA SHORT DURATION 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	7.09	0.74	0.47	3.56	6.42	★★★★
INF200K01LJ4	SBI Ultra Short Term Fund-Reg(G)	5,000	7.18	0.65	0.53	3.39	6.28	★★★★
LOW DURATION 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	7.17	0.89	0.42	3.34	6.13	★★★★★
INF846K01537	Axis Ultra Short to Short Term Fund-Reg(G)	100	5.00	0.48	0.39	3.24	6.06	★★★★★
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	6.79	0.41	0.53	3.56	6.46	★★★★★
INF277K01LQ7	Tata Money Market Fund-Reg(G)	5,000	6.74	0.42	0.53	3.55	6.41	★★★★★
SHORT DURATION 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 Duration Fund.								
INF179K01CU6	HDFC Short Term Fund(G)	100	7.78	3.28	-0.14	2.71	5.29	★★★★★
INF846K01644	Axis Short Term Fund-Reg(G)	100	7.25	2.85	-0.02	2.91	5.37	★★★★★
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	7.36	4.44	-0.62	1.75	4.45	★★★★★
DYNAMIC BOND 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	8.03	12.70	-0.74	2.62	4.70	★★★★★
MEDIUM DURATION 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	5.83	-0.15	3.76	6.67	★★★★★

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%	

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)	188798	2.99	388311	10.17	1218533	13.53	2833908	14.00
ICICI Pru Large Cap Fund(G)	186140	1.99	374788	8.71	1162797	12.64	2654398	13.23
DSP Large Cap Fund-Reg(G)	184771	1.49	369090	8.08	1036410	10.47	2141050	10.71
Invesco India Largecap Fund-Reg(G)	200209	6.82	395794	10.89	1176908	12.86	2601292	12.99
Baroda BNP Paribas Large Cap Fund-Reg(G)	189390	3.06	374733	8.66	1128297	12.05	2550199	12.75
Bandhan Large Cap Fund-Reg(G)	193941	4.80	381390	9.47	1116900	11.91	2335259	11.75
HDFC Large Cap Fund(G)	185406	1.77	369722	8.19	1107211	11.73	2431794	12.22
Aditya Birla SL Large Cap Fund-Reg(G)	186873	2.32	364597	7.65	1070567	11.11	2413204	12.13
JM Large Cap Fund-Reg(G)	185410	1.74	368576	8.04	1057888	10.86	2188060	10.97
Large & Mid Cap Funds								
Motilal Oswal Large & Midcap Fund-Reg(G)	225056	15.20	494179	20.14	-	-	-	-
Bandhan Large & Mid Cap Fund-Reg(G)	206592	9.04	444804	15.67	1416527	16.34	3178151	15.33
Invesco India Large & Mid Cap Fund-Reg(G)	224936	15.19	478752	18.85	1494505	17.42	3540556	16.61
ICICI Pru Large & Mid Cap Fund(G)	200354	7.12	419922	13.43	1394148	16.09	3144888	15.23
UTI Large & Mid Cap Fund-Reg(G)	199247	6.60	417859	13.14	1325720	15.11	2862865	14.12
Nippon India Vision Large & Mid Cap Fund(G)	198378	6.14	412000	12.47	1256340	14.06	2701193	13.42
DSP Large & Mid Cap Fund-Reg(G)	192236	4.11	396915	11.01	1240039	13.84	3003476	14.66
HDFC Large & Mid Cap Fund-Reg(G)	196433	5.54	410047	12.31	1358249	15.53	2826921	13.96
HSBC Large & Mid Cap Fund-Reg(G)	216600	12.45	445944	15.88	-	-	-	-
Kotak Large & Mid Cap Fund(G)	197383	5.95	404524	11.82	1296184	14.69	3125260	15.13
Baroda BNP Paribas Large & Mid Cap Fund-Reg(G)	195093	4.99	395586	10.81	-	-	-	-
SBI Large & Midcap Fund-Reg(G)	197957	6.13	398510	11.21	1292824	14.63	3131730	15.15
Edelweiss Large & Mid Cap Fund-Reg(G)	200263	6.80	404391	11.73	1291352	14.58	2949166	14.44
Multi Cap Funds								
Kotak Multicap Fund-Reg(G)	204327	8.66	-	-	-	-	-	-
Nippon India Multi Cap Fund(G)	196749	5.70	423770	13.68	1435749	16.58	3256079	15.59
Axis Multicap Fund-Reg(G)	218966	13.17	-	-	-	-	-	-
ICICI Pru Multi Cap Fund(G)	206798	9.17	431336	14.46	1355904	15.55	3184325	15.36
HDFC Multi Cap Fund-Reg(G)	190495	3.56	-	-	-	-	-	-
Mahindra Manulife Multi Cap Fund-Reg(G)	215043	11.76	444654	15.65	-	-	-	-
Mid Cap Funds								
Invesco India Midcap Fund-Reg(G)	230249	16.94	502136	20.88	1739386	20.26	4647024	19.72
HDFC Mid Cap Fund-Reg(G)	210727	10.27	467804	17.66	1626990	18.88	4396238	19.01
Nippon India Growth Mid Cap Fund(G)	212494	10.99	467291	17.70	1687153	19.59	4138251	18.35
Edelweiss Mid Cap Fund-Reg(G)	214892	11.73	467828	17.73	1678249	19.49	4659116	19.69
Motilal Oswal Midcap Fund-Reg(G)	207405	9.43	466156	17.66	1699540	19.75	-	-
Sundaram Mid Cap Fund-Reg(G)	211061	10.56	456878	16.80	1419475	16.40	3611871	16.80
HSBC Midcap Fund-Reg(G)	236514	18.79	511980	21.65	1589780	18.58	4372474	19.02
Mahindra Manulife Mid Cap Fund-Reg(G)	208814	9.73	454507	16.53	-	-	-	-

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)	203665	7.98	432024	14.43	1433587	16.54	3291957	15.71
Invesco India Flexi Cap Fund-Reg(G)	206400	9.01	-	-	-	-	-	-
Motilal Oswal Flexi Cap Fund-Reg(G)	209308	9.97	437669	15.04	1192827	13.15	-	-
Parag Parikh Flexi Cap Fund-Reg(G)	192776	4.30	392869	10.60	1389555	15.96	-	-
ICICI Pru Flexi Cap Fund(G)	208962	9.92	427756	14.15	-	-	-	-
JM Flexi Cap Fund-Reg(G)	194409	5.09	417274	13.17	1380463	15.90	3350935	15.96
Bank of India Flexi Cap Fund-Reg(G)	212513	11.20	450272	16.31	-	-	-	-
HSBC Flexi Cap Fund-Reg(G)	207647	9.52	422901	13.71	1255873	14.14	2828671	14.01
Franklin India Flexi Cap Fund(G)	187003	2.37	380490	9.36	1208594	13.38	2819325	13.94
Edelweiss Flexi Cap Fund-Reg(G)	195469	5.07	395738	10.80	1229756	13.64	-	-
Small Cap Funds								
Bandhan Small Cap Fund-Reg(G)	226735	15.59	516933	21.92	-	-	-	-
Invesco India Smallcap Fund-Reg(G)	229453	16.54	501336	20.72	-	-	-	-
Nippon India Small Cap Fund(G)	210457	10.27	460022	17.03	1858350	21.36	6000232	22.54
HDFC Small Cap Fund-Reg(G)	195249	5.34	414148	12.84	1480025	17.18	3801250	17.39
Franklin India Small Cap Fund(G)	198107	6.30	427334	14.10	1450756	16.81	4003987	17.98
DSP Small Cap Fund-Reg(G)	228098	16.01	475930	18.52	1678329	19.52	4915368	20.31
Edelweiss Small Cap Fund-Reg(G)	209607	10.04	440333	15.27	-	-	-	-
Tata Small Cap Fund-Reg(G)	198882	6.61	413792	12.83	-	-	-	-
Equity Linked Savings Scheme								
SBI ELSS Tax Saver Fund-Reg(G)	188433	2.72	407983	12.07	1313406	14.89	2948424	14.43
HDFC ELSS-Tax Saver Fund(G)	189525	3.13	398010	11.09	1220558	13.53	2677945	13.32
Motilal Oswal ELSS Tax Saver Fund-Reg(G)	219719	13.41	476627	18.58	1491775	17.34	-	-
DSP ELSS Tax Saver Fund-Reg(G)	190995	3.61	390671	10.33	1258772	14.10	3138798	15.15
HSBC ELSS Tax saver Fund-Reg(G)	206977	9.16	422603	13.59	1231382	13.73	2806384	13.89
Franklin India ELSS Tax Saver Fund(G)	185179	1.78	377194	9.05	1159038	12.61	2652533	13.25
JM ELSS-Tax Saver Fund(G)	209554	10.05	430748	14.39	1390043	16.00	3364153	15.98
Nippon India ELSS Tax Saver Fund(G)	193842	4.79	391502	10.53	1113643	11.86	2471650	12.42
Parag Parikh ELSS Tax Saver Fund-Reg(G)	179705	-0.28	358893	6.99	-	-	-	-
Value Funds								
HSBC Value Fund-Reg(G)	199447	6.66	428473	14.15	1391285	16.01	3683245	17.01
Axis Value Fund-Reg(G)	211086	10.41	446819	15.80	-	-	-	-
ICICI Pru Value Fund(G)	187160	2.31	391650	10.45	1329577	15.13	3299776	15.73
Nippon India Value Fund(G)	190018	3.31	402454	11.55	1334541	15.20	3152981	15.21
JM Value Fund-Reg(G)	189534	3.50	409640	12.48	1339746	15.37	3260218	15.66
HDFC Value Fund-Reg(G)	206848	8.99	422620	13.52	1284083	14.48	2991735	14.61
Tata Value Fund(G)	190516	3.80	394903	10.98	1192553	13.19	2985046	14.64

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								
HDFC Focused Fund-Reg(G)	199148	6.54	422118	13.54	1354757	15.51	2939085	14.42
ICICI Pru Focused Fund(G)	202641	7.88	424496	13.87	1376044	15.85	3014958	14.74
Invesco India Focused Fund-Reg(G)	210827	10.43	444877	15.69	-	-	-	-
Mahindra Manulife Focused Fund-Reg(G)	187946	2.62	387836	10.08	-	-	-	-
Bandhan Focused Fund-Reg(G)	206779	9.24	414115	12.86	1172954	12.86	2446299	12.32
Canara Rob Focused Fund-Reg(G)	194844	5.00	387636	10.06	-	-	-	-
JM Focused Fund-Reg(G)	194107	4.80	397774	11.12	1122791	11.99	2572841	12.88
Edelweiss Focused Fund-Reg(G)	191525	3.94	-	-	-	-	-	-
DSP Focused Fund-Reg(G)	195412	5.15	392275	10.50	1113591	11.81	2454237	12.31
Franklin India Focused Equity Fund(G)	178051	-0.77	353466	6.45	1119310	11.96	2827192	13.98
Infrastructure Funds								
LIC MF Infra Fund-Reg(G)	219420	13.60	501058	20.80	1691418	19.75	3492555	16.48
ICICI Pru Infrastructure Fund(G)	202559	7.64	465834	17.52	1710502	19.82	3705169	17.07
HDFC Infrastructure Fund(G)	190618	3.64	442151	15.43	1345861	15.39	2561216	12.83
DSP India T.I.G.E.R Fund-Reg(G)	218369	12.89	498289	20.35	1733625	20.10	3935942	17.78
Franklin Build India Fund(G)	192220	4.21	438445	15.09	1519346	17.65	4073117	18.16
Aggressive Hybrid Funds								
ICICI Pru Aggressive Hybrid Fund(G)	198477	6.35	406232	12.01	1340323	15.32	3193136	15.38
Edelweiss Aggressive Hybrid Fund-Reg(G)	196957	5.83	392808	10.66	1173691	12.84	2487727	12.49
Mahindra Manulife Aggressive Hybrid Fund-Reg(G)	190069	3.39	375441	8.80	-	-	-	-
UTI Aggressive Hybrid Fund-Reg(G)	191271	3.90	379130	9.24	1108715	11.78	2342905	11.80
JM Aggressive Hybrid Fund-Reg(G)	190627	3.79	396604	11.12	1213522	13.50	2490101	12.53
Nippon India Aggressive Hybrid Fund(G)	193707	4.72	380060	9.33	1011650	10.05	2119602	10.61
DSP Aggressive Hybrid Fund-Reg(G)	188286	2.85	366252	7.85	1049344	10.74	2340449	11.78
Bank of India Aggressive Hybrid Fund-Reg(G)	216075	12.42	443296	15.72	1454063	16.91	-	-
Invesco India Aggressive Hybrid Fund-Reg(G)	184084	1.22	360449	7.12	-	-	-	-
Franklin India Aggressive Hybrid Fund(G)	188483	2.95	366725	7.92	1043864	10.65	2287852	11.52
Balanced Advantage Funds								
HDFC Balanced Advantage Fund(G)	191496	3.96	394712	10.85	1239716	13.86	2759386	13.70
SBI Balanced Advantage Fund-Reg(G)	193376	4.68	371271	8.43	-	-	-	-
Baroda BNP Paribas Balanced Advantage Fund-Reg(G)	200417	6.89	386286	9.92	-	-	-	-
Axis Balanced Advantage Fund-Reg(G)	194838	5.08	373210	8.58	-	-	-	-
ICICI Pru Balanced Advantage Fund(G)	201603	7.42	384506	9.81	1060103	10.94	2273448	11.45
Aditya Birla SL Balanced Advantage Fund(G)	202796	7.84	384467	9.82	1029020	10.38	2143294	10.76
Nippon India Balanced Advantage Fund(G)	196356	5.66	372419	8.54	996109	9.77	2119338	10.62
Mahindra Manulife Balanced Advantage Fund	195362	5.27	-	-	-	-	-	-

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)	221763	13.97	446095	15.83	-	-	-	-
ICICI Pru Multi Asset Allocation Fund(G)	204486	8.35	417643	13.12	1353551	15.50	3128893	15.15
UTI Multi Asset Allocation Fund-Reg(G)	200740	7.02	408718	12.20	1102218	11.64	2076354	10.36
SBI Multi Asset Allocation Fund-Reg(G)	212768	11.04	420592	13.40	1157629	12.58	2319940	11.67
Arbitrage Funds								
Kotak Arbitrage Fund(G)	198312	6.38	354413	6.59	816626	6.00	1465617	6.20
Invesco India Arbitrage Fund-Reg(G)	198241	6.35	354311	6.58	814484	5.95	1450795	6.07
SBI Arbitrage Fund-Reg(G)	198125	6.32	353922	6.54	811917	5.89	1446573	6.04
UTI Arbitrage Fund-Reg(G)	198297	6.37	353712	6.51	812094	5.89	1446482	6.04
HDFC Arbitrage Fund-Reg(G)	198118	6.30	353368	6.47	806789	5.77	1431903	5.91
Edelweiss Arbitrage Fund-Reg(G)	197930	6.27	353093	6.45	811875	5.89	-	-
Aditya Birla SL Arbitrage Fund(G)	197996	6.27	352866	6.41	808544	5.81	1440534	5.99
ICICI Pru Arbitrage Fund(G)	198204	6.35	353473	6.49	810784	5.87	1452462	6.09
Bandhan Arbitrage Fund-Reg(G)	197438	6.08	351802	6.30	803976	5.70	1432836	5.92
Equity Savings Funds								
HSBC Equity Savings Fund-Reg(G)	207513	9.48	395588	11.02	1029294	10.41	-	-
Kotak Equity Savings Fund(G)	197745	6.19	370861	8.40	963254	9.15	-	-
Edelweiss Equity Savings Fund-Reg(G)	205042	8.74	380922	9.54	978289	9.47	-	-
Mirae Asset Equity Savings Fund-Reg(G)	199154	6.64	370520	8.35	-	-	-	-
Sundaram Equity Savings Fund(G)	191975	4.13	358296	6.97	954214	8.94	1792819	8.62
UTI Equity Savings Fund-Reg(G)	192371	4.32	358176	6.99	-	-	-	-
SBI Equity Savings Fund-Reg(G)	194825	5.11	363488	7.55	938725	8.63	-	-

DID YOU KNOW?

Momentum mutual funds are distinguished by their strategy of investing in securities that have shown strong and steady price growth over a period, typically ranging from six to twelve months. This approach is fundamentally different from value investing, which focuses on assets perceived to be undervalued. Momentum funds will chase higher returns but at the cost of higher risk. Hence downside protection

MOMENTUM FUND

might be limited. Since trends are not permanent, there is a constant risk that the market might change direction, resulting in potential losses for momentum investors. It needs constant research. This investment strategy is highly time-intensive; you need to keep track of the price of a specific stock or a basket of stocks daily to choose a suitable investment plans and reduce the risk of potential losses.

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	59.57	-5.97	7.74	7.08	★★★★
INF174K01153	Kotak Large Cap Fund(G)	4-Feb-03	100	544.88	-5.21	7.65	7.47	★★★★
INF754K01046	Edelweiss Large Cap Fund-Reg(G)	20-May-09	100	80.88	-3.63	7.44	7.84	★★★
INF761K01FO7	Bank of India Large Cap Fund-Reg(G)	29-Jun-21	5000	16.28	1.24	10.21	7.72	★★★
INF277K01931	Tata Large Cap Fund-Reg(G)	7-May-98	5000	489.90	-3.09	7.99	8.03	★★★

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	34.09	5.89	13.70	11.27	★★★
INF761K01108	Bank of India Large & Mid Cap Fund-Reg(G)	21-Oct-08	5000	91.01	4.33	11.42	10.18	★★★
INF767K01NB5	LIC MF Large & Midcap Fund-Reg(G)	25-Feb-15	5000	37.86	-2.36	11.31	9.26	★★★
INF760K01167	Canara Rob Large and Mid Cap Fund-Reg(G)	11-Mar-05	5000	250.30	-4.60	10.36	8.81	★★★
INF090I01205	Franklin India Large & Mid Cap Fund(G)	2-Mar-05	5000	184.97	-4.29	9.44	8.73	★★★

Equity - Multi Cap Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF336L01QQ8	HSBC Multi Cap Fund-Reg(G)	30-Jan-23	5000	19.73	4.74	15.61	-	★★★★★
INF767K01RH3	LIC MF Multi Cap Fund-Reg(G)	31-Oct-22	5000	18.11	5.58	15.24	-	★★★★★
INF761K01FU4	Bank of India Multi Cap Fund-Reg(G)	3-Mar-23	5000	19.46	9.02	15.39	-	★★★★
INF955L01674	Baroda BNP Paribas Multi Cap Fund-Reg(G)	12-Sep-03	5000	287.02	-0.70	12.35	11.18	★★★★
INF200KA15E8	SBI Multicap Fund-Reg(G)	8-Mar-22	5000	16.81	-1.71	11.18	-	★★★★
INF582M01IS8	Union Multicap Fund-Reg(G)	19-Dec-22	1000	17.11	6.74	12.45	-	★★★
INF205K01DN2	Invesco India Multicap Fund-Reg(G)	17-Mar-08	1000	129.40	-1.08	11.29	10.05	★★★
INF194KB1CI6	Bandhan Multi Cap Fund-Reg(G)	2-Dec-21	1000	17.04	-1.19	10.06	-	★★★
INF760K01KR2	Canara Rob Multi Cap Fund-Reg(G)	28-Jul-23	5000	14.58	-0.68	12.05	-	★★★
INF173K01940	Sundaram Multi Cap Fund(G)	25-Oct-00	100	384.48	-0.37	11.01	10.59	★★★
INF209KB1Y23	Aditya Birla SL Multi-Cap Fund-Reg(G)	7-May-21	500	20.88	5.67	12.09	11.18	★★★

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	1898.65	5.12	12.43	10.08	★★★★
INF0QA701383	Bajaj Finserv Flexi Cap Fund-Reg(G)	14-Aug-23	500	15.24	2.56	14.61	-	★★★★
INF174K01336	Kotak Flexi Cap Fund(G)	11-Sep-09	100	81.99	-3.61	9.22	8.87	★★★★
INF740K01037	DSP Flexi Cap Fund-Reg(G)	7-Jun-07	100	99.65	-4.02	8.73	7.87	★★★
INF251K01QW9	Baroda BNP Paribas Flexi Cap Fund-Reg(G)	17-Aug-22	5000	15.49	0.29	9.79	-	★★★
INF579M01AP7	360 ONE Flexicap Fund-Reg(G)	30-Jun-23	1000	16.01	5.07	14.42	-	★★★
INF174V01AP8	Mahindra Manulife Flexi Cap Fund-Reg(G)	23-Aug-21	1000	15.48	-5.31	7.13	8.90	★★★
INF194K01391	Bandhan Flexi Cap Fund-Reg(G)	28-Sep-05	1000	204.34	-2.76	9.11	8.54	★★★
INF769K01JG8	Mirae Asset Flexi Cap Fund-Reg(G)	24-Feb-23	5000	15.84	-0.44	9.46	-	★★★

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	20.61	5.07	15.91	-	★★★★
INF109K01AN2	ICICI Pru Mid Cap Fund(G)	28-Oct-04	5000	330.63	10.04	18.93	15.60	★★★
INF194KB1DM6	Bandhan Mid Cap Fund-Reg(G)	18-Aug-22	1000	18.82	5.81	15.67	-	★★★
INF090I01809	Franklin India Mid Cap Fund(G)	1-Dec-93	5000	2737.71	-0.74	13.71	12.13	★★★
INF174K01DS9	Kotak Mid Cap Fund-Reg(G)	30-Mar-07	100	141.66	3.01	15.53	14.56	★★★
INF760K01KL5	Canara Rob Mid Cap Fund-Reg(G)	2-Dec-22	5000	17.93	2.34	14.69	-	★★★
INF277K01626	Tata Mid Cap Fund-Reg(G)	1-Jul-94	5000	449.54	3.33	12.88	12.82	★★★

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	22.21	13.74	17.91	-	★★★★
INF761K01ER3	Bank of India Small Cap Fund-Reg(G)	19-Dec-18	5000	57.12	22.26	19.03	17.67	★★★★
INF903J01470	Sundaram Small Cap Fund(G)	15-Feb-05	100	293.42	12.13	15.07	15.28	★★★★
INF846K01K01	Axis Small Cap Fund-Reg(G)	29-Nov-13	100	114.79	7.10	13.46	14.13	★★★
INF917K01QC7	HSBC Small Cap Fund-Reg(G)	12-May-14	5000	89.29	8.88	12.58	15.81	★★★
INF582M01BY1	Union Small Cap Fund-Reg(G)	10-Jun-14	1000	58.84	17.82	15.16	15.46	★★★
INF397L01JW3	LIC MF Small Cap Fund-Reg(G)	21-Jun-17	5000	34.77	11.86	16.55	16.18	★★★

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	134.53	9.29	12.26	12.76	★★★★
INF740KA1PM0	DSP Value Fund-Reg(G)	10-Dec-20	100	22.97	5.91	14.62	11.65	★★★
INF760K01JZ7	Canara Rob Value Fund-Reg(G)	3-Sep-21	5000	17.35	-4.14	8.26	11.53	★★★

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	26.61	5.50	12.29	10.62	★★★★
INF579M01878	360 ONE Focused Fund-Reg(G)	30-Oct-14	1000	47.85	1.46	9.50	9.72	★★★
INF200K01370	SBI Focused Fund-Reg(G)	11-Oct-04	5000	392.44	9.30	13.43	10.40	★★★
INF209K01462	Aditya Birla SL Focused Fund(G)	24-Oct-05	1000	141.44	0.13	10.14	8.97	★★★
INF174KA1EK3	Kotak Focused Fund-Reg(G)	16-Jul-19	100	26.34	2.54	11.77	9.94	★★★

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	64.87	13.13	18.92	18.41	★★★★
INF194K01BY9	Bandhan Infrastructure Fund-Reg(G)	8-Mar-11	1000	47.02	-6.21	12.91	14.17	★★★
INF205K01CD5	Invesco India Infrastructure Fund-Reg(G)	21-Nov-07	1000	65.11	0.98	16.40	16.58	★★★

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	97.29	1.66	12.70	10.13	★★★★
INF761K01181	Bank of India ELSS Tax Saver Fund-Reg(G)	25-Feb-09	500	160.44	0.35	9.79	9.30	★★★
INF769K01DK3	Mirae Asset ELSS Tax Saver Fund-Reg(G)	28-Dec-15	500	48.89	-0.92	9.85	9.28	★★★
INF109K01464	ICICI Pru ELSS-Tax Saver Fund(G)	19-Aug-99	500	903.18	-4.63	8.90	8.75	★★★
INF754K01517	Edelweiss ELSS Tax saver Fund-Reg(G)	30-Dec-08	500	112.15	1.91	10.48	9.61	★★★

Aggressive Hybrid Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF194KA1U15	Bandhan Aggressive Hybrid Fund-Reg(G)	30-Dec-16	1000	27.36	4.02	11.82	9.66	★★★★
INF174K01E92	Kotak Aggressive Hybrid Fund-Reg(G)	3-Nov-14	100	63.90	1.23	10.57	10.40	★★★
INF917K01LB0	HSBC Aggressive Hybrid Fund-Reg(G)	7-Feb-11	5000	58.80	3.58	11.43	9.51	★★★
INF251K01OW4	Baroda BNP Paribas Aggressive Hybrid Fund-Reg(G)	7-Apr-17	5000	27.47	-1.64	8.55	8.18	★★★
INF200K01107	SBI Aggressive Hybrid Fund-Reg(G)	6-Jan-96	1000	307.29	1.73	10.19	8.65	★★★

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	43.68	0.12	7.67	7.01	★★★
INF174KA1186	Kotak Balanced Advantage Fund-Reg(G)	3-Aug-18	100	20.65	0.26	7.64	7.47	★★★

Multi Asset Allocation Funds

ISIN Code	Scheme Name	Inception Date	Minimum Investment	NAV	CAGR %			Geojit Rating
					1 year	3 years	5 years	
INF209KB12R6	Aditya Birla SL Multi Asset Allocation Fund-Reg(G)	31-Jan-23	500	16.63	9.58	13.66	-	★★★★
INF251K01RC9	Baroda BNP Paribas Multi Asset Fund-Reg(G)	19-Dec-22	5000	15.88	4.84	12.30	-	★★★★
INF277K012Z5	Tata Multi Asset Allocation Fund-Reg(G)	4-Mar-20	5000	24.94	4.36	10.88	10.38	★★★
INF179K01AP0	HDFC Multi Asset Allocation Fund(G)	17-Aug-05	100	73.63	1.26	9.90	9.33	★★★

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	15.38	5.95	6.67	5.97	★★★★
INF740KA1DI4	DSP Arbitrage Fund-Reg(G)	25-Jan-18	100	15.97	5.83	6.54	5.94	★★★
INF846K01QC8	Axis Arbitrage Fund-Reg(G)	14-Aug-14	500	20.01	5.97	6.66	6.06	★★★
INF582M01EW9	Union Arbitrage Fund-Reg(G)	20-Feb-19	1000	15.01	5.94	6.60	5.88	★★★
INF204K01IY1	Nippon India Arbitrage Fund(G)	14-Oct-10	5000	28.41	5.98	6.59	6.00	★★★

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	22.04	0.69	6.93	6.26	★★★
INF205KA1023	Invesco India Equity Savings Fund-Reg(G)	7-Mar-19	1000	16.63	-2.28	6.75	5.79	★★★
INF955L01I19	Baroda BNP Paribas Equity Savings Fund-Reg(G)	25-Jul-19	5000	17.17	2.97	7.72	6.93	★★★
INF179K01AM7	HDFC Equity Savings Fund(G)	17-Sep-04	100	67.15	1.22	6.87	7.16	★★★

DEBT FUNDS

Data as on 17.09.2026

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	5.17	0.003	0.41	2.61	5.29	★★★★★
INF789F01604	UTI Overnight Fund-Reg(G)	500	5.03	0.003	0.41	2.57	5.22	★★★★
INF204KB1Q65	Nippon India Overnight Fund-Reg(G)	100	5.35	0.003	0.41	2.57	5.20	★★★★
INF205KA1114	Invesco India Overnight Fund-Reg(G)	1,000	5.15	0.003	0.41	2.58	5.22	★★★★
INF955L01HS0	Baroda BNP Paribas Overnight Fund-Reg(G)	5,000	5.09	0.003	0.41	2.58	5.23	★★★★
INF336L01OL4	HSBC Overnight Fund-Reg(G)	5,000	5.09	0.004	0.40	2.56	5.21	★★★★
INF760K01JO1	Canara Rob Overnight Fund-Reg(G)	5,000	5.20	0.005	0.40	2.58	5.21	★★★★
INF109KC17E3	ICICI Pru Overnight Fund(G)	100	5.11	0.004	0.41	2.57	5.21	★★★
INF769K01FE1	Mirae Asset Overnight Fund-Reg(G)	5,000	5.10	0.004	0.40	2.55	5.19	★★★
INF767K01QD4	LIC MF Overnight Fund-Reg(G)	5,000	5.18	0.005	0.41	2.58	5.21	★★★
INF740KA1MB0	DSP Overnight Fund-Reg(G)	100	5.53	0.003	0.40	2.56	5.20	★★★
INF277K016T9	Tata Overnight Fund-Reg(G)	5,000	5.10	0.003	0.40	2.55	5.17	★★★

Liquid Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF761K01306	Bank of India Liquid Fund-Reg(G)	5,000	6.09	0.13	0.54	3.45	6.47	★★★★★
INF582M01013	Union Liquid Fund(G)	5,000	6.16	0.10	0.52	3.41	6.41	★★★★★
INF846K01412	Axis Liquid Fund-Reg(G)	100	6.36	0.24	0.52	3.48	6.48	★★★★★
INF760K01CW9	Canara Rob Liquid Fund-Reg(G)	5,000	6.09	0.08	0.52	3.41	6.39	★★★★★
INF740K01FK9	DSP Liquid Fund-Reg(G)	100	6.74	0.18	0.52	3.44	6.44	★★★★
INF205K01HM5	Invesco India Liquid Fund(G)	1,000	6.14	0.09	0.53	3.46	6.43	★★★★
INF769K01788	Mirae Asset Liquid Fund-Reg(G)	5,000	6.14	0.10	0.52	3.36	6.32	★★★★
INF277K01YD8	Tata Liquid Fund-Reg(G)	5,000	6.19	0.10	0.51	3.40	6.38	★★★★
INF789F1AF85	UTI Liquid Fund-Reg(G)	100	6.17	0.11	0.52	3.43	6.42	★★★★
INF336L01BN7	HSBC Liquid Fund(G)	5,000	6.09	0.11	0.52	3.43	6.39	★★★★
INF209K01RU9	Aditya Birla SL Liquid Fund(G)	100	6.56	0.11	0.52	3.45	6.43	★★★★
INF955L01484	Baroda BNP Paribas Liquid Fund(G)	5,000	6.16	0.09	0.52	3.39	6.36	★★★★
INF754K01GZ6	Edelweiss Liquid Fund-Reg(G)	1,000	6.14	0.10	0.52	3.47	6.46	★★★
INF174K01NI9	Kotak Liquid Fund-Reg(G)	1,000	6.20	0.10	0.51	3.42	6.36	★★★
INF0GCD01198	TRUSTMF Liquid Fund-Reg(G)	1,000	6.18	0.11	0.52	3.36	6.28	★★★
INF109K01VQ1	ICICI Pru Liquid Fund(G)	99	6.18	0.11	0.51	3.41	6.36	★★★
INF192K01882	JM Liquid Fund(G)	1,000	6.12	0.11	0.51	3.35	6.28	★★★
INF223J01BP6	PGIM India Liquid Fund(G)	5,000	6.15	0.11	0.51	3.45	6.42	★★★
INF767K01IS9	LIC MF Liquid Fund-Reg(G)	5,000	6.11	0.08	0.51	3.43	6.39	★★★

Ultra Short Duration Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF955L01GX2	Baroda BNP Paribas Ultra Short Term Fund-Reg(G)	5,000	6.63	0.34	0.54	3.64	6.45	★★★★★
INF336L01OW1	HSBC Ultra Short Term Fund-Reg(G)	5,000	6.73	0.49	0.51	3.57	6.47	★★★★★
INF174V01853	Mahindra Manulife Ultra Short Term Fund-Reg(G)	1,000	7.00	0.50	0.49	3.46	6.23	★★★★★
INF204K01UE8	Nippon India Ultra Short Term Fund(G)	100	7.35	0.59	0.48	3.38	6.23	★★★★
INF194KA10Q8	Bandhan Ultra Short Term Fund-Reg(G)	100	6.75	0.49	0.48	3.49	6.33	★★★★
INF109K01TP7	ICICI Pru Ultra Short Term Fund(G)	5,000	7.37	1.30	0.49	3.41	6.31	★★★★
INF209K01LZ1	Aditya Birla SL Ultra Short Term Fund-Reg(G)	1,000	7.22	0.62	0.51	3.44	6.38	★★★★
INF789F01570	UTI Ultra Short Term Fund-Reg(G)	500	7.07	0.52	0.50	3.31	6.02	★★★
INF277K016S1	Tata Ultra Short Term Fund-Reg(G)	5,000	7.14	0.60	0.50	3.41	6.12	★★★
INF205K01TM0	Invesco India Ultra Short Term Fund-Reg(G)	1,000	6.78	0.40	0.51	3.48	6.20	★★★
INF767K01QO1	LIC MF Ultra Short Term Fund-Reg(G)	5,000	6.62	0.33	0.45	3.22	5.78	★★★

Money Market Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF174K01NA6	Kotak Money Market Fund(G)	100	6.85	0.43	0.52	3.52	6.40	★★★★★
INF846K01R46	Axis Money Market Fund-Reg(G)	100	6.95	0.50	0.53	3.56	6.45	★★★★
INF767K01RB6	LIC MF Money Market Fund-Reg(G)	5,000	6.86	0.47	0.51	3.56	6.39	★★★★
INF209K01RV7	Aditya Birla SL Money Market Fund(G)	1,000	7.02	0.49	0.54	3.61	6.43	★★★★
INF090I01CA1	Franklin India Money Market Fund(G)	10,000	6.91	0.44	0.53	3.53	6.41	★★★★
INF204K01VA4	Nippon India Money Market Fund(G)	500	6.97	0.51	0.52	3.54	6.37	★★★★
INF955L01HY8	Baroda BNP Paribas Money Market Fund-Reg(G)	5,000	6.66	0.39	0.53	3.54	6.32	★★★
INF903JA1FJ3	Sundaram Money Market Fund-Reg(G)	1,000	6.69	0.47	0.54	3.54	6.36	★★★
INF179KB1HR5	HDFC Money Market Fund-Reg(G)	100	6.89	0.48	0.51	3.51	6.37	★★★
INF582M01HO9	Union Money Market Fund-Reg(G)	5,000	6.70	0.45	0.49	3.43	6.10	★★★

Low Duration Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF760K01795	Canara Rob Ultra Short to Short Term Fund-Reg(G)	5,000	6.98	0.99	0.43	3.35	6.07	★★★★★
INF192K01AY5	JM Ultra Short to Short Term Fund(G)	1,000	7.12	0.86	0.38	3.17	5.73	★★★★
INF205K01HY0	Invesco India Ultra Short to Short Term Fund(G)	1,000	7.05	0.95	0.36	3.16	5.80	★★★★
INF767K01AO5	LIC MF Ultra Short to Short Term Fund(G)	5,000	6.93	0.71	0.45	3.46	5.96	★★★★
INF109K01746	ICICI Pru Ultra Short to Short Term Fund(G)	100	7.37	1.30	0.37	3.33	6.35	★★★★
INF789F01OT9	UTI Ultra Short to Short Term Fund-Reg(G)	20,000	7.07	0.83	0.40	3.29	6.19	★★★★
INF204K01EV6	Nippon India Ultra Short to Short Term Fund(G)	500	7.35	0.59	0.39	3.17	5.86	★★★★
INF090I01YB3	Franklin India Ultra Short to Short Term Fund-Reg(G)	5,000	7.49	1.47	0.41	3.04	6.10	★★★
INF194K01FU8	Bandhan Ultra Short to Short Term Fund-Reg(G)	100	6.95	0.92	0.34	3.23	5.84	★★★
INF200K01MO2	SBI Ultra Short to Short Term Fund-Reg(G)	5,000	7.18	0.65	0.39	3.01	5.54	★★★
INF769K01937	Mirae Asset Ultra Short to Short Term Fund-Reg Savings Plan(G)	5,000	7.24	1.08	0.32	3.16	5.71	★★★
INF740K018P2	DSP Ultra Short to Short Term Fund-Reg(G)	100	7.08	0.57	0.33	3.13	5.77	★★★

Short Duration Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF109K01654	ICICI Pru Short Term Fund(G)	500	7.89	4.32	-0.14	2.92	5.56	★★★★★
INF789F01QA4	UTI Short Term Fund-Reg(G)	500	7.59	2.71	-0.07	2.68	4.90	★★★★
INF955L01153	Baroda BNP Paribas Short Term Fund-Reg(G)	5,000	7.43	1.59	0.19	2.82	4.88	★★★★
INF200K01HZ8	SBI Short Term Fund-Reg(G)	5,000	7.32	2.90	-0.14	2.49	4.78	★★★★
INF204K01FL4	Nippon India Short Term Fund(G)	100	7.45	2.75	-0.10	2.63	5.21	★★★★
INF760K01BM2	Canara Rob Short Term Fund-Reg(G)	5,000	7.05	1.80	0.09	2.69	4.79	★★★
INF209K01942	Aditya Birla SL Short Term Fund(G)	1,000	7.20	2.60	-0.13	2.69	5.19	★★★
INF194K01HF5	Bandhan Short Term Fund-Reg(G)	1,000	7.07	1.71	0.05	3.41	5.71	★★★

Medium Duration Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF846K01BP2	Axis Medium Term Fund-Reg(G)	100	8.19	4.67	-0.17	3.14	6.06	★★★★
INF179K01913	HDFC Medium Term Fund(G)	100	8.44	3.78	-0.16	3.21	5.87	★★★★
INF200K01719	SBI Medium Term Fund-Reg(G)	5,000	8.33	4.90	-0.10	3.57	6.14	★★★
INF174K01VL6	Kotak Medium Term Fund(G)	100	8.46	5.23	-0.25	3.21	6.06	★★★

Medium To Long Duration Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF109K01BO8	ICICI Pru Medium to Long Term Fund(G)	5,000	7.57	13.32	-1.02	2.37	4.27	★★★★★
INF200K01594	SBI Medium to Long Term Fund-Reg(G)	5,000	7.61	27.83	-0.50	2.40	3.92	★★★★
INF789F01406	UTI Medium to Long Term Fund-Reg(G)	500	7.98	8.26	-0.60	2.12	3.38	★★★★
INF174K01EM0	Kotak Medium to Long Term Fund-Reg(G)	100	7.36	11.60	-0.96	2.63	3.80	★★★
INF204K01CL1	Nippon India Medium to Long Term Fund(G)	5,000	7.27	13.53	-1.08	2.24	3.81	★★★

Dynamic Bond Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF579M01183	360 ONE Dynamic Term Fund-Reg(G)	10,000	7.52	5.83	-0.66	2.94	5.33	★★★★★
INF846K01917	Axis Dynamic Term Fund-Reg(G)	5,000	6.94	9.42	-0.44	3.32	5.96	★★★★
INF209K01793	Aditya Birla SL Dynamic Term Fund-Reg(G)	1,000	-7.00	-5.50	-0.45	2.83	5.02	★★★★
INF789F01JQ5	UTI Dynamic Term Fund-Reg(G)	500	7.45	13.23	-0.18	2.46	4.50	★★★★
INF200K01958	SBI Dynamic Term Fund-Reg(G)	5,000	7.20	9.90	0.01	2.67	4.67	★★★
INF204K01FI0	Nippon India Dynamic Term Fund(G)	5,000	7.03	3.95	-0.71	1.70	5.26	★★★

Corporate Bond Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF109K01CQ1	ICICI Pru Corp Bond Fund(G)	100	7.69	5.41	-0.27	2.91	5.59	★★★★★
INF090I01DG6	Franklin India Corporate Bond Fund-A(G)	10,000	7.51	2.92	0.20	2.89	5.67	★★★★★
INF204K01EF9	Nippon India Corp Bond Fund(G)	1,000	7.50	3.27	-0.14	2.80	4.97	★★★★★
INF194KA1L81	Bandhan Corp Bond Fund-Reg(G)	1,000	7.15	3.13	-0.06	3.24	5.44	★★★★
INF789F1A447	UTI Corporate Bond Fund-Reg(G)	500	7.56	4.07	-0.06	2.82	4.95	★★★★
INF846K01ZU1	Axis Corp Bond Fund-Reg(G)	100	8.17	2.64	-0.18	2.76	4.98	★★★★
INF178L01BO1	Kotak Corporate Bond Fund(G)	100	7.77	4.88	-0.27	2.54	4.84	★★★★
INF740KA1JX0	DSP Corp Bond Fund-Reg(G)	100	8.55	2.80	0.46	3.26	5.83	★★★
INF903J01HW6	Sundaram Corp Bond Fund(G)	5,000	8.03	2.63	-0.09	2.67	4.60	★★★
INF251K01EP9	Baroda BNP Paribas Corp Bond Fund(G)	5,000	7.25	2.13	0.09	3.46	5.65	★★★

Banking and PSU Debt Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF090I01KO5	Franklin India Banking & PSU Debt Fund(G)	5,000	7.17	2.96	0.25	3.05	6.06	★★★★★
INF194K01SN6	Bandhan Banking and PSU Debt Fund-Reg(G)	1,000	6.99	2.52	0.01	3.26	5.46	★★★★★
INF789F014Z9	UTI Banking & PSU Debt Fund-Reg(G)	500	6.87	0.53	0.48	3.36	5.88	★★★★
INF109K01RT3	ICICI Pru Banking and PSU Debt Fund(G)	500	7.63	4.96	-0.19	2.79	5.32	★★★★
INF846K01CB0	Axis Banking and PSU Debt Fund-Reg(G)	5,000	7.24	3.29	-0.22	2.60	4.86	★★★★
INF903J01IN3	Sundaram Banking and PSU Debt Fund(G)	5,000	7.20	3.11	-0.07	2.79	4.89	★★★★
INF767K01535	LIC MF Banking & PSU Debt Fund-Reg(G)	5,000	7.00	2.58	0.01	2.88	4.92	★★★
INF209K01LV0	Aditya Birla SL Banking & PSU Debt Fund(G)	1,000	7.28	4.22	-0.25	2.46	4.62	★★★
INF174K01FO3	Kotak Banking and PSU Debt Fund(G)	100	7.44	3.87	-0.28	2.50	5.23	★★★

Gilt Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF109K01JR4	ICICI Pru Gilt Fund(G)	5,000	7.62	21.18	-1.59	2.20	3.77	★★★★★
INF789F01661	UTI Gilt Fund-Reg(G)	500	6.71	21.12	-0.63	2.28	4.74	★★★★★
INF200K01982	SBI Gilt Fund-Reg(G)	5,000	7.38	22.10	-0.45	2.04	3.38	★★★★
INF194K01FA0	Bandhan 10 year Constant Maturity Gilt Fund-Reg(G)	1,000	7.02	10.05	-1.12	2.06	4.30	★★★★
INF740K01615	DSP Gilt Fund-Reg(G)	100	7.54	29.90	-1.08	2.69	2.96	★★★★
INF846K01AX8	Axis Gilt Fund-Reg(G)	5,000	7.25	22.60	-1.05	2.22	3.75	★★★★
INF194K01DZ2	Bandhan Gilt Fund-Reg(G)	1,000	5.61	6.00	-0.82	4.63	6.86	★★★
INF109KA1N46	ICICI Pru 10 year Constant Maturity Gilt Fund(G)	500	7.06	10.12	-1.14	1.64	3.93	★★★
INF955L01450	Baroda BNP Paribas Gilt Fund-Reg(G)	5,000	6.40	13.68	-0.82	1.88	2.74	★★★

Conservative Hybrid Funds

ISIN Code	Scheme Name	Minimum Investment	Y T M	Average Maturity Years	Absolute Return %		CAGR % 1 Year	Geojit Rating
					1 Month	6 Months		
INF204K01FD1	Nippon India Conservative Hybrid Fund(G)	5,000	9.10	2.30	-0.41	3.35	5.81	★★★★★
INF109K01902	ICICI Pru Conservative Hybrid Fund-Reg(G)	5,000	8.16	5.10	-1.05	2.61	2.11	★★★★
INF200K01859	SBI Conservative Hybrid Fund-Reg(G)	5,000	7.86	3.75	-0.93	3.76	4.18	★★★★
INF209K01751	Aditya Birla SL Conservative Hybrid Fund(G)	1,000	7.97	5.80	-1.18	2.88	3.32	★★★★
INF179K01AE4	HDFC Conservative Hybrid Fund(G)	100	7.74	11.77	-1.38	0.86	1.13	★★★
INF090I01EA7	Franklin India Conservative Hybrid Fund(G)	10,000	6.91	2.00	-0.61	2.37	1.23	★★★

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 31.08.2026 (in Cr)		26331
Benchmark	NIFTY Large Midcap 250 TRI	Risk Status		Very High
NAV as on 15.09.2026	Rs. 250.30	Fund Manager		Mr. Amit Nadekar
Performance (CAGR)	1 Year	3 Years	5 Years	10 Years
	-4.60%	10.36%	8.81%	13.65%

Franklin India Mid Cap Fund**Category: Mid Cap**

Inception Date	01.12.1993	AUM as on 31.08.2026 (in Cr)		13052
Benchmark	Nifty Midcap 150 TRI	Risk Status		Very High
NAV as on 15.09.2026	Rs. 2737.71	Fund Manager		Mr. R Janakiraman
Performance (CAGR)	1 Year	3 Years	5 Years	10 Years
	-0.74%	13.71%	12.13%	13.33%

Aditya Birla SL Flexi Cap Fund**Category: Flexi Cap**

Inception Date	27.08.1998	AUM as on 31.08.2026 (in Cr)		29044
Benchmark	Nifty 500 TRI	Risk Status		Very High
NAV as on 15.09.2026	Rs. 1898.65	Fund Manager		Mr. Harish Krishnan
Performance (CAGR)	1 Year	3 Years	5 Years	10 Years
	5.12%	12.43%	10.08%	12.72%

Sundaram Small Cap Fund**Category: Small Cap**

Inception Date	15.02.2005	AUM as on 31.08.2026 (in Cr)		4155
Benchmark	Nifty Small Cap 250 TRI	Risk Status		Very High
NAV as on 15.09.2026	Rs. 293.42	Fund Manager		Mr. Rohit Seksaria
Performance (CAGR)	1 Year	3 Years	5 Years	10 Years
	12.13%	15.07%	15.28%	13.99%

Aditya Birla SL Small Cap Fund**Category: Small Cap**

Inception Date	31.05.2007	AUM as on 31.08.2026 (in Cr)		6226
Benchmark	BSE 250 Small Cap TRI	Risk Status		Very High
NAV as on 15.09.2026	Rs. 98.78	Fund Manager		Mr. Abhinav Khandelwal
Performance (CAGR)	1 Year	3 Years	5 Years	10 Years
	15.06%	13.51%	12.43%	12.40%

SBI Focused Fund**Category: Focused**

Inception Date	11.10.2004	AUM as on 31.08.2026 (in Cr)		51248
Benchmark	BSE 500 TRI	Risk Status		Very High
NAV as on 15.09.2026	Rs. 392.44	Fund Manager		Mr. R. Srinivasan
Performance (CAGR)	1 Year	3 Years	5 Years	10 Years
	9.30%	13.43%	10.40%	14.06%

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 15.09.2026			
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	01.Apr.95	1000	148.89	-3.55	7.98	8.87	★★★
Tata Small Cap Fund-Reg(G)	Small Cap	12.Nov.18	5000	38.66	-4.28	9.90	13.07	★★★
Tata Value Fund(G)	Value	29.Jun.04	5000	342.02	-1.29	10.50	11.75	★★★
Franklin India Focused Equity Fund(G)	Focused	26.Jul.07	5000	97.34	-10.74	5.87	8.47	★★★
Parag Parikh ELSS Tax Saver Fund-Reg(G)	ELSS	24.Jul.19	500	28.48	-11.78	6.73	9.37	★★★
Franklin India Aggressive Hybrid Fund(G)	Aggressive Hybrid	10.Dec.99	5000	261.11	-3.56	7.77	8.05	★★★
Mahindra Manulife Balanced Advantage Fund	Balanced Advantage	30.Dec.21	1000	14.66	1.22	8.61	-	★★★

Note: Canara Rob Infrastructure Fund in Infrastructure 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.





GEOJIT
 PEOPLE YOU PROSPER WITH

Want to Choose the Right Insurance

Geojit
4you

- Expert insurance guidance
- Easy claim settlement support
- All insurance in one place
- Leading insurance partners

Geojit Financial Services Limited: IRDA Corporate Agent (Composite) No: CA0226.

Toll Free: 1800 - 571 - 5501, 1800 - 103 - 5501, Paid Line: 0484 619 3200. E-mail: customercare@geojit.com

DISCLAIMER: Geojit Financial Services Limited does not make any representations or warranties about the insurance products, servicing of policy and adjudication of claims and cannot be held liable for the same. This mail contains only an indication of the insurance product. For more details on risk factors, terms, conditions and exclusions, please read the respective policy documents.

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, 8572233972; VIJAYAWADA: 9995809391, 8367782854, 0866-6647995, 0866-6647998, 8532448635, 8832448637; CHIRALA: 9995809182, 8594233627, 8594233628, 8594220062; NELLORE: 9995805026, 8612301963, 8612311712, 8612307218, 8612311735; ONGOLE: 9249098334, 8592222011, 8592222012; TENALI: 9995808941, 8644221860, 8644222010, 8644220450; TIRUPATI: 8008238872, 8772220879, 8772220439, 8772220882, 8772220883; 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, 6122216844, 6122216846, 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, 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, 9728625535, 7922862522, 7922862523; RAJKOT - MOTI TANKI CHOK: 9974766301, 8822221723, 2812221724, 2812221722; VALSAD BRANCH: 9995801243, 2632245901, 2632245902, 2632245904; JUNAGADH: 9995801416, 2852620286, 2852620386; JAMNAGAR: 9995801450, 2882553369, 2882553370, 2882553371; KARELIABAD - 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; NAVSAR: 0909053861, 2637233472, 2637233473, 2637233471; ANAND BRANCH: 9995801207, 2692246931, 2692246932, 2692246933. **HARYANA:** GURGAON: 09910025558, 1242566238, 1242566239, 1245105747; FARIDABAD: 9995801875, 12912429380, 1292429381, 1292429382. **JAMMU AND KASHMIR:** JAMMU: 9906069423, 1912474164, 1912474163, 1912474164, 1912474162. **JHARKHAND:** BOKARO: 9995803712, 8111990362; DHANBAD: 9995802633, 3262302406, 3262302405, 3262302407; RANCHI: 7593891675, 6512331401, 6512331403, 6512331405. JAMSHEDPUR: 9995803665, 6572233734, 6572442983, 6572442985. **KARNATAKA:** UDUPI TOWN: 9072530283, 08202527689, 08202528689, 08202529689; MAJESTIC: 9995809596, 8022340067; WHITEFIELD: 9663125104; BANASHANKARI BDA COMPLEX: 7338193881, 975830974; HSR LAYOUT: 09108025990, 8025723451, 8025723452, 8041266990; HAL AIRPORT ROAD: 9995809602, 802523143, 8025231286, 8040911502, 8072955516; BIDAR: 9995800543, 8482222653, 8482222654, 8482222653; DHARWAD: 9995801494, 8362790031, 8362790033, 8362790032; ANKOLA: 6361319280, 08388232353, 08388232255, 08388231522; KENGERI SATELLITE TOWN: 9449046005, 6361321072, 8317343069; SAHAKARA NAGAR - BANGALORE: 08546970778, 0802973729, 08048536717; MYSORE - VIJAYANAGAR: 7540006866, 08214851884, 0821485184; KOTHANUR - BANGALORE: 8971256119, 08028465397, 08028465398, 08028465399; BANASWADI - BANGALORE: 9945176876, 0804375821; 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, 80252149630; JAYANAGAR: 9995809448, 8026562601, 8026562602, 8026562603, 8022457802; MALLIESWARAM: 9995809440; CHANNARAYAPATNA: 9686357419, 801176295009, 80172652161; BTM LAYOUT - BANGALORE: 9243189482, 9980530404, 08041506462, 0804150643, 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, 8172233651, 8172233610, 8172234041, 8172250116; GULBARGA: 9448747708, 08472358915, 0847224613; BELGAUM: 9995801622, 8312402156, 8312422154, 8312422153; HONAVAR: 09872191924, 08094973288, 08387221804; HUBLI: 9995801601, 8362353371, 8362353372, 8362353373, 8364256674; BANASHANKARI: 9591996180, 0802690041, 0802691221, 0802690075; RAJAJI NAGAR: 9995805898, 8023109745, 8023109747, 8023109929; 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, 08539231402, 08539231202; BAGALKOT: 9995801424, 8354222558, 8354222557, 8354223811; KUSHAL NAGAR - MANGALORE: 7676644474, 08276298874; MANGALORE: 9995809479, 8242442598, 8242442599, 8242446024, 8242446021; MANGALORE CITY: 9995802549, 8242223873, 8242221434, 8242221435; MERCARA: 80270225332, 8272220441, 8272220672, 8272221671; MYSORE - SARASWATHIPURAM: 9995809547, 8212344817, 8212344818, 8212344819; NEW BEL ROAD: 09845244208, 08023519633; BHATKAL: 09741329922, 8385226483, 8385226482; TUMKUR: 9995809221, 8162285653, 8162285651, 8162285652; R T NAGAR: 9342552943, 9845629170, 08041532210, 41284840; SHIMOGA: 9995809516, 8182271902, 818225597, 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: 94840401003, 08242430120, 082424288120, 082424288120; YELAHANKA: 9845904150, 08028561934, 08032928009; BASAVANGUDI: 9980114690, 8026611243, 8026676141, 8026676112. **KERALA:** SANKRANTHI JUNCTION: 9544700210; PIRAVAY: 9995800041, 4852247988, 4852243388; VATAKARA BRANCH: 9995800625, 4962515783, 4962515784; KOONAMMAVU: 9567625919, 7736500321, 9567199890; TRIVANDRUM - EAST THAMPANAMNOR: 04714060329, 7847486165, 9947525075; KUMBANAD: 04692663474, 9847365760; THYKOODAM: 9995800425; THRISSUR - KURIACHIRA: 04872252307, 9895711663; THRISSUR - PUNKUNNAM: 9995800099, 94872385074, 4872385076; KANHANGAD BRANCH: 9995800952, 4672200733, 4672200735; THAMARAKKANI: 9995800117, 4952225427, 4952225425; VAZHAKKALA: 9995808140, 04842428599, 04842428799; KALAMASSERY BRANCH: 9995807376; PATTAMBI BRANCH: 9707399935; KAKKANAD BRANCH: 9995898385; KUTHUPARAMBU BRANCH: 9995800045, 04902990543; KALADY: 9995807436; KAYAMKULAM BRANCH: 9995807389; KODUNGALLUR BRANCH: 9995807145; KUNDARA BRANCH: 9995806985; KARUNAGAPALLY BRANCH: 9995808938; ETTUMANOR BRANCH: 9995807024; KOYILANDY BRANCH: 9995805788; PATTANAPURAM BRANCH: 9995806537; KOTTARAKKARA BRANCH: 9995807063; KURAVILANGADU: 9995806377; KOZHANCHERRY BRANCH: 9995806729; THALIPARAMBU BRANCH: 9995806482; PERUMBAVOOR BRANCH: 9995805653; NEDUMANGAD BRANCH: 9995806506; PATHIRIPPALLA BRANCH: 9995804461; PERINTHALMANNA BRANCH: 9707399936; KONNY BRANCH: 9995802672; KUNNAMKULAM BRANCH: 9995805393; KOTHAMANGALAM BRANCH: 9995801794; IRITTY BRANCH: 9707698768; THODUPUZA BRANCH: 9995811803; ANGAMALY - CHURCH JUNCTION: 9447146744, 04842457444; ELAMAKKARA: 9497668001, 04842340969, 04844020969; KODAKARA: 9072741633, 9995695469; MANJAPRA: 9446128473, 04842692544, 04842692722; TRIVANDRUM - SASTHAMANGALAM: 9496960002; PUNALAR: 04752227556, 8921813461; THIRUVANMADUR: 9447164942, 8281411770, 8606411770; AYAPPANPADA - ERNAKULAM: 04842392820, 2391840, 3001006, 9847846165, 9947525075, 9846279195; ALATHUR - PALAKKAD: 9995855786, 04922225786, 04922226786; EDAPALLY - BANK JUNCTION: 8157846097, 8848881445, 04848485003, 048420404; ATTINGAL - TRIVANDRUM: 9995800072, 0702621020, 0702622120; AMBALAPUZHA: 04772970494, 9446611700; VAZHUTHACAUD - TRIVANDRUM: 04712333441, 9995809111, 9846031970; ADIMALI - V T JUNCTION: 7909102484; PUTHIYAKAVU - TRIPUNITHUR: 7678043273, 9995800670; PATTANAKKUR: 8060720155; ELAMKULAM - VYTTILA: 9895584662; NJARAKKAL: 9895584662; VARAPUZHA: 9539162300; ADOOR: 04734220940, 9447560081; PANAMPILLY NAGAR: 9995800116; CHERTHALA: 04842811877, 9447089891, 9495988921; CHERPULASSERY - TRICHUR: 9447939434, 8921091723; CHANGANACHERRY: 9995800084, 8812429091, 8812429092; KALOOR: 9995800069, 4848046513, 4848046512; KANNUR: 9995800086, 4972712102, 4972712101, 4972973101; CHALAKUDY: 9995800092, 4802709095, 4802700248; CALICUT - MALABAR GATE: 9895779945, 9447736040, 04954050918, 0495406041, 04954010219; THALIPARAMBA: 04602204632, 9249992448, 9946389357; CHERPU: 04872971494, 9946662494, 9446542494, 9895443204; VAIKOM: 04829223674, 9447012246; KALAMASSERY: 04844032640, 9995824886, 9744793339, 9895013589; ALWAYE: 9995800655, 9995803620, 9995803785; EDAPALLY: 9995800049; BANK JUNCTION - ALUVA: 8995173623, 9961353122; KOTHAMANGALAM: 0485288874, 9447267063, 9745768034; KOTTAKKAL: 9995800078, 4832741501, 4832741502, 4832742474; PERUMBAVOOR: 9809820010, 9447433316; TRIPUNITHUR: 04844066586, 94477083130, 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; MUVATTUPUZHA: 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; WADAKANKUR: 0974611187, 4884232250, 4884236050; KOZHIKODE: 9995800088, 4952724170, 4952720132, 4952724233; THEVARA - KOCHI: 9995800135, 4842380189, 4842363262; TRIVANDRUM - MAIN ROAD KODIAR: 9995800034, 93494919516, 4712539668, 4712539669, 4712437005; CHITTYAL - PALAKKAD: 9995806381, 4923224591, 4923222292; INFOPARK - KOCHI: 9995800051, 4844061991, 4844061990, 4844044237; NORTH IRINJALAKUDA: 9446232417, 9061152598; IRITTY: 04902933031, 9388175042, 9020473031; KOTTIYAM: 9995800150, 9452340070, 9472534093, 4742534089; PALAKKAD JRS: 09846596462, 04912533125, 04912533126, 04912533127; KALPETTA: 04936205452, 09207935352, 09074371130; ETTUMANUR: 9946144841, 04812531924, 04812532923; KOLENCHERY: 9995800738, 4842761381, 4842760090; KASARAGOD: 9995800106, 4994225497, 4994225425; HARIPAD: 7907650226, 9495981688, 04792410960, 04792410961; KATTAPPANA: 9995808272, 4868274977; KANHANGAD: 9495988622, 9447086822, 8089709100, 04672209322, 2209625, 2207878, 2207910; KANJIRAPALLY BRANCH: 9995800062, 8111990271; MANJERI: 9995806538, 4832769011, 4832769022, 4832769405; PALA: 9995800044, 4822216245, 4822216246, 4822216247; THIRUVALLA: 9995800102, 4692636051, 4692604455, 4692631816, 4692631820, 4692634929; KUNNAMKULAM - HARVEST: 9847624587, 7736178883; KARUKKAL: 9447708729, 7360128081, 94478485158, 04812485258; KANNUR TOWN: 04972701570, 9446337789, 9656107789, 8891965789; KARUNAGAPALLY: 0476262192, 04762620139, 9744804681; KOZHENCHERRY: 9847314385, 9446755285, 04682210083, 2213633, 2210641; MALA: 9995800077, 4802897700, 4802891975; KANNUR - FORTLIGHT: 9995800079, 4972761018, 4972763732; KOOTHATHUKULAM: 9447149015, 9495985497, 04842323232, 04842323231, 04852250461, 04852250416, 7510146325; MAVELIKKARA: 9048230790, 6282411072, 04792340353, 2301343; THOPPUPPADI BRANCH: 9995800063, 4842225840, 4842221738; MANNARKKAD: 9745005638, 9745006238, 04942225556, 225656; NORTH PARAVUR: 9349124767, 04844020886, 04844020887, 2443010; CHENGANNUR: 04048230748, 6282411072, 0742945745, 2457544; NILAMBUR: 9995800074, 4931221171, 4931221864; KONNY: 9447074701, 9447074708, 04682340701, 2241114, 2341088; CHENTRAPPINI: 9995800076, 4802836970, 4802836980; NEYYATTINKARA: 9995800149, 4712221044, 4712220844; PERINTHALMANNA - CALICUT ROAD: 9446767004, 9446767005, 9249901122, 04933227975, 04933235075; PATTAMBI: 04662212640, 04662212641, 04662211536, 04662211537, 9846060299; PALARIVATTOM: 9995800066, 4842334208, 4842348111, 4842334163; PENTA MENAKA: 04842323232, 04842323231, 04842323630, 2323631, 9388800188, 7510120872; PATHANAPURAM: 94705235353, 9400892704, 9400654917; PONNANI: 9995800076, 4942664919, 4942666808; PATTAM: 04712545521, 2545523, 9447427427; PRIVATE WEALTH KOZHIKODE: 9995800610; PRIVATE WEALTH TRIVANDRUM: 9995807183; PAYYANNUR: 04985201922, 2019933, 201122, 9447781122; QUILON ASHRAMAM: 07427279940, 9895888486; TRIVANDRUM KARAMANA: 9995800141, 4712348169, 4712348165; RAVIPURAM: 9745678777, 9061020985, 04842364172, 04842364271, 4028267; SULTHAN BATHERY: 9995800119, 4936224151, 4936226175; SHORNUR: 04662222595, 8547953520, 9567790269;

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; THODUPUZA: 04862252563, 2229561, 2229562, 2227232; THRISSUR - KOKKALI: 9995800095, 4872440923, 4872442023; THRISSUR - M-G ROAD: 9895201385, 7025818039, 8075586262; TECHN PARK - TVM: 999580068, 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; MUVATTUPUZA - BRANCH: 9995800136, 4852835925, 4852835795; ERATTUPETTA: 9995800048, 4822275993; VARKALA: 9995800067, 4702611709, 4702611706; VALANCHERY: 9995802149, 4942642220, 4942642440; VADANAPPILLY: 9495855211, 9495462737, 04872604321, 04872601116, 26040737; VATAKARA: 04962513241, 04962523496, 09995177955; CALICUT NADAKKAVU: 9995800081, 4952761429, 4952761433; VYTHILA: 9995800064, 4842306036, 4842307774, 4842302142; CHAVAKKAD: 9746760006, 9846828298, 9778544387; KADUTHURUTHY: 9995800083, 4928284299, 4829283293, 4829282805; MALLAPPALLY: 9995800121, 04692681474, 04692784350; MUKKAM: 04952298467, 9846297894, 7510257450; ANGAMALY BRANCH: 9995800142, 4842454793, 4842454792; VADAKENCHERRY: 9995800151, 4922254250, 4922254251, 4922254249; PAPPAYANNUR BRANCH: 9995800147, 4985201902, 4985201903, 4985201901; THIRIPRAYAR: 04872394545, 9074144735; PALLAKAD - VICTORIA COLLEGE ROAD: 9995800070, 4912533312, 4912533313; KOLLAM 2 - CHINNAKKAD: 9995800071, 4742768087, 4742768086; CIVIL STATION CALICUT: 04953567939, 9972955599, 9995350700, 9846773755; MALLAPPURAM: 9995800156, 4832735880, 4832735882; KOTTAYAM - NAGAMPADOM: 9995800155, 04435074930, 4812561146, 4812561147. **MADHYA PRADESH:** GWALIOR BRANCH: 7306428078; RATLAM BRANCH: 7999618438; KHANDWA: 9685036222, 0732225822; REWA: 7024100751, 7662254167, 7662254168; INDORE - Y N ROAD: 9893026647, 7312547224, 7314249021; UJJAIN: 0998154244, 7342551769, 7344061674; JABALPUR: 7869915368, 7612481003, 7612481004; BHOPAL: 0998150082, 7554083979, 7554083973; NAGPUR - CIVIL LINES (MP): 09893101067, 7582227405, 7582227406; INDORE - SAPNA SANGEETA: 9752501444, 7312572204, 7312571104, 7312571080. **MAHARASHTRA:** NEW PANVEL: 9995804948; ANDHERI EAST: 09072530226, 2224971741, 2249717412; MIRA ROAD BRANCH: 7738436536; ANDHERI WEST: 9072530242, 2266938212, 2266938211, 2226239200; AURANGABAD: 7028919031, 2402343650, 2402343640; BANDRA: 09072530244, 2226001571, 2226001578, 2226006967; CHEMBUR: 08452040869, 2225231067, 2225231072; DADAR - PRABHADEVI: 9072530223, 2224083198, 2224382909; BORIVLI: 09072530220, 229989165, 229989166, 228998164, 228998163; DIAMOND GARDEN, CHEMBUR: 8591893857, 8879005612, 9820290855; DHULE: 7028919032, 2562221284, 2562222284, 2562222484; PUNE DECCAN: 9372738393, 2025532582, 2025520184, 2025532583, 2025533136; NANDED: 7028919034, 2462245547, 2462245546, 2462245548; RATNAGIRI: 95627530256, 2352271106, 2352271105; FORT MUMBAI: 9072530229, 2266368911, 22623296, 22630725, 22630724, 22630723, 66368913, 66368912; THANE WEST: 9821860804, 8356949200, 9653387088; GOREGAON: 7506003971, 2228428547, 2228423484, 2228423455, 2228425880, 2228425848, 2228425849; KANDIVALI EAST: 9072530245, 2228460217, 2228460200; JALGAON BRANCH: 7028919035, 2572237657, 2572237658, 2572237656; NERUL: 9072530252, 2227710446, 2227700569, 2227700579; MULUND: 9072530224, 2252905623, 25905029, 25900610, 25905026, 25928722, 25927316; KALYAN - DOMBIVLI: 9072530227, 2512863206, 2512863446, 2225705967, 2225705928; MALAD: 0228822132, 28822138, 28825375, 02228818812, 7021667354; MUMBAI - POWA: 9072530221, 2225705967, 2225705928; MUMBAI - VILEPARLE: 9072530225, 2226128474, 2226128472, 2226100435; VASHI: 9072530241, 2267958859, 2267911598, 2267911597; AHMEDNAGAR: 7028919036, 2412452362, 2412452360; NAGPUR: 7028919037, 7122424880, 7122424882, 7122424881; NASIK ROAD: 7028919038, 2532453657, 2532453658, 2532454144; NASIK: 7028919039, 2532575056, 2532313743; SHOLAPUR: 9072530281, 2172316303, 2172316479, 2172316509; PUNE CAMP: 9072530242, 2026332985, 2026332987, 2026332986, 2026332987; KARAD: 9860717438, 8696626334, 2164229730, 2164229733, 2164229732; SION: 9072530243, 2224024010, 2224024011; KOLHAPUR CITY: 02312667040, 02312667041, 02312667042, 02312667051, 9450708485, 7767388946; ULHASNAGAR: 9072530282, 2512560763, 2512563772, 2512563771; SATARA: 09860326107, 2162228162, 2162228163, 2162228164; PUNE CHINCHWAD: 9072530257, 02027445281, 02027445282, 02027445283; GHATKOPAR - WEST: 9072530218, 2225117632, 2225117631, 2225117636, 2225117635, 2225117634, 2225117633; KOLHAPUR: 9072530280, 2312520974, 2312520974, 2312520793; SANGLI: 9072530249, 2332326281, 2332326282; ZAVERI BAZAR: 9072530228, 2220930022, 2220950044; THANE: 9072530219, 2225479411, 2225479410, 2225479411, 25479426, 25479423, 25479424, 25479418, 25479419, 25479427. **NEW DELHI:** DEFENCE COLONY: 9995802946; LAJPAT NAGAR-I: 8383003039; MAYUR VIHAR: 995801941, 1143073615, 1143073614; NEHRU PLACE: 9995801825, 1146507571, 1146507571, 26212884; LAXMI NAGAR BRANCH: 9995867163, 22510450, 22510451, 22510454; JANAKPUR: 9995899262, 1145508971, 1145508972, 25512498; DELHI - EAST PATEL NAGAR: 9778960172, 25817750, 1145508974; NEW DELHI: 09599667158, 1146591150, 1146591151, 01181946233, 26160081; OLD DELHI: 01132466655, 01123827408; CONNAUGHT PLACE: 9899047510; SOUTH DELHI: 0113575824; 9813243971, 9811986969; PITAMPURA: 9995801932, 01184230855. **ODISHA:** CUTTACK: 7593891671, 6712314500, 6712314502, 6712314501; BERHAMPUR: 7593891672, 6802221092, 6802221093, 6802221094; ROURKELA: 7593891670, 6612500059, 6612500099, 6612500089; SAMBALPUR: 7593891669, 6632541830, 6632541860, BHUBANESHWAR - JANPATH: 7593891668, 6742380940, 6742380951. **PONDICHERRY:** **PONDICHERRY:** 9072307787, 0413222423, 4205252, 4205253. **PUNJAB:** LUDHIANA: 9995801924, 1615099223, 9224, 9226, 9228, 1615099233, 9237; AMRITSAR: 9995801909, 1835002903, 1835002910; BHATINDA: 9995801953, 1642237511, 1642237510, 1642237514, 1642237417, 1645006486; PATIALA: 9995801952, 1755008601, 1755008602, 1755008603, 1755008604, 1755008605; JALANDHAR: 9995801951, 1815030040, 1815030041, 1815030042, 1815030043, 1815030044, 1815030045. **RAJASTHAN:** BIKANER: 9950040631, 1512530613, 1512530614; AJMER: 09928599280, 1452633376, 1452633377, 1452970269; JODHPUR: 9995801947, 2912770450, 2912770451, 2912770452; JAIPUR: 9950040674, 1414917190, 1414011801, 1414011802, 1414011803, 1414011804; JAIPUR - VAISHALI: 7593853706, 0141235438, 0141235438; SIKAR: 9950330666, 1572271234, 1572251065; KOTA: 0779635666; UDAIPUR: 9928599282, 2942421485, 2942421486; BHILWARA: 09928599281, 1482234264, 1482242645. **TAMIL NADU:** TIRUCHENGODE: 09791666130, 4288250067, 4288250067; NEYVELLI: 9995801963, 4142251061, 4142251062, 4142251432; MAYILADUTHURAI: 9995893671, 4364227177, 4364222036; M C ROAD - ROYAPURAM: 9995801768, 4425955291, 4425955282, 4428278789; ADAYAR: 7358771602, 442422891, 442422893, 4424250426; TENKASI BRANCH: 9995809682; PERAMBALUR: 9995809634; PALANI BRANCH: 9995802554; TIRUPPUR BRANCH: 9995803554; SARAVANAMPATTY BRANCH: 9995803528; POLLACHI BRANCH: 9995808362; KANGEYAM BRANCH: 9995809672; TUTICORIN BRANCH: 9995806645; THIRUVERUMBUR BRANCH: 7593838416; MADIPAKKAM - KELKATALLAI: 9003019668; PORUR BRANCH: 9995802993; POLLADAM BRANCH: 9995801272; TIRUPATHUR BRANCH: 9003019668; CUDDALORE BRANCH: 9995298866; NEELANKARAI CHENNAI NAGAR: 9995803465; KODAL NAGAR MADURAI BRANCH: 9952423242; ANNA NAGAR: 9840099974, 4426193932, 4426193933, 4426220171, 4426193937, 4426209847; PERUMBAKKAM - CHENNAI: 9566228177; MOGAPPAIR - CHENNAI: 9884948500; ADAMBAKKAM: 9444511703; ASHOK NAGAR - CHENNAI: 8438919373; ASHOK NAGAR - CHENNAI: 90758771602, 4424745375, 4424712110, 4424710125, 44242029713; AMBATTUR: 9995297774, 04442086962, 04442086963; SANGH NAGAR: 04424917714, 04424917714, 04427150969; BLUE STAR ANNA NAGAR: 9995801150, 04426160386, 04426161579, 04426161577; COIMBATORE: 9995802068; EGMORE: 7358771603, 4428194017, 4428194015, 4424353930, 4424353932, 4424353931; CHENNAI - T NAGAR: 7358771604, 04424353930, 24353931, 24353933, 42033891; PARRYS: 9995806291; COONOR: 9995802064, 4232221374, 4232221847; GEORGE TOWN: 09840694951, 4425331140, 4425331141, 4425331142, 4425354655, 4442055691; DINDIGAL: 9995802065, 4512434871, 4512421371; MADURAI - K K NAGAR: 9995802019, 4522584612, 4522580965, 4522584613, 4522580967, 4522584614; DHARMAPUR: 9995802037, 4342267411, 4342267351, 4342267412, 4342267413; MARTHANDAM: 08754121214, 04651220281; ERODE BROUGH ROAD - COIMBATORE: 09995802045, 442226002, 442226001, 4424021140; METTUR: 9995802168, 044298242236, 044298242238, 044298242239; ERODE: 9995802144, 4424221155, 44242214490, 4424021144; KRISHNAGIRI: 9995801977, 4343230348, 4343237187; RAJAPALAYAM: 9995801955; GEOJIT WALTHAM COIMBATORE: 9778800871; CHENNAI - POONAMALLEE HIGH ROAD: 09995802330, 4246404436, 4246404435; COIMBATORE - RAMANANTHAPURAM: 9995879697, 4422310656, 4422310652, 44224516040; TRICHY 2: 9995802142, 4312711126, 43127110627, 43127110636, 43127110637; CHIDAMBARAM: 9072530279, 4144225158, 4144223071, 4144223060; AVADI: 7358065761, 4426375382, 4426375391, 4426375394; KANCHIPURAM: 9995801442, 4427231317, 4427231315, 4427231316; SIVAKASI: 9677670552, 4562227161, 4562227162, 4562227163, 4562228161, 4562228162, 4562228162; THIRUVALUR: 9995801141, 4427662657, 4427662577; THANJAVUR: 9995802257, 4362274996, 4362274992; KARUR: 9995802207, 4342263516, 4342263518; TIRUNELVELI: 9677848946, 4622503306, 4622503308, 4622503304; CHENGELPET: 0995800289, 4427429895, 4427429896, 4427429894; MYLAPORE: 04442074441, 9841767641; MADURAI EAST: 04542295036, 7092307183, 09087144444, 7448713690; METTUPPALAYAM: 9995802197, 4254225645, 4254225677, 4254225725; MINT STREET - SOWCARPET: 09840031365, 4425205311, 4425205333, 4425205343, 4425205344, 4425205345, 4425205368, 4425205369, 4425205373; NAMAKKAL BRANCH: 9995802079, 4286274206, 4286274205; NANGANALLUR: 04422249944, 04443588466, 9840366171, 9080179423; NAGEROIL BRANCH: 9995802067, 4652234425, 4652234429, 4652234480; HOSUR: 0995801984, 04344246828; DEVAKOTTA: 9995800244, 4561273413, 4561273412, 4561261604; PURUSAWALKAM CHENNAI: 04442018411, 04435075101, 04466634676, 9840792535; PUDUKKOTTAI: 9995802044, 4422282920, 442228922; VEPERY: 09995802272, 4426411430, 4426411432, 4426411431; VIRUDHUNAGAR: 9995802034, 4562246614, 4562246611; COIMBATORE - RAMNAGAR: 09995800706, 4422234319, 4422234321, 4422234324, 4424378637; NUNGAMBAKKAM: 9995801127, 4424362084, 4424980184, 4424362059, 4424362089, 4424980096; SALEM: 9995802096, 4272430192, 4272336802; SRIRENGAM - TRICHY: 9995802176, 4312437011, 4312437011, 4312437006, 4312437018; TIRUPUR: 04212226640, 04214324049, 9789455221, 9865199023; TRICHY: 9995801985, 4312750511, 4312750772, 0431200016; T.NAGAR (INTERNET TRADING - IT): 07358771605, 4428344925, 4442170091, 4442024518; THANE: 9995801959, 4545250561, 4546252471, 4546260072, 4546250022; TUTTURI: 04612339139, 9786982353; TNAGAR USMAN ROAD: 07358771606, 4424352072, 4424352072, 4424352071; KUMBakonAM: 9995802076, 4352400953, 4352400954; ANNA NAGAR - MADURAI: 9952423244, 4522521036, 4522521037, 4522521038, 4522521039; GUINDY: 9995801470, 4422201656, 4422201657, 4422201655; VELLORE: 07358771608, 4162226133, 4162226233; VADAPALANI: 7358771609, 4423652234, 4423652238, 4423652236, 4423652335; VILLUPURAM: 7358771610, 4146250071, 4146250072, 4146251262; WEST MAMBALAM: 04442614183, 0984139065, 6382529867; COIMBATORE - SAIBABA COLONY: 09995802103, 4422301457, 4422301458, 44223049030; KARUR 3: 9995801954, 4324231992, 4324231991; GOBICETTIPALAYAM: 9790945205, 4285227242, 4285227245; PERAMBUR: 9995801068, 4425518831, 4425518832, 4425518833; KARUR 2: 9995802047, 4324233993, 4324233995, 4324234993; VELACHERY - SOUTH CHENNAI: 9995802871, 442440755, 4424400317, 442440755; TIRUVANNAMALAI: 9995801044, 4175251067, 4175251069, 4175251070. **TELANGANA:** KUKATPALLY BRANCH: 9249098283, 04066665291, 04066665292, 04066665293; SAINIKPURI - HYDERABAD: 7710801876, 9030272762; BEGUM BAZAR: 9249098285, 0024650609, 0024740442, 0024740443; DILSUKH NAGAR: 9995809431, 80673447691, 04023447692, 04023447693; AMERPET - HYDERABAD: 9249098335, 0023414689, 0023400201, 0023414686, 0023400198; HYDERABAD - HIMAYAT NAGAR: 9995809855, 8327782851, 0023220327, 0023220329, 0023220325; WARANGAL - HYDERABAD: 9995809775, 8702447145, 8702447146; P G ROAD SECUNDERABAD - BRANCH: 09995802198, 4027892465, 4027892466, 4048556419; BANJARA HILLS: 9995809432, 0023391418, 0023391419; KARIMNAGAR - HYDERABAD: 9995809322, 8782234073, 8782234074, 8782230374; SANTHOSH NAGAR BRANCH: 9995809354, 4024532974; KHAMMAM: 9995808893, 8742222260, 8742222240, 8742222250; MAHBUB NAGAR: 07673959992, 8542221256, 8542221257, 8542248388; HITECH CITY - HYDERABAD: 9959022563, 4023114821, 4023116979; HABSIGUDA: 9995808997, 4040165415, 4040165414. **UTTAR PRADESH:** INDIRAPURAM: 9971015581, 1204159950, 1204159954, 1204159951; ALIGARH: 9995809226; SITAPUR: 05862298268, 9892029873, 9415151349; LUCKNOW: 9995801709, 52238861498, 52238897312, 5224234013, 5224234014, 5224234015; GORAKHPUR: 9249099022, 5512204616, 5512204628, 5512204631; NOIDA: 9958698298, 1204340745, 1204340744, 1204208593; MORADABAD: 9995806316, 5912410350, 5912410380, 5912413386; MEERUT: 9995806856, 7055219803, 7055219801, 1214032013, 1214032015; KANPUR - BRANCH: 09956295257, 512540715, 512540716; VARANASI: 0995634236, 5422222828, 5422222829, 5422222830; AGRA: 924909837, 7105210302, 5622525916, 5622525873, 5624058145; GHAZIABAD - RDC RAJ NAGAR: 09560871444, 1202820424, 1202820423, 1202820422; VAISHALI: 09560377411, 1202770334, 1204162548, 1204162545; BAREILLY: 9249098386, 5812510663, 5812510664, 5812511143; PRAYAGRAJ: 9249098385, 5322260473, 5322260474. **UTTARAKHAND:** DEHRADUN: 0976033456, 1352711854, 1352711859, 1352970126. **WEST BENGAL:** SILIGUR: 08585075633, 3532543789, 3532543789; BARDHAMAN: 8590200180; BARANAGAR BRANCH: 9995802196; KHANAKUL: 9064370945; CAMAC STREET, KOLKATA: 07593853723, 3340647980, 3340647861, 3340647862; ASANSOL: 9995803132, 3412220148, 3412220149; GARIAHAT: 8585021679, 3324696942, 3324696943, 3324696941, 3340647864; NEW ALIPUR: 9831891583, 9662205863, 3340475056, 3340475054; TEGORIA: 9831891765, 03340619272; BARASAT: 9995801547, 3325241



GEOJIT

PEOPLE YOU PROSPER WITH

SOONER

IS

Build the funds
to own your dream
home through SIP.

POWERFUL

The earlier you start, the greater the benefits.

To accumulate
₹2 Cr.
in 15 years

The monthly SIP investment required will vary depending on when you begin.

If you **start now**

₹42,023

If you start after
5 Years

₹89,271

If you start after
10 Years

₹2,46,598

*The above is an illustration using assumed rate of return of 12% PA (Monthly compounding) only to explain the power of compounding.

Toll Free: **1800 - 571 - 5501**,
Paid Line: **0484 619 3200**.
E-mail : **customer@geojit.com**



To invest, download
**Geojit
Mutual Funds App**



Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Geojit Financial Services Ltd., AMFI Registered Mutual fund distributor, ARN Regn.No:0098. Mutual Funds & SIPs are not Exchange traded products, and the broker is just acting as distributor and all disputes with respect to the distribution activity, would not have access to SCORES/ODR, Exchange investor redressal forum or Arbitration mechanism. The character shown is from Freepik and is for representation purpose only.



A partnership to explore extra earnings.

Earn additional
income through

**Geojit
Partner Program**

ZERO INVESTMENT

COMPLETE BRANDING & TRAINING SUPPORT

Geojit Financial Services Limited, AMFI Registered Mutual Funds Distributor ARN :0098, Geojit Investments Limited, Regn. No.: INH000019567

Disclaimer: Investment in securities market are subject to market risks, read all the related documents carefully before investing. For more detailed disclosure: https://www.geojit.com/franchise_disclaimer