

# Mutual funds for beginners



# What is a Mutual Fund (MF)?

**A mutual fund is an investment platform in which a pool of investors put in funds. Fund managers invest this in financial instruments like stocks, gold, bonds etc.**



# More about MFs

## Index Funds

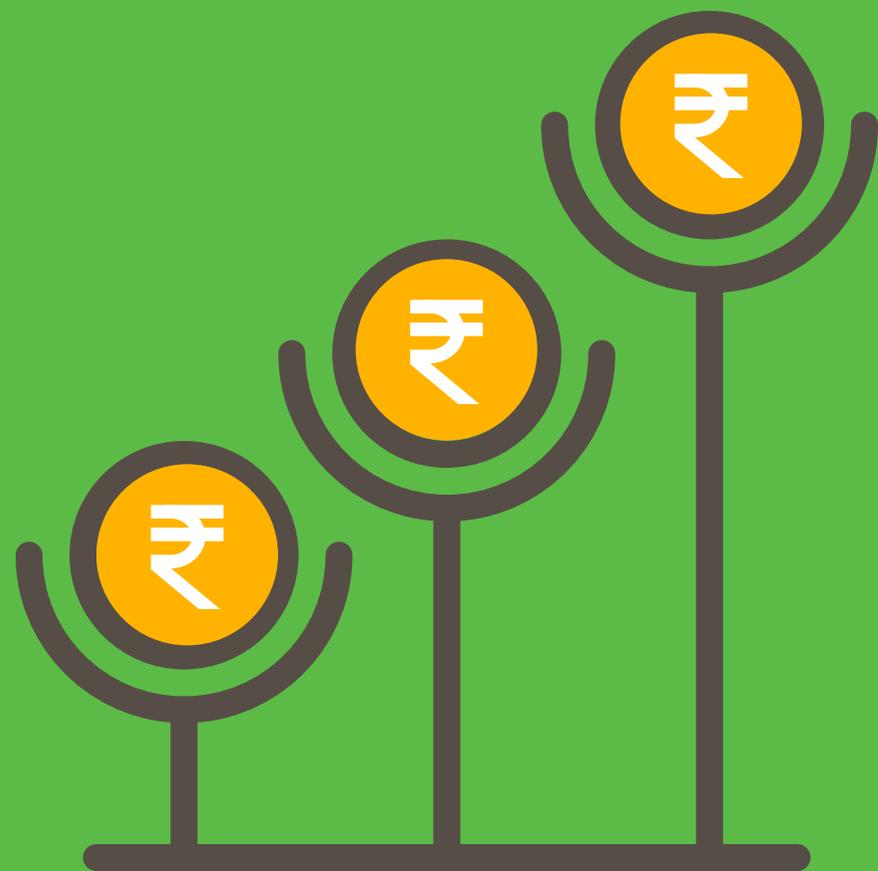
Don't know where to begin with equity funds?  
Index funds might be a good starting point.

- Lower costs
- Automatic rebalancing based on index
- Longer time horizons (5-7years)



# Systematic Investment Plan (SIP)

- Great for beginners
- Start as low as Rs 500
- Auto-triggered monthly
- Date and amount chosen by you
- Brings in discipline



# Major categories of MFs

## Small-cap funds

- Below top 250 companies
- Longer time horizon (7-10 years)
- No lock-in
- Higher risk appetite

## Flexi-cap funds

- Across company sizes
- More flexibility
- Longer time horizon (5-7 years)
- High risk appetite

# Major categories of MFs

## Large Cap funds

- Top 100 Companies
- Medium to long time horizon (4-5 years)
- No lock-in
- Low-risk appetite

## Mid-cap funds

- Top 100-250 companies
- Longer time horizon (5-7 years)
- No lock-in
- Moderate to high-risk appetite

# Looking to build a wellbeing portfolio for you workforce?



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