

Mutual Fund Insight

February 2025 ₹150

Complete Personal Finance Guide

Is your mutual fund portfolio a mess?

Here's how to clean it up for maximum gains



Inside Funds 12
The 10 most and least popular equity funds of 2024

Fund Radar 22
Nifty 500 Equal Weight Index: Worth investing?

Personal Finance Insight 28
SGBs go silent. Now what?

Editorial Principles

Value Research is an independent investment research company. Our goal is to serve our readers with data, information and knowledge that inform them about savings and investments and help them learn how to make better choices.

The basis of our work is the trust reposed in us by our readers. We are independent, fair and honest. We are committed to achieving the highest level of accuracy and impartiality in everything that we publish.

We recognise that the nature of our work is such that it influences decisions that affect our readers' future. We strive to bear this responsibility with humility. We recognise that while it is not possible to be 100 per cent accurate, it is possible to always strive to achieve that standard to the best of our abilities.

EDITOR-IN-CHIEF

Dhirendra Kumar

COPY EDITING

Agnisheik Chatterji, Harshita Singh, Khyati Simran Nandrajog & Ujjal Das

RESEARCH AND ANALYSIS

Aakar Rastogi, Abhishek Rana, Ameya Satyawadi, Ashish Menon, Ashutosh Gupta, Chirag Madia, Karthik Anand Vijay, Pranit Mathur & Sneha Suri

DATA AND ANALYSIS

Apurva Srivastava, Bishal Das, Nidhi Patel, Nishu Nagar, Pranav Kataria, Sandeep P, Shruti Agarwal & Vijay Kumar

DESIGN

Aditya Roy, Aman Singhal, Anand Kumar, Anushka Vats, Aprajita Anushree, Harish Kumar, Kamal Kant, Mukul Ojha, Nitin Yadav & Sakshi

PRODUCTION MANAGER & CIRCULATION

Hira Lal: +91-9958058407

ADVERTISING

Venkat K Naidu: +91-9664048666
Biswa Ranjan Palo: +91-9664075875

MARKETING

Aastha Tiwari, Ashish Jain, Badrish Upadhyay & Jash Ashar

CUSTOMER SUPPORT

Email: subscription@valueresearch.in
Phone: +91-99993 22422

E-MAIL

editor@valueresearch.in

February 2025 Volume XXII, Number 5

© 2025 Value Research India Pvt. Ltd. Mutual Fund Insight is owned by Value Research India Pvt. Ltd., 5, Commercial Complex, Chitra Vihar, Delhi 110092. Editor: Dhirendra Kumar. Printed and published by Dhirendra Kumar on behalf of Value Research India Pvt. Ltd. Published at 5, Commercial Complex, Chitra Vihar, Delhi 110 092. Printed at Option Printofast, 46, Patparganj Industrial Area, Delhi -92. Registered with the Registrar of Newspapers for India, Registration Number DELENG/2003/11417

Contents

Cover Story 37

Is your mutual fund

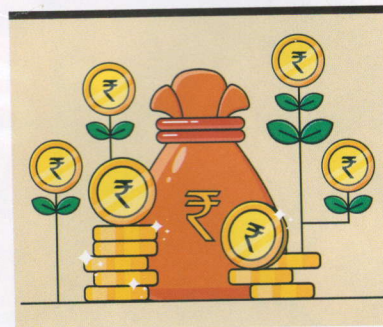
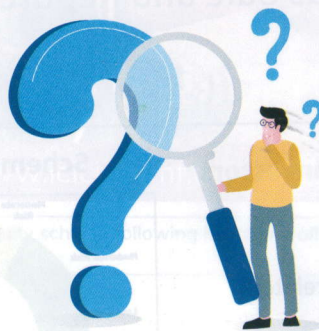
portfolio a mess?

Here's how to clean it up for maximum gains

Fund Radar 22

Nifty 500 Equal Weight Index: Worth investing?

We look at its long-term performance to give our verdict



Fund Radar 24

Consumption funds: Your ticket to India's growth?

As consumption booms, we check if you should invest in these funds

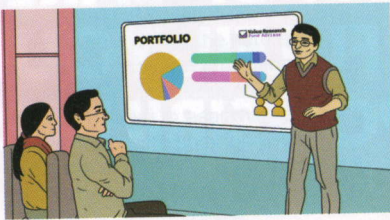
FIRST PAGE 9

The portfolio diet
DHIRENDRA KUMAR



VALUE RESEARCH
FUND ADVISOR 10

The investment coach you need



INSIDE FUNDS 12

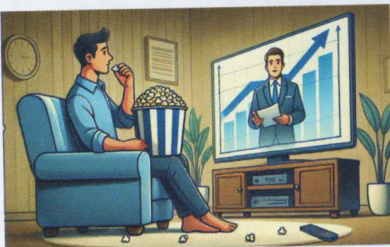
- The heroes and the zeroes
- Attracting the big bucks: Money magnets of 2024
- Performance decoded: One-year returns across categories

FUND RADAR 18

- Nasdaq hits 20,000: Are you feeling FOMO?
- Why one Nasdaq FOF has earned 60 per cent more?

READERS' VOICE 26

Letters to the Editor's Note



INTERVIEW 30

'Markets not cheap; keep return expectations low'

ABHISHEK SINGH
Vice President and Fund Manager, DSP Mutual Fund



INTERVIEW 34

'We have benefitted a lot from public sector stocks'

SAILESH RAJ BHAN
CIO – Equity Investments, Nippon India Mutual Fund



PERSONAL FINANCE INSIGHT 28
SGBs go silent. Now what?

CATEGORY REVIEW 42

Large-cap funds: Active funds keep their bragging rights

BACK TO BASICS 47

Keep your portfolio in perfect balance

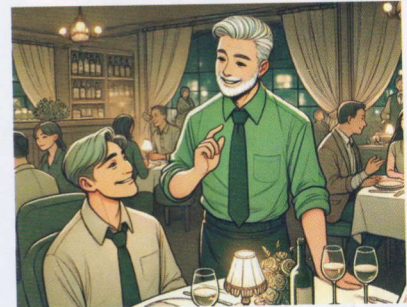


FACTOR INSIGHT 48

Demystifying factor investing
NIRMAY CHOKSI

THE PLAN 56

How to open your dream eatery at 50



ASK VALUE RESEARCH 58

All your savings and investment queries answered

SCOREBOARD 60

- NPS
- Equity, Hybrid & Debt funds
- Index funds
- ETFs

★★★★★

TOP-RATED FUNDS 102

Funds that are at the top of the Value Research food chain

SIP RETURNS 104

Value of a ₹10,000 monthly SIP across different time periods

DISCLAIMER

The contents of Mutual Fund Insight published by Value Research India Private Limited (the "Magazine") are not intended to serve as professional advice or guidance and the Magazine takes no responsibility or liability, express or implied, whatsoever for any investment decisions made or taken by the readers of this Magazine based on its contents thereof. You are strongly advised to verify the contents before taking any investment or other decision based on the contents of this Magazine. The Magazine is meant for general reading purposes only and is not meant to serve as a professional guide for investors. The readers of this Magazine should exercise due caution and/or seek independent professional advice before entering into any commercial or business relationship or making any investment decisions or entering into any financial obligation based on any information, statement or opinion which is contained, provided or expressed in this Magazine.

The Magazine contains information, statements, opinions, statistics and materials that have been obtained from sources believed to be reliable and the publishers of the Magazine have made best efforts to avoid any errors and omissions, however the publishers of this Magazine make no guarantees and warranties whatsoever, express or implied, regarding the timeliness, completeness, accuracy, adequacy, fullness, functionality and/or reliability of the information, statistics, statements, opinions and materials contained and/or expressed in this Magazine or of the results obtained, direct or consequential, from the use of such information, statistics, statements, opinions and materials. The publishers of this Magazine do not certify and/or endorse any opinions contained, provided, published or expressed in this Magazine.

Reproduction of this publication in any form or by any means whatsoever without prior written permission of the publishers of this Magazine is strictly prohibited. All disputes shall be subject to the jurisdiction of Delhi courts only.

ALL RIGHTS RESERVED