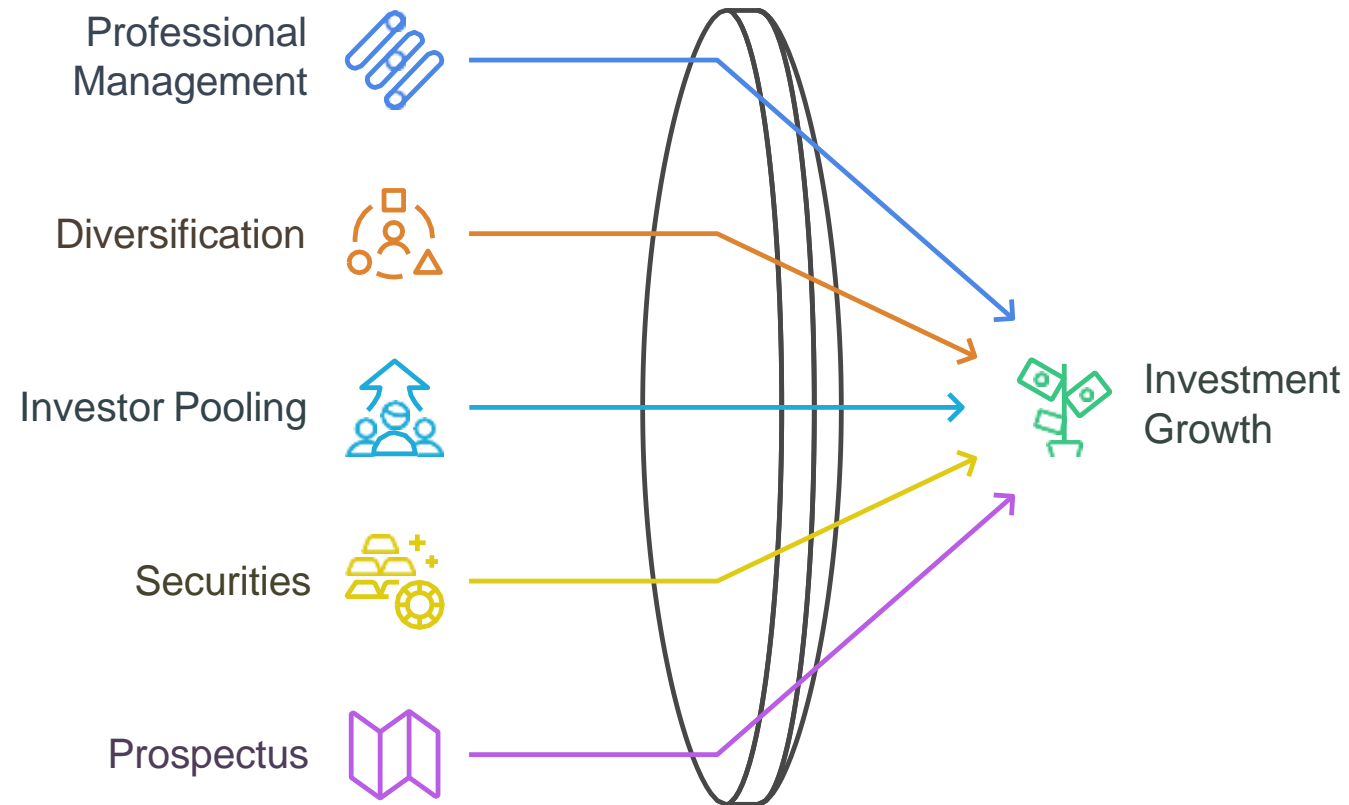


Mutual Fund

A mutual fund is a professionally managed investment scheme, usually run by an Asset Management Company (AMC), that pools money from many investors to purchase securities.



Equity Funds: Primarily invest in stocks.

- Large Cap Funds: Invest in companies with large market capitalization.
- Mid Cap Funds: Invest in companies with medium market capitalization.
- Small Cap Funds: Invest in companies with small market capitalization.
- Multi Cap Funds: Invest across companies of all market capitalizations.
- Sectoral Funds: Invest in specific sectors like technology, healthcare.
- Thematic Funds: Invest based on a specific theme, such as infrastructure.

- **Debt Funds:** Primarily invest in fixed-income securities like bonds, government

- Liquid Funds ,Short Duration Funds, Long Duration Funds, Corporate Bond Funds, Gilt Funds

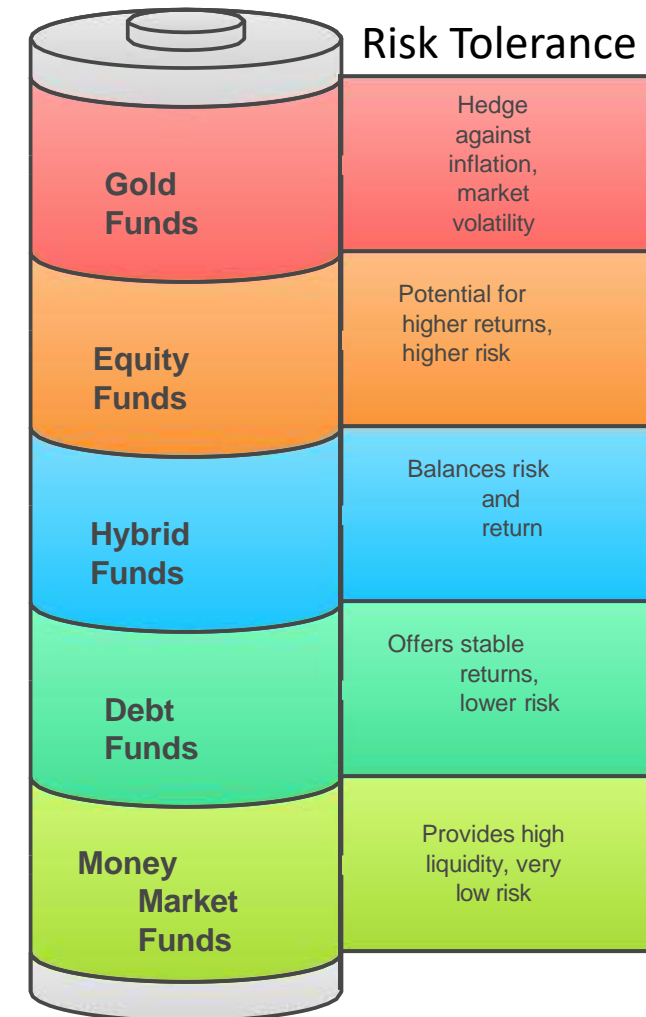
- **Hybrid Funds:** Invest in a combination of equity and debt instruments

- Aggressive Hybrid Funds, Conservative Hybrid Funds, Balanced Hybrid Funds

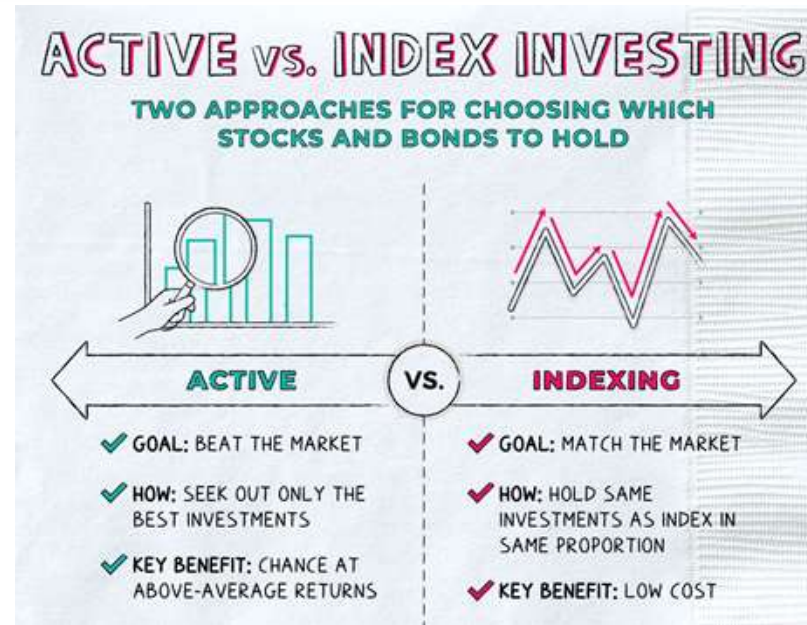
- **Money Market Funds:** Invest in very short-term, low-risk debt instruments.

- **Gold Funds:** Invest in gold or gold-related instruments. hedge against inflation.

Types of Mutual Funds



Aspect 	Active Funds	Passive Funds (Index Funds)
Objective	Outperform a market benchmark	Replicate the performance of a specific market index
Management	Actively managed by a professional fund manager	Passively managed; follows a set market index
Costs	Higher expense ratios	Lower expense ratios
Risk	Higher risk	Lower risk



Mutual Fund Direct vs. Regular Schemes

Direct schemes are mutual fund plans where investors invest directly with the Asset Management Company (AMC), bypassing any intermediaries like distributors or brokers.

Key Characteristics of Direct Schemes:

- Lower Expense Ratio
- Direct Interaction with AMC
- Online Direct Platforms Access.

Regular schemes are mutual fund plans where investments are made through intermediaries such as distributors, brokers, or financial advisors.

Key Characteristics of Regular Schemes:

- Higher Expense Ratio
- Intermediary Assistance
- Suitable for without experience Investors

Direct Mutual Funds



Regular Mutual Funds

Pros

Intermediary Assistance

Novice-Friendly

Wider Accessibility

Advisory Services

Cons

Higher Expense Ratio

Commission-Driven Advice

Expense Ratio: The Key Differentiator

Let's assume you invest ₹1,00,000 in a mutual fund scheme that generates an average annual return of 12%.

- Direct Scheme: Expense ratio of **0.5** to max **1.0%**
- Regular Scheme: Expense ratio of **1.5 to 2.5 %**

After 20 years, the difference in returns can be substantial. The direct scheme would likely yield a significantly higher return due to the lower expense ratio.

Expense Ratio Impact on Returns



Direct Schemes

Lower expense ratios lead to higher long-term returns.



Regular Schemes

Higher expense ratios reduce long-term returns.



Compounding

Compounding amplifies the impact of expense ratios over time.

Mirae Asset Large & Midcap Fund - Direct Plan - Growth

☐ Regular ☒ Direct Growth - Direct Category : Large & Mid Cap Fund Fund House : Mirae Asset Mutual Fund

NAV : ₹ 170.289 0.55%
(as on 03rd October, 2025)

Fund Size : ₹ 40019.98 Cr
(13.35% of Investment in Category)

Expense Ratio : 0.6%
(0.72% Category average)

5 Year	01-Oct-20	27088.90	170.89%	22.02%	23.52%
10 Year	01-Oct-15	54259.80	442.60%	18.40%	15.82%
Since Inception	02-Jan-13	120729.50	1107.30%	21.56%	15.15%

Mirae Asset Large & Midcap Fund - Growth

☒ Regular ☐ Direct Growth - Regular Category : Large & Mid Cap Fund Fund House : Mirae Asset Mutual Fund

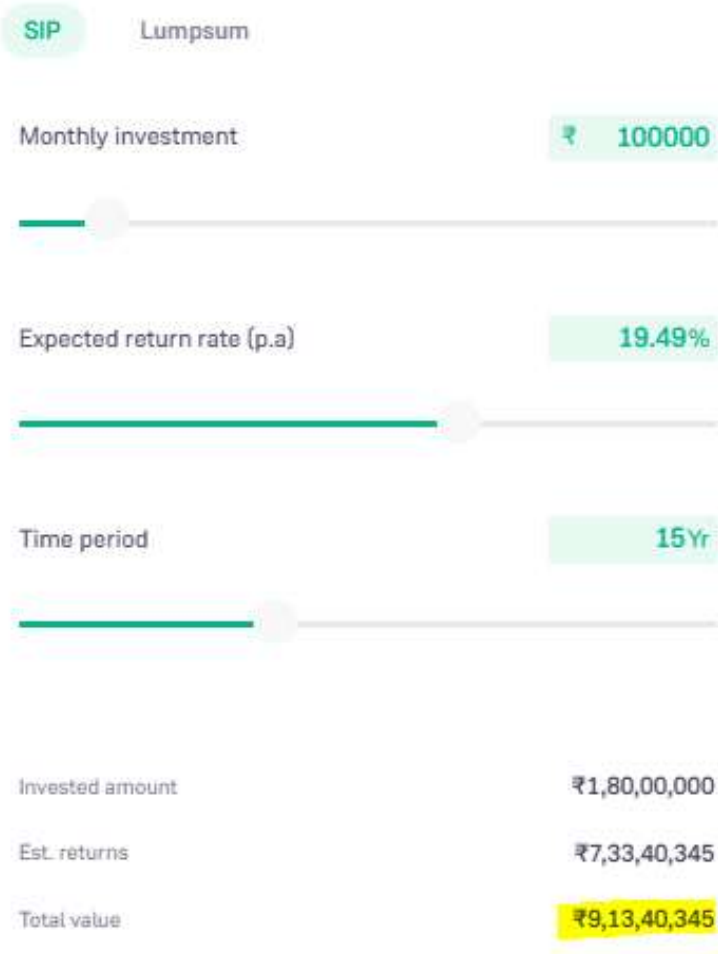
NAV : ₹ 151.023 0.55%
(as on 03rd October, 2025)

Fund Size : ₹ 40019.98 Cr
(13.35% of Investment in Category)

Expense Ratio : 1.53%
(1.9% Category average)

5 Year	01-Oct-20	25799.60	158.00%	20.83%	22.11%
10 Year	01-Oct-15	49501.10	395.01%	17.32%	14.68%
Since Inception	09-Jul-10	151023.00	1410.23%	19.49%	13.94%

Regular Growth SIP CAGR Return



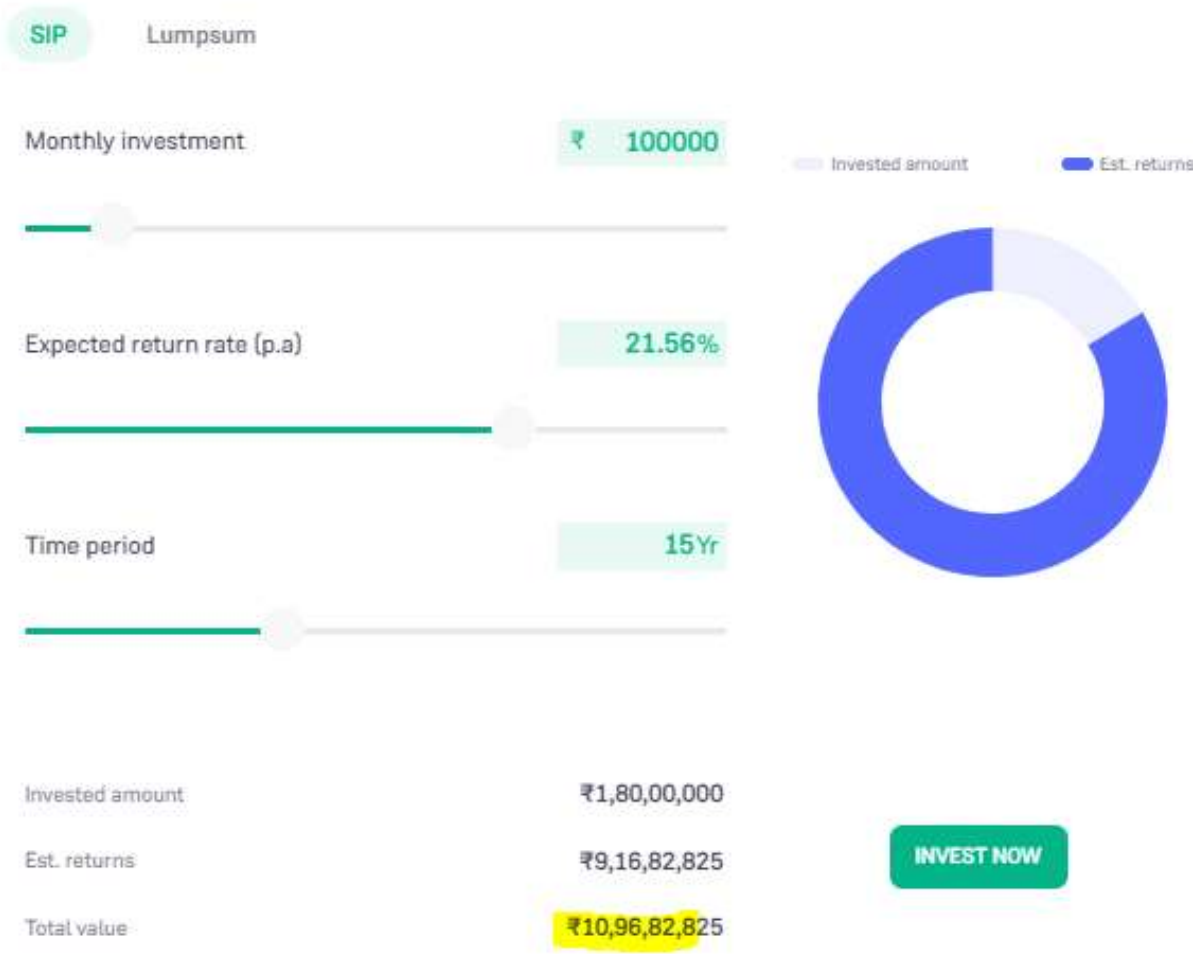
Invested amount

Est. returns



INVEST NOW

Direct Growth SIP CAGR Higher Return 1,83,42,480



Invested amount

Est. returns



INVEST NOW

Compound Annual Growth Rate (CAGR)

MOHAN SUNDARAM

UTI Nifty 50 Index Fund - Direct Plan - Growth



☐ Regular ⓘ ☒ Direct ⓘ

Growth - Direct ▾ ⓘ

Go

Category : Index Funds/ETFs ⓘ

Fund House : UTI Mutual Fund

NAV ⓘ : ₹ 173.7187 0.23%

(as on 03rd October, 2025)

Fund Size ⓘ : ₹ 23718.66 Cr

(7.76% of Investment in Category)

Expense Ratio ⓘ : 0.17%

(0.28% Category average)

3 Year	03-Oct-22	15154.90	51.55%	14.85%	16.16%
5 Year	01-Oct-20	22895.70	128.96%	17.99%	19.28%
10 Year	01-Oct-15	34462.60	244.63%	13.15%	13.01%
Since Inception	02-Jan-13	46443.90	364.44%	12.79%	8.81%

UTI Nifty 50 Index Fund - Growth



☒ Regular ⓘ ☐ Direct ⓘ

Growth - Regular ▾ ⓘ

Go

Category : Index Funds/ETFs ⓘ

Fund House : UTI Mutual Fund

NAV ⓘ : ₹ 171.265 0.23%

(as on 03rd October, 2025)

Fund Size ⓘ : ₹ 23718.66 Cr

(2% of Investment in Category)

Expense Ratio ⓘ : 0.29%

(0.52% Category average)

3 Year	03-Oct-22	15100.90	51.01%	14.71%	17.99%
5 Year	01-Oct-20	22775.80	127.76%	17.86%	19.81%
10 Year	01-Oct-15	34149.20	241.49%	13.05%	13.90%
Since Inception	28-Mar-00	182003.20	1720.03%	12.03%	10.91%

Mutual funds registrar and transfer agency (RTA) services and managing investor services and transactions.

SEBI Approved Website



<https://mfs.kfintech.com/investor/>



Computer Age Management Services Limited.

<https://newmycams.camsonline.com/user-validation>



<https://app.mfcentral.com/investor/signin>

SEBI Approved App (Android & iOS)



KYC Validation



https://validate.cvlindia.com/CVLKRAVerification_V1/

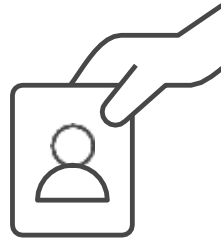


<https://www.karvykra.com/UPanSearchGlobalWithPanExempt.aspx>

Documents Required Open MF Account for KYC

- Proof of Identity (POI): PAN card, Aadhaar card, Passport, Voter ID, Driving License.
- Proof of Address (POA): Aadhaar card, Passport, Voter ID, Driving License, Utility Bill (not older than 3 months), Bank Statement (not older than 3 months).

KYC Documents



Proof of Identity

Documents like PAN card, Aadhaar card, Passport, Voter ID, Driving License are accepted.

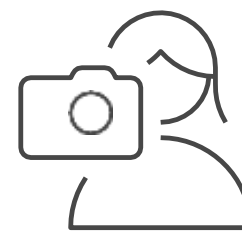
1



Proof of Address

Documents like Aadhaar card, Passport, Voter ID, Driving License, Utility Bill, Bank Statement are accepted.

2



Photograph

A recent passport-sized photograph is required for verification.

3