



TYPES OF FUNDS

GSC

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Aggressive Hybrid Fund

Where They Invest

An Aggressive Hybrid Fund invests in a mix of equities and debt instruments, typically with a higher allocation towards equities to achieve capital appreciation.

Who Should Invest

Moderate to high-risk investors seeking growth and stability with a medium to long-term horizon should consider an Aggressive Hybrid Fund.

Ideal Investment Horizon

5 Years +

Entry Load

Nil

Exit Load

*Normally upto 365 days**

Lock-in Period

*Nil**

Taxation

Qualifies for Equity Taxation



* May differ from scheme to scheme.

Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.

Multicap Fund

Where They Invest

A Multicap Fund invests in a diversified portfolio of stocks across large-cap, mid-cap, and small-cap companies, with a specific proportion allocated to each category.

Who Should Invest

Investors seeking diversified exposure with a balanced risk profile should consider investing in a Multicap Fund.

Ideal Investment Horizon

10 Years+

Entry Load

Nil

Exit Load

*Normally upto 365 days**

Lock-in Period

*Nil**

Taxation

Qualifies for Equity Taxation



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Flexicap Fund

Where They Invest

A Flexicap Fund invests in stocks across various market capitalizations, including large-cap, mid-cap, and small-cap companies.

Who Should Invest

Investors seeking diversified exposure to companies of all market capitalizations, aiming for long-term growth with a balanced risk approach, should consider investing in a Flexicap Fund.

Ideal Investment Horizon

10 Years+

Entry Load

Nil

Exit Load

*Normally upto 365 days**

Lock-in Period

*Nil**

Taxation

Qualifies for Equity Taxation



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Liquid Funds

Where They Invest

Liquid Funds are simply debt mutual funds that invest in highly liquid money market instruments that hold low amount of risk.

Who Should Invest

Those who are looking to park their surplus money for 1 day & above and earn a reasonable return on their investment.

Ideal Investment Horizon

1- 90 Days

Entry Load

Nil

Exit Load

Upto 7 Days*

Lock-in Period

Nil

Investment Composition

Corporate Debt, Short Term Gilt, Money Market Instruments, Call Market, etc.



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Large Cap Fund

Where They Invest

Large-cap funds are those funds that mainly invest in the shares of large companies ranking in the first 100 as per market capitalisation. For example Reliance Industries, HDFC Bank, TCS, etc. These companies are also known as blue-chip companies in the market and Large-cap equity funds are also referred to as blue-chip funds.

Who Should Invest

An investor having a high risk appetite, looking for long-term wealth creation and positive inflation-adjusted return.

Ideal Investment Horizon

5 Years +

Entry Load

Nil

Exit Load

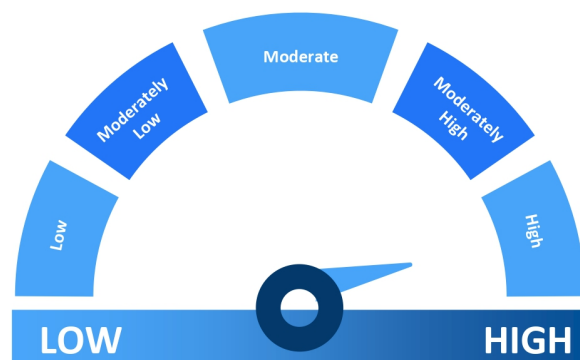
Normally up to 365 days*.

Lock-in Period

Nil

Taxation

Qualifies for Equity Taxation.



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Debt Funds

Where They Invest

G-Secs, State Government Bonds, PSU Bonds, Corporate Bond and Money Market Instruments of various maturities.

Who Should Invest

Those who are looking for Short Term Income Generation and Medium Term Capital Appreciation

Ideal Investment Horizon

3 - 36 Months

Entry Load

Nil

Exit Load

*Yes**

Lock-in Period

Nil

Taxation

From FY 2023-24, Capital Gain in Debt Funds are taxed as per slab irrespective of their holding period .



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Arbitrage Fund

Where They Invest

Arbitrage funds are a type of hybrid mutual funds that generate returns from price difference advantages in different markets by simultaneously buying & selling securities.

Who Should Invest

Risk averse investors who want to park money for the medium to long term and want the benefit of Equity taxation can consider.

Ideal Investment Horizon

1 Years +

Entry Load

Nil

Exit Load

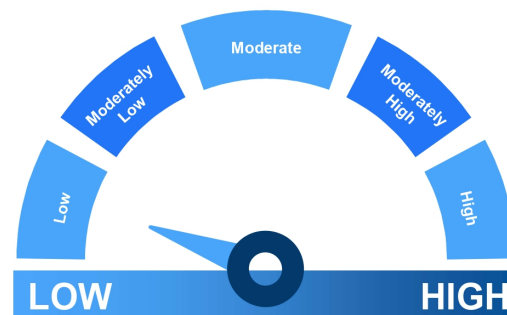
Normally up to 365
Days*

Lock-in Period

Nil*

Taxation

Qualifies for Equity Taxation.



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Equity Savings Fund

Where They Invest

Equity Shares, Arbitrage Opportunities and Fixed Income Securities

Who Should Invest

Those who are looking for Regular Income and Long Term Capital Growth

Ideal Investment Horizon

24 - 60 Months

Entry Load

Nil

Exit Load

*Yes**

Lock-in Period

Nil

Taxation

They qualify for Long Term Equity Taxation since they fulfil the criteria of 65% investment in equity through arbitrage.



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Midcap Funds

Where They Invest

Fund manager chooses a list of shares which has potential to generate better return, from the listed companies rank 101 - 250 as per market capitalisation on the National Stock Exchange..

Who Should Invest

Investors having higher risk appetite, looking for long term wealth creation through SIP & Lumpsum investment and positive inflation adjusted return.

Ideal Investment Horizon

10 Years+

Entry Load

Nil

Exit Load

*Normally upto 365 days**

Lock-in Period

*Nil**

Taxation

Qualifies for Equity Taxation



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ELSS Funds

Where They Invest

Equity and Equity related Instruments

Who Should Invest

Those who are looking to save Tax u/Sec.80C and Long Term Wealth Creation

Ideal Investment Horizon

5 Years+

Entry Load

Nil

Exit Load

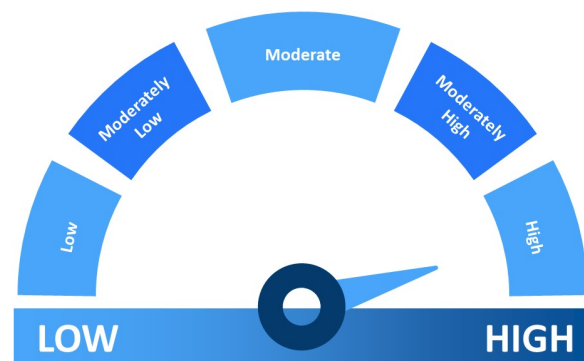
Nil

Lock-in Period

3 Years

Taxation

*Qualifies for Long Term
Equity Taxation.*



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Smallcap Funds

Where They Invest

Fund manager chooses his list of shares which can be future large & midcaps from the listed companies ranked below top 250 companies as per market capitalisation on the National Stock Exchange.

Who Should Invest

Investors having higher risk appetite, looking for long term wealth creation through SIP & Lumpsum investment and positive inflation adjusted return.

Ideal Investment Horizon

10 Years+

Entry Load

Nil

Exit Load

*Normally upto 365 days**

Lock-in Period

*Nil**

Taxation

Qualifies for Equity Taxation



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Value Funds

Where They Invest

Fund manager tries to identify a group of undervalued stocks from the market which are fundamentally strong companies and have potential to grow in future.

Who Should Invest

Investors having higher risk appetite, those who understand the concept of value investing, looking for long term wealth creation and positive inflation adjusted return.

Ideal Investment Horizon

5 Years+

Entry Load

Nil

Exit Load

Normally upto 365 days*

Lock-in Period

Nil

Taxation

Qualifies for Equity Taxation.



May differ from scheme to scheme

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Focused Funds

Where They Invest

Fund invests in a select basket of stocks.

Who Should Invest

Suitable for experienced aggressive investors who are ready to take higher risk to achieve long term financial goals.

Ideal Investment Horizon

7 Years+

Entry Load

Nil

Exit Load

Normally upto 365 days*

Lock-in Period

Nil

Taxation

Qualifies for Equity Taxation.



May differ from scheme to scheme

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Contra Funds

Where They Invest

Fund manager invests with a Contrarian View on shares which are presently underperforming but have potential to become winners over the future

Who Should Invest

Investors having higher risk appetite, understand the market cycle, looking for long term wealth creation and positive inflation adjusted return.

Ideal Investment Horizon

7 years+

Entry Load

Nil

Exit Load

Normally upto 365 days*

Lock-in Period

Nil

Taxation

Qualifies for Equity Taxation.



May differ from scheme to scheme

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Index Funds

Where They Invest

Index Funds are passively managed Mutual Fund Schemes that invest in securities of a particular index in the same weightage as they are in the index.

Who Should Invest

Investors having higher risk appetite, looking for long term wealth creation, large diversified portfolio and positive inflation adjusted return.

Ideal Investment Horizon

5 Years+

Entry Load

Nil

Exit Load

Nil

Lock-in Period

Nil*

Taxation

Qualifies for Equity Taxation.



May differ from scheme to scheme

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Sectoral Funds

Where They Invest

Fund manager selects a particular industry or sector and picks shares from that particular industry or sector

Who Should Invest

As sectoral funds lack diversification, investors with sound knowledge and highest risk taking appetite looking for long term investment may consider.

Ideal Investment Horizon

10 Years+

Entry Load

Nil

Exit Load

Normally upto 365 days*

Lock-in Period

Nil

Taxation

Qualifies for Equity Taxation.



May differ from scheme to scheme

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ETF

Where They Invest

Equity & Equity related instruments

Who Should Invest

Investors having higher risk appetite, looking for long term wealth creation and positive inflation adjusted return.

Ideal Investment Horizon

5 Years+

Entry Load

In IPO Nil. Post IPO it can be traded through Exchange.

Exit Load

Units can be sold through exchange.

Lock-in Period

Nil

Taxation

Qualifies for Equity Taxation.



May differ from scheme to scheme

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Overnight Fund vs Liquid Fund

Particulars	Overnight Fund	Liquid Fund
Investment Objective	Provide investors with reasonable returns commensurate with low risk and high liquidity.	Provide investors with easy access to their funds while generating reasonable returns.
Investment Instruments	Invest in extremely short-term instruments that mature overnight, such as Tri-party repo (TREPS), Government repo/reverse repo, Treasury Bills, and other overnight money market instruments.	Invest in highly liquid and low-risk instruments such as treasury bills, certificates of deposits, commercial papers, and short-term debt securities.
Maturity Period	Instruments mature within 1 business day.	Usually ranging from a few days to a few months, with a maximum maturity of up to 91 days.
Return Potential	Limited due to a focus on relatively low-risk and highly liquid instruments.	Tend to offer relatively better return potential compared to overnight funds due to a broader range of short-term debt instruments, including slightly higher-risk securities.
Risk Profile	Considered the lowest risk category within debt mutual funds due to the focus on extremely short-term and secure instruments.	Considered low-risk, with slightly more volatility compared to overnight funds due to the range of debt instruments.
Volatility	Less exposed to market volatility compared to liquid funds due to investing in extremely short-term instruments.	May experience slight fluctuations in NAV due to changes in market conditions of underlying debt securities, but still relatively stable compared to equity-oriented mutual funds.
Exit Load	Typically does not have any exit load.	Typically has an exit load for up to 7 days.
Suitable For	Investors with the shortest investment horizon seeking very low-risk and high liquidity options.	Investors looking for short-term investment options with higher liquidity and relatively low risk.

Disclaimer: Mutual Fund investments are subject to market risks. Please read the scheme related documents carefully before investing.