

What type of Mutual Fund is suitable for me?

Choosing the right Mutual Fund Scheme that helps achieve your goals is important. Here's how to go about it:

1. **Understand your investment objective:** Before you pick a scheme, your first step is to recognize and outline your investment objective.
2. **Know your investment horizon:** Classify your investment horizon into short term, mid-term and long term — where short term refers to a time period of 1 to 3 years, mid-term equates to 3 to 5 years and any time frame over and above as long term.
3. **Get familiar with your risk appetite:** Your ability and willingness to take on risk when investing will be helpful in filtering the right Mutual Fund scheme.
4. **Decide asset allocation & Select the fund category:** Based on the individual factors we've covered so far, you now have to decide the % allocation to different asset class (Debt, Equity, Gold, etc.) and then fill it with right Mutual Fund type. Once asset allocation is finalized, selecting the fund's category is vital as it helps to decide the kind of returns the fund generates within your investment horizon.
5. **Pick the Mutual Fund scheme:** Given the wide range of schemes within the chosen Mutual Fund category, select one that fits and caters to your financial goals.

Risk Tolerance	Investment Horizon	Investment Objective	Asset Type	Scheme Category
Low	Short-Term	Liquidity	Debt	Liquid Fund
				Overnight Fund
Moderately Low	Ultra Short-Term	Income Generation	Debt	Ultra Short/Low Duration Fund
				Money Market Fund
			Hybrid	Arbitrage Fund
Moderate	Mid-Term		Debt	Short Duration Fund
				Medium Duration Fund
Moderately High	Long-Term		Wealth Creation	Equity
		Wealth Creation cum Tax-Saving		
		Wealth Creation/ Tactical Allocation	Equity	Thematic/Sectoral Fund
High				

6. **Study past performance:** Look into the past performance of your chosen Mutual Fund scheme to understand the risks involved and its overall returns.

Disclaimer - Past performance is not indicative of future performance.