Nidhi Capital

PARTNERS IN PROSPERITY

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Everything you need to know about **Mutual Funds**

Strategic Benefits of Mutual Fund Investments

Professional Portfolio Management

Leverage the expertise of seasoned fund managers who actively monitor markets, optimize portfolios, and align investment strategies with evolving economic conditions—freeing up your internal resources.

2 Institutional-Grade Diversification

Mutual funds provide access to a broad range of asset classes—equity, debt, hybrid, and more—mitigating concentration risk and enhancing portfolio stability for corporate treasuries and surplus funds.

3 Operational Efficiency and Simplicity

Streamline your investment operations with ready-made, professionally managed funds that minimize administrative burden while maximizing financial efficiency.

4 Capital Efficiency

Mutual funds allow corporates to deploy idle cash effectively—even in small tranches—without compromising on liquidity or return potential.

5 Liquidity and Flexibility

With daily NAVs and easy redemption options, mutual funds offer corporate investors quick access to capital when needed, supporting dynamic cash flow requirements.

6 Compliance, Transparency & Reporting

Investments are governed by SEBI regulations, with regular disclosures and audited reports—supporting your governance, audit, and compliance mandates.

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Recommended Mutual Fund Categories

Equity

Suitable for long-term capital appreciation. Entities with longer investment horizons and higher risk tolerance may benefit from selective exposure to diversified equity funds or large-cap funds.

Debt

Ideal for stable returns and lower volatility. Includes short-term, corporate bond, and dynamic bond funds—offering options aligned to various interest rate environments.

Hybrid

A balanced mix of equity and debt, suitable for corporates looking to achieve a blend of growth and stability.

Liquid

Ideal for short-term surplus deployment with high liquidity and low risk.

Overnight

Best suited for parking funds overnight with virtually no interest rate or credit risk.

Ultra-short Duration

Suitable for managing funds with a slightly longer investment horizon while targeting better yields.

Money Market

Invest in high-quality, short-term instruments, offering moderate returns and high liquidity—suitable for cash management needs.

Taxation Overview

Equity Funds	Fund of Funds	Dividend Taxation
• LTCG @ 12.5% over ₹1.25L • STCG @ 20%	• STCG as per income slab • LTCG at 12.5%	Taxed in investor's hands as per income slab above ₹5000/year

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Mutual Fund Risk-o-Meter

LOW

These investments carry minimal risk to the capital. Suitable for very conservative investors who prioritize capital preservation over returns. For example...

Overnight Funds
Invest in instruments with a one-day maturity such as overnight repos, offering maximum capital safety and high liquidity—ideal for managing daily surplus.

Liquid Funds
Invest in instruments like treasury bills or overnight reverse repos with extremely short maturities, making them the safest category.

LOW TO MODERATE

Slightly higher risk than low-risk funds but still focused on capital safety. Returns may be marginally better. For example...

Ultra-Short Duration Funds
Allocate funds to high-quality debt instruments with slightly longer maturities (3–6 months), balancing capital preservation with marginally better returns.

Money Market Funds
Invest in high-quality, short-term debt instruments. Ideal for managing short-term surplus with a bit more yield potential than pure liquid funds.

MODERATE

Suitable for investors who can tolerate limited fluctuations in returns. These funds balance safety with income generation. For example...

Short Duration Debt Funds
Primarily invest in debt securities with 1–3 year maturities, aiming for steady income while maintaining moderate sensitivity to interest rates.

Consecutive Hybrid Funds
Invest in instruments like treasury bills or overnight reverse repos with extremely short maturities, making them the safest category.

MODERATELY HIGH

Investments in this category offer higher return potential but carry greater volatility. Ideal for medium- to long-term investors. For example...

Balanced Hybrid Funds
Maintain a near-equal allocation to equity and debt, providing a mix of growth and stability for investors with a medium-term outlook.

Dynamic Asset Allocation Funds
Actively shift between equity and debt or maintain a near-equal mix, offering a dynamic return profile with moderate risk.

HIGH

Significant exposure to market volatility. Suitable for investors seeking capital growth and willing to accept short-term fluctuations. For example...

Large Cap Equity Funds
Focus on the top 100 companies by market capitalization, offering relatively stable equity exposure driven by performance of established businesses.

Flexi-Cap Funds
Invest across large, mid, and small caps; returns are influenced by company performance, market cycles, and broader economic conditions.

VERY HIGH

Highly sensitive to market movements and can deliver high returns—or losses. Ideal only for aggressive investors. For example...

Small Cap Equity Funds
Invest in smaller, high-growth companies with high return potential and equally high market and liquidity risk—suitable only for aggressive investors.

Sectoral/Thematic Funds
Focus on specific sectors or volatile themes. Often low in liquidity but high in growth potential, making them the riskiest category.

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Smart Deployment Strategies

SIP
(Systematic Investment Plan)

- Ideal for phased investment
- Leverages rupee-cost averaging to mitigate market volatility
- Promotes investment discipline over time

LUMP SUM INVESTMENT

- Effective for large idle cash deployment
- Best used during market dips or attractive valuations
- Allows for immediate market participation

SWP
(Systematic Withdrawal Plan)

- Ideal for regular income generation from investments
- Helps manage cash flow in retirement or post-goal achievement phase
- Preserves investment corpus while providing periodic payouts

STP
(Systematic Transfer Plan)

- Commonly used to shift from debt to equity in volatile markets
- Useful for gradual deployment from lump sum into equity funds
- Reduces timing risk by spreading investment over time

Lumpsum + SIP
(Systematic Investment Plan)

- Combines immediate market exposure with phased investment discipline
- SIP mitigates volatility and supports long-term averaging
- Balances aggressive and conservative investment styles

Step Up SIP
(Systematic Investment Plan)

- Increases SIP amount annually in line with income growth
- Helps combat inflation and build larger corpus over time
- Ideal for long-term goals with increasing financial capability

Step Up SWP
(Systematic Withdrawal Plan)

- Periodic withdrawals increase at a pre-set rate
- Suitable for rising spending needs during retirement or phased spending
- Helps manage inflation-adjusted regular cash flows

SIP & Hold
(Systematic Investment Plan)

- Invests regularly and holds units for the long term
- Maximizes compounding benefits and minimizes churn
- Ideal for wealth creation through market cycles

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Trust Inducing Growth

- **Rapid Growth in AUM:** The mutual fund industry's AUM surged to **₹70 lakh crore** in 2025—more than doubling in four years, reflecting strong investor trust
- **Rising Monthly SIP Inflows:** Monthly SIP contributions hit a record **₹26,500 crore** in April 2025, showing growing commitment to disciplined, long-term investing
- **Boom in Investor Participation:** Total folios crossed **22 crore**, with over **5 crore added in 2024** alone—demonstrating expanding retail investor confidence
- **Systemic Importance & Safety:** Mutual Funds are now vital to India's financial system, attracting tighter regulation—ensuring safer, more transparent investments

Risk Profiling Matrix

Surplus Duration	Risk Appetite	Suggested Fund Types
1-30 days	Low	Overnight/Liquid
1-12 months	Low-Moderate	Ultra-Short/Money Market
1-5 years	Moderate	Short Duration/Hybrid
5+ years	Moderate-High	Dynamic/Equity Funds

Regulatory Confidence

- **SEBI-Regulated**: All mutual funds operate under the strict oversight of the Securities and Exchange Board of India, ensuring investor protection and market integrity.
- **AMFI Standards**: Uniform disclosures and practices are mandated by the Association of Mutual Funds in India, promoting transparency across fund houses.
- **Audits & Reporting**: Regular independent audits and periodic portfolio disclosures provide full visibility into fund operations and performance.

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Myths vs Facts

MYTHS	FACTS
Fund managers gamble with your money	Fund managers follow SEBI-mandated investment mandates and risk controls
Equity MFs are always risky	Funds span a wide risk spectrum—from low-risk debt to high-risk equity. Risk levels are selectable
Mutual funds always lock-in your money	Mutual funds have varying lock-in periods (1 week to 3 yrs)
Mutual Funds lack transparency	SEBI mandates regular disclosures and portfolio updates
Too complex to manage	Fund houses and advisors provide comprehensive support and tools

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Ready to Transform Idle Capital into a Strategic Asset?

Contact us today to tailor a mutual fund strategy aligned with your corporate goals.

Book a consultation

Contact us Now

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1. Simply select 'Login with OTP'
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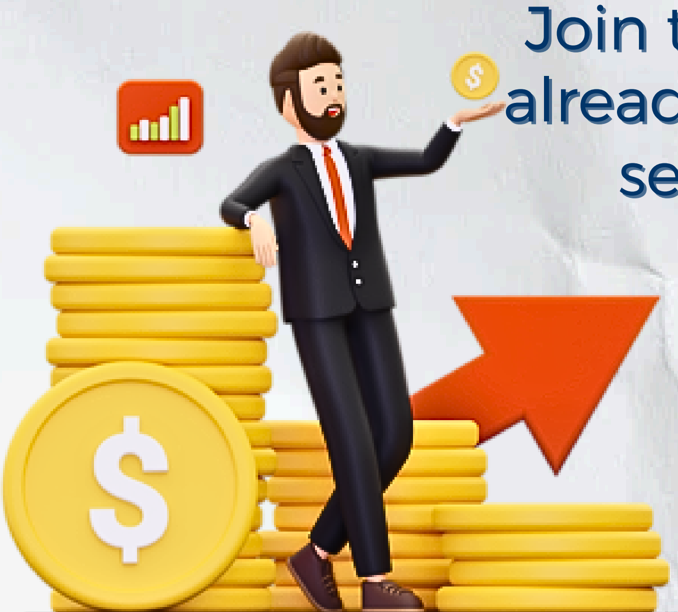

Join thousands of smart investors already using **Nidhi Capital** for a secure and seamless investing experience!

We're here for you! Contact our support team for assistance anytime

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