



Selecting Mutual Fund Category

A Ready Reckoner

Time horizon	Upto 1 month	1 to 3 months	3 - 6 months	6 - 12 months	12 - 24 months	24 - 36 months	36 - 48 months	48 - 60 months	60 - 84 months	Above 84 months
MF Category										
Liquid Funds	✓	✓	✓	✓	—	—	—	—	—	—
Money Market Funds	✗	✓	✓	✓	—	—	—	—	—	—
Ultra Short Term funds	✗	✗	✗	✓	✓	—	—	—	—	—
Low Duration fund	✗	✗	✗	✓	✓	—	—	—	—	—
Equity Arbitrage	✗	✗	✗	✓	✓	—	—	—	—	—
Short Term Funds	✗	✗	✗	✗	✓	✓	✓	—	—	—
Medium Term Funds	✗	✗	✗	✗	✗	✓	✓	—	—	—
Equity Savings Fund	✗	✗	✗	✗	✗	✓	✓	—	—	—
Income / Credit / Dynamic Bond Funds	✗	✗	✗	✗	✗	✗	✓	✓	✓	—
Aggressive Hybrid Funds	✗	✗	✗	✗	✗	✗	📍	✓	✓	—
Large Cap / Multi Cap Funds	✗	✗	✗	✗	✗	✗	✗	📍	✓	✓
Mid & Small Cap Funds	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
	✓	Right Choice	✗	Wrong Choice	📍	Tactical Choice	—	Sub-Optimal Choice		