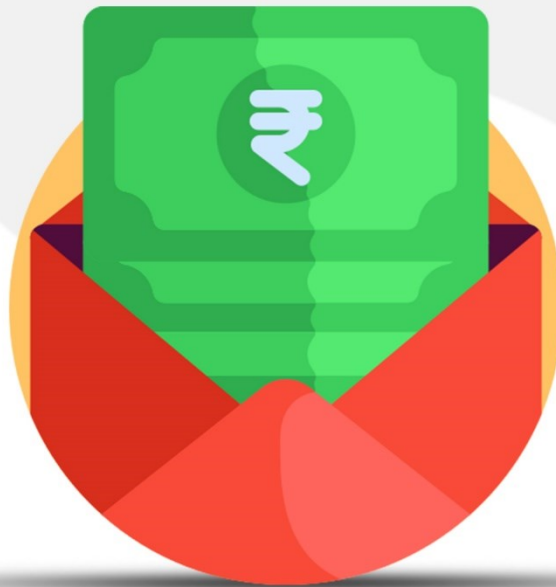


# TYPES OF RETURN

*There are different types of ways to calculate returns in mutual funds.  
Let us understand the types of returns in detail.*



# ABSOLUTE RETURNS

The absolute return is measured as a return that a mutual fund achieves over a period of time. It is measured as the percentage of return your investment has generated without considering the duration of the investment.



**Example** – Suppose you invested Rs 1 lakh in a mutual fund 3 years ago which is now valued at Rs 1.15 lakh. Hence, your absolute return is 15%.

# ANNUALIZED RETURNS

Annualized returns are also known as the compounded annual growth rate (CAGR). It is the geometric mean return that a mutual fund generates over a period of time.



**Example** – Suppose you invested Rs 1 lakh in a Mutual Fund, 5 years ago which is now valued at Rs 1.90 lakh. In this case, the absolute return will amount to 90% and annualized return will come to 13.70%.

# XIRR RETURN

XIRR return or Extended Internal Rate of Return is beneficial in calculating compounded return when multiple transactions take place at different times, for a specific period or a fractional period.



**Example** - Suppose you started an SIP 2 years 3 months ago for **Rs 1,000/-** and the fund is valued at Rs **31,000/-** Your XIRR return will be **12.30%**

# TRAILING RETURN

Trailing return is a return calculated between any specific period of time such as 1yr, 3yr, 5yr, or since inception.

**Example:** Suppose a fund has an inception date of **30-08-2002** and the trailing return shows up in the following table.



Period	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund XYZ	0.54	14.35	9.36	13.17	19.08

It means that the said fund has generated a return of **14.35% CAGR** over the last 3 years and **13.17% CAGR** over the last 10 years



# ROLLING RETURN

Rolling return is the average return for a selected time frame, beginning at a given start date and advancing one day sequentially to a chosen end date. This is beneficial for comparing the volatility and consistency of any two or more similar funds or benchmarks

## Category: Equity – Large Cap Fund

Scheme	1 Year		
	Scheme AVG	MAX	MIN
Aditya Birla SL Frontline Equity Fund	0.05	10.91	-10.16
Axis Blue-chip Fund	-0.43	11.24	-11.73
Bandhan Large Cap Fund	-0.28	11.27	-11.56
Bank of India Blue-chip Fund	-0.15	11.36	-12.18
Baroda BNP Paribas Large Cap Fund	0.14	11.12	-9.57
Canara Rob Blue-chip Equity Fund	-0.08	10.14	-9.77
DSP Top 100 Equity Fund	0.09	10.74	-10.92
Edelweiss Large Cap Fund	0.21	11.4	-10.45
Franklin India Blue-chip Fund	-0.27	10.29	-10.41
HDFC Top 100 Fund	0.59	11.43	-9.49
HSBC Large Cap Fund	-0.12	12.16	-11.48
ICICI Pru Blue-chip Fund	0.23	10.5	-9.57
IDBI India Top 100 Equity Fund	0.05	11.19	-11.17
ITI Large Cap Fund	-0.39	10.29	-10.29
Indiabulls Blue Chip Fund	0.02	12.23	-10.21
Invesco India Large cap Fund	-0.44	10.65	-10.72
JM Large Cap Fund	0.29	11.19	-9.95
Kotak Blue-chip Fund	0.1	12.07	-10.2
LIC MF Large Cap Fund	-0.29	10.5	-11.37
Mahindra Manulife Large Cap Fund	-0.18	11.38	-9.75

**Example:** Category wise Rolling Return Performance

# ROLLING RETURN

*Category: Equity - Large Cap Fund*

Mirae Asset Large Cap Fund	-0.04	10.95	-10.26
Nippon India Large Cap Fund	0.63	13.41	-10.05
PGIM India Large Cap Fund	0	12.04	-10.97
Quant Large Cap Fund	0	0	0
SBI BlueChip Fund	0.33	11.19	-9.52
Sundaram Large Cap Fund	0.06	11.4	-9.71
Tata Large Cap Fund	0.06	11.45	-9.61
Taurus Largecap Equity Fund	-0.17	14.63	-11.24
UTI Mastershare	-0.23	11.64	-10.82
Union Largecap Fund	-0.07	10.96	-9.98
WOC Large Cap Fund	0	0	0

**As Of February 2023, Frequency - 1 month**

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

