



Best High-Return Mutual Funds in India

Many people are interested in investing in shares offered by different companies but their main concern is that they lack the knowledge and time required to invest in the stock market.

Saving money is sensible but investing in it is much more beneficial because there are chances to multiply the money.

Now the question is how and where to invest your money without prior knowledge. Mutual funds are safer instruments than other investment options that offer high returns.

Some people are aware of mutual funds but for newbies, it is quite challenging to figure out the best high-return mutual funds among all the available funds.

Understanding this requires a lot of stock market research and study of all the parameters.

So here we are with the list of best high-return mutual funds in India to invest in 2022.

Factors to Consider while investing in the best high-return mutual funds

Investor Goals

Once you get the objective of investing in mutual funds, decide the goal about how long you are planning to invest and set the benchmark accordingly.

Expense Ratio

When choosing a mutual fund plan, the expense ratio must be considered on priority. The cost that fund companies charge to handle your investment is referred to as the expense ratio.

Higher the expense ratio lowers the take-home pay for investors. The Securities and Exchange Board of India (SEBI) has imposed a cap on the fees that fund firms may charge.

As compared to regular plans of mutual funds, direct plans have a lower expense ratio as there is no commission paid in the case of direct plans.

Risk Level

For every investor risk level is different, it depends on the capacity of bearing losses while investing in high-risk mutual funds.

For risk tolerance reasons, in 2015 SEBI generated a mandatory guideline for all the fund houses to display the risk meter that defines 5 different types of risk associated with a particular mutual fund.

Such risks include low, moderate, high, moderately low, and moderately high risks.

Fund's Performance

Before investing in any of the high-return mutual funds; investors should check once the history of that particular fund and how its performance varies from other competitive funds. This helps investors to make decisions effectively.

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Axis Bluechip Fund

Axis bluechip fund is an equity mutual fund launched by Axis mutual fund in Jan 2010. It is one of the highest return mutual funds in the last few years with an AUM of nearly Rs.32 Crores and an expense ratio of about 0.5%.

This usually invests in well-established, sizable organizations. For investors aiming for long-term investment returns, the Axis Bluechip Fund is a good option because it invests in a wide portfolio to generate long-term capital growth.

ICICI Prudential Technology Fund

ICICI prudential technology fund is the high return technology-sectoral fund launched in Jan 2000. It is the medium-sized fund in its category with an AUM of around Rs 8 Crores and an expense ratio of 2%, comparatively higher than other technology sectoral funds.

TATA Digital India Fund

TATA digital India fund is a high-risk equity fund launched in 2015. This fund has generated a return of nearly 17% since its inception.

The main agenda of this scheme is to pursue long-term capital growth by allocating at least 80% (approx.) of its net assets to equity and equity-related investments in Indian information technology companies.

In the year 2021 its return was around 70%, in 2020 it was 50% and in 2019 it was approx 7%.

SBI Technology Opportunities Fund

SBI technology opportunities fund is a very high-risk fund that was launched in Jan 2013. This fund has generated a return of nearly 15% since its inception and has a lower expense ratio of 0.91%.

This fund is most suited for investors that are well-versed in macro trends and who favour putting selective bets in order to earn high returns than other equity funds. The net asset value of the SBI technology opportunities fund is approx Rs.120-130.

Conclusion

Here we have covered all the best high-return mutual funds in India to invest in in 2022. If you are a beginner or planning to invest in mutual funds, especially equity funds, don't go for direct investing without any prior knowledge.

For the new investors it's really important to figure out the risks associated with the mutual funds, so hire good fund firms like Swastika having experienced mutual fund experts who ensure your funds are in the right hands.

To learn about the different types of mutual funds to get higher returns to check out the affordable mutual fund services.