

Top Mutual Fund Picks: How we select funds

Screening & Identification

We actively screen across a wide universe of more than 87,000 funds to shortlist a subset of funds for each investment idea



1

Idea Generation

Fund ideas are generated from the team's

- a) assessment of current investment trends
- b) consideration of Standard Chartered Bank's market outlook



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Due Diligence

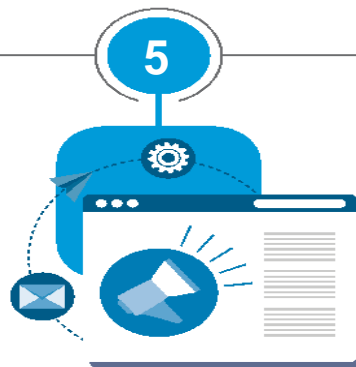
- a) Portfolio Manager meetings are conducted to assess relevance and merit of fund strategies
- b) Funds are selected using a proprietary scoring methodology based on a '3P' framework, evaluating:
 - i. People
 - ii. Process
 - iii. Performance

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Committee Approval

- a) Recommendations go through a formal approval process with the aim to have an additional layer of oversight
- b) Funds Committee unanimously decides to add/remove a fund



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Communication

- a) Views on Top Mutual Fund Picks are articulated to various stakeholders through email communications, conference calls and presentations

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Ongoing Monitoring & Review

Top Mutual Fund picks are thoroughly reviewed on a regular basis and performance updates are communicated monthly to the frontline