TOP MUTUAL FUND PICKS: How we select funds

1. Screening & Identification
   We actively screen across a wide universe of more than 87,000 funds to shortlist a subset of the most suitable funds for each investment idea.

2. Idea Generation
   Fund ideas are generated from the team’s assessment of current investment trends and consideration of Standard Chartered Bank’s ‘House views’.

3. 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

4. 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 recommendation.

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

6. Ongoing Monitoring & Review
   Top Mutual Fund picks are thoroughly reviewed on a regular basis and performance updates are communicated monthly to the frontline.

Diagram:
- Flowchart detailing the selection process for mutual funds.