

April-2018

The best way to invest in volatile Equity market is through SIP. Only SIPs can protect you from tough times and SIP is smart way to create wealth. It doesn't demand lump sum investments. Just a little, every month. What's more? With SIP, you don't need to time the market. **And over a long period, your investment averages out the market highs and lows. Hence you buy more units when the market is low and less when the market is high. SIP is truly small on savings and big on benefits.** So, develop a good habit of regular savings.

Open at least 5-6 SIP account in following equity MF schemes, so that the **same folios can be used to add Lump sum investment when the market is down. The Whole purpose is to accumulate more no. of units at lower NAV & reap the big profits when the market is at peak.**

- ❖ The real value of SIP comes out only when you invest for the entire "Bull-Bear" market cycle (Min. 3, 5, 10, Yrs).
 - ❖ Short term SIPs made closer to the market peak would not work.
 - ❖ **Never stop SIPs in declining market as it does not help its strategy of average cost.**
 - ❖ **For SIP, always go for G option. Dividend option doesn't make sense as it defeats the purpose of wealth accumulation.**
- On Equity Schemes Capital Gain Tax after completion of 1 year is NIL (By each Installment of SIP)

SIP of Rs. 3000/- Per Month	NAV on 02-04-18	3 Years	XIRR %	5 Years	XIRR %	10 Years	XIRR %
		Rs.108000 SIP Value		Rs.180000 SIP Value		Rs.360000 SIP Value	
DIVERSIFIED FUND							
MOF35-Regular Plan-Growth Option	26.60	141,726	19.54	--	--	--	--
HDFC Capital Builder Fund - Growth Option	288.19	137,742	17.40	281,288	18.48	888,137	17.45
IDFC Classic Equity Fund-Regular Plan-Growth	44.43	135,208	16.02	263,246	15.69	708,024	13.17
Aditya Birla Sun Life Equity Fund - Growth	696.27	134,567	15.67	284,674	18.99	863,987	16.93
DSP BlackRock Equity Opportunities Fund-RP - G	213.21	134,387	15.57	277,416	17.90	836,159	16.31
SBI Magnum Multicap Fund - RP -Growth	46.42	133,901	15.30	284,709	18.99	829,587	16.16
Mirae Asset India Equity Fund - Growth Plan	45.38	133,381	15.02	276,019	17.68	929,303	18.30
Kotak Opportunities - Growth	112.55	131,086	13.74	268,546	16.53	795,478	15.37
Canara Robeco Equity Diversified - RP - Growth	120.52	129,714	12.97	247,842	13.17	743,176	14.08
EQUITY LARGCAP							
IDFC Focused Equity Fund-RP-Growth	38.88	143,443	20.44	268,711	16.55	695,300	12.82
Kotak Classic Equity Scheme - Growth	47.86	134,849	15.83	258,993	15.01	741,694	14.05
Edelweiss Large & Mid Cap Fund - RP - G	30.30	133,961	15.34	264,133	15.83	761,223	14.54
HDFC Growth Fund - Growth Option	180.07	132,201	14.36	257,494	14.77	722,869	13.56
ICICI Prudential Focused Bluechip Equity Fund	38.89	130,667	13.51	255,430	14.43	797,321	15.64
Reliance Top 200 Fund- Growth Plan -G	31.32	130,489	13.41	263,221	15.69	779,842	15.00
SBI Blue Chip Fund-Regular Plan Growth	37.70	129,002	12.57	264,087	15.82	806,504	15.63
MOF25- Regular Plan Growth Option	20.82	128,667	12.38	255,195	14.94	--	--
Aditya Birla Sun Life Frontline Equity Fund-G	210.87	126,980	11.42	252,724	13.98	783,697	15.09
EQUITY MID & SMALL CAP							
L&T Emerging Businesses Fund - RP - Growth	27.33	161,764	29.71	--	--	--	--
HDFC Small Cap Fund - Regular Growth Plan	44.95	157,291	27.51	329,793	25.25	1,033,903	20.30
Reliance Small Cap Fund - Growth Plan - Growth	44.37	156,388	27.06	388,284	32.33	--	--
IDFC Sterling Equity Fund -Regular Plan-Growth	55.26	147,415	22.51	306,492	22.12	1,032,542	20.28
Aditya Birla Sun Life Small & Midcap Fund - G	40.75	146,234	21.90	333,910	25.79	1,102,955	21.51
HSBC Small Cap Equity Fund - Growth	59.55	142,791	20.10	333,605	25.75	944,207	18.60
Mirae Asset Emerging Bluechip Fund - RP - G	48.31	141,395	19.36	338,913	26.43	--	--
Canara Robeco Emerging Equities - RP - Growth	91.70	141,196	19.25	339,919	26.55	1,300,368	24.59
Franklin India Smaller Companies Fund-Growth	59.75	140,115	18.68	330,694	25.37	1,275,860	24.23
SBI Emerging Businesses Fund - RP -Growth	132.17	138,697	17.92	286,653	19.28	1,030,345	20.23

(Funds has been arranged on the basis of 3 years performance)