

September-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 as on 03-09-18	3 Years	XIRR %	5 Years	XIRR %	10 Years	XIRR %
		Rs.108000 SIP Value		Rs.180000 SIP Value		Rs.360000 SIP Value	
LARGE CAP FUND :							
Axis Bluechip Fund - Growth	28.50	143077	20.22	266805	16.24	--	--
Reliance Large Cap Fund- Growth Plan -G	34.93	139594	18.37	270083	16.75	832237	16.22
ICICI Prudential Bluechip Fund - Growth	43.05	138186	17.61	262786	15.60	835727	16.29
HDFC Top 100 Fund - Growth Option	484.35	136814	16.87	256429	14.58	766245	14.66
Aditya Birla Sun Life Frontline Equity Fund-G	229.67	132680	14.61	255248	14.38	810238	15.71
MID CAP FUND :							
L&T Mid Cap Fund-Regular Plan-Growth	144.46	140081	18.63	306963	22.16	1125515	21.88
HDFC MID-CAP OPPORTUNITIES FUND - G	58.60	135711	16.27	287464	19.38	1137341	22.07
DSP Midcap Fund - Regular Plan - Growth	56.34	133417	15.01	283799	18.84	1030246	20.22
Franklin India Prima Fund-Growth	998.82	132869	14.71	281008	18.42	1074559	21.01
Kotak Emerging Equity Scheme - Growth	40.04	132798	14.67	291657	19.99	1023361	20.10
MULTI CAP FUND :							
Mirae Asset India Equity Fund - Growth Plan	50.67	141,337	19.30	281,263	18.46	975,248	19.19
Kotak Standard Multicap Fund - Growth	35.37	138,457	17.76	278,793	18.09	--	--
ICICI Prudential Multicap Fund - Growth	304.52	138,326	17.69	272,520	17.13	853,565	16.69
Aditya Birla Sun Life Equity Fund - Growth	748.22	136,838	16.88	276,943	17.81	887,362	17.42
MOF35-Regular Plan-Growth Option	27.03	135,974	16.42	--	--	--	--
SMALL CAP FUND :							
HDFC Small Cap Fund - Regular Growth Plan	46.04	149,451	23.53	306,637	22.12	1,001,539	19.69
L&T Emerging Businesses Fund - RP - Growth	27.30	148,417	23.00	--	--	--	--
SBI Small Cap Fund - Regular Plan - Growth	56.30	147,821	22.69	349,867	27.77	--	--
Reliance Small Cap Fund - Growth Plan - G	45.10	146,768	22.15	335,639	25.98	--	--
Aditya Birla Sun Life Small Cap Fund - G	39.34	131,703	14.06	286,691	19.27	1,008,866	19.83
ELSS FUND :							
Aditya Birla Sun Life Tax Relief 96 - Growth	33.66	142,572	19.95	289,732	19.71	933,059	18.37
Axis Long Term Equity Fund - Growth	46.06	142,262	19.79	285,932	19.15	--	--
MOFLTE - Regular Plan - Growth Option	18.04	139,178	18.15	--	--	--	--
L&T Tax Advantage Fund-RP-Growth	57.53	137,304	17.14	270,602	16.83	849,075	16.59
Tata India Tax Savings Fund-Growth-RP	18.26	136,077	16.47	--	--	--	--