

May-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 03-05-18	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	26.88	141,427	19.39	--	--	--	--
HDFC Capital Builder Fund - Growth Option	296.84	140,385	18.83	285,344	19.09	906,533	17.83
Aditya Birla Sun Life Equity Fund - Growth	722.44	138,034	17.57	290,529	19.85	890,200	17.49
IDFC Classic Equity Fund-Regular Plan-Growth	45.69	137,654	17.36	267,593	16.38	724,384	13.60
DSP BlackRock Equity Opportunities Fund-RP - G	219.88	137,035	17.03	281,830	18.57	855,551	16.75
Mirae Asset India Equity Fund - Growth Plan	46.99	136,753	16.88	281,453	18.51	952,253	18.76
SBI Magnum Multicap Fund - RP -Growth Option	47.75	136,242	16.60	288,321	19.53	848,176	16.58
Canara Robeco Equity Diversified - RP - Growth	125.16	133,790	15.25	254,564	14.29	765,206	14.64
Kotak Opportunities - Growth	114.53	132,142	14.34	269,455	16.68	804,396	15.58
EQUITY LARGCAP							
IDFC Focused Equity Fund-Regular Plan-G	39.82	145,471	21.52	272,264	17.11	707,718	13.16
Kotak Classic Equity Scheme - Growth	49.63	138,622	17.89	265,492	16.05	763,898	14.61
Edelweiss Large & Mid Cap Fund - RP - G	31.40	137,586	17.33	270,234	16.80	783,977	15.10
HDFC Growth Fund - Growth Option	185.27	134,856	15.84	262,219	15.53	738,572	13.97
ICICI Pru. Focused Bluechip Equity Fund - G	40.11	133,584	15.14	260,176	15.20	817,049	15.88
MOF25- Regular Plan Growth Option	21.49	131,766	14.13	263,205	15.69	--	--
SBI Blue Chip Fund-Regular Plan Growth	38.80	131,537	14.00	268,110	16.47	823,933	16.04
Aditya Birla Sun Life Frontline Equity Fund-G	217.97	130,212	13.26	258,016	14.86	803,264	15.56
DSP BlackRock Top 100 Equity Fund - RP - G	201.97	128,080	12.06	242,790	12.31	674,672	12.25
EQUITY MID & SMALL CAP							
L&T Emerging Businesses Fund - RP - Growth	28.35	164,806	31.19	--	--	--	--
HDFC Small Cap Fund - Regular Growth Plan	47.36	163,147	30.39	341,418	26.75	1,078,832	21.10
Reliance Small Cap Fund - Growth Plan - G	45.97	159,270	28.50	390,780	32.62	--	--
IDFC Sterling Equity Fund -Regular Plan-Growth	57.09	150,441	24.08	311,191	22.78	1,051,241	20.62
Aditya Birla Sun Life Small & Midcap Fund - G	42.00	148,424	23.05	336,721	26.16	1,126,271	21.91
HSBC Small Cap Equity Fund - Growth	62.10	146,994	22.31	340,328	26.61	978,677	19.27
Canara Robeco Emerging Equities - RP - Growth	95.38	144,905	21.22	345,276	27.24	1,338,620	25.14
Mirae Asset Emerging Bluechip Fund - RP - G	50.02	144,260	20.88	342,674	26.91	--	--
SBI Emerging Businesses Fund - RP -Growth	136.98	142,120	19.76	292,813	20.19	1,058,113	20.74
Franklin India Smaller Companies Fund-Growth	61.36	142,046	19.72	331,242	25.45	1,295,953	24.53

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