

August-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 01-08-18	3 Years	XIRR %	5 Years	XIRR %	10 Years	XIRR %
		Rs.108000 SIP Value		Rs.180000 SIP Value		Rs.360000 SIP Value	
<b>LARGE CAP FUND :</b>							
Axis Bluechip Fund - Growth	28.68	145361	21.43	272473	17.13	--	--
Edelweiss Large Cap Fund - RP - Growth	36.27	139286	18.22	263727	15.76	--	--
Canara Robeco Bluechip Equity Fund - RP - G	24.63	137267	17.13	256541	14.60	--	--
Invesco India Largecap Fund - Growth	29.19	135293	16.06	259621	15.10	--	--
Reliance Large Cap Fund- Growth Plan -Growth	33.41	134866	15.82	263531	15.73	805,086	15.59
<b>MID CAP FUND :</b>							
L&T Mid Cap Fund-Regular Plan-Growth	140.98	138444	17.77	308687	22.41	1114455	21.70
HDFC MID-CAP OPPORTUNITIES FUND-Growth	57.50	134804	15.79	290479	19.83	1135403	22.05
DSP BlackRock Midcap Fund - RP - Growth	55.83	133717	15.19	289524	19.69	1036787	20.35
Kotak Emerging Equity Scheme - Growth	39.37	132100	14.30	296172	20.65	1017857	20.00
Edelweiss Mid Cap Fund - Regular Plan - Growth	28.12	--	--	--	--	--	--
<b>MULTI CAP FUND :</b>							
UTI - Equity Fund-Growth Option	146.00	139773	18.48	268050	16.44	838951	16.37
Mirae Asset India Equity Fund - Growth Plan	49.01	138239	17.66	277810	17.95	958197	18.87
Canara Robeco Equity Diversified Fund - G	131.88	137770	17.40	257642	14.78	781037	15.02
Kotak Standard Multicap Fund - Growth	34.79	137682	17.36	279946	18.27	--	--
ICICI Prudential Multicap Fund - Growth	289.28	132923	14.75	264115	15.82	820142	15.94
<b>SMALL CAP FUND :</b>							
L&T Emerging Businesses Fund - RP - Growth	26.68	147432	22.51	--	--	--	--
HDFC Small Cap Fund - Regular Growth Plan	44.62	147076	22.32	303767	21.73	984235	19.37
SBI Small Cap Fund - Regular Plan - Growth	53.67	143412	20.41	345414	27.23	--	--
Reliance Small Cap Fund - Growth Plan - G	42.34	140164	18.69	327782	24.98	--	--
Aditya Birla Sun Life Small Cap Fund - G	38.44	130420	13.36	288237	19.50	999942	19.67
<b>ELSS FUND :</b>							
Axis Long Term Equity Fund - Growth	45.26	140895	19.08	287625	19.41	--	--
L&T Tax Advantage Fund-RP-Growth	56.85	137141	17.06	272299	17.10	849269	16.60
Aditya Birla Sun Life Tax Relief 96 - Growth	32.18	137903	17.47	283266	18.77	902317	17.74
IDFC Tax Advantage (ELSS) Fund- RP-Growth	57.29	137166	17.08	273455	17.28	--	--
MOFLTE - Regular Plan - Growth Option	18.21	142338	19.84	--	--	--	--