

April 2019

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 fall and lesser when the market is rise. 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} 01-04-19	3 Years	XIRR %	5 Years	XIRR %	10 Years	XIRR %
		Rs.108000 SIP Value		Rs.180000 SIP Value		Rs.360000 SIP Value	
LARGE CAP FUND :							
Canara Robeco Bluechip Equity Fund - RP- Growth	24.81	127,567	11.76	234,953	10.95	--	--
ICICI Prudential Bluechip Fund - Growth	42.40	125,930	10.83	236,262	11.18	723,154	13.57
Aditya Birla Sun Life Frontline Equity Fund-Growth	227.51	122,752	8.99	230,044	10.07	711,489	13.26
SBI Blue Chip Fund-Regular Plan Growth	39.35	121,255	8.11	229,666	10.00	720,087	13.49
Franklin India Bluechip Fund-Growth	473.63	121,011	7.96	223,524	8.88	640,235	11.25
MID CAP FUND :							
Invesco India Midcap Fund - Growth Option	49.45	123,609	9.49	237,883	11.46	237,883	11.46
Tata Mid Cap Growth Fund Regular Plan- Growth	140.99	123,042	9.16	235,166	10.98	235,166	10.98
L&T Mid Cap Fund-Regular Plan-Growth	135.85	120,284	7.53	244,931	12.68	244,931	12.68
Franklin India Prima Fund-Growth	973.24	120,251	7.52	237,129	11.33	237,129	11.33
SBI Magnum Midcap Fund - RP - Growth	75.23	110,939	1.85	214,653	7.21	214,653	7.21
MULTI CAP FUND :							
Mirae Asset India Equity Fund - Growth Plan	51.35	130,814	13.60	253,280	14.07	847,294	16.56
Kotak Standard Multicap Fund - Growth	35.56	127,940	11.97	248,728	13.32	--	--
Canara Robeco Equity Diversified Fund - RP - G	135.08	130,191	13.25	238,523	11.57	695,778	12.84
SBI Magnum Multicap Fund - RP -Growth Option	48.80	124,022	9.73	241,672	12.12	758,740	14.48
Invesco India Multicap Fund - Growth Option	47.51	116,599	5.33	223,083	8.80	855,267	16.74
SMALL CAP FUND :							
HDFC Small Cap Fund - Regular Growth Plan	44.74	130,749	13.56	263,432	15.72	848,407	16.59
L&T Emerging Businesses Fund - RP - Growth	25.12	122,044	8.57	252,810	14.66	--	--
Reliance Small Cap Fund - Growth Plan - Growth	40.65	120,605	7.72	249,639	13.47	--	--
Franklin India Smaller Companies Fund-Growth	55.27	114,280	3.92	228,465	9.79	946,988	18.65
Aditya Birla Sun Life Small Cap Fund - GROWTH	35.95	111,680	2.31	227,643	9.64	799,517	15.47
ELSS FUND :							
Mirae Asset Tax Saver Fund-RP-Growth	17.67	133,240	14.95	--	--	--	--
Canara Robeco Equity Taxsaver Fund-Growth	65.64	129,608	12.92	238,253	11.53	713,027	13.30
Invesco India Tax Plan - Growth	51.55	126,530	11.17	240,758	11.96	793,390	15.32
Aditya Birla Sun Life Tax Relief 96 - Growth	31.83	124,716	10.13	242,281	12.22	780,132	15.00
SBI Magnum Taxgain Scheme 1993 - RP- Growth	145.61	119,962	7.34	219,764	8.18	664,524	11.96