

July-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 02-07-18	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	25.83	134290	14.71	--	--	--	--
HDFC Capital Builder Value Fund - Growth Option	285.61	133642	14.37	270,092	16.26	863,548	16.69
Mirae Asset India Equity Fund - Growth Plan	46.22	133091	14.08	272,255	16.59	926,367	17.99
Canara Robeco Equity Diversified Fund - RP - G	123.85	131348	13.16	248,866	12.93	749,878	14.06
Aditya Birla Sun Life Equity Fund - Growth	691.81	130687	12.81	273,204	16.73	845,690	16.30
IDFC Core Equity Fund-Regular Plan-Growth	43.80	130669	12.80	253,312	13.65	690,305	12.51
SBI Magnum Multicap Fund - RP -Growth	45.76	129134	11.99	271,763	16.51	807,339	15.43
Kotak Equity Opportunities Fund - Growth	111.32	127216	10.96	258,011	14.40	776,200	14.70
DSP BlackRock Equity Opportunities Fund-RP- G	206.34	127155	10.92	260,352	14.77	795,923	15.17
EQUITY LARGCAP							
IDFC Focused Equity Fund-Regular Plan-Growth	39.10	141463	18.38	264,198	15.36	689,934	12.50
Kotak India EQ Contra Fund - Growth	49.60	137247	16.24	262,016	15.02	757,171	14.24
Invesco India Growth Opportunities Fund - G	32.27	134480	14.81	266,950	15.78	806,497	15.41
Edelweiss Large & Mid Cap Fund - RP - Growth	30.23	131329	13.15	256,662	14.19	749,470	14.05
MOF25- Regular Plan Growth Option	21.24	129182	12.01	256,551	14.17	--	--
Aditya Birla Sun Life Frontline Equity Fund-Growth	212.88	126111	10.36	248,516	12.88	777,111	14.72
ICICI Prudential Focused Equity Fund - Growth	28.95	125919	10.25	237,803	11.10	--	--
SBI Blue Chip Fund-Regular Plan Growth	37.29	125291	9.91	253,905	13.75	785,600	14.92
DSP BlackRock Top 100 Equity Fund -RP- Growth	197.47	124309	9.37	234,782	10.58	654,517	11.51
EQUITY MID & SMALL CAP							
HDFC Small Cap Fund - Regular Growth Plan	43.05	145970	20.63	304,766	21.22	970,707	18.86
L&T Emerging Businesses Fund - RP- Growth	25.51	145610	20.45	--	--	--	--
SBI Small Cap - Regular Plan - Growth	50.79	139326	17.30	346,081	26.52	--	--
Reliance Small Cap Fund - Growth Plan - G	40.88	139205	17.24	337,475	25.46	--	--
IDFC Sterling Value Fund -RP-Growth	52.93	137878	16.56	283,607	18.26	960,613	18.67
Canara Robeco Emerging Equities - RP - G	90.39	135488	15.33	319,256	23.15	1,255,169	23.61
Mirae Asset Emerging Bluechip Fund - G	47.46	134843	15.00	317,332	22.90	--	--
Aditya Birla Sun Life Small Cap Fund - G	37.80	131581	13.29	296,889	20.14	1,004,488	19.49
Franklin India Smaller Companies Fund-G	56.38	128884	11.85	297,196	20.19	1,177,677	22.43
HSBC Small Cap Equity Fund - Growth	52.50	122805	8.54	281,020	17.88	822,493	15.78

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