

July-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 <sub>as on</sub> 02-07-19	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>							
Mirae Asset Large Cap Fund - Growth Plan	52.522	128,813	12.48	249,098	13.39	825,556	16.07
Canara Robeco Bluechip Equity Fund – RP-G	25.69	128,058	12.05	236,760	11.27	--	--
ICICI Prudential Bluechip Fund – Growth	43.61	125,439	10.55	235,712	11.09	714,290	13.34
Invesco India Largecap Fund – Growth	29.28	123,020	9.15	227,376	9.59	654,138	11.86
Aditya Birla SL Frontline Equity Fund-Growth	229.18	120,393	7.60	224,905	9.14	690,173	12.69
<b>MID CAP FUND :</b>							
Invesco India Midcap Fund - Growth Option	48.37	117,594	5.93	223,537	8.89	821,567	15.98
Kotak Emerging Equity Scheme - Growth	39.17	116,632	5.35	230,035	10.08	842,001	16.45
Franklin India Prima Fund-Growth	960.21	115,566	4.71	223,880	8.95	839,355	16.39
HDFC Mid-Cap Opportunities Fund - Growth	54.46	113,099	3.20	221,788	8.56	845,538	16.53
L&T Mid Cap Fund-Regular Plan-Growth	131.93	112,660	2.92	226,540	9.44	840,575	16.41
<b>MULTI CAP FUND :</b>							
Canara Robeco Equity Diversified Fund - G	138.17	128,683	12.40	237,305	11.37	684,626	12.53
Kotak Standard Multicap Fund – Growth	36.51	126,734	11.29	245,122	12.72	--	--
SBI Magnum Multicap Fund - RP -Growth	50.40	124,246	9.86	239,278	11.71	758,167	14.47
Aditya Birla Sun Life Equity Fund - Growth	732.57	118,776	6.64	231,321	10.31	746,250	14.17
Invesco India Multicap Fund - Growth Option	47.10	112,986	3.13	213,241	6.94	796,515	15.40
<b>SMALL CAP FUND :</b>							
Axis Small Cap Fund - Regular Plan - Growth	29.27	123,468	9.41	234,896	10.94	--	--
HDFC Small Cap Fund - Regular Growth Plan	42.36	118,815	6.67	239,065	11.67	768,137	14.71
Reliance Small Cap Fund - Growth Plan – G	39.71	113,403	3.38	230,870	10.23	--	--
L&T Emerging Businesses Fund - RP- Growth	23.76	110,591	1.64	231,005	10.25	--	--
Kotak-Small Cap Fund - Growth	71.78	109,806	1.14	212,389	6.78	732,785	13.82
<b>ELSS FUND :</b>							
Mirae Asset Tax Saver Fund-Regular Plan-G	18.15	130,589	13.48	--	--	--	--
Axis Long Term Equity Fund – Growth	46.59	129,753	13.01	244,141	12.55	--	--
Canara Robeco Equity Tax saver Fund –RP- G	67.63	129,320	12.76	237,997	11.49	704,917	13.09
HDFC Long Term Advantage Fund - Growth	371.58	126,193	10.98	241,351	12.07	736,375	13.91
Invesco India Tax Plan - Growth	51.94	123,714	9.55	233,513	10.7	763,924	14.61