

June-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 01-06-18	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	26.39	138,668	17.10	--	--	--	--
HDFC Capital Builder Value Fund - Growth Option	291.28	137,803	16.66	280,003	17.75	889,565	17.24
Mirae Asset India Equity Fund - Growth Plan	46.71	136,068	15.76	279,775	17.71	946,579	18.39
IDFC Core Equity Fund-Regular Plan-Growth	45.01	135,648	15.54	263,627	15.28	713,649	13.13
Aditya Birla Sun Life Equity Fund - Growth	706.30	135,102	15.25	284,038	18.33	870,312	16.83
SBI Magnum Multicap Fund - RP -Growth	47.10	134,323	14.85	284,434	18.39	836,743	16.10
Canara Robeco Equity Diversified Fund - RP - G	124.87	133,675	14.50	253,974	13.77	763,433	14.39
DSP BlackRock Equity Opportunities Fund-RP- G	214.51	133,581	14.45	274,945	17.00	834,648	16.06
Kotak Equity Opportunities Fund - Growth	113.31	130,752	12.95	266,582	15.74	795,820	15.17
EQUITY LARGCAP							
IDFC Focused Equity Fund-Regular Plan-Growth	39.67	144,806	20.22	271,255	16.45	705,095	12.91
Kotak India EQ Contra Fund - Growth	49.82	139,396	17.48	266,525	15.73	766,869	14.48
Edelweiss Large & Mid Cap Fund - RP - Growth	30.52	133,882	14.61	262,686	15.14	762,079	14.36
HDFC Growth Fund - Growth Option	182.77	133,107	14.20	258,682	14.51	728,610	13.52
MOF25- Regular Plan Growth Option	21.60	132,426	13.84	264,608	15.43	--	--
SBI Blue Chip Fund-Regular Plan Growth	38.31	129,946	12.52	264,720	15.45	813,513	15.58
Aditya Birla Sun Life Frontline Equity Fund-Growth	215.91	129,083	12.06	255,578	14.02	795,672	15.17
DSP BlackRock Top 100 Equity Fund -RP- Growth	201.05	127,533	11.22	241,683	11.76	671,595	11.99
ICICI Prudential Focused Equity Fund - Growth	28.80	126,306	10.55	239,450	11.38	--	--
EQUITY MID & SMALL CAP							
HDFC Small Cap Fund - Regular Growth Plan	45.71	157,459	26.17	329,515	24.48	1,041,221	20.16
L&T Emerging Businesses Fund -RP - Growth	27.02	157,063	25.99	--	--	--	--
Reliance Small Cap Fund - Growth Plan - G	43.25	149,848	22.54	367,661	29.08	--	--
IDFC Sterling Value Fund -Regular Plan-Growth	54.82	144,461	19.90	298,821	20.42	1,009,451	19.59
Aditya Birla Sun Life Small Cap Fund - Growth	40.32	142,480	18.91	323,237	23.68	1,081,170	20.86
SBI Focused Equity Fund - RP -Growth	136.01	141,113	18.22	290,739	19.29	1,050,618	20.33
Canara Robeco Emerging Equities - RP- Growth	92.83	141,031	18.18	336,045	25.30	1,302,831	24.31
Mirae Asset Emerging Bluechip Fund - RP- Growth	48.89	141,024	18.18	334,987	25.17	--	--
HSBC Small Cap Equity Fund - Growth	57.94	137,150	16.20	317,538	22.94	913,140	17.73
Franklin India Smaller Companies Fund-Growth	59.07	136,726	15.99	318,836	23.11	1,247,417	23.50

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