

June-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} 03-06-19	3 Years	XIRR %	5 Years	XIRR %	10 Years	XIRR %
		Rs.108000 SIP Value		Rs.180000 SIP Value		Rs.360000 SIP Value	
LARGE CAP FUND :							
Mirae Asset Large Cap Fund - Growth Plan	52.98	131,576	14.02	254,108	14.21	844,623	16.50
Canara Robeco Bluechip Equity Fund – RP-G	25.77	129,800	13.02	239,430	11.73	566,072	12.79
ICICI Prudential Bluechip Fund – Growth	43.66	126,834	11.34	238,042	11.49	723,925	13.59
Invesco India Largecap Fund – Growth	29.40	124,633	10.08	230,437	10.14	653,747	12.11
Aditya Birla SL Frontline Equity Fund-Growth	232.02	122,919	9.08	229,635	10.00	706,628	13.13
MID CAP FUND :							
Invesco India Midcap Fund - Growth Option	49.24	120,759	7.81	229,966	10.06	850,037	16.62
Franklin India Prima Fund-Growth	976.31	118,446	6.44	230,341	10.12	866,148	16.97
Kotak Emerging Equity Scheme - Growth	39.41	118,403	6.41	234,653	10.89	858,888	16.82
HDFC Mid-Cap Opportunities Fund - Growth	55.51	116,269	5.13	228,534	9.80	876,435	17.20
L&T Mid Cap Fund-Regular Plan-Growth	134.25	115,823	4.86	233,452	10.68	866,671	16.99
MULTI CAP FUND :							
Canara Robeco Equity Diversified Fund - RP – G	139.32	131,199	13.81	241,149	12.03	698,027	12.90
Kotak Standard Multicap Fund – Growth	37.20	130,560	13.45	252,683	13.98	--	--
SBI Magnum Multicap Fund - RP -Growth Option	50.97	126,912	11.39	244,811	12.66	774,338	14.86
Aditya Birla Sun Life Equity Fund - Growth	746.14	122,258	8.70	237,720	11.43	768,303	14.71
Invesco India Multicap Fund - Growth Option	47.54	114,844	4.26	217,274	7.71	818,094	15.90
SMALL CAP FUND :							
HDFC Small Cap Fund - Regular Growth Plan	43.86	124,532	10.02	250,508	13.62	805,526	15.61
Reliance Small Cap Fund - Growth Plan – G	41.20	118,921	6.72	242,566	12.27	--	--
L&T Emerging Businesses Fund - RP - Growth	24.38	114,735	4.20	239,795	11.79	--	--
Franklin India Smaller Companies Fund-G	54.99	111,867	2.43	219,516	8.13	905,476	17.81
Aditya Birla Sun Life Small Cap Fund - G	35.29	107,744	-0.16	216,742	7.61	757,501	14.45
ELSS FUND :							
Mirae Asset Tax Saver Fund-RP-Growth	18.29	133,560	15.12	--	--	--	--
Canara Robeco Equity Tax saver Fund – RP-G	68.41	132,185	14.36	242,785	12.31	721,450	13.52
Axis Long Term Equity Fund – Growth	46.68	131,542	14.00	247,563	13.12	--	--
HDFC Long Term Advantage Fund - Growth	374.16	128,548	12.32	245,191	12.72	750,730	14.28
Invesco India Tax Plan - Growth	52.41	126,099	10.92	238,172	11.51	781,000	15.02