

## Equity Funds

Large/Mid/Blend/Dynamic/Opportunistic Flexi Cap/ Sectorial Equity Funds (Growth Option)	Fund Size (Rs Cr) Sep-17	Fund Size (Rs Cr) Oct-17	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Year	Inception
Kotak Select Focus Fund	13947.12	15194.68	32.05	19.87	14.67	24.76	21.96	14.45	-	15.57
Aditya Birla SL Frontline Equity Fund	18968.99	19798.89	27.76	17.40	11.29	19.99	18.68	12.96	11.23	22.37
L&T Emerging Businesses Fund-Reg	1873.35	2283.36	56.27	33.50	26.07	-	-	-	-	32.54
Aditya Birla SL Banking & Financial Services Fund-Reg	1428.48	1495.44	43.23	32.38	22.35	-	-	-	-	30.04

## Balanced Funds (As on 20 Nov 2017) CAGR Returns (%)

	Fund Size (Rs Cr) Sep-17	Fund Size (Rs Cr) Oct-17	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Year	Inception
DSPBR Balanced Fund-Reg (G)	5922.21	6291.07	21.06	15.80	12.29	20.54	16.39	11.34	10.50	15.57
HDFC Balanced Fund (G)	15643.26	17072.52	24.14	17.44	13.07	22.48	19.58	14.78	14.52	16.97
ICICI Pru Balanced Advant Fund (G)	21580.83	22464.91	17.88	12.25	10.49	15.58	15.03	13.03	10.32	11.56
ICICI Pru Balanced Fund (G)	19600.66	22064.71	24.39	18.21	13.40	21.26	19.37	15.50	11.19	15.17
L&T India Prudence Fund-Reg (G)	7042.80	7775.58	25.10	14.97	13.44	21.20	19.17	-	-	15.05

uity participation through Systematic Investment Plan (SIP). Some of the important features of SIP are-

**Light on the wallet:** It is easier to build a long-term innings with singles than hitting 4s and 6s each time. It is convenient to save Rs1000 or Rs2000 every month than trying to save 1 lakh in one shot. SIP does not hurt and it gives long term benefit to investors.

**STUDIES HAVE REPEATEDLY HIGHLIGHTED THE ABILITY OF STOCKS TO OUTPERFORM OTHER ASSET CLASSES OVER THE LONG-TERM, AS ALSO TO EFFECTIVELY COUNTER INFLATION**

### Makes market timing irrelevant:

If market lows give you jitters and make you wish you should have never invested in equity markets, then SIPs can help you blunt that depression. Most retail investors are not experts on stocks and are even more out-of-sorts with stock market oscillations. But, that does not necessarily make stocks a loss-making investment proposition. Studies have repeatedly highlighted the ability of stocks to outperform other asset classes (debt, gold, property) over the long-term (at least 5 years) as also to effectively counter inflation. So, if stocks are such a great thing, why are so many investors complaining? It's because they either got the stock wrong or the timing wrong. These problems can be solved through an SIP route in a mutual fund with a consistent track record.

### Helps you build for the future:

Most of us have needs that involve significant amounts of money, like child's education, daughter's marriage, buying a house or a car. If you had to save for these milestones

overnight or even a couple of years in advance, you are unlikely to meet your objective (wedding, education, house, etc). But, if you start saving a small amount every month/quarter through SIPs that is treated as sacred and is set aside for some purpose, then you have a far better chance of making that down payment on your house or getting your daughter married without drawing on your PF (provident fund).

**Compounds returns:** The early bird gets the worm is not just a part of the jungle folklore. Even the 'early' investor gets a lion's share of the investment booty vis-à-vis the investor who comes in later. This is mainly due to a mantra of finance called 'compounding'. According to a study done by Principal Mutual Fund, a gap of 5 years results in doubling of the investment corpus. Following are some of the best performing equity funds.

### Aggressive Investor – Only Equity Investments

This is a rare breed. They have a long-term view over equity. They

will never discuss small market events. They are also a bit mechanical in investing. They invest when they have a surplus and withdraw when in need. Aggressive investors are convinced that equity will beat all other asset class in long run period. Aggressive investors should allocate their money into equity as well as debt category. Some of the strategies to be used for these investors are like invest in dynamic or hybrid category of funds (balanced funds). They also can think of ETFs for passive investment strategy. You can also think of investing in some of the IPOs for long term gain.

### Advice

For the last one year, I have been receiving thousands of comments/queries on mutual fund schemes. I get a chance to learn new things when answering these queries. Let me share my observations and suggestions with you all.

**Identify your Goals :** Most of us identify the products first and then try to shortlist best investment avenues. An investor has to first identify his/her financial goals and then try to shortlist best available product options for them. This is applicable for mutual fund investments also.

**Do Goal-wise planning & not as per your age-wise planning:** Even if you are a senior citizen, you can invest in equity funds if they are suitable to your investment objectives. Equity funds are for any type of investors.

**Diversify across Fund categories & Fund houses:** I often observe that investors invest in multiple funds of same fund houses. I suggest you to not only invest in funds offered by different fund houses but also try to pick funds from different fund categories.

**Ignore Short-term volatility:** It is understandable that an investor (especially new investors) may panic if he/she sees negative returns on his MF portfolio. If you have invested in equity oriented mutual funds for medium to long-term tenure, kindly stick to your investment objectives, and financial planning. It is advisable to ignore short-term volatility (if any). But do check and track the performances of your investment once in a year.



**Consistency of the fund is the key parameter:** A 'good mutual fund scheme' is the one that consistently manages to outperform its category returns and also its benchmarks. It is wise to be with the consistent performers for long-term goals instead of churning your portfolio based on star ratings or media news on recent performances of the funds.

## Upcoming IPOs in India (2017/ 18) (Tentative)

Company Name	IPO Size (approx)	Tentative Date
Gandhar Oil Refinery	650 cr	December 2017
Shelby Hospitals	500cr	December 2017
Laqshya Media	1000cr	December 2017
Astron Paper & Board Mill	650 cr	December 2017
Aster DM Healthcare	1200cr	December 2017
Prince Pipes and Fittings	NA	2017
Genesis Colors	NA	2017
Galaxy Surfactants	NA	2018
Seaways Shipping and Logistics	NA	2018
Hindustan Aeronautics	NA	2017/2018
Future Supply Chain Solutions	NA	2017/2018
Barbeque Nation Hospitality	NA	2017/2018
IFCTC	NA	2017/2018
IFCON	NA	2017/2018
Rail Vikas Nigam	NA	2017/2018
Go Air	NA	2017/2018
ACME Solar	NA	2017/2018
Apollo Micro Systems	NA	2017/2018
Lamon Troe Hotels.	NA	2017/2018
Bandhan Bank	NA	2017/2018
Reliance General Insurance Co.	NA	2017/2018
Amber Enterprises	NA	2017/2018
H.GI nfra Engineering	NA	2017/2018
Newgen Software Technologies	NA	2017/2018
Karda Constructions	NA	2017/2018
OVS Info Systems	NA	2017/2018
Aakash Education Services	NA	2017/2018
Seven Islands Shipping	NA	2017/2018
L&T India Prudence Fund-Reg(G)	7042.80	7775.58