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WEALTHWISE®

Wiseinvest®
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Inside — Pg No.

Wealthwise

"Wealthwise" is a monthly publication brought to you by Wiseinvest, an AMFI-registered Mutual Fund Distributor. Our CEO, Hemant Rustagi, is a well known personal finance expert. He brings with him an experience of more than 30 years in this field. He regularly writes articles for major national dailies and business magazines as well as appears as a personal finance expert on many investments related TV shows. Providing quality service is our top priority. In keeping with that, we constantly take steps to provide up-to-date information to our clients. In the last eighteen years, thousands of our clients have made mutual funds the mainstay of their portfolios. You can benefit too from our service support for your existing as well as new investments. All you need to do is to just call up any of the offices or email your requirements at **information@wiseinvest.co.in.**

Dear Investor,

The stock market witnessed increased volatility during the month of September. While the BSE Sensex was down 3.54%, the mid-cap and small cap indices of the BSE were down 2.18% and 0.69% respectively. This was in line with declines in key Asian and US indices as central banks have pledged to intensify their battle against rising inflation by keeping interest rate elevated. Foreign funds continued to cut exposure to Indian equities with the dollar extending its winning run against the rupee. US Fed officials reiterated hawkish stance, shaking investor confidence further amid growing worries that higher rates will result in a recession. The yield on US benchmark 10-year bond spiked to its highest since 2020.

It is evident that FPI flows and fund activity will decide the course of action in the stock market over the short term and given the recent out-performance and expensive valuations, foreign funds may be taking an alternative view. However, there is a growing belief that India will be the 'shining star' of the global economy that faces volatility amid war, inflation and supply chain disruptions. Indian companies secured a record number of rating upgrades for the first half of the fiscal year in comparison with downgrades. This, coupled with strong domestic consumption demand, lends further credibility to the assessment that Indian economy will out-perform other economies. Also, bank credit expanded 16.2% year-on-year to ₹ 125.5 lakh crore as on September 9, 2022. The pace of loan growth has more than doubled from the same period a year ago.

The inflation rate in India increased for the first time in four months to 7% in August of 2022 from 6.71% in July, and above market expectations of 6.9%. The gross GST revenue collected in the month of August was 1,43,612 crore, 28% higher than GST revenue in the same month last year. This was the seventh month and for six months in a row now, that GST revenues have been in excess of ₹ 1.40 lakh crore.

As October kicks in, while the mood in the market is jittery, a disciplined investment approach can yield good results going forward.

Warm regards,

H Rustagi

Hemant Rustagi
Editor

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The Stock Market Performance During September 2022.

Indices	30th August 2022	30th September 2022	Change in (%)
Sensex	59,537.07	57,426.92	-3.54
MIDCAP	25,408.49	24,853.94	-2.18
SMLCAP	28,650.88	28,452.91	-0.69
BSE-100	18,222.39	17,574.98	-3.55
BSE-200	7,800.62	7,522.74	-3.56
BSE-500	24,437.22	23,642.46	-3.25

Systematic Investment Plan

Don't Let Emotions Rule Your Investments

What is SIP?

Systematic Investment Plan (SIP) allows you to invest in mutual funds in a systematic manner. It is akin to investing in a Recurring Deposit (RD) of a bank. By enrolling for SIP, you commit to invest a fixed sum, at a fixed interval, for a fixed period in a pre-decided fund.

Why SIP?

Investing through SIP is an effective investment strategy as you commit to invest a certain percentage of your "take home salary" and that goes a long way in ensuring that you save as you earn. Moreover, the commitment to invest every month takes emotions out of your decision-making process. These emotions vary from "greed" to "fear" depending upon the state of the stock market, which often makes it difficult to make sound investment decisions. By adopting a disciplined investment approach propagated by SIP, you can benefit from the volatility in the market through "averaging"- investing at different levels of the markets- rather than worrying about it.

However, to benefit from the true potential of this amazing process, there are some Do's and Don'ts to follow:

Do's

The earlier you start, the better: It is crucial to start investing early through SIP as it allows you to invest for a longer period and benefit from "Power of Compounding". Remember, delaying your investment can prove very costly.

		Assumed Return @ 12%
		Monthly SIP - ₹ 10000
Current Age	Accumulation period (Years)	Corpus Accumulated (in Crores)
25	35	6.50
30	30	3.53
35	25	1.90
40	20	1.00
45	15	0.50
50	10	0.23

The values shown are for Illustrative Purposes Only. The assumed return should not be considered as guaranteed return.

As is evident, for someone who delays investing by 10 years, (begins investing at 35 instead of 25), the accumulated corpus would be around 1/3rd of what he could have accumulated (₹ 6.50 Crores) if he had begun investing at 25. If you haven't started investing through SIP, do it now as it is never too late.

Look beyond traditional options: If you have been investing a bulk of your money in a Recurring and/or a Fixed Deposit of a bank, it's time for you to look beyond them and invest in mutual funds as they have the potential to offer higher gross as well as post-tax returns. No doubt, being market-linked products, there are attendant risks too. However, by opting to invest in the right asset class i.e. equity, debt or hybrid i.e. a mix of both and appropriate funds coupled with a disciplined approach, you can earn higher post-tax returns. World over, investors have benefitted from investing in mutual funds. It's your turn now!

Align your investments to your goals: While SIP is a great tool to build a large corpus through smaller contributions over time, it is important to have a purpose for your investment. Some of your investment goals could be buying a house, providing for children's education and marriage, going on a vacation and creating a retirement fund that allows you to retire comfortably.

By defining your goals, assigning a time horizon and target to each one of them, you can work out which asset class to invest in and how much needs to be invested per month to achieve each of the goals. Also, create a separate portfolio for each of your goals rather than creating a pool. This approach will help you in not only monitoring the progress of the portfolio but also in ensuring that you don't over-or under-deploy funds towards a particular goal.

Assuming that you start planning for your child's higher education at the time of birth, you will have around 18 years to build the corpus required for this important goal of your life. If the current cost of education is ₹ 50 lakhs, at an assumed annual inflation rate of 10%, you will require ₹ 2.78 Crores when the child turns 18. If you invest in equity funds, you need to invest ₹ 36000 per month thru SIP to achieve this target (at an assumed annualized return of 12%). Here's how much you need to invest depending on when you start investing.

Goal: Child's Higher Education

Current Cost of Higher Education - ₹ 50 Lakhs					
			Required monthly SIP (₹) @ assumed return of		
Age of the Child	Years to Higher Education	Future Cost (in Crores)*	8%	10%	12%
0	18	2.78	58000	46000	36000
5	13	1.73	63000	54000	46000
10	8	1.08	80000	73000	67000
15	3	0.66	162000	157000	152000

*Inflation rate @ 10%

The values shown are for Illustrative Purposes Only. The assumed return should not be considered as guaranteed return.

Similarly, other long-term goals like child's marriage and retirement planning too require you to start investing early and in a disciplined manner through your defined time horizon.

Goal: Child's Marriage

Current Cost of Marriage - ₹ 25 Lakhs					
			Required monthly SIP (₹) @ assumed return of		
Age of the Child	Years to Marriage	Future Cost (in Crores)*	8%	10%	12%
0	25	1.35	14000	10000	7000
5	20	0.96	17000	13000	10000
10	15	0.69	20000	17000	14000
15	10	0.49	27000	24000	22000

*Inflation rate @ 7%

The values shown are for Illustrative Purposes Only. The assumed return should not be considered as guaranteed return.

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Systematic...

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Goal: Retirement Planning

Current Monthly Expenses - ₹ 20000						
				Required monthly SIP (₹) @ assumed return of		
Age	Years to Retirement	Future Expenses*	Corpus Reqd. (in Crores)	8%	10%	12%
30	30	153000	3.33	23000	15000	10000
35	25	109000	2.37	25000	18000	13000
40	20	78000	1.69	29000	23000	17000
45	15	56000	1.20	35000	29000	24000
50	10	40000	0.86	47000	42000	38000

*Inflation rate @ 7%.
Life expectancy - 80 years. Expected returns post retirement - 8%.

The values shown are for Illustrative Purposes Only. The assumed return should not be considered as guaranteed return.

Opt For Growth Option: The power of compounding works out the best when you invest for long-term and allow the gains to remain invested. Taking out money through dividend would defeat the purpose. So, go for growth option.

Don'ts

Don't Invest Randomly: Investing randomly through SIP can prove to be counter-productive. For example, if you decide to invest through SIPs in equity funds only for a year or so and if the market doesn't perform well during this short period, you will be disappointed and could feel compelled to stop investing. Remember, this would be an illogical way of assessing the performance of an asset class like equity and the effectiveness of a powerful mechanism like SIP. So, invest with a clearly defined time horizon and that can be done by aligning your investments to your goals.

Don't Stop SIP in a falling market: The objective of investing through SIPs is to turn market volatility to your advantage. Therefore, don't stop investing when the markets fall. Remember, those could be the best times for you to invest in the stock market. Therefore, you must continue your investment process for a committed period of time, irrespective of the market mood.

Don't Invest Aggressively Through SIP: Don't make the mistake of starting an SIP with an amount that you could find tough to continue after a while. So, make a budget to ascertain how much you can begin investing for each of your goals and if there is a shortfall, gradually increase the amount to ensure continuity. If you don't have the money required to be invested for all your goals, the right thing to do would be to prioritize your goals and focus on more important ones.

Don't think you can't lose money: While investing through SIP will help you tackle the risk of volatility and benefit from it in the longer term, there could be periods where you might see poor/negative short-term returns. However, you must remember that investments made during these periods will help you improve your returns substantially when the market turns around. Hence, keep your focus on long-term results rather than getting distracted by short-term uncertainties.

Don't invest in too many funds: Investing in too many funds can prove to be counter-productive. By definition, mutual funds are diversified and hence having too many funds in the portfolio could result in over-diversification. Remember, it is always difficult to monitor a portfolio that has large number of funds and that often results in some of the under-performing funds pulling down the overall portfolio returns.

RISK FACTORS: Mutual funds, like securities investments, are subject to market and other risks and there can be no assurance that the scheme's objectives will be achieved. As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets. Please read the offer document before investing.

To start investing through SIP, call us or visit any of our offices.

Performance Of Select Funds

Data as on September 30, 2022

EQUITY FUNDS

Large Cap, Large & Midcap, Multi Cap

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Frontline Equity Fund	Aug-02	-0.16	-1.77	25.50	15.10	10.06	11.35	13.82	11.50
ABSL Flexi Cap Fund	Aug-98	-3.42	-5.85	24.14	15.36	9.86	12.54	15.51	10.64
Axis Bluechip Fund	Jan-10	-3.42	-7.66	18.67	11.60	12.75	12.65	14.18	—
Axis Focused 25 Fund	Jun-12	-6.31	-14.63	17.57	11.24	10.58	12.82	13.88	—
Axis Growth Opportunities Fund	Oct-18	-3.59	-3.87	27.05	21.04	—	—	—	—
Canara Robeco Flexi Cap Fund	Sep-03	-1.43	-3.57	22.99	17.50	13.57	13.03	13.74	11.97
Canara Robeco Emerging Equities	Mar-05	1.57	-0.89	26.95	20.96	13.03	15.02	20.39	14.78
HDFC Flexi Cap Fund	Jan-95	5.43	8.57	38.22	18.36	13.02	13.29	14.43	12.46
HDFC Top 100 Fund	Sep-96	1.06	1.32	28.89	13.67	10.58	11.69	12.57	11.30
HDFC Large and Mid Cap Fund	Feb-94	3.55	3.92	34.69	20.52	13.35	12.53	12.10	7.94
HSBC Large Cap Equity Fund	Dec-02	-1.19	-3.06	21.51	13.17	10.12	11.48	11.65	8.64
ICICI Prudential Bluechip Fund	May-08	-0.15	0.97	26.64	15.65	11.79	12.73	14.02	—
ICICI Prudential Large & Mid Cap Fund	Jul-98	4.42	4.46	36.26	20.59	12.73	14.03	14.36	11.00
IDFC Core Equity Fund	Aug-05	2.61	2.52	27.31	17.06	10.62	12.86	12.96	8.54
Invesco India Contra Fund	Apr-07	2.73	1.17	25.97	18.33	13.54	14.28	16.88	13.03
Kotak Bluechip Fund	Dec-98	-0.47	-3.32	23.14	15.83	11.91	11.57	13.33	9.99
Kotak Equity Opportunities Fund	Sep-04	2.16	3.13	26.50	18.84	12.66	13.71	15.48	11.75
Kotak Flexicap Fund	Sep-09	0.19	-1.54	22.34	13.52	10.68	12.44	15.48	—
Mirae Asset Emerging Bluechip Fund	Jul-10	-1.39	-3.91	27.23	20.65	14.74	17.38	21.96	—
Motilal Oswal Large and Midcap Fund	Oct-19	3.62	-1.95	29.62	—	—	—	—	—
Nippon India Large Cap Fund	Aug-07	3.80	4.75	33.32	16.08	11.90	12.46	14.36	11.13
Nippon India Multi Cap Fund	Mar-05	7.63	12.07	43.39	20.31	13.71	12.18	14.65	13.23
Parag Parikh Flexi Cap Fund	May-13	-5.52	-5.68	21.83	22.52	16.26	16.59	—	—
PGIM India Flexi Cap Fund	Mar-15	-3.46	-6.73	27.24	23.06	14.41	13.87	—	—
SBI Focused Equity Fund	Oct-04	-1.19	-3.00	26.96	16.65	14.14	14.41	15.88	12.80
UTI Flexi Cap Fund	May-92	-2.49	-9.47	23.59	18.90	14.40	13.16	14.87	12.66

Midcap & Smallcap

Axis Midcap Fund	Feb-11	1.35	-0.68	26.84	21.77	17.35	14.95	18.97	—
HDFC Mid-Cap Opportunities Fund	Jun-07	7.86	7.61	34.07	23.75	12.99	14.73	18.59	15.79
Kotak Emerging Equity Fund	Mar-07	5.88	6.94	35.85	25.64	15.29	16.44	19.79	12.77
L&T India Value Fund	Jan-10	-1.27	-0.13	27.76	18.29	10.18	12.64	17.47	—
Motilal Oswal Midcap Fund	Feb-14	15.17	23.02	43.63	26.11	15.48	14.26	—	—
PGIM India Midcap Opportunities Fund	Dec-13	5.29	5.49	40.76	37.44	19.07	16.43	—	—
UTI Mid Cap Fund	Apr-04	5.44	2.73	31.47	25.70	13.52	13.20	19.06	14.65

Sectoral / Thematic Fund & Tax Saving

ICICI Prudential Banking and Financial	Aug-08	4.75	-0.94	30.77	10.07	7.70	12.79	15.49	—
Nippon India Banking & Financial	May-03	6.19	5.26	38.95	12.30	8.05	11.83	13.41	13.57
ICICI Prudential Pharma Healthcare	Jul-18	-2.74	-9.92	9.40	26.70	—	—	—	—
Nippon India Pharma Fund	Jun-04	-2.75	-8.27	11.87	26.20	16.96	9.06	15.75	17.48
SBI Healthcare Opportunities Fund	Jul-99	-1.72	-6.75	10.68	26.13	12.38	5.42	14.42	13.09
Kotak Pioneer Fund	Oct-19	-3.89	-5.60	23.24	—	—	—	—	—
Axis Long Term Equity Fund	Dec-09	-3.49	-12.42	19.27	12.16	11.31	11.63	16.57	—
IDFC Tax Advantage (ELSS) Fund	Dec-08	-0.40	3.37	34.84	22.41	12.99	14.49	16.73	—
Kotak Tax Saver Fund	Nov-05	0.67	3.31	27.09	18.19	12.91	13.17	14.33	9.71
Mirae Asset Tax Saver Fund	Dec-15	-1.57	-3.27	26.07	19.33	14.54	—	—	—

ARBITRAGE FUNDS

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	0.92	1.93	3.68	3.76	4.06	4.86
IDFC Arbitrage Fund	Dec-06	0.87	1.80	3.49	3.54	3.74	4.73
Kotak Equity Arbitrage Fund	Sep-05	0.90	2.07	3.98	3.95	4.21	5.01

HYBRID

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Equity Hybrid '95 Fund	Feb-95	-4.84	-3.80	19.99	11.72	7.23	9.34	12.13	10.68
Canara Robeco Equity Hybrid	Feb-93	-0.16	-1.57	18.25	14.80	11.52	11.76	13.57	11.75
DSP Equity & Bond Fund	May-99	-0.41	-4.28	19.00	12.86	10.27	11.32	12.74	10.89
ICICI Prudential Equity & Debt	Nov-99	1.68	7.04	35.32	20.45	13.73	14.21	15.84	12.30
Kotak Equity Hybrid Fund	Nov-99	1.55	3.39	24.84	17.13	11.91	12.06	12.18	9.96
SBI Equity Hybrid Fund	Dec-95	0.22	0.21	21.31	13.40	11.59	11.59	14.60	10.90
ABSL Bal. Advantage	Apr-00	1.70	0.41	15.55	11.03	8.12	—	—	—
ICICI Prudential Bal. Advantage	Dec-06	3.79	6.00	16.63	12.13	9.98	—	—	—
IDFC Bal. Advantage Fund	Oct-14	0.13	-0.86	10.42	9.57	8.08	—	—	—
Kotak Bal. Advantage Fund	Aug-18	1.38	1.44	11.70	10.62	—	—	—	—
Nippon India Bal. Advantage	Nov-04	3.38	2.45	15.91	10.91	8.72	—	—	—
IDFC Equity Savings Fund	Jun-08	1.12	1.99	8.73	7.56	5.98	—	—	—
Kotak Equity Savings Fund	Oct-14	1.92	5.34	11.12	9.40	8.02	—	—	—

DEBT

Debt Oriented & Ultra Short Term Debt Fund

Funds	Launch	1 Mth*	3 Mth*	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**
ABSL Short Term Fund	May-03	0.13	1.76	1.57	3.29	4.51	6.31	6.59
Axis Corporate Debt Fund	Jul-17	0.02	1.46	1.11	2.78	4.18	6.50	6.48
HDFC Corporate Bond Fund	Jun-10	0.02	1.86	0.81	2.31	4.25	6.40	6.88
Kotak Corporate Bond Fund	Sep-07	0.15	1.46	1.12	2.70	4.12	5.83	6.71
Kotak Banking and PSU Debt Fund	Dec-98	0.30	1.76	1.18	2.69	4.30	6.25	6.86
SBI Banking and PSU Fund	Oct-09	0.07	1.05	0.37	1.78	3.34	5.45	6.48
ICICI Prudential Savings Fund	Sep-02	0.70	2.31	2.23	3.48	4.48	5.81	6.53
Kotak Savings Fund	Aug-04	0.32	1.18	1.92	3.71	3.59	4.55	5.70

*Absolute ** Annualised. Past performance may or may not be sustained in future.

Dividends declared by equity and equity-oriented funds during the month of September 2022

Scheme name	Date	Dividend declared in ₹ Per unit
ICICI Prudential Equity & Debt Fund - Monthly	07/09/2022	0.16
ICICI Prudential FMCG Fund	07/09/2022	7.50
UTI Flexi Cap Fund	13/09/2022	4.50
Sundaram Aggressive Hybrid Fund - Monthly	16/09/2022	0.25
PGIM India Hybrid Equity Fund - Monthly	16/09/2022	0.14
Sundaram Diversified Equity Fund	16/09/2022	0.38
ICICI Prudential Long Term Equity Fund (Tax Saving)	21/09/2022	0.70
ICICI Prudential Equity & Debt Fund - Half Yearly	22/09/2022	0.80
Sundaram Focused Fund - Half Yearly	23/09/2022	1.26
Sundaram Dividend Yield Fund - Half Yearly	23/09/2022	1.08
L&T Large and Midcap Fund	23/09/2022	0.17
L&T Infrastructure Fund	23/09/2022	2.00
L&T Hybrid Equity Fund	23/09/2022	0.14
ICICI Prudential Equity & Debt Fund - Annual	26/09/2022	1.80
Sundaram Multi Cap Fund - Half Yearly	26/09/2022	1.89
Sundaram Tax Saving Fund - Half Yearly	26/09/2022	12.02
HDFC Hybrid Equity Fund	26/09/2022	0.25
Aditya Birla Sun Life Dividend Yield Fund	26/09/2022	0.28
Aditya Birla Sun Life Equity Hybrid 95 Fund	26/09/2022	2.29
Aditya Birla Sun Life Pharma & Healthcare Fund	26/09/2022	0.86
Axis Equity Hybrid Fund - Monthly	27/09/2022	0.10
Axis Equity Hybrid Fund - Quarterly	27/09/2022	0.30
DSP Equity & Bond Fund	28/09/2022	0.20
IDFC Hybrid Equity Fund	29/09/2022	0.15
PGIM India Large Cap Fund	30/09/2022	0.35

Please check whether you have received dividend for the fund/s that you may have in your portfolio out of this list. In case, you do not maintain any portfolio statement, Wiseinvest can do that for you free of charge. Once we have the details, we would send your updated statement every month. You can contact our corporate office or our branch to avail of this free service.

Power of SIP

It is a well known fact that regular investment through SIP in equity funds can produce amazing results. Of course, the key is to continue this process uninterruptedly for the defined time horizon. The table below highlights, how an investment of ₹ 10000 per month in different funds has grown over 5 & 10 Years. Data as on September 30, 2022. SIP - 10th of every Month.

			5 Years			10 Years		
Scheme Name	Date of Launch	Investment Amount Per Month (₹)	Total Investment (₹ in lacs)	Current Value (₹ in Lacs)	Return % (XIRR)	Total Investment (₹ in lacs)	Current Value (₹ in Lacs)	Return % (XIRR)
Aditya Birla Sun Life Frontline Equity Fund	Aug-02	10000	6	8.31	13.12	12	23.09	12.62
Axis Focused 25 Fund	Jun-12	10000	6	7.73	10.22	12	23.59	13.03
Axis Long Term Equity Fund	Dec-09	10000	6	7.92	11.19	12	25.11	14.20
Axis Midcap Fund	Feb-11	10000	6	9.60	19.08	12	31.09	18.18
Axis Small Cap Fund	Nov-13	10000	6	11.05	24.92	12	-	-
Canara Robeco Bluechip Equity Fund	Aug-10	10000	6	8.59	14.51	12	24.44	13.69
Canara Robeco Emerging Equities Fund	Mar-05	10000	6	9.03	16.53	12	31.94	18.68
HDFC Large and Mid Cap Fund	Feb-94	10000	6	9.30	17.76	12	-	-
HDFC Mid-Cap Opportunities Fund	Jun-07	10000	6	9.60	19.07	12	30.21	17.65
ICICI Prudential Bluechip Fund	May-08	10000	6	8.52	14.17	12	24.22	13.52
ICICI Prudential Large & Mid Cap Fund	Jul-98	10000	6	9.36	18.03	12	25.50	14.48
IDFC Tax Advantage (ELSS) Fund	Dec-08	10000	6	8.42	14.12	12	27.99	16.23
Kotak Bluechip Fund	Dec-98	10000	6	8.47	13.94	12	23.59	13.02
Kotak Emerging Equity Fund	Mar-07	10000	6	10.09	21.14	12	33.52	19.59
Kotak Equity Opportunities Fund	Sep-04	10000	6	8.97	16.25	12	26.57	15.25
Kotak India EQ Contra Fund	Jul-05	10000	6	8.70	14.99	12	25.03	14.13
Kotak Small Cap Fund	Feb-05	10000	6	11.37	26.12	12	35.73	20.77
Kotak Tax Saver	Nov-05	10000	6	8.95	16.18	12	26.11	14.93
Mirae Asset Emerging Bluechip Fund	Jul-10	10000	6	9.21	17.36	12	34.66	20.21
Motilal Oswal Midcap Fund	Feb-14	10000	6	10.90	24.34	12	-	-
Nippon India Focused Equity Fund	Dec-06	10000	6	9.14	17.05	12	28.18	16.36
Nippon India Large Cap Fund	Aug-07	10000	6	8.73	15.14	12	24.93	14.06
Nippon India Multi Cap Fund	Mar-05	10000	6	9.68	19.42	12	26.28	15.05
Nippon India Small Cap Fund	Sep-10	10000	6	11.47	26.49	12	42.42	23.95
PGIM India Flexi Cap Fund	Mar-15	10000	6	9.42	18.30	12	-	-
SBI Contra Fund	Jul-99	10000	6	10.52	22.88	12	28.02	16.25
SBI Focused Equity Fund	Oct-04	10000	6	8.73	15.17	12	26.98	15.54
SBI Magnum Mid Cap Fund	Mar-05	10000	6	10.49	22.76	12	31.38	18.36
UTI Flexi Cap Fund	May-92	10000	6	8.79	15.42	12	25.70	14.63
UTI Mid Cap Fund	Apr-04	10000	6	9.71	19.43	12	30.08	17.57

Past Performance may or may not be sustained in future.
As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets.

Invest For Value, Not Numbers

If you are an existing investor in equity funds or looking to add them in your portfolio, it is vital to not only make the right choice but also have the right mindset. That's because stock market volatility will challenge your patience and resolve during your defined time horizon.

Many investors grapple with implications of market volatility on their portfolios as well as with the resultant indecision while making fresh investments into equity funds. Besides, they often struggle with the positioning of the certain types of funds in their portfolio. Invariably, this results in over-exposure to certain fund categories that may either not suit their requirements or creates unrealistic expectations in terms of returns.

So how should you go about tackling these issues? Since it is difficult to predict the markets over the short-term, you must focus on long-term potential of the market and the entire strategy should revolve around that. Remember, time and patience is an investor's best allies in reducing the impact of market volatility.

As regards managing risk and expectations, you need to weigh the risks and potential rewards associated with an investment. All of us know about our risk tolerance and comfort level with the ups and downs in the market and the same should be considered with complete honesty at the time of allocating money to different types of funds. Remember, while the stock market drops can be steep and fast, the rise can just be as quick. Therefore, the key is to stay invested and benefit from the true potential of equity market.

During the selection process, the focus should be on funds that are managed well and have consistent performance track record. The right mix of funds in the portfolio can go a long way in achieving the desired results. Here are a few categories of funds that can play a significant role in your portfolio.

Flexi-cap funds

These funds invest a minimum of 65% of its corpus in equities. The fund manager has the flexibility to take exposure to large Cap, mid Cap, and small Cap segments without any restrictions. The allocation to different segments depends on growth potential, historical performance and the attendant risks that these companies and sectors carry. As is evident, flexi cap funds are equipped with the flexibility to move across market caps and tap opportunities available in each market cap segment.

Large & mid-cap funds

Large and mid-cap funds invest in the stocks of companies with large and medium-sized capitalisations. These funds have to invest a minimum of 35% each of their total assets in equity and equity-related instruments of large and mid-cap companies. Simply put, investment universe of these funds is the largest 250 stocks listed in the Indian markets. You must have a close look at the holdings to figure out whether the fund has a bias towards large cap stocks or mid-cap stocks. This will help you select fund in line with your risk profile.

Multi-cap funds

Multi-cap funds have to invest at least 75% of their assets in equity and equity- related instruments at any point in time. The portfolio must allocate at least 25% of its assets to large-cap stocks, 25% to mid-cap stocks, and another 25% to small-cap stocks. While a multi-cap fund ensures diversification across all markets segments at all times, it can also be risky in the short-term since it has at least 50% exposure to small and mid-cap stocks. Considering that flexi-cap funds provide more flexibility to the fund managers to move money across market caps, they can be a better bet than multi-cap funds.

If you have these funds in your portfolio, analyze their suitability to your profile and ensure that you own them in the right proportion to get the best results.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

A Note To Our Esteemed Readers

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