



Keyur Gilts

Redefining  
Investments

# MONEY TALKS WE TRANSLATE

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[www.keyurgilts.com](http://www.keyurgilts.com)



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## **The Dynamism of Hourglass**

Money : Rewards & Risk

In the Mordern World, Money is most Effectively & Profusely Equated to Time.

The Hourglass Recognizes the Transient Nature of Our Lives with Time. Sand passing through it represents the Essence of Money.

Further, with increase in Time Horizon on Every Investment, Returns are Potentially Maximized & Risks are Minimized.



# MUTUAL FUND BASKET

## Philosophy

A Mutual Fund is type of investment company that pools money from the investors & collectively invests in stocks, bonds and money market instruments. It provides individual investors with a convenient form of investing, professional management, broad diversification and liquidity.

## ASSET UNDER MANAGEMENT

- The Mutual Fund Industry AUM is at Rs. 24.28 Lakh Crs as of May 2020.
- The Mutual Fund Industry comprises 42 AMC's through 1829 schemes.

## SIP

- Indian Mutual Funds have currently about 3.20 crore SIP accounts as of May 2020.

## FEATURES

- The Objective is to construct a well-diversified portfolio with suitable allocation to various categories.
- Under the said concept paper, we have considered different parameters such as Return, Duration & Risk of the Investor.
- Continuous monitoring of the portfolio by a team of experts & reports / discussion will be done on a quarterly basis.
- Investors will be provided user ID and password to access their portfolios from our website and Mobile App which would include Fixed Deposit etc.
- Online Portfolio access will also facilitate calculation of Short Term / Long Term Capital Gain Tax.

## WHAT IS SIP?

- Systematic Investment Plan (SIP) is a smart and hassle free model for investing money in mutual funds. It helps you to create wealth, by investing small sums of money at specified intervals.
- **The method of investment can be done as:**
  - Monthly basis
  - Quarterly basis

“Our Investment Horizon is long term, but we respond to changing market scenario to increase wealth of Investors”.

As on 28-04-2020

FUND CATEGORY	SCHEME NAME	AUM	NAV-G	1 YRS %	3 YRS %	5 YRS %
Large Cap	ICICI Prudential Bluechip Fund	18891	33.68	-20.68	-1.04	4.98
Large Cap	HDFC Top 100 Fund	12945	364.35	-27.09	-3.36	1.23
Large Cap	Axis Bluechip Fund	10997	26.45	-7.28	7.61	6.69
Large Cap	DSP Top 100 Equity Fund	1800	163.62	-21.49	-3.06	1.72
Large Cap	SBI Bluechip Fund	17107	31.53	-19.98	-2.29	2.45
Large & Mid Cap	DSP Equity Opportunities Fund	3889	180.40	-18.58	-2.16	4.19
Large & Mid Cap	Franklin India Focused Equity Fund	6171	31.80	-23.82	-3.17	1.51
Focused	Axis Focused 25 Fund	8185	24.11	-12.42	3.73	6.88
Focused	Axis Multicap Fund	5057	10.54	-7.55	-	-
Multi Cap	Franklin India Equity Fund	7598	445.57	-26.22	-5.00	0.47
Multi Cap	Kotak Standard Multicap Fund	22870	28.32	-20.50	-1.21	4.73
Multi Cap	HDFC Equity Fund	16041	489.74	-27.33	-3.71	0.74
Multi Cap	ICICI Prudential Multicap Fund	4155	222.09	-25.00	-4.49	2.36
Multi Cap	DSP Equity Fund	2748	34.12	-13.02	0.77	4.01
Multi Cap	SBI Magnum Multicap Fund	6541	39.08	-19.87	-1.70	3.87
Mid Cap Fund	Franklin India Prima Fund	5458	733.37	-24.14	-6.07	2.32
Mid Cap Fund	DSP Mid Cap Fund	5666	47.42	-13.17	-2.39	5.34
Mid Cap Fund	HDFC Mid-Cap Opportunities Fund	16304	41.74	-24.61	-6.25	2.42
Mid Cap Fund	Axis Mid Cap Fund	4433	34.18	-5.78	6.83	6.35
Small Cap Fund	Axis Small Cap Fund	1879	25.96	-6.42	1.88	5.81
Small Cap Fund	HDFC Small Cap Fund	6246	28.12	-35.94	-6.90	1.49
Hybrid / Dynamic	SBI Equity Hybrid Fund	26924	123.18	-8.58	3.91	5.27
Asset	ICICI Prudential Equity & Debt Fund	16219	113.47	-15.70	-0.12	4.49
Allocation Fund	HDFC Balanced Advantage Fund	14890	44.55	-17.50	-3.80	0.57

## Benefits of SIP

- **Small and Regular investment:** SIP will help in future to grow your investment step by step.
- **Achieve your financial goals:** SIP helps inculcate regular savings habits such as your children's education, marriage or buying a home.
- **Rupee cost averaging:** SIP's due to regular nature of investing provide the benefit of averaging by purchasing more units at the same amount of contribution in the event of the NAV falling down and vice versa.
- **Power of Compounding:** The longer the compounding period, the greater the returns, larger the corpus.
- **Discipline:** The cardinal rule of building your corpus is to invest regularly and maintain discipline in your investing pattern.



E.g: If you had invested **Rs. 5000 per month** through Systematic Investment Plan than in 2020, it would've grown to

**3**  
Years

**Investment Amount**  
Rs. 1,80,000

Scripts	Amount	Growth
Axis Bluechip Fund	Rs. 217,223	12.64%
Kotak Standard Multicap Fund	Rs. 193,054	4.62%
DSP Equity Opportunities Fund	Rs. 191,221	3.98%

**5**  
Years

**Investment Amount**  
Rs. 3,00,000

Scripts	Amount	Growth
Axis Bluechip Fund	Rs. 415,142	12.98%
Kotak Standard Multicap Fund	Rs. 373,355	8.70%
DSP Equity Opportunities Fund	Rs. 367,807	8.10%

**7**  
Years

**Investment Amount**  
Rs. 4,20,000

Scripts	Amount	Growth
Axis Bluechip Fund	Rs. 676,962	13.42%
Kotak Standard Multicap Fund	Rs. 655,269	12.50%
DSP Equity Opportunities Fund	Rs. 633,737	11.57%

**10**  
Years

**Investment Amount**  
Rs. 6,00,000

Scripts	Amount	Growth
Axis Bluechip Fund	Rs.12,08,403	13.43%
Kotak Standard Multicap Fund	Rs. 12,15,093	13.53%
DSP Equity Opportunities Fund	Rs. 11,33,090	12.22%

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