

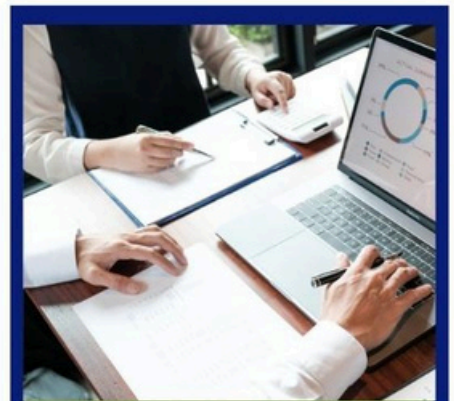
Decoding the Market Maze: Navigating Equity Performance



Navigating the Equity Market performance as on 31st May 2023

Performance snapshot of Indian Equity Market - Nifty & Sensex :

As of 31st May 2023, the Nifty closed at 18,534.40, while the Sensex closed at 61,112.4 Both indices experienced a monthly gain of 2.6% and 3.6%, respectively. However, when we look at the Year-to-Date (YTD) returns from 1st January 2023 to 31st May 2023, we find that both the Nifty and Sensex have delivered approximately 2% returns. This suggests that despite the ups and downs, the market has essentially remained stagnant since the beginning of the year.



Mr. Uddhav Tulshibagwale
Founder
Udyam Investments

What's inside

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Actively Managed Large Cap Mutual Funds Outperformed the Sensex and Nifty (YTD - 1st January 23 till 31st May 23) :

Actively managed large cap mutual funds have proven to be successful in generating better returns than the large cap index in the YTD (1st Jan 2023 till 31st May 2023). This reiterates the popular slogan - "Mutual Fund Sahi Hai!!" (see the table on right)

Funds	YTD (%)
ICICI Prudential BHARAT 22 FOF	11.58
Nippon India Large Cap Fund	7.22
SBI Bluechip Fund	5.80
Bandhan Large Cap Fund - Regular Plan	5.45
HDFC Top 100 Fund	5.04
DSP Top 100 Equity Fund - Regular Plan	4.97
DSP Nifty 50 Equal Weight Index Fund - Regular Plan	4.52
HDFC NIFTY50 Equal Weight Index Fund - Regular Plan	4.51
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund - Regular Plan	4.41
Tata S&P BSE Sensex Index Fund - Regular Plan	3.78
Kotak Bluechip Fund - Regular Plan	3.75
JM Focused Fund	3.66

List of Top Largecap Funds as on 31st May 2023

Funds	YTD (%)
Motilal Oswal Midcap Fund - Regular Plan	9.34
SBI Magnum Midcap Fund	8.80
Axis Nifty Midcap 50 Index Fund - Regular Plan	8.39
JM Midcap Fund - Regular Plan	7.68
Mahindra Manulife Mid Cap Fund - Regular Plan	7.44
Tata Midcap Growth Fund - Regular Plan	7.19
Axis Midcap Fund	7.18
Nippon India Growth Fund	6.96
Aditya Birla Sun Life Mid Cap Fund	6.85
HDFC Mid-Cap Opportunities Fund	6.74
Bandhan Midcap Fund - Regular Plan	6.73
WhiteOak Capital Mid Cap Fund - Regular Plan	6.36

Top performing Midcap funds as on 31st May 2023

Actively managed Mid Cap Mutual Funds Delivered even Higher Returns than Large Cap Funds (YTD - 1st January 23 till 31st May 23) :

Mid cap mutual funds have exhibited even better returns during the same period. Although mid cap funds come with higher risks, they have also provided higher returns. (See the table on left)

The Optimal Investment Option : A Blend of Large & Mid Cap Funds, known as Large & Midcap Funds :

While large cap funds are known for their stability, they tend to offer relatively lower returns. On the contrary, mid cap funds can be more volatile but offer higher potential returns. Therefore, a balanced approach that combines both large and mid-cap funds can provide the best investment option. (see the table on right)

Here is a list of the top 10 large and mid-cap funds (YTD : 1st January 23 till 31st May 23)

Funds	YTD (%)
Motilal Oswal Large and Midcap Fund - Regular Plan	11.92
Tata Large & Mid Cap Fund - Regular Plan	8.41
Bandhan Core Equity Fund - Regular Plan	8.01
ICICI Prudential Large & Mid Cap Fund	7.71
SBI Large & Midcap Fund	7.60
HSBC Large and Mid Cap Fund - Regular Plan	7.15
HDFC Large and Mid Cap Fund - Regular Plan	7.11
Kotak Equity Opportunities Fund - Regular Plan	7.09

Top Performing Large & Midcap Fund as on 31st May 2023

Conclusion :

In the dynamic world of the Indian stock market, where market indices may showcase minimal growth over certain periods, actively managed mutual funds have proven their ability to outperform the market. By diversifying your portfolio with a mix of large and mid cap funds, you can strike a balance between stability and potential growth. Remember to read the fund details properly and consult with a financial product distributor to determine the best investment strategy based on your risk tolerance and financial goals.

Debt Mutual Funds:

Debt Funds are a type of Mutual Fund that generate returns by investing your money in various debt instruments such as government securities and corporate bonds. The risk level of a Debt Fund is determined by factors like the duration of lending and the type of borrower.

Debt Funds can be suitable for investment horizons ranging from 1 day to up to 3 years. They are particularly beneficial for investors who wish to earn better post-tax returns compared to Fixed Deposits (FDs). See the table below for performance of long duration debt funds, medium duration debt funds & low duration debt funds:

Debt Funds - Long duration	1 Yr Ret (%)	Riskometer	Category	Net Assets (Cr)
Nippon India Nivesh Lakshya Fund - Regular Plan	12.87	Moderate	DT-LONG D	6,164
ICICI Prudential Long Term Bond Fund	9.64	Moderate	DT-LONG D	651.00

Debt Funds - Medium Duration	1 Yr Ret (%)	Riskometer	Category	Net Assets (Cr)
Baroda BNP Paribas Medium Duration Fund	8.16	Moderate	DT-MD	33.00
ICICI Prudential Medium Term Bond Fund	7.87	Moderately High	DT-MD	6,580
SBI Magnum Medium Duration Fund	7.84	Moderately High	DT-MD	7,222
Axis Strategic Bond Fund	7.70	Moderately High	DT-MD	1,765
HSBC Medium Duration Fund - Regular Plan	7.45	Moderate	DT-MD	700.00
DSP Bond Fund - Retail Plan	7.39	Moderate	DT-MD	346.00
HDFC Medium Term Debt Fund	7.39	Moderately High	DT-MD	4,110
Bandhan Bond Fund Medium Term Plan - Regular Plan	7.11	Moderate	DT-MD	1,968
Union Medium Duration Fund - Regular Plan	7.04	Moderate	DT-MD	140.00
Nippon India Strategic Debt Fund	6.89	Moderate	DT-MD	137.00
UTI Medium Term Fund - Regular Plan	6.82	Moderate	DT-MD	46.00
Invesco India Medium Duration Fund - Regular Plan	6.72	Moderate	DT-MD	267.00
Sundaram Medium Term Bond Fund Inst	6.17	Moderate	DT-MD	46.00
Sundaram Medium Term Bond Fund - Regular Plan	6.17	Moderate	DT-MD	46.00
Kotak Medium Term Fund - Regular Plan	5.94	Moderately High	DT-MD	2,128

Debt Funds - Low Duration	1 Yr Ret (%)	Riskometer	Category	Net Assets (Cr)
ICICI Prudential Savings Fund	6.97	Low to Moderate	DT-LD	17,911
UTI Treasury Advantage Fund - Regular Plan	6.44	Low to Moderate	DT-LD	3,381
Axis Treasury Advantage Fund	6.43	Low to Moderate	DT-LD	4,930
Axis Treasury Advantage Fund - Retail Plan	6.43	Low to Moderate	DT-LD	4,930
Bandhan Low Duration Fund - Regular Plan	6.37	Low to Moderate	DT-LD	5,339
HDFC Low Duration Fund	6.31	Moderate	DT-LD	14,141
DSP Low Duration Fund - Regular Plan	6.22	Low to Moderate	DT-LD	3,125
Kotak Low Duration Fund - Standard Plan	6.19	Moderate	DT-LD	8,228
Canara Robeco Savings Fund - Regular Plan	6.17	Low to Moderate	DT-LD	926.00
Tata Treasury Advantage Fund - Regular Plan	6.17	Low to Moderate	DT-LD	2,531
Aditya Birla Sun Life Low Duration Fund	6.14	Moderate	DT-LD	12,215
Nippon India Low Duration Fund	6.13	Low to Moderate	DT-LD	6,325
Baroda BNP Paribas Low Duration Fund - Regular Plan	6.12	Low to Moderate	DT-LD	182.00
Baroda BNP Paribas Low Duration Fund	6.11	Low to Moderate	DT-LD	182.00
Invesco India Treasury Advantage Fund	6.09	Low to Moderate	DT-LD	1,268
SBI Magnum Low Duration Fund	6.09	Moderate	DT-LD	9,254
HSBC Low Duration Fund	6.06	Low to Moderate	DT-LD	442.00

Disclaimer: Mutual Fund investments are subject to market risks.

Liquid Debt Funds, in particular, serve as an excellent option to park emergency funds. By investing in these funds, you can earn better returns than a traditional savings bank account while still maintaining a relatively low level of risk. These funds provide liquidity and quick access to your funds, ensuring that you can readily address any unforeseen financial needs or emergencies.

Debt Funds - Liquid Category	1 Yr Ret (%)	Riskometer	Category	Net Assets (Cr)
Axis Liquid Fund	6.32	Low to Moderate	DT-LIQ	25,739
Aditya Birla Sun Life Liquid Fund	6.31	Moderately High	DT-LIQ	39,131
Aditya Birla Sun Life Liquid Fund - Retail Plan	6.31	Moderately High	DT-LIQ	39,131
Bank of India Liquid Fund - Regular Plan	6.31	Low to Moderate	DT-LIQ	590.00
Baroda BNP Paribas Liquid Fund	6.31	Low to Moderate	DT-LIQ	7,111
Baroda BNP Paribas Liquid Fund - Regular Plan	6.31	Low to Moderate	DT-LIQ	7,111
Canara Robeco Liquid Fund - Regular Plan	6.31	Low to Moderate	DT-LIQ	3,222
Mahindra Manulife Liquid Fund - Regular Plan	6.29	Moderate	DT-LIQ	445.00
Union Liquid Fund	6.28	Low to Moderate	DT-LIQ	1,618
UTI Liquid Cash Fund - Regular Plan	6.28	Moderate	DT-LIQ	27,772
IDBI Liquid Fund	6.26	Low to Moderate	DT-LIQ	781.00
HSBC Liquid Fund - Regular Plan	6.25	Low to Moderate	DT-LIQ	12,949
PGIM India Liquid Fund	6.25	Low to Moderate	DT-LIQ	686.00
Sundaram Liquid Fund	6.25	Moderate	DT-LIQ	3,995
Mirae Asset Cash Management Fund	6.24	Moderate	DT-LIQ	4,955
Invesco India Liquid Fund	6.23	Low to Moderate	DT-LIQ	7,985
Bandhan Liquid Fund - Regular Plan	6.22	Low to Moderate	DT-LIQ	8,821
DSP Liquidity Fund - Regular Plan	6.22	Low to Moderate	DT-LIQ	9,375
ICICI Prudential Liquid Fund	6.22	Moderate	DT-LIQ	42,472
Nippon India Liquid Fund	6.21	Low to Moderate	DT-LIQ	22,983
SBI Liquid Fund	6.21	Moderate	DT-LIQ	60,376
SBI Liquid Fund - Institutional Plan	6.21	Moderate	DT-LIQ	60,376
HDFC Liquid Fund	6.20	Low to Moderate	DT-LIQ	50,753
JM Liquid Fund	6.19	Low to Moderate	DT-LIQ	1,658
Kotak Liquid - Regular Plan	6.18	Low to Moderate	DT-LIQ	29,684
Navi Liquid Fund	6.18	Moderate	DT-LIQ	79.00
TRUSTMF Liquid Fund - Regular Plan	6.18	Low to Moderate	DT-LIQ	171.00
LIC MF Liquid Fund	6.17	Low to Moderate	DT-LIQ	5,667
Tata Liquid Fund - Regular Plan	6.17	Low to Moderate	DT-LIQ	22,791
360 ONE Liquid Fund - Regular Plan	6.16	Low to Moderate	DT-LIQ	755.00
Edelweiss Liquid Fund - Regular Plan	6.13	Low to Moderate	DT-LIQ	1,388
Edelweiss Liquid Fund - Retail Plan	6.13	Low to Moderate	DT-LIQ	1,388
WhiteOak Capital Liquid Fund - Regular Plan	6.02	Low to Moderate	DT-LIQ	165.00

Disclaimer: Mutual Fund investments are subject to market risks.


Overall, Debt Funds offer investors the opportunity to diversify their portfolios, earn potentially higher returns, and tailor their investments to match their desired risk level and investment horizon. It is important, however, to carefully assess the risk associated with each Debt Fund and consult with a financial advisor before making any investment decisions.






Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

Chapter - 02

Market Indicator

EQUITY MARKET SNAPSHOT - LAST ONE YEAR

Period	KEY INDIAN INDICES 					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
31st May 2023	61112.44	18534.40	42049.30	12623.35	9913.40	15766.40
1 Month	3.60%	2.60%	6.42%	5.69%	5.54%	3.59%
3 Months	2.62%	7.11%	12.88%	10.62%	11.09%	8.59%
6 Months	0.60%	-1.19%	-3.75%	4.38%	2.72%	-1.13%
1 Year	7.10%	11.76%	7.87%	18.91%	14.30%	11.66%
Current P/E	23.1	21.6	28.1	24.9	19.5	22.5
Current P/B	3.3	4.3	4.7	3.4	3.3	4.1

Period	KEY INTERNATIONAL INDICIES					
	USA 		UK 	HONG KONG 	JAPAN 	GERMANY 
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
31st May 2023	14254.09	4179.83	7446.14	18234.27	30887.88	15664.02
1 Month	7.61%	0.25%	-5.39%	-8.35%	7.04%	-1.62%
3 Months	18.37%	5.28%	-5.46%	-7.84%	12.54%	1.95%
6 Months	18.49%	2.44%	-1.68%	-1.95%	10.44%	8.80%
1 Year	12.75%	1.15%	-2.12%	-14.85%	13.23%	8.87%
Current P/E	28.2	18.4	10.2	8.8	15.5	12.5
Current P/B	4.6	4.3	1.8	1.1	1.9	3.3

COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX		SILVER - MCX		CRUDE OIL	
	INR 10 GRAMS	%	INR 1 KG	%	USD / BRL	%
31st May 2023	60252	-	72128	-	72.14	-
1 Month	60057	0.32%	74180	-2.77%	79.54	-9.30%
3 Months	55714	8.15%	63232	14.07%	83.89	-14.01%
6 Months	52434	14.91%	62449	15.50%	85.43	-15.56%
1 Year	50924	18.32%	61450	17.38%	122.84	-41.27%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3176 Bn	USD 23315 Bn	USD 17734 Bn	USD 4940 Bn	USD 4259 Bn	USD 3131 Bn
10 yr Govt. Bond Yield	6.98%	3.67%	2.70%	0.42%	2.26%	4.17%
Global Currencies vs. INR	1.00	USD 1 / INR 82.47	Yuan 1 / INR 11.61	Yen 1 / INR 0.59	Euro 1 / INR 88.07	GBP 1 / INR 102.5
Current Inflation Rate	4.70%	4.90%	0.10%	3.50%	6.10%	8.70%

NIFTY EQUITY SECTORAL INDICIES 31st MAY 2023

INDEX 	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52 WEEK HIGH	FALL FROM 52 WEEK HIGH
NIFTY FMCG	51042.75	3.42%	6.75%	32.20%	51133.60	-0.18%
NIFTY AUTO	14199.00	1.50%	7.66%	23.56%	14315.35	-0.81%
NIFTY BANK	44128.15	1.03%	2.07%	23.17%	44498.60	-0.83%
NIFTY REALTY	478.80	3.74%	7.57%	18.63%	483.55	-0.98%
NIFTY INDIA CONSUMPTION	7969.75	2.83%	6.23%	15.73%	8146.95	-2.18%
NIFTY INDIA MANUFACTURING	8680.40	1.78%	4.07%	13.65%	-	-
NIFTY INFRASTRUCTURE	5459.80	1.49%	1.93%	12.26%	5507.90	-0.87%
NIFTY METAL	5890.05	0.60%	1.56%	11.89%	6919.60	-14.88%
NIFTY COMMODITIES	5845.40	0.63%	1.10%	6.55%	6189.05	-5.55%
NIFTY100 ESG	3491.15	1.90%	4.80%	6.53%	-	-
NIFTY CONSUMER DURABLES	26083.75	3.01%	7.45%	4.49%	30892.40	-15.57%
NIFTY INDIA DIGITAL	5574.40	2.77%	6.22%	1.02%	7365.45	-24.32%
NIFTY PHARMA	12678.40	1.91%	0.51%	0.06%	13736.05	-7.70%
NIFTY IT	29319.75	1.48%	5.82%	-1.46%	31587.35	-7.18%
NIFTY OIL & GAS	7432.15	-1.58%	-0.80%	-5.75%	8671.35	-14.29%
NIFTY ENERGY	23875.55	-0.87%	0.59%	-7.89%	28257.15	-15.51%

Ratio of total market cap over GDP	
Recent 10 Year Maximum - 132%	
Recent 10 Year Minimum - 48.29%	
Current Market Cap / GDP- 104.7%	
Current Market Cap of India as on 31st May 2023 - INR 283.9 Lakh cr.	
Current GDP: \$3.3 TRLN US dollars or INR 271 LAKHS CR	

GDP Growth Figures		% of Growth
LATEST QUARTER (JFM 2023)		6.10%
PREVIOUS QUARTER (OND 2022)		4.40%
YEAR AGO (JFM 2022)		4.00%

FII's/FPI's Activities in Indian Equity Markets

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sale	Net Purchase / Sale
May-23	27856.50	-3306.40
Apr-23	5711.80	2216.57
Mar-23	1997.70	30548.77
Feb-23	-11090.64	19239.28
Jan-23	-41464.73	33411.85
Dec-22	-14231.09	24159.13
Nov-22	22546.34	-6301.32
Oct-22	-489.06	9276.97
Sep-22	-18308.30	14119.75
Aug-22	22025.62	-7068.63
Jul-22	-6567.71	10546.02
Jun-22	-58112.37	46599.23
Last 12 Months	-70125.94	173441.22

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET

Country Wise AUC (in cr.)	As on April 30, 2023	% of Holdings
UNITED STATES OF AMERICA	1969469	42.17%
OTHER	734136	15.72%
SINGAPORE	348559	7.46%
LUXEMBOURG	343314	7.35%
MAURITIUS	284784	6.10%
UNITED KINGDOM	261371	5.60%
IRELAND	234382	5.02%
NORWAY	148139	3.17%
CANADA	130646	2.80%
JAPAN	109301	2.34%
FRANCE	106,671	2.28%
Total	4670772	100%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET

Sector Wise AUC (in cr.)	As on April 30, 2023	% FPI Holdings
Financial Services	1595764	34.16%
Oil, Gas & Consumable Fuels	470227	10.07%
Information Technology	462248	9.90%
Fast Moving Consumer Goods	343937	7.36%
Automobile and Auto Components	274514	5.88%
Healthcare	232435	4.98%
Consumer Durables	153231	3.28%
Capital Goods	145019	3.10%
Power	156898	3.36%
Metals & Mining	142877	3.06%
Top 10 Sector Holdings	3977150.00	85.15%
OTHERS	693622.00	14.85%
FPI HOLDING IN INDIAN EQ MARKET	4670772.00	100.00%

Mutual Fund CATEGORY AVG Performance across Industry - 31st May 2023

Equity Funds Category - AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Sector - Financial Services	2.87	9.69	1.9	25.22
Sector - FMCG	4.89	10.17	8.76	24.51
Equity- Infrastructure	4.05	9.95	4.17	21.01
Small-Cap	5.69	9.7	4.77	18.85
Contra	3.77	7.61	2.16	18.28
Mid-Cap	5.66	9.41	3.6	16.68
Multi-Cap	4.72	8.98	1.74	15.96
Value	3.58	7.24	1.24	15.28
Large & Mid- Cap	4.26	7.35	0.6	13.68
Dividend Yield	3.28	5.9	1.96	13.58
ELSS (Tax Savings)	4.04	7.52	0.34	13.17
Flexi Cap	4.3	8.07	0.82	12.92
Large-Cap	3.59	8.04	-1.11	12.11
Focused Fund	3.97	7.73	-0.13	12.07
Equity - ESG	3.72	6.33	-0.62	10.22
Sector - Healthcare	2.31	8.43	-1.41	6.57
Sector - Technology	6.02	0.77	-2.29	1.62

Fixed Income Category- AVG Performance across Industry

Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Long Duration	1.66	4.44	5.06	10.16
10 yr Government Bond	1.30	4.29	4.79	9.28
Medium to Long Duration	1.02	3.41	4.02	7.67
Government Bond	1.01	3.52	4.21	7.66
Medium Duration	0.66	2.57	3.49	7.48
Dynamic Bond	0.88	2.89	3.75	7.09
Credit Risk	0.63	2.40	3.58	6.66
Floating Rate	0.62	2.02	3.50	6.41
Short Duration	0.62	2.26	3.25	6.35
Banking & PSU	0.66	2.39	3.41	6.13
Corporate Bond	0.70	2.18	3.25	5.96
Money Market	0.54	1.76	3.15	5.87
Low Duration	0.54	1.75	3.15	5.81
Ultra Short Duration	0.54	1.74	3.18	5.78
Liquid	0.49	1.54	3.01	5.57
Arbitrage Fund	0.53	1.59	3.35	5.30

Balance Fund Category- AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Aggressive Allocation	2.76	5.78	0.58	11.17
Dynamic Asset Allocation	2.27	5.04	1.75	10.21
Balanced Allocation	3.12	5.94	1.24	8.21
Conservative Allocation	1.34	3.54	2.50	7.68
Equity Savings	1.78	3.70	2.08	7.58

NOTE: This is not a single scheme Fund Performance, this is an Avg. Performance of all the funds in same Category across the Mutual Fund Industry. However Performance may be different for different scheme under same category, Please check with your advisor for the TOP Performing funds in above category for last one year)

MACRO ECONOMIC INDICATORS

GST Collection (Rs. Lakh cr.)



Power Consumption('000 MU)



Passenger Vehicles Sales('000 Units)



2-Wheeler Vehicles Sales('00000 Units)



Electric Vehicles Sales('000 units)



E-way bills(Mn.)



UPI Transaction(Rs. Lakh cr.)



E-toll Collection(Rs. Cr.)



Manufacturing PMI



Services PMI



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Chapter - 03

Inspiring Investment Story

Mr. Madan Lal - Age: 52 Years



This is an inspiring savings story of Madan Lal, Aged 52 Years. At the age of 52, Madan Lal was a self-employed individual who had embarked on an investment journey in 2010 with a vision of creating an adequate corpus for a happy retirement.

Determined to secure his financial future, Madan Lal started saving Rs 25,000 per month in a disciplined manner. Recognizing the potential of mutual funds, he sought the advice of a mutual fund distributor who recommended investing his savings through Systematic Investment Plans (SIPs). With this advice in mind, Madan Lal diversified his investment by allocating his monthly savings to five different mutual funds, following a systematic and regular investment approach.

As the years went by, Madan Lal's commitment to his investment discipline remained unwavering. Around four years ago, he met us through a reference and wanted to get his portfolio assessed. During the assessment we found that his portfolio was performing exceedingly well. Recognizing Madan Lal's self-motivated investment discipline and understanding the power of compounding we recommended that he continue with his existing investments without making any changes.

On the 31st of May 2023, Madan Lal's portfolio was re-evaluated by us, and the results were astounding. The power of compounding had worked its magic, leading to significant growth in his invested corpus. The table below illustrates the performance of his funds as of that date:

Fund Name	Start Date	MF Category	SIP AMOUNT	Nav (31.05.2023)	Total Units	No of Installments	Total Investment	Current Value (31/05/2023)	Absolute Growth	XIRR (%)
HDFC Flexi Cap Gr	12/07/2010	Flexicap	5000.00	1196.15	1751.87	155	775,000	2,095,501	170.39%	14.42
Invesco India Multi Cap Gr	12/07/2010	Multi cap	5000.00	82.36	26866.93	155	775,000	2,212,760	185.52%	15.17
Kotak Emerging Equity Such Gr	12/07/2010	Mid Cap	5000.00	80.13	34652.81	155	775,000	2,776,834	258.30%	18.30
Mirae Asset Emerging BlueChip Reg Gr	12/07/2010	Large & Midcap	5000.00	99.30	31191.12	155	775,000	3,097,247	299.64%	19.79
SBI Small Cap Reg Gr	12/07/2010	Small cap	5000.00	117.91	31364.67	155	775,000	3,698,212	377.19%	22.20
TOTAL			25000.00				3875000	13880554	258.21%	17.98

Witnessing the growth of his invested corpus, Madan Lal decided to increase his monthly SIP from Rs 25,000 to Rs 75,000. This decision reflected his confidence in the effectiveness of SIP as an investment tool and his belief in the power of patience and discipline.

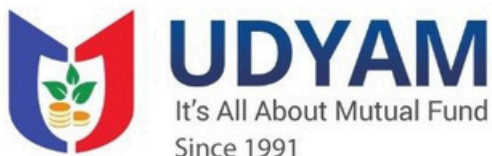
Madan Lal's inspiring story serves as a testament to the significance of SIP in achieving financial goals. It emphasizes the need for individuals to maintain discipline and patience in their investment approach. The remarkable growth of Madan Lal's portfolio demonstrates that SIP is a reliable and effective strategy for wealth creation and highlights the importance of compounding.

In **conclusion**, Madan Lal's journey reaffirms the adage that "**SIP Zaroori Hai!**" It encourages individuals to seek further information and advice related to SIP, such as choosing the right schemes, determining the appropriate investment amount, and deciding on the debit date. With dedication and a disciplined approach, anyone can harness the power of SIP and pave the way to a financially secure future.

Note: These schemes shown here are a real story of an investor and the scheme shown here are not to be treated as our recommendation. Investor should check their own risk return appetite before choosing any plan for investments.

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Note: We are an AMFI registered Mutual Fund Distributors. We work closely with our customers to help them achieve their financial dreams by way of savings motivation, correct estimations and quick investment execution. We help you select the SIP according to your risk profile and investment tenure.

**"Rule No. 1: Never lose money.
Rule No. 2: Never forget rule No.1"**

-Warren Buffett