

	Allocation	Name of Fund	Scheme Type	3-Years Returns as on 13.12.2011
Equity Mutual Funds 50%	10%	Quantum LT Equity	Diversified equity growth fund, large cap focus	30.70%
	10%	HDFC Top 200	Diversified equity growth fund, large cap focus	25.52%
	10%	IDFC Premium Equity - A	Diversified equity growth fund, mid cap focus	33.85%
	10%	ICICI Pru Discovery	Value Fund	36.14%
	10%	HDFC Prudence	Balanced equity fund	28.14%
1 Year Return as on 13.12.2011				
Gold	10.00%	HDFC Gold ETF	Gold	34.00%
Debt and cash funds 50%	15.00%	Canara Robesco InDiGo	Income Fund	14.97%
	13.00%	Birla SL MIP II-Savings 5	Monthly income fund	7.46%
	12.00%	Kotak Floater - ST Liquid Fund	Liquid Fund	8.99%

Devising a Model Portfolio

Based on our understanding of the risk appetite, expectation of and tenure from the perspective of the general investor we arrived at a model combination for investment in select mutual

Our Strategy

A general investment strategy could be to invest in the top performing mutual fund in each sector. But, this may not always turn out to be most effective. Advantages specific to each company calls for a careful examination of holdings of each fund and this leads to a combination of mutual funds which form our Model Portfolio.

Forming the best combination is not the last step. The next step is assessing the environment, economy, FII participation, international events and trends. This helps us to take decisions on weightage of each fund to give you the maximum returns.

Model Portfolio

Such a systematic and careful study has made it possible to create a model portfolio which covers most of your requirements. Such a Model Portfolio is extensively used by investors.


IDEAL INVESTING - Our tip

We suggest you take a look at investing in funds across categories to bring in diversity in your portfolio based on your risk tolerance. Moreover, investing in mutual funds should ideally be done regularly and through Systematic Investment Plans (SIPs) and NOT in lumpsum. Considering the time span that you have in mind, arrive at an asset allocation which is a mix of equity and fixed return assets to invest in based on your risk taking ability.

Based on these factors, you can select the best funds to build a portfolio made of funds from different categories to suit your risk appetite.

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