

	Allocation	Name of Fund	Scheme Type	1-Year Returns as on 18.7.06
Equity Mutual Funds 50%	10%	DSP Merrill Lynch Opportunities Fund	Diversified equity growth fund, large cap focus	41.50%
	10%	HDFC Equity Fund	Diversified equity growth fund, large cap focus	43.80%
	10%	Kotak 30	Diversified equity growth fund, large cap focus	41.99%
	10%	Sundaram Select Mid Cap	Mid cap fund	59.56%
	10%	Reliance Vision Fund	Concentrated equity fund	34.58%
Debt and cash funds 50%	20%	Benchmark Derivative fund	Arbitrage Fund	8.70%
	15%	Templeton Floating Rate Income fund ST	Floating rate debt fund	5.47%
	15%	DSP Merrill Lynch Liquidity Fund	Liquid Fund	6.06%

Understand the Investor

We try Understanding the risk appetite, expectation of returns and tenure from the general investor and make the best possible combination for investment in select mutual funds.

Form the best Combination

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 an all out careful examination of holdings of each fund and this leads to the best combination of mutual funds. Hence the investor's risk, return, tenure is looked into.

Appropriate Proportion

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 get the maximum returns.

MODEL PORTFOLIO

Such a systematic and careful study has made it possible to design a portfolio which covers most of our requirements. Such a MODEL PORTFOLIO is extensively used for investments.

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