

01:01 PM | 28 AUG **LIVE** **MARKET STATS** ▼
 सेन्सेक्स **31,780** ▲ 184.05
 निफ्टी 50 **9,915** ▲ 58.20
 सोने (एमसीएक्स) (□/१०... **29,266.00** ▲ 99.00
 यू एस डी/भारती... **63.88** ▼ -0.15

पोर्टफोलियो
निर्माण करा

ई-टी मार्केट्स आप
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Am I investing in the right schemes?

BY ECONOMICTIMES.COM | AUG 24, 2017, 04.17 PM IST

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I am 32 years old. I want to invest Rs 4,000 per month in each of the following funds:

ICICI Prudential Child Care Plan
 DSP BlackRock Small and Mid Cap Fund
 Motilal Oswal MOST Focused Multicap 35 Fund
 ICICI Prudential Value Discovery Fund
 Axis Long Term Equity Fund (ELSS)

I will receive an additional income of approximately Rs 30,000 per month for around three to five years, which I want to invest via an SIP. My salary is Rs 50,000. I have a six-year-old daughter. My risk appetite is moderate. Should I consult an advisor or invest directly?

--Roshan Jeswani



Big Change:
The end of Five-Year Plans: All you need to know

Vishal Dhawan, Founder, Plan Ahead Wealth Advisors, responds:

Since you have a moderate risk appetite, it may be prudent to look at both equity and debt funds, rather than equity funds only, even though you are young and can have a long-term plan. For the portion of the portfolio for which you have a horizon of more than 10 years, you can consider diversified equity funds. Funds like Motilal Oswal MOST Focused Multicap 35 Fund and ICICI Prudential Value Discovery Fund have good long-term track records.



"Infertility can be dealt with." - Farah Khan
Parents Of Fertility



A home that comes with a host of luxuries.
Kalpataru

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Go for an ELSS fund like Axis Long Term Equity Fund only if you need to save taxes under Section 80C. Avoid the DSP BlackRock Small and Mid Cap Fund as it may not fit your risk profile because of its mid and smallcap exposure.

Since you have a six-year-old daughter, rather than using a child plan, you can consider an equity-oriented hybrid fund/balanced fund, as these funds offer better track records and flexibility. You should consult an advisor who shall help you rebalance your portfolio.

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