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 #REBOOTINGINDIA
 2018

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09:38 AM 05 FEB	LIVE	ಸೆನ್ಸೆಕ್ಸ್ 34,687 ▼ -378.85	ನಿಫ್ಟಿ 50 10,633 ▼ -127.10	ಬೆನ್ಚ್ (ಎಂಸಿಎಕ್ಸ್) (₹/10 ಗ್ರಾ... 30,350.00 ▼ -155.00	ಯುಸ್ ಡಿ/ಭಾರತೀ... 64.17 ▲ 0.15	CREATE PORTFOLIO	ಈ-ಟಿ ಮಾರುಕಟ್ಟೆಗಳ ಅಪ್ ಅನ್ನು ಡೌನ್‌ಲೋಡ್ ಮಾಡಿ 	CHOOSE LANGUAGE KAN	LIVE
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Should I reconsider my investment in these schemes?

BY ET ONLINE | JAN 11, 2018, 03.21 PM IST

Post a Comment

I have made an **SIP** of Rs 2,000 each in SBI Blue Chip Fund, SBI Emerging Businesses Fund and **SBI Magnum Tax Gain Fund** and also a lumpsum of Rs 1.5 lakh in SBI Corporate Bond Fund. I am 28 year old, doing post graduation in a medical college where I get Rs 32,000 as stipend. Is my **portfolio** right? I also have a bank FD. I need to invest for my marriage in two years. Please suggest.

I have enquired about these funds. Only SBI Blue Chip Fund is a good scheme. I cannot change Magnum Tax Gain for three years. Actually, I am a first-time investor. I had no idea. I went to SBI branch and the clerk made these investments. Should I need to reconsider my **investment**? I am satisfied with Blue Chip Fund. I will hold it for for a long term of 15 years.

--Bonita Borah



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

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

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 ET INSURE

It seems, there are two components of your investment strategy: a portion that is to be used in the short term for your marriage, that is likely to be best served by either a bank fixed deposit or a short term debt fund with good quality bonds like the HDFC Short Term Opportunities Fund Growth. The second portion is for long-term goals which include funds like the SBI Bluechip Fund Growth through SIP. It is a good idea to use schemes from different fund houses to build your portfolio so that you can get exposure to different fund managers. The SBI Emerging Business is not suited to first-time investors in our view and you may be better off building your exposure through diversified equity funds with a good track record like the Motilal Oswal Focused 35 Fund Growth through an SIP. You could review your investment in SBI Tax Gain on completion of three years.

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