

01:35 PM   01 SEP <b>LIVE</b> <b>MARKET STATS</b> ▾	सेन्सेक्स <b>31,896</b> ▲ 166.01	निफ्टी 50 <b>9,972</b> ▲ 54.50	सोने ( एमसीएक्स) (□/१० ... <b>29,725.00</b> ▼ -20.00	यू एस डी/भारती... <b>63.96</b> ▲ 0.05	पोर्टफोलियो निर्माण करा	ई-टी मार्केट्स आप उत्तरवून घ्या	CHOOSE LANGUAGE MAR
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## How are these SIPs?

BY ECONOMICTIMES.COM | AUG 31, 2017, 04:57 PM IST

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I am investing via the following two SIPs:

**ICICI Prudential Banking and Financial Services Fund - (Growth)**

**ICICI Prudential Child Care Plan - Gift Plan**

How are these SIPs? I am investing Rs 5,000 in each. I would also like to know whether Motilal Oswal MF is a good advisor when it comes to mutual funds. Should I follow the funds that they suggest?

--Abhilash Gadekar

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

ICICI Prudential Banking and Financial Services Fund is a sector fund. And sector funds are designed for aggressive investors, who seek exposure to a particular sector for a small portion of their portfolio. Since your portfolio does not have any diversified equity funds, it may not be suitable for your portfolio. It may therefore be advisable that you look at a diversified equity fund, that has a good long-term track record like HDFC Equity Fund or Franklin India Prima Plus Fund.



**Big Change:**

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