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Can I build a good corpus for my child's education with these schemes?

BY ET ONLINE | NOV 14, 2018, 02:59 PM IST

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I am 35 years old and wish to build a corpus for my **retirement** and child's education with an investment horizon of 15-20 years. I have a moderate risk profile and have recently started SIP in the following funds:-

1. ICICI Prudential Bluechip Fund - Rs 10,000
2. Mirae Asset India Equity Fund - Rs 5,000
3. Kotak Standard Multicap Fund - Rs 4,000
4. ICICI Prudential Equity and Debt Fund - Rs 6,000
5. Aditya Birla Sun Life Liquid Fund to park surplus.



Please advise if I should add any other fund to my portfolio.

--Vipul Dhingra

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

Your choice of funds are good and by having a 15-20 year investment horizon, you should be able to get over short and medium term volatility challenges that accompany equity investments. Considering that all the funds which you have selected are equity funds or aggressive hybrid funds, and you have a moderate risk tolerance, you will need to consider adding a short term debt fund to your SIP portfolio as well, like the HDFC Short Term Debt Fund, to align your portfolio with your risk tolerance. It is a good idea to use a liquid fund to park short term surpluses as a substitute to a savings account as well.

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