

# MASTERCARE INSIGHT

for private circulation only

Nov'17

## AMAZING NUMBERS - LUMPSUM RETURNS

Scheme Name (Funds with Minimum 10 years track record have been considered)	Inception Year	AUM in Crores Rs.	Return since inception CAGR %	Value of one lakh invested since inception as on 30/09/2017 In Rs.Lakhs	Number of times multiplied	No. of Years Approx.
UTI Mastershare	10/86	4513	14.83	72.59	71.50	31
SBI Magnum Equity	01/91	2119	15.30	38.70	37.70	26
UTI Equity Fund	05/92	5152	12.40	18.50	17.50	25
SBI Magnum Tax Gain	03/93	5902	17.10	41.70	40.70	24
Franklin India Bluechip	12/93	8650	21.40	103.40	99.34	24
Franklin India Prima	12/93	5984	20.80	90.98	89.98	24
HDFC Large Cap Fund	02/94	1274	11.80	11.55	10.55	23
HDFC Capital Builder	02/94	1746	14.90	26.54	25.54	23
Franklin India Prima Plus	09/94	11363	19.00	54.71	53.71	23
SBI Magnum Global	09/94	3115	14.90	24.40	23.40	23
ICICI Prudential Multicap	10/94	2812	15.10	25.67	24.67	23
HDFC Equity Fund	01/95	19833	19.50	57.77	56.77	23
Birla Sunlife Advantage Fund	02/95	4258	19.00	42.04	41.04	23
Reliance Growth	10/95	6614	23.60	105.41	104.41	22
Reliance Vision Fund	10/95	3326	20.00	54.93	53.93	22
Principal Tax Saver	03/96	324	20.50	55.33	54.33	21
Principal Tax Savings	03/96	345	17.20	29.65	28.65	21
HDFC Tax Saver	03/96	6565	26.70	124.40	123.40	21
HDFC Top 200	09/96	14917	20.06	51.70	50.70	21
DSP Blackrock Equity	04/97	24.21	20.05	45.38	44.38	20
ICICI Prudential Top 100	07/98	2631	19.40	30.53	29.53	19
Birla Sunlife Equity Fund	08/98	6916	24.80	68.50	67.50	19
Kotak 50	12/98	1381	19.50	27.50	26.50	19
Franklin India Tax Shield	04/99	3202	23.80	52.05	51.05	18
SBI Contra	07/99	1797	19.90	28.20	27.20	18
ICICI Pru Long term Equity	08/99	4440	21.10	32.38	31.38	18
DSP Blackrock Opportunities	05/00	3364	19.00	20.64	19.64	18
HDFC Growth	09/00	1120	18.10	16.99	15.99	17
Principal Growth	10/00	495	16.50	13.36	12.36	17
HDFC Long Term Advantage	01/01	1490	22.80	31.36	30.36	17

Sundaram Select Focus	07/02	498	19.80	15.45	14.45	15
Sundaram Select Mid cap	07/02	5597	29.10	48.33	47.33	15
Birla Sunlife Frontline Equity	08/02	18948	22.30	20.84	19.84	15
ICICI Prudential Dynamic Fund	10/02	7382	23.80	24.06	23.06	15
Aditya Birla Sun Life Midcap	10/02	2232	25.50	30.35	29.35	15
DHFL Pramerica Large Cap	01/03	320	20.04	15.25	14.25	15
Birla SL Dividend Yield Plus	02/03	1097	21.50	17.20	16.20	15
DSP Blackrock Top 100	03/03	3475	22.50	19.28	18.28	15
Baroda Pioneer Growth	09/03	541	17.50	9.59	8.59	14
Canara Robeco Equity Div	09/03	807	19.00	11.56	10.56	14
UTI Midcap	04/04	3829	19.50	10.11	9.11	14
TATA equity P/E Fund	06/04	1629	21.50	13.18	12.18	14
L and T Mid Cap	08/04	1187	21.90	13.52	12.52	13
ICICI Pru Value Discovery	08/04	17137	21.90	13.48	12.48	13
Kotak Opportunities	09/04	1823	20.20	11.03	10.03	13
BNP Paribas Equity Fund	09/04	1049	17.30	8.02	7.02	13
HDFC Core and Satellite	09/04	627	16.80	7.58	6.58	13
ICICI Prudential Midcap	10/04	1270	18.80	9.31	8.31	13
SBI Emerging Business	10/04	2010	21.00	11.90	10.90	13
Principal Dividend Yield	10/04	127	12.90	4.81	3.81	13
TATA Dividend Yield	11/04	315	16.60	7.24	6.24	13
Reliance NRI Equity Fund	11/04	91	17.70	8.20	7.20	13
Sundaram S.M.I.L.E	02/05	1242	19.50	9.51	8.51	13
Kotak Midcap	02/05	720	17.10	7.28	6.28	13
Can Robeco Emerging Equities	03/05	2291	18.80	8.71	7.71	13
SBI Magnum Mid Cap	03/05	3779	17.60	7.64	6.64	13
Franklin India Flexicap	03/05	2883	17.30	7.47	6.47	13
Reliance Equity Opp Fund	03/05	9721	18.70	8.56	7.56	13
HDFC Premier Multicap	04/05	313	14.00	5.13	4.13	13
UTI Dividend Yield Fund	05/05	2720	15.20	5.82	4.82	13
L & T Equity Fund	05/05	2850	17.80	7.63	6.63	13
Reliance Regular Savings Equity	06/05	3094	16.90	6.85	5.85	13
Kotak Classic Equity	07/05	112	13.10	4.48	3.48	12
UTI Opportunities Fund	07/05	4210	15.00	5.48	4.48	12
IDFC Classic Equity	08/05	1570	12.60	4.23	3.23	12
SBI Magnum Multi Cap	09/05	2955	13.33	4.45	3.45	12
BNP Paribas Dividend Yield	09/05	428	13.60	4.63	3.63	12
IDFC premier Equity Fund	09/05	5912	20.00	8.96	7.96	12
Reliance Tax Saver	09/05	9042	16.10	6.00	5.00	12
Birla Sun Life Top 100 Fund	10/05	3336	15.40	5.52	4.52	12
Principal Large Cap Fund	11/05	313	15.80	5.73	4.73	12
Kotak Tax Saver	11/05	684	12.30	3.96	2.96	12
BNP Paribas Long Term Equity	01/06	580	11.60	3.61	2.61	12
Franklin India Smaller Co	01/06	6161	15.80	5.58	4.58	12
UTI Bluechip Flexicap	01/06	1976	10.10	3.07	2.07	12
L & T Tax Advantage	02/06	2489	15.40	5.24	4.24	12

SBI Bluechip	02/06	15570	11.60	3.58	2.58	12
Reliance Focused Large Cap	03/06	1282	9.50	2.83	1.83	12
IDFC Focused Equity	03/06	391	12.00	3.68	2.68	12
DHFL Pramerica Tax Plan	03/06	46	9.60	2.88	1.88	12
L & T India Special Situations Fund	05/06	1082	14.40	4.61	3.61	12
BNP Paribas Midcap	05/06	774	11.20	3.35	2.35	12
IDFC Equity Fund	06/06	280	10.00	2.95	1.95	12
DSPBR Small and Mid cap	11/06	44.28	16.40	5.23	4.23	11
Reliance Mid and small cap	12/06	3050	14.80	4.44	3.40	11
Invesco India Tax Plan	12/06	448	14.90	4.46	3.46	11
DSP Blackrock Tax Saver	01/07	3138	14.90	4.43	3.43	11
Sundaram Equity Multiplier	02/07	289	10.90	2.98	1.98	11
Kotak Emerging Equity Funds	03/07	2304	13.30	3.70	2.70	11
Invesco India Midcap	04/07	173	15.30	4.43	3.43	11
Invesco India Contra	04/07	636	14.40	4.10	3.10	11
Birla SL Small and Mid cap Fund	05/07	1090	13.90	3.84	2.84	11
Edeliwess Equity Opportunities	06/07	261	10.50	2.78	1.78	11
HDFC Mid cap Opportunities	06/07	17715	17.70	5.31	4.31	11
DSP Blackrock Microcap	06/07	5791	19.00	5.97	4.97	11
Franklin India high Growth Co	07/07	6851	13.50	4.62	3.62	11
Invesco India Growth	08/07	209	11.40	2.99	1.99	11
Reliance Top 200	08/07	4589	11.40	2.99	1.99	11
L & T India Large Cap	10/07	388	9.40	2.43	1.43	10

Funds marked in yellow have multiplied more than the number of years since inception.

Funds marked in green are extra-ordinary funds which have multiplied 90 to 120 times

Funds marked in red are worst performers because of the timing (Harshad Metha Scam).  
UTI Equity Fund is erstwhile Mastergain . But even this fund has delivered 17.50 times in 25 years.

HDFC Large Cap Fund is the infamous Morgan Stanley Growth Fund. Again this fund has delivered over 10 times in 23 years.

**The message is Loud and Clear:**

1. Funds Selection
2. Asset Allocation
3. Long Term investing and patience.

**These are the keys to Wealth Creation.**

Happy Investing

LAKSHMINARAYANAN KUMAAR

