

## Model Portfolios

### Equity funds model portfolio

Investors who are wary of investing directly into equities can still get returns almost as good as equity markets through the mutual fund route.

We have designed three mutual fund model portfolios, namely, conservative, moderate and aggressive mutual fund portfolios. These portfolios have been designed keeping in mind various key parameters like investment horizon, investment objective, scheme ratings and fund management.

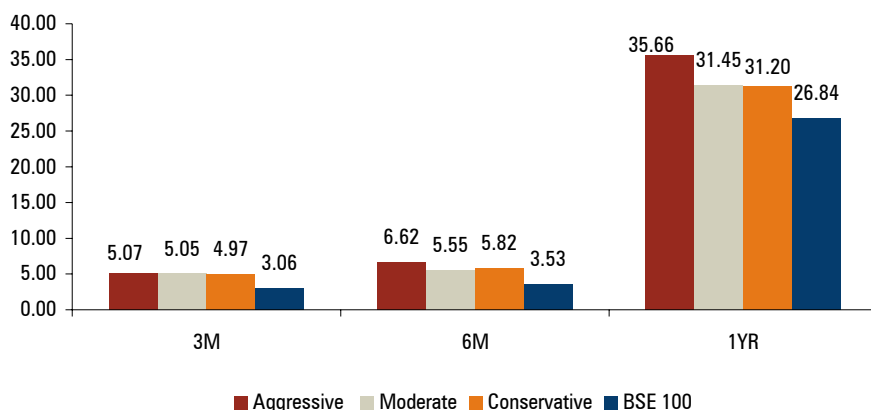
<b>Aggressive portfolio</b>	
<b>Whats In?</b>	
No Change	
<b>Moderate portfolio</b>	
No Change	
<b>Conservative portfolio</b>	
No Change	

Conservative portfolio	Allocation	
Change in allocation	Current	Previous
Franklin India Prima Plus	10%	20%
Birla Sunlife Dynamic Bond Fund	20%	10%

Equity model portfolio			
Particulars	Aggressive	Moderate	Conservative
<b>Time Horizon</b>	1 – 2 Years	2- 3 Years	Above 3 Years
<b>Return</b>	Above Equity Market	Between FD & Broader Equities	Above FD
<b>Review Interval</b>	Monthly	Monthly	Quarterly
<b>Risk Return</b>	High Risk- High Return	Medium Risk - Medium Return	Low Risk - Low Return
<b>Funds Allocation</b>	<b>% Allocation</b>		
<b>Core</b>			
ICICI Prudential Dynamic Plan	20	20	20
HDFC Top 200	20	20	20
Birla Sunlife Frontline Equity	20	20	-
Franklin India Prima Plus	-	-	10
<b>Sub Total(a)</b>	<b>60</b>	<b>60</b>	<b>50</b>
<b>Satellite</b>			
Sundarm Select Midcap	20	20	20
<b>Sub total(b)</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt</b>			
Birla Sunlife Dynamic Plan	20	10	20
ICICI Prudential Income Fund	-	10	10
<b>Sub total (c)</b>	<b>20</b>	<b>20</b>	<b>30</b>
<b>Grand Total(a + b + c)</b>	<b>100</b>	<b>100</b>	<b>100</b>

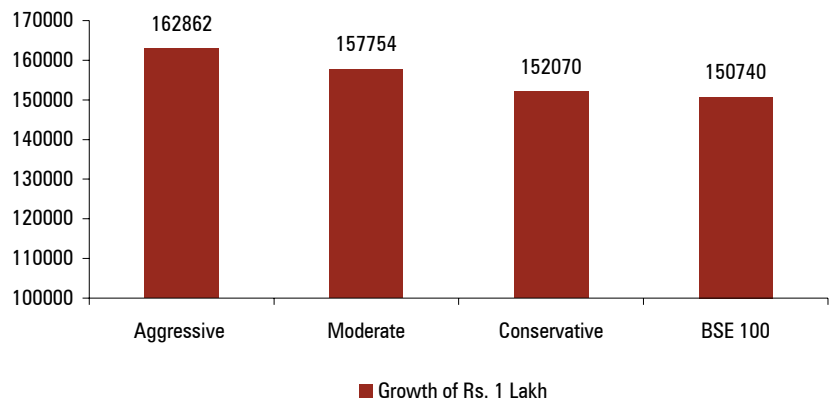
Source: , ICICIdirect.com Research

### Equity model portfolio performance



Source: Crisil Fund Analyser, ICICIdirect.com Research  
Returns as on July 15, 2010

**Value of investment of Rs 1,00,000 since inception**



Source: Crisil Fund Analyser,, ICICIdirect.com Research  
 Returns as on July 15, 2010  
 Date of inception of portfolios: May 15, 2009