Mutual Fund
Distributor

5 POWERFUL CONCEPTS EVERY INVESTOR SHOULD KNOW



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CONCEPT #1

PERFORMANCE ROTATES – LAST 10 YEARS

Top Performing Mutual Fund Categories (Annual Returns %)

RANK	2016 31 Dec '16	2017 31 Dec '17	2018 31 Dec '18	2019 31 Dec '19	2020 31 Dec '20	2021 31 Dec '21	2022 31 Dec '22	2023 31 Dec '23	2024 31 Dec '24	2025 31 Dec '25
1	Small-Cap 15.00%	Small-Cap 59.60%	Gold Funds 8.40%	Large-Cap 31.80%	Small-Cap 30.80%	Small-Cap 62.80%	Gold Funds 11.30%	Small-Cap 46.20%	Small-Cap 27.30%	Gold Funds 30.40%
2	Mid-Cap 12.50%	Mid-Cap 48.10%	Gilt Funds 5.90%	Mid-Cap 21.10%	Gold Funds 27.60%	Mid-Cap 39.20%	Short Duration 6.20%	Mid-Cap 35.60%	Mid-Cap 20.10%	Mid-Cap 22.80%
3	Large-Cap 7.12%	Large-Cap 27.90%	Short Duration 5.00%	Gold Funds 18.51%	Large-Cap 18.00%	Large-Cap 24.12%	Gilt Funds 4.60%	Large-Cap 19.60%	Large-Cap 15.20%	Large-Cap 16.50%
4	Multi Cap 6.59%	Multi Cap 26.33%	Corporate Bond 5.00%	Small-Cap 16.29%	Mid-Cap 17.30%	Multi Cap 22.61%	Corporate Bond 3.10%	Multi Cap 18.70%	Multi Cap 14.60%	Flexi Cap 14.10%
5	Value/Contra 5.32%	Value/Contra 23.31%	Large-Cap -0.60%	Multi Cap 15.37%	Multi Cap 16.68%	Flexi Cap 20.72%	Large-Cap 2.70%	Flexi Cap 18.10%	Flexi Cap 14.00%	Multi Cap 12.90%
6	Flexi Cap 3.41%	Flexi Cap 21.63%	Value/Contra -2.13%	Value/Contra 14.25%	Flexi Cap 16.22%	Large & Mid Cap 20.29%	Value/Contra -1.90%	Large & Mid Cap 17.40%	Large & Mid Cap 13.00%	Value/Contra 10.60%
7	Large & Mid Cap 3.27%	Large & Mid Cap 20.61%	Balanced Adv. -2.62%	Flexi Cap 14.17%	Value/Contra 14.91%	Value/Contra 18.73%	Multi Cap -2.20%	Value/Contra 15.80%	Value/Contra 12.10%	Large & Mid Cap 9.80%
8	Balanced Adv. 2.48%	ELSS 19.54%	Multi Cap -3.04%	Large & Mid Cap 13.73%	Large & Mid Cap 14.50%	ELSS 18.32%	Flexi Cap -2.90%	ELSS 15.30%	ELSS 11.80%	ELSS 9.10%
9	ELSS 1.24%	Balanced Adv. 14.97%	Mid-Cap -13.40%	ELSS 13.08%	ELSS 13.95%	Balanced Adv. 15.91%	Mid-Cap -7.50%	Balanced Adv. 12.90%	Balanced Adv. 10.20%	Short Duration 6.80%
10	Debt: Short Term 1.05%	Debt: Short Term 6.06%	Small-Cap -23.50%	Balanced Adv. 12.35%	Balanced Adv. 11.45%	Gold Funds -1.53%	Small-Cap -10.00%	Gold Funds 12.00%	Gold Funds 8.40%	Small-Cap 5.70%

Source: *MINT (Data as on Dec 31, 2015 – Dec 31, 2025)*
Note: *Returns are annual category average returns. Past performance may or may not be sustained in future.*

Cycles Turn. Leadership Shifts.

No asset class outperforms every year.

- ▶ Small caps lead. Then fall.
- ▶ Gold shines. Then cools.
- ▶ Debt stabilizes. Then underperforms.

The chart clearly shows one truth:
Yesterday's winner often becomes tomorrow's laggard.



Observation

- ☑ Timing leadership is difficult
- ☑ Diversification reduces regret
- ☑ Long-term allocation matters more than short-term prediction

INSIGHT: DISCIPLINE OUTPERFORMS FORECASTING.

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CONCEPT #2

Is It Worth Investing in a Risky Asset?

PORTFOLIO 1 - Investment Amount : ₹10,00,000					
Asset Class	Allocation	Return Assumed	Portfolio Value		
			3 years	5 years	10 years
Diversified Portfolio	100%	12%	₹14,04,928	₹17,62,342	₹31,05,848
Portfolio Expected Return : 12.00%					

PORTFOLIO 2 - Investment Amount : ₹10,00,000					
Asset Class	Allocation	Return Assumed	Portfolio Value		
Diversified Portfolio	90%	12%	3 years	5 years	10 years
RiskyAsset	10%	25%	₹14,54,419	₹18,67,022	₹34,85,772
Portfolio Expected Return : 13.30%					

PORTFOLIO 3 - Investment Amount : ₹10,00,000					
Asset Class	Allocation	Return Assumed	Portfolio Value		
Diversified Portfolio	90%	12%	3 years	5 years	10 years
RiskyAsset	10%	-25%	₹12,70,238	₹14,89,849	₹22,19,650
Portfolio Expected Return: 8.30%					

A 10% allocation to a high-risk asset:

▶ If it succeeds → marginal portfolio uplift

▶ If it fails → meaningful drag on long-term returns

Risk is asymmetric.
The upside looks attractive.
The downside compounds silently.

Observation

Speculative exposure should never compromise structural portfolio stability.

INSIGHT: EXPERIMENTATION SHOULD NOT ENDANGER THE FOUNDATION.

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CONCEPT #3

Savings Matter More Than Returns

SIP : ₹10000 | Return : 12%

Year	Total Investment	Investment Value	Total Return	Investment Percentage	Return Percentage
1	₹1,20,000	₹1,27,665	₹7,665	94.00%	6.00%
2	₹2,40,000	₹2,70,650	₹30,650	88.68%	11.32%
3	₹3,60,000	₹4,30,793	₹70,793	83.57%	16.43%
4	₹4,80,000	₹6,10,153	₹1,30,153	78.67%	21.33%
5	**₹6,00,000**	**₹8,11,036**	**₹2,11,036**	**73.98%**	**26.02%**
6	₹7,20,000	₹10,36,025	₹3,16,025	69.50%	30.50%
7	₹8,40,000	₹12,88,013	₹4,48,013	65.22%	34.78%
8	₹9,60,000	₹15,70,240	₹6,10,240	61.14%	38.86%
9	₹10,80,000	₹18,86,334	₹8,06,334	57.25%	42.75%
10	**₹12,00,000**	**₹22,40,359**	**₹10,40,359**	**53.56%**	**46.44%**
11	₹13,20,000	₹26,36,867	₹13,16,867	50.06%	49.94%
12	₹14,40,000	₹30,80,956	₹16,40,956	46.74%	53.26%
13	₹15,60,000	₹35,78,336	₹20,18,336	43.60%	56.40%
14	₹16,80,000	₹41,35,401	₹24,55,401	40.62%	59.38%
15	**₹18,00,000**	**₹47,59,314**	**₹29,59,314**	**37.82%**	**62.18%**
16	₹19,20,000	₹54,58,097	₹35,38,097	35.18%	64.82%
17	₹20,40,000	₹62,40,733	₹42,00,733	32.69%	67.31%
18	₹21,60,000	₹71,17,286	₹49,57,286	30.35%	69.65%
19	₹22,80,000	₹80,99,026	₹58,19,026	28.15%	71.85%
20	**₹24,00,000**	**₹91,98,574**	**₹67,98,574**	**26.09%**	**73.91%**

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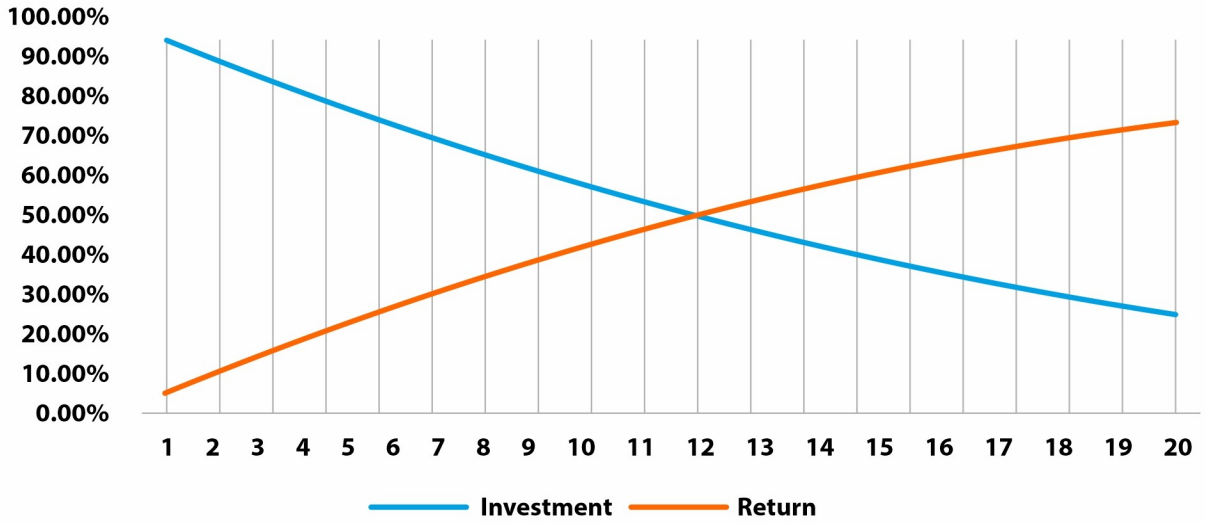
CONCEPT #3 *Cont...*



In the initial years of a SIP, most of the portfolio
value comes from your own contribution.

Compounding has a limited impact early on
because the capital base is still small.

As years progress:

- ▶ Contribution growth slows
- ▶ Return contribution accelerates
- ▶ Compounding begins to dominate

By year 10, a significant portion is still invested capital.
Beyond year 11, returns begin to overtake contributions.

Core Message

Time transforms effort into acceleration. The real power of SIP is not the first 5 years. It is the years you are tempted to stop.



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CONCEPT #4

Property Gives Higher Returns. So, Why Invest in Mutual Funds?

THE POPULAR BELIEF

"Property always delivers superior returns."

Real estate has created wealth in India.
But long-term investing demands examining structure — not just appreciation.

The Return Logic

(Long-Term Observations)

■ Residential Property

Return Components:

- Price Appreciation: ~5–7%
- Rental Yield: ~2–3%
- Blended Long-Term Range: ~7–9%*

Additional Realities:

- 6–8% stamp duty + brokerage
- Maintenance & holding cost
- Illiquidity
- Location concentration risk

■ Equity Mutual Funds

Return Drivers:

- Corporate earnings growth
- Economic expansion
- Inflation pass-through
- Productivity gains

Long-Term Historical Range:

- ~11–12% CAGR for diversified equity**

Structural Advantages:

- Diversification across 50–100 companies
- Liquidity (T+1/T+3)
- Flexible ticket size
- Systematic investing possible

The Compounding Gap

₹50 lakh invested for 15 years:

Asset	CAGR	Approx. Value
Residential Property	8%	₹1.59 Cr
Equity Mutual Fund	12%	₹2.74 Cr

A 4% annual difference nearly doubles the outcome.
Small percentages. Massive consequences.

■ Balanced Perspective

Property may suit:

- Self-occupation
- Emotional stability
- Long holding with utility value

Equity mutual funds may suit:

- Long-term wealth creation
- Goal planning
- Liquidity needs
- Systematic allocation

INSIGHT: RETURN IS ONLY ONE VARIABLE. ASSETS HAVE ROLES. NARRATIVES DON'T.



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CONCEPT #5

There Are Two Types of Risk

NOT ALL RISK IS EQUAL.

■ Price Volatility Risk

- Short-term fluctuation in value.
- Gold.
- Equity Funds.
- Prices move. Value survives.

■ Capital Risk

- Permanent loss of capital.
- Highly speculative assets.
- Unproven businesses.
- Over-leveraged instruments.
- Volatility recovers.
- Capital destruction doesn't.

Observation

Temporary fall is not the same as permanent loss.

INSIGHT: AVOID ASSETS THAT CAN IMPAIR CAPITAL PERMANENTLY.



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FINAL THOUGHT

Wealth creation is not about chasing winners.



IT IS ABOUT:

Structured allocation

Long-term patience

Managing risk intelligently

Allowing compounding to work

Investing is not a prediction.

It is a process.

DISCLAIMER: *Mutual Fund investments are subject to market risks. Past performance may or may not be sustained in future. Returns illustrated are for educational purposes and do not indicate guaranteed outcomes. Investors should consult their financial advisor before making investment decisions.*

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