

# INVESTMENT PROPOSAL

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# RATIONALE

Hybrid Funds are the ideal choice for investors looking to invest in equity funds and debt-based instruments. Such funds allow investors to enjoy both the returns of equity and the security of debt investments. Funds change their holdings concerning the changing market conditions. Such funds offer consistent returns while taking a relatively low risk. However, the investors should be ready to experience losses when invested with the fund.

Such funds are ideal for investing in current market conditions. By shifting their holdings to debt instruments, hybrid funds protect the investors from market volatility. When the market starts to recover, such funds will increase their equity holdings to enjoy high returns making it an excellent investment for new investors looking to take a limited risk.

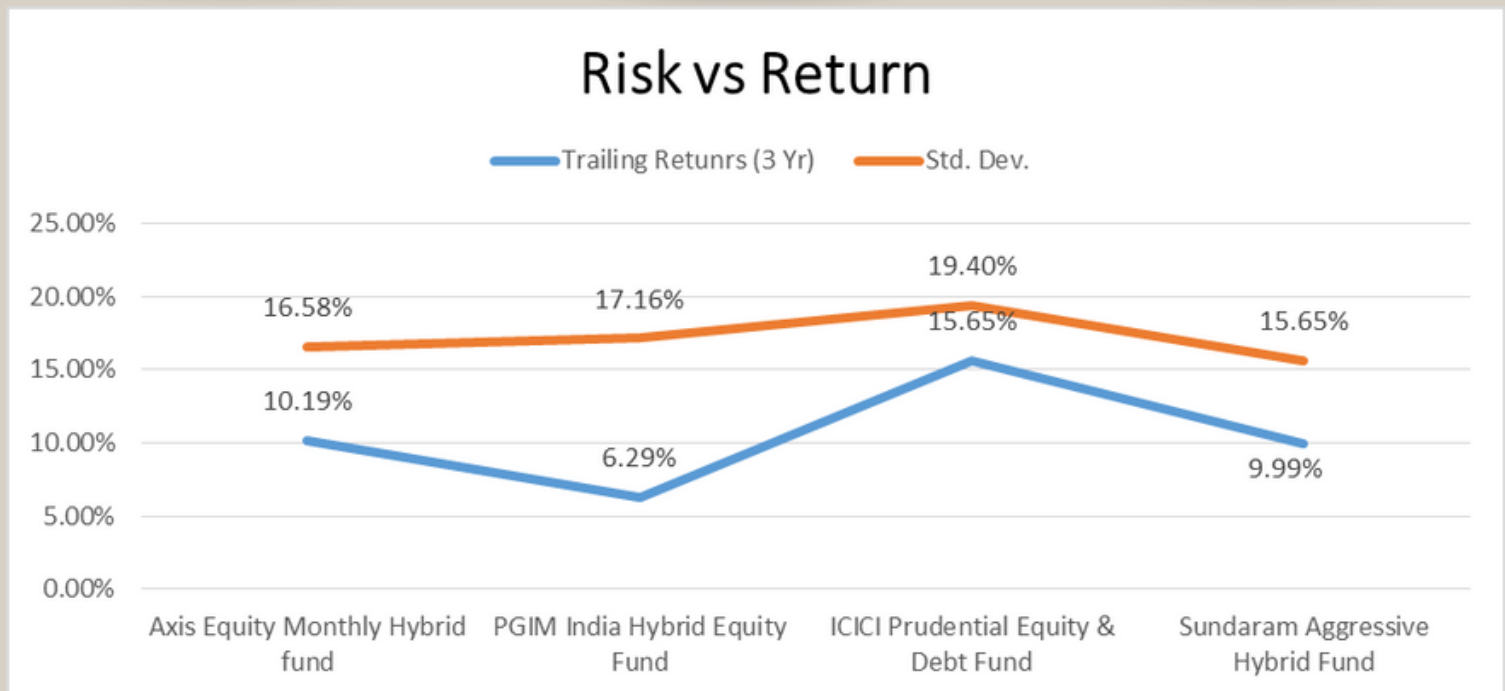
The following funds declare monthly dividends making it ideal for investors looking for a secondary income. However, the funds don't need to declare a dividend and the amount and frequency of dividends depend on the fund's performance.



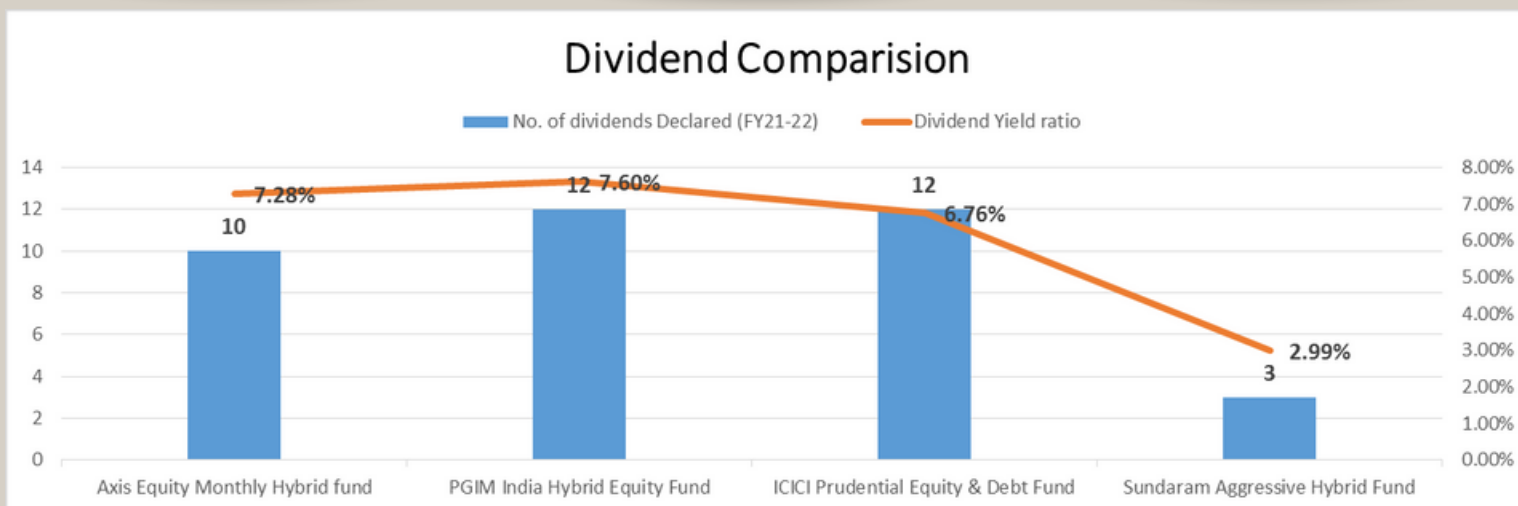
# IDEAL SCHEMES



Ideal Scheme	Trailing Returns (3 Yr)	Standard Deviation
Axis Equity Monthly Hybrid fund (MD)	10.19%	16.58%
PGIM India Hybrid Equity Fund (MD)	6.29%	17.16%
ICICI Prudential Equity & Debt Fund (MD)	15.65%	19.40%
Sundaram Aggressive Hybrid Fund (MD)	9.99%	15.65%



Fund Name	No. of dividends Declared (FY21-22)	Dividend Yield ratio
Axis Equity Monthly Hybrid fund (MD)	10	7.28%
PGIM India Hybrid Equity Fund (MD)	12	7.60%
ICICI Prudential Equity & Debt Fund (MD)	12	6.76%
Sundaram Aggressive Hybrid Fund (MD)	3	2.99%



# GOALS

To generate long term wealth by

- using the volatile market conditions
- Investing in high return stocks and funds
- Buy funds at discounted prices maximising gain potential