

Investment Statement	Suggested Category Of Mutual Funds	Risk Liquidity Suggested Holding Period	Remarks	Targeted Returns
<p>I am in a high tax slab.</p> <p>I would like to beat inflation and optimize my post tax returns with respect to my fixed income investments like bank fixed deposits, RD's, etc.</p>	Liquid plus, Arbitrage	Moderate Risk	ideal for short term parking	in line with inflation
	Short Term Income	Good liquidity except FMP's	accrual products	inflation plus 1 - 2%
	Banking Debt	Suggested holding period 7 days and above for liquid plus funds	has mostly bank FD's	inflation plus 1 - 2%
	FMP		low interest rate risk	inflation plus 1 - 2%
	Corporate Bond	3 Months and above for arbitrage funds	aims for higher yield, accrual products, has credit risk	inflation plus 2 - 3%
	Income funds	3 Year Plus for others	duration products, benefits from lowering interest rates	inflation plus 1 - 2%
<p>I understand the risk and reward of equities and would like to invest in equities for long term goals - retirement, child education, next home, next car, big vacation, etc.</p> <p>I look to create wealth in the long term.</p>	Hybrid Funds - Mix of Equity & Debt	<p>Equities, generally perceived as high risk, but if one learns to bring down the average cost of acquisition with regular SIP/lump sum purchases at market lows, risk can be optimized.</p> <p>Open ended funds are normally liquid</p> <p>Holding Period based on goal</p>	<p>currently in line with average corporate earnings, say about 12 - 15%</p> <p>tax efficient returns</p>	inflation plus 3 - 4%
	Equity Funds - Fully Equity			inflation plus 5 - 8%