

Q4. Large Cap, Mid Cap or Small Cap SIP?

As we all know, an average Large Cap stock is generally less volatile than an average Small and Mid Cap stock and provides stability to the portfolio. However, the Small and Mid Cap (SMID) segments may offer many opportunities for potential higher growth in the long run.

The study reveals that, among the three market cap segments, Mid Cap Segment was a good investment option for investors seeking to invest via the long-term SIP route.

Index Name →	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
Minimum Return	4.3%	6.0%	-0.4%
Maximum Return	16.3%	21.4%	20.0%
Average Return	12.5%	16.5%	13.5%
Median Return	12.7%	16.7%	14.4%
% Times Positive Return	100%	100%	99%
% Times more than 10% Return	91%	97%	83%
% Times more than 12% Return	63%	95%	73%
% Times more than 15% Return	7%	73%	43%

For illustration purpose only. 10 Year Monthly Rolling (% XIRR) Return considered from Apr-05 to Jan-23, first observation recorded on 1-Apr-15. Past performance may or may not be sustained in future. Index performance does not signify scheme performance.

Historical Returns

<u>Period</u>	<u>Maximum Return</u>	<u>Minimum Return</u>
1 Year	160%	-57%
2 Years	82%	-34%
3 Years	63%	-18%
5 Years	54%	4%
10 Years	30%	13%

*Source ET Wealth dated 12th September 2017

*All Returns are Annualised