

Twitter Thread by yashstocks

**yashstocks**

@yashstocks



1/5

In equity funds, parag parikh flexi cap fund and mirae asset emerging bluechip funds are best. They have given superb returns in last 5 years.

Parag parikh flexi cap fund is diversified as it will invest in US stocks like Google, Facebook, Microsoft, Amazon along with Indian. <https://t.co/RmoDMgXoRM>

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Parag Parikh Flexi Cap Fund

Growth | Equity - Flexi Cap

P&L ₹1.87L

+46.53%

Invested

₹4.02L

Current

₹5.89L

If I'm a layman in mutual fund territory N I wana invest Lumpsum of 1-2L N followed by SIP of 20k per month

1) Wat r the things I should look while scrutinising a MF

2) If I wana pledge it to broker so which kind of MF I should select [@yashstocks@vishalmehta29@yogeshnanda1](#)

— PythonTrader (Not a Python Coder) (@pythontrader999) [August 6, 2021](#)

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But one issue with this is if you exit before 2 years, there is an exit load of 2% in 1st year and 1% in 2nd year.

Mirae asset emerging bluechip funds stopped taking lump sum amounts and only can do SIP of Rs. 2500 currently.

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But there is catch, you can do multiple SIPs in it, you can SIP on every day and still invest 75k in a month. I am doing this way only.

Coming to debt funds, ICICI prudential all seasons bond fund and hdfc corporate bond fund are good if consider 5 years performance.

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In zerodha, all above 4 MFs can be pledged and haircut also very less just 7.5%. But you can use only 50% for positional margin, other 50% should come in cash or equivalent funds like gilt, liquid etc. For intraday, 100% can be used.

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Nippon india gilt fund is also good, considering it will be cash component and only 10% haircut.

For tax saving, you need to invest in ELSS funds.

I invested in Quant Tax Plan and it gave 80% returns in just 273 days.



Quant Tax Plan

Direct | Growth | Equity - ELSS

Date	Days	Amount
6th Nov 2020	273	49997.45
NAV	Units	P&L
123.2053	405.806	40364.10