

CREATING WEALTH - SYSTEMATIC INVESTMENT PLAN - S.I.P.

Shown below is an SIP working of an Investment of Rs. 1000 per month invested in HSBC EQUITY FUND from Jan 2005 to Dec 2007 (36 mths) on 10th of every month figures shown are actual and not estimates or projections

Result: 1000 per month over 36 months ie 36000 became 72,684.00

Date on which Invested	Price per Unit (NAV)	Amount Invested	Units Boughts	Balance Units after this month	Value of Investment on date	Invested Till Date
10/01/2005	35.67	1000	28.034	28.034	1000	
10/02/2005	37.63	1000	26.576	54.610	2055	
10/03/2005	38.59	1000	25.912	80.522	3108	
11/04/2005	35.82	1000	27.918	108.440	3884	
10/05/2005	36.03	1000	27.758	136.198	4907	
10/06/2005	36.72	1000	27.234	163.432	6001	
11/07/2005	38.60	1000	25.904	189.336	7309	
10/08/2005	42.62	1000	23.462	212.798	9070	
12/09/2005	45.81	1000	21.831	234.629	10748	
10/10/2005	47.05	1000	21.256	255.885	12038	
10/11/2005	45.88	1000	21.794	277.679	12741	
12/12/2005	49.53	1000	20.189	297.868	14754	12000
10/01/2006	53.06	1000	18.846	316.714	16805	
10/02/2006	54.42	1000	18.377	335.092	18234	
10/03/2006	58.10	1000	17.211	352.303	20469	
10/04/2006	63.60	1000	15.722	368.025	23408	
10/05/2006	67.19	1000	14.883	382.909	25727	
12/06/2006	49.26	1000	20.301	403.210	19861	
10/07/2006	55.09	1000	18.153	421.362	23212	
10/08/2006	57.00	1000	17.543	438.906	25019	
11/09/2006	59.46	1000	16.818	455.724	27097	
10/10/2006	63.18	1000	15.827	471.551	29794	
10/11/2006	68.12	1000	14.680	486.232	33121	
11/12/2006	69.95	1000	14.296	500.528	35011	24000
10/01/2007	69.69	1000	14.350	514.878	35881	
12/02/2007	72.19	1000	13.852	528.730	38169	
12/03/2007	66.09	1000	15.130	543.860	35945	
10/04/2007	68.11	1000	14.682	558.542	38044	
10/05/2007	71.22	1000	14.042	572.583	40778	
11/06/2007	72.81	1000	13.734	586.317	42692	
10/07/2007	78.38	1000	12.758	599.075	46958	
10/08/2007	77.78	1000	12.857	611.931	47597	
11/09/2007	80.58	1000	12.410	624.341	50310	
10/10/2007	96.03	1000	10.413	634.754	60957	
12/11/2007	103.32	1000	9.679	644.433	66582	
10/12/2007	111.24	1000	8.990	653.423	72684	36000

CREATING WEALTH - SYSTEMATIC INVESTMENT PLAN - S.I.P.

Shown below is an SIP working of an Investment of Rs. 1000 per month invested in HDFC PRUDENCE FUND from Jan 2004 to Dec 2007 (48 mths) on 10th of every month figures shown are actual and not estimates or projections

Result: 1000 per month over 48 months ie 48000 became 1,02,580.00

Date on which Invested	Price per Unit (NAV)	Amount Invested	Units Boughts	Balance Units after this month	Value of Investment on date	Invested Till Date
12-Jan-04	47.688	1000	20.970	20.970	1000	
10-Feb-04	46.254	1000	21.620	42.589	1970	
10-Mar-04	45.979	1000	21.749	64.338	2958	
12-Apr-04	46.981	1000	21.285	85.624	4023	
10-May-04	47.638	1000	20.992	106.615	5079	
10-Jun-04	43.876	1000	22.792	129.407	5678	
12-Jul-04	43.91	1000	22.774	152.181	6682	
10-Aug-04	46.05	1000	21.716	173.896	8008	
10-Sep-04	48.59	1000	20.580	194.477	9450	
11-Oct-04	50.441	1000	19.825	214.302	10810	
10-Nov-04	51.548	1000	19.399	233.701	12047	
12-Dec-04	54.779	1000	18.255	251.956	13802	12000
10-Jan-05	57.073	1000	17.521	269.478	15380	
10-Feb-05	59.593	1000	16.780	286.258	17059	
10-Mar-05	61.332	1000	16.305	302.563	18557	
11-Apr-05	59.754	1000	16.735	319.298	19079	
10-May-05	62.436	1000	16.016	335.315	20936	
10-Jun-05	64.746	1000	15.445	350.760	22710	
11-Jul-05	66.683	1000	14.996	365.756	24390	
10-Aug-05	71.95	1000	13.899	379.654	27316	
12-Sep-05	76.496	1000	13.073	392.727	30042	
10-Oct-05	77.505	1000	12.902	405.629	31438	
10-Nov-05	78.229	1000	12.783	418.412	32732	
12-Dec-05	83.804	1000	11.933	430.345	36065	24000
10-Jan-06	86.276	1000	11.591	441.936	38128	
10-Feb-06	88.993	1000	11.237	453.172	40329	
10-Mar-06	93.053	1000	10.747	463.919	43169	
10-Apr-06	96.5	1000	10.363	474.282	45768	
10-May-06	99.529	1000	10.047	484.329	48205	
12-Jun-06	83.464	1000	11.981	496.310	41424	
10-Jul-06	89.113	1000	11.222	507.532	45228	
10-Aug-06	93.733	1000	10.669	518.201	48572	
11-Sep-06	99.418	1000	10.059	528.259	52518	
10-Oct-06	105.408	1000	9.487	537.746	56683	
10-Nov-06	108.899	1000	9.183	546.929	59560	
11-Dec-06	110.235	1000	9.072	556.000	61291	36000

10-Jan-07	113.612	1000	8.802	564.802	64168	
12-Feb-07	115.395	1000	8.666	573.468	66175	
12-Mar-07	107.933	1000	9.265	582.733	62896	
10-Apr-07	111.294	1000	8.985	591.718	65855	
10-May-07	115.105	1000	8.688	600.406	69110	
11-Jun-07	120.475	1000	8.300	608.707	73334	
10-Jul-07	126.381	1000	7.913	616.619	77929	
10-Aug-07	127.78	1000	7.826	624.445	79792	
10-Sep-07	131.279	1000	7.617	632.063	82977	
10-Oct-07	136.958	1000	7.302	639.364	87566	
12-Nov-07	146.256	1000	6.837	646.201	94511	
10-Dec-07	157.195	1000	6.362	652.563	102580	48000

CREATING WEALTH - SYSTEMATIC INVESTMENT PLAN - S.I.P.

Shown below is an SIP working of an Investment of Rs. 1000 per month invested in HDFC TOP 200 FUND from Jan 2003 to Dec 2007 (60 mths) on 10th of every month figures shown are actual and not estimates or projections

Result: 1000 per month over 60 months ie 60000 became 2,06,958.00

Date on which Invested	Price per Unit (NAV)	Amount Invested	Units Boughts	Balance Units after this month	Value of Investment on date	Invested Till Date
10/01/2003	17.34	1000	57.670	57.670	1000	
10/02/2003	17.32	1000	57.737	115.407	1999	
10/03/2003	16.77	1000	59.630	175.037	2935	
10/04/2003	17.24	1000	58.005	233.042	4018	
12/05/2003	18.42	1000	54.289	287.331	5293	
10/06/2003	20.9	1000	47.847	335.177	7005	
10/07/2003	23.475	1000	42.599	377.776	8868	
13/08/2003	26.345	1000	37.958	415.734	10953	
10/09/2003	29.859	1000	33.491	449.225	13413	
10/10/2003	32.074	1000	31.178	480.403	15408	
10/11/2003	34.25	1000	29.197	509.600	17454	
10/12/2003	36.041	1000	27.746	537.346	19366	12000
12/01/2004	43.029	1000	23.240	560.586	24121	
10/02/2004	41.225	1000	24.257	584.843	24110	
10/03/2004	40.903	1000	24.448	609.291	24922	
12/04/2004	41.943	1000	23.842	633.133	26555	
10/05/2004	41.513	1000	24.089	657.222	27283	
10/06/2004	36.773	1000	27.194	684.416	25168	
12/07/2004	37.034	1000	27.002	711.418	26347	
10/08/2004	39.462	1000	25.341	736.759	29074	
10/09/2004	40.852	1000	24.479	761.237	31098	
11/10/2004	43.509	1000	22.984	784.221	34121	
10/11/2004	45.105	1000	22.170	806.392	36372	

12/12/2004	48.256	1000	20.723	827.114	39913	24000
10/01/2005	49.453	1000	20.221	847.336	41903	
10/02/2005	51.768	1000	19.317	866.653	44865	
10/03/2005	55.343	1000	18.069	884.722	48963	
11/04/2005	51.882	1000	19.275	903.996	46901	
10/05/2005	52.421	1000	19.076	923.073	48388	
10/06/2005	55.081	1000	18.155	941.228	51844	
11/07/2005	57.756	1000	17.314	958.542	55362	
10/08/2005	62.695	1000	15.950	974.492	61096	
12/09/2005	66.318	1000	15.079	989.571	65626	
10/10/2005	69.566	1000	14.375	1003.946	69840	
10/11/2005	69.182	1000	14.455	1018.400	70455	
12/12/2005	77.581	1000	12.890	1031.290	80009	36000
10/01/2006	81.044	1000	12.339	1043.629	84580	
10/02/2006	85.529	1000	11.692	1055.321	90261	
10/03/2006	92.122	1000	10.855	1066.176	98218	
10/04/2006	98.535	1000	10.149	1076.325	106056	
10/05/2006	104.441	1000	9.575	1085.900	113412	
12/06/2006	78.378	1000	12.759	1098.658	86111	
10/07/2006	86.61	1000	11.546	1110.204	96155	
10/08/2006	90.561	1000	11.042	1121.247	101541	
11/09/2006	95.727	1000	10.446	1131.693	108334	
10/10/2006	101.285	1000	9.873	1141.566	115624	
10/11/2006	106.958	1000	9.349	1150.916	123100	
11/12/2006	106.422	1000	9.397	1160.312	123483	48000
10/01/2007	107.825	1000	9.274	1169.586	126111	
12/02/2007	110.968	1000	9.012	1178.598	130787	
12/03/2007	101.744	1000	9.829	1188.427	120915	
10/04/2007	105.722	1000	9.459	1197.885	126643	
10/05/2007	111.176	1000	8.995	1206.880	134176	
11/06/2007	115.958	1000	8.624	1215.504	140947	
10/07/2007	122.978	1000	8.132	1223.636	150480	
10/08/2007	123.501	1000	8.097	1231.733	152120	
10/09/2007	128.821	1000	7.763	1239.495	159673	
10/10/2007	147.301	1000	6.789	1246.284	183579	
12/11/2007	153.153	1000	6.529	1252.814	191872	
10/12/2007	164.396	1000	6.083	1258.896	206958	60000

CREATING WEALTH - SYSTEMATIC INVESTMENT PLAN - S.I.P.

Shown below is an SIP working of an Investment of Rs. 1000 per month invested in HDFC EQUITY FUND from Jan 2000 to Dec 2007 (96 mths) on 10th of every month figures shown are actual and not estimates or projections

Result: 1000 per month over 96 months ie 96000 became 5,91,720.00

Date on which	Price per Unit	Amount Invested	Units Bought	Balance Units after this	Value of Investment	Invested Till
---------------	----------------	-----------------	--------------	--------------------------	---------------------	---------------

Invested	(NAV)			month	on date	Date
10-Jan-00	23.93	1000	41.789	41.789	1000	
10-Feb-00	26.8	1000	37.313	79.102	2120	
10-Mar-00	27.83	1000	35.932	115.034	3201	
10-Apr-00	24.2	1000	41.322	156.357	3784	
10-May-00	21.53	1000	46.447	202.804	4366	
12-Jun-00	21.22	1000	47.125	249.929	5303	
10-Jul-00	21.8	1000	45.872	295.800	6448	
10-Aug-00	18.86	1000	53.022	348.823	6579	
11-Sep-00	21.41	1000	46.707	395.530	8468	
10-Oct-00	18.35	1000	54.496	450.026	8258	
10-Nov-00	18.98	1000	52.687	502.713	9541	
11-Dec-00	19.44	1000	51.440	554.153	10773	12000
10-Jan-01	19.26	1000	51.921	606.074	11673	
12-Feb-01	20.41	1000	48.996	655.070	13370	
12-Mar-01	16.99	1000	58.858	713.928	12130	
10-Apr-01	16.6	1000	60.241	774.169	12851	
10-May-01	17.64	1000	56.689	830.858	14656	
11-Jun-01	17.65	1000	56.657	887.516	15665	
10-Jul-01	16.42	1000	60.901	948.417	15573	
10-Aug-01	16.27	1000	61.463	1009.880	16431	
10-Sep-01	16.33	1000	61.237	1071.117	17491	
10-Oct-01	15.1	1000	66.225	1137.342	17174	
12-Nov-01	16.99	1000	58.858	1196.200	20323	
10-Dec-01	19.1	1000	52.356	1248.556	23847	24000
10-Jan-02	19.25	1000	51.948	1300.504	25035	
11-Feb-02	20.68	1000	48.356	1348.860	27894	
11-Mar-02	22.15	1000	45.147	1394.007	30877	
10-Apr-02	22.49	1000	44.464	1438.471	32351	
10-May-02	23.34	1000	42.845	1481.316	34574	
10-Jun-02	22	1000	45.455	1526.770	33589	
10-Jul-02	22.59	1000	44.267	1571.038	35490	
12-Aug-02	21.34	1000	46.860	1617.898	34526	
11-Sep-02	20.84	1000	47.985	1665.883	34717	
10-Oct-02	20.37	1000	49.092	1714.975	34934	
11-Nov-02	19.91	1000	50.226	1765.201	35145	
10-Dec-02	21.67	1000	46.147	1811.347	39252	36000
10-Jan-03	22.68	1000	44.092	1855.439	42081	
10-Feb-03	22.84	1000	43.783	1899.222	43378	
10-Mar-03	22.24	1000	44.964	1944.186	43239	
10-Apr-03	23.49	1000	42.571	1986.757	46669	
12-May-03	24.3	1000	41.152	2027.909	49278	
10-Jun-03	26.64	1000	37.538	2065.447	55024	
10-Jul-03	30.858	1000	32.407	2097.853	64736	
13-Aug-03	34.18	1000	29.257	2127.110	72705	
10-Sep-03	37.867	1000	26.408	2153.519	81547	

10-Oct-03	41.811	1000	23.917	2177.436	91041	
10-Nov-03	45.194	1000	22.127	2199.563	99407	
10-Dec-03	47.646	1000	20.988	2220.551	105800	48000
12-Jan-04	54.661	1000	18.295	2238.845	122378	
10-Feb-04	52.745	1000	18.959	2257.804	119088	
10-Mar-04	52.477	1000	19.056	2276.860	119483	
12-Apr-04	54.267	1000	18.427	2295.288	124558	
10-May-04	54.148	1000	18.468	2313.756	125285	
10-Jun-04	47.101	1000	21.231	2334.987	109980	
12-Jul-04	47.032	1000	21.262	2356.249	110819	
10-Aug-04	50.701	1000	19.723	2375.972	120464	
10-Sep-04	53.358	1000	18.741	2394.714	127777	
11-Oct-04	56.503	1000	17.698	2412.412	136309	
10-Nov-04	57.935	1000	17.261	2429.672	140763	
12-Dec-04	61.257	1000	16.325	2445.997	149834	60000
10-Jan-05	63.358	1000	15.783	2461.780	155973	
10-Feb-05	66.966	1000	14.933	2476.713	165856	
10-Mar-05	70.865	1000	14.111	2490.825	176512	
11-Apr-05	66.65	1000	15.004	2505.828	167013	
10-May-05	68.532	1000	14.592	2520.420	172729	
10-Jun-05	72.462	1000	13.800	2534.221	183635	
11-Jul-05	75.606	1000	13.226	2547.447	192602	
10-Aug-05	83.589	1000	11.963	2559.410	213939	
12-Sep-05	88.857	1000	11.254	2570.664	228422	
10-Oct-05	92.95	1000	10.758	2581.423	239943	
10-Nov-05	93.089	1000	10.742	2592.165	241302	
12-Dec-05	104.01	1000	9.614	2601.780	270611	72000
10-Jan-06	108.132	1000	9.248	2611.028	282336	
10-Feb-06	114.191	1000	8.757	2619.785	299156	
10-Mar-06	123.007	1000	8.130	2627.915	323252	
10-Apr-06	130.511	1000	7.662	2635.577	343972	
10-May-06	137.808	1000	7.256	2642.833	364204	
12-Jun-06	104.85	1000	9.537	2652.371	278101	
10-Jul-06	114.74	1000	8.715	2661.086	305333	
10-Aug-06	120.299	1000	8.313	2669.399	321126	
11-Sep-06	128.074	1000	7.808	2677.207	342881	
10-Oct-06	134.856	1000	7.415	2684.622	362037	
10-Nov-06	141.475	1000	7.068	2691.690	380807	
11-Dec-06	140.669	1000	7.109	2698.799	379637	84000
10-Jan-07	143.584	1000	6.965	2705.764	388504	
12-Feb-07	150.461	1000	6.646	2712.410	408112	
12-Mar-07	139.391	1000	7.174	2719.584	379086	
10-Apr-07	144.475	1000	6.922	2726.506	393912	
10-May-07	149.399	1000	6.693	2733.199	408337	
11-Jun-07	158.852	1000	6.295	2739.494	435174	
10-Jul-07	169.19	1000	5.911	2745.405	464495	
10-Aug-07	166.582	1000	6.003	2751.408	458335	

10-Sep-07	172.496	1000	5.797	2757.205	475607	
10-Oct-07	189.828	1000	5.268	2762.473	524395	
12-Nov-07	199.968	1000	5.001	2767.474	553406	
10-Dec-07	213.451	1000	4.685	2772.159	591720	96000

www.michaelpduarte.com