

July, 2016

Price ₹ 2

Volume 10, Issue 7

A Monthly Publication from Wiseinvest Advisors Private Limited

WEALTHWISE®

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With YOU, in meeting
FINANCIAL CHALLENGES

Inside Pg No.

Your Must - have Funds - Part 1 2,3 & 5

Performance Of Select Funds 4

It's Time To Embrace Financial Planning 6

Wealthwise

“Wealthwise” is a monthly publication brought to you by Wiseinvest Advisors, which is a quality investment advisory firm that specializes in mutual funds. Our CEO, Hemant Rustagi, is a well known personal finance expert. He brings with him an experience of more than 25 years in this field. He regularly writes articles for major national dailies and business magazines as well as appears as a personal finance expert on many investments related TV shows. Besides, our team of advisors has professionals who have spent years in the mutual fund industry. In the last eleven years, thousands of our clients have benefitted from our quality advice and have made mutual funds as the mainstay of their portfolio. You can benefit too from our expertise for your existing as well as new investments. All you need to do is to just call up any of the branches or email your requirements at information@wiseinvestadvisors.com and our professional advisors will do the rest.

Dear Investor,

The month of June 2016 turned out to be quite eventful for the markets. There were quite a few domestic and international events that were being keenly watched as they had the potential to significantly impact the markets. However, the outcome of these events turned out to be a mixed bag.

To begin with, the RBI decided to maintain status quo on key rates and kept repo rates unchanged at 6.5 percent in its bio-monthly monetary policy review. This was followed by the U.S. Federal Reserve keeping the interest rates unchanged. While retaining the interest rates, the U S Fed cut its long-term view of its benchmark lending rate by a quarter percent to 3 percent and indicated that it would be less aggressive in raising rates after the end of the current year.

The markets then turned its attention to once-in-a-generation referendum on whether the United Kingdom should leave the European Union. Despite opinion polls before the referendum indicating either side in a position to win, the outcome stunned the entire world. The final result was in favour of Brexit, with 51.9 percent voting to leave the European Union and 48.1 percent voting to stay. Since financial markets had been anticipating that Britain will vote to stay in, they started plunging even as the results were being announced. As for its impact on Indian economy, it was third or fourth least affected among the major economies. Similarly, the impact on the rupee was much less compared to other currencies. Although FIIs flows may slowdown for some time, Indian markets will continue to remain attractive for foreign investors. Even on the global front, the markets and the currencies have begun to regain the lost ground.

Another event that made the markets, especially the debt and currency markets, nervous was RBI Governor Raghuram Rajan's decision not to seek a second term. However, the government's announcement of allowing 100 percent FDI in civil aviation and food processing, while also easing norms in defence and pharmaceuticals, blunted the volatility in the markets.

Given the optimism surrounding the monsoon and the March quarter performance, equity market is expected to do well going forward. Besides, there is a high probability of GST, arguably India's biggest reform in two decades, getting passed in the forthcoming monsoon session of the Parliament. All in all, one can expect Indian markets to hold its own on the back of domestic growth amidst the global turmoil.

Warm regards,

Hemant Rustagi
Editor



Address to be affixed here

The Stock Market Performance During June 2016.

Indices	1st June 2016	30th June 2016	Change in (%)
Sensex	26,713.93	26,999.72	1.07
MIDCAP	11,332.32	11,717.22	3.40
SMLCAP	11,162.99	11,801.32	5.72
BSE-100	8,284.23	8,429.96	1.76
BSE-200	3,444.61	3,513.80	2.01
BSE-500	10,771.38	11,029.45	2.40

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Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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Your Must - have Funds - Part 1

It has always been our endeavour to recommend funds that have the potential to do well consistently, as well as be a part of every mutual fund investor’s portfolio. Beginning this issue, we will present such funds in a 3 part series.

ICICI Prudential Value Discovery

Investment Objective

To generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks. Value stocks are those, which have attractive valuations in relation to earnings or book value or current and/or future dividends.

The fund is managed by Mr. Mrinal Singh and has a corpus of ₹ 11971.85 crores as on May 31, 2016.

Investment Philosophy

The fund is distinctively positioned as a value fund in the industry, having a track record of more than a decade. The fund follows the classic principles of value investing to buy fundamentally well-managed companies at discount to their intrinsic value. The focus on selecting stocks that are likely to transform into tomorrow's market leaders results in potential capital appreciation over time.

The fund also resorts to contra investing strategy which involves selection of stocks that are out of favour at a certain point but have the potential to do well over time owing to factors such as strong fundamentals, future turnaround in the business cycle and revival in economic growth.

While investing in companies, the fund uses several screeners like primary research, bottom-up rigour and meetings with company management. The scheme, through its process of discovery, seeks to identify stocks whose prices are lower, relative to their historic performance, earnings, book value and cash flow potential.

A broad framework for stocks that would not enter fund’s portfolio is based on the promoter's background. For instance, the fund doesn't invest in companies where the minority interest doesn't get taken care off well.

Performance as on June 24, 2016

	Returns (%)								
Fund	Launch	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**	7-Year**	10-Year**	15-Year**
ICICI Prudential Value Discovery Fund	Aug-04	2.84	1.55	14.03	32.41	19.63	23.24	17.89	-
S&P BSE Sensex Index		2.16	-4.80	2.00	12.49	7.66	9.01	9.75	14.66

*Absolute. **Annualised. Past performance may or may not be sustained in future. Mutual Fund Investments are subject to market risk. Please read the scheme information documents carefully before investing.

Top 15 Holdings as on May 31, 2016

Company Name	% of Net Assets
Larsen & Toubro Ltd	8.83
ICICI Bank Ltd	6.37
NTPC Ltd	5.77
Axis Bank Ltd	4.94
Container Corporation of India Ltd	3.28
Bank of Baroda	2.54
Sun Pharmaceuticals Industries Ltd	2.53
Mahindra & Mahindra Ltd	2.35
Bharti Airtel Ltd	2.34
HDFC Bank Ltd	2.25
PI Industries Ltd	2.24
Wipro Ltd	2.20
Sadbhav Engineering Ltd	2.05
Amara Raja Batteries Ltd	2.04
Infosys Ltd	2.01

Sector - wise exposure (%) - Data as on May 31, 2016

Financial	Technology	Energy	Health-care	Services	Auto-mobile	Diversified	Chemicals	Construction	Engineering
22.2	8.43	8.72	5.99	7.43	6.77	8.83	3.48	7.15	6.15

Segment - wise exposure - Data as on May 31, 2016

Large Cap (%)	Mid Cap (%)	Small Cap (%)	Total (%)	Alpha	Beta	Standard Deviation
70.26	25.02	4.68	100	14.84	1.03	18.16

Our Recommendation

ICICI Prudential Value Discovery fund has been generating excess returns over the benchmark in bull as well as bear market phases. Being a value fund, it can be a good bet for investors seeking to benefit from value unlocking opportunities that exist from time to time. However, it is recommended that only those investors who already have an established portfolio of diversified funds should consider investing into this fund. Needless to say, the time horizon should be at least 5 years or more. However, for those who may consider investing in this fund through SIP, the time horizon should be 10 years or more. This will not only turn volatility in their favour but also help by way of“averaging”.

(To know more about this fund and / or to invest in this fund, please call any of our offices. The contact details have been provided on page no. 6).



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*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.

Note: Risk is represented as:

 **(BLUE)** investors understand that their principal will be at low risk

 **(YELLOW)** investors understand that their principal will be at medium risk

 **(BROWN)** investors understand that their principal will be at high risk

Mutual Fund: Birla Sun Life Mutual Fund. **Asset Management Company/Investment Manager:** Birla Sun Life Asset Management Company Ltd. CIN: U65991MH1994PLC080811. **Registered Office:** One Indiabulls Centre, Tower - 1, 17th Floor, Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai - 400013.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Your Must - Have Funds - Part 1

Kotak Select Focus

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. However, there is no assurance that the objective of the scheme will be realized.

The fund is managed by Mr. Harsha Upadhyaya and has a corpus of ₹ 4,729.90 crores as on May 31, 2016.

The Investment Philosophy

The portfolio of the fund is built on the premise that different sectors of the economy perform varyingly over different periods of economic cycle. The investment focus in the fund is to invest in select sectors that are likely to outperform broader market at various points of time. Once the sectors are selected through top-down analysis, the individual investment ideas within those sectors are picked up through bottom-up approach.

The fund generally maintains 4-9 sectors in its portfolio. So, while it is a concentrated strategy at the sector level (maximum exposure to a single sector can be 33 per cent of the fund), it is quite diversified at stock level (generally around 45 stocks in the portfolio). It’s investment mandate also provides flexibility to move across market capitalisation. Investments in mid / small cap stocks can go up to 50 percent of the portfolio. Generally, the mid/small cap allocation in the fund has remained between 20 and 35 per cent. The maximum cash level in the fund is restricted to 7.5 per cent of the corpus.

Performance as on June 24, 2016

Fund	Returns (%)								
	Launch	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**	7-Year**	10-Year**	15-Year**
Kotak Select Focus	Sep-09	4.89	4.41	14.97	24.96	15.74	-	-	-
S&P BSE Sensex Index		2.16	-4.80	2.00	12.49	7.66	9.01	9.75	14.66

*Absolute. **Annualised.Past performance may or may not be sustained in future. Mutual Fund Investments are subject to market risk. Please read the scheme information documents carefully before investing.

Top 15 Holdings as on May 31, 2016

Company Name	% of Net Assets
HDFC Bank Ltd	6.06
Infosys Ltd	5.54
Reliance Industries Ltd	5.06
UltraTech Cement Ltd	4.26
Ramco Cements Ltd	3.74
Hero MotoCorp Ltd	3.60
IndusInd Bank Ltd	3.38
Axis Bank Ltd	3.27
Shree Cement Ltd	3.19
Larsen & Toubro Ltd	2.99
Maruti Suzuki India Ltd	2.75
Hindustan Petroleum Corp Ltd	2.54
Bajaj Finance Ltd	2.33
Britannia Industries Ltd	2.26
Bharat Electronics Ltd	2.18

Sector - wise exposure (%) - Data as on May 31, 2016

Financial	Technology	Energy	Health-care	FMCG	Services	Auto-mobile	Diversified	Construction	Engineering
25.90	8.42	11.93	4.14	6.26	3.87	11.54	2.99	12.95	2.82

Segment - wise exposure - Data as on May 31, 2016

Large Cap (%)	Mid Cap (%)	Small Cap (%)	Total (%)	Alpha	Beta	Standard Deviation
77.67	19.72	2.61	100	9.45	1.02	16.30

Our Recommendation

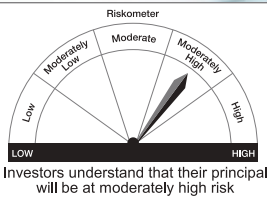
Kotak Select Focus fund has been performing well. The fund has a quality portfolio and being a multi-cap fund can be a part of all those investors' core portfolio who seek to create the right balance between risk and reward. Considering it's investment philosophy of investing in select sectors that have the potential to out-perform broader markets, the fund in most situations is likely to out-perform its peer group. A combination of lump sum and disciplined investment through SIP can deliver healthy returns over the longer periods.

(To know more about this fund and / or to invest in this fund, please call any of our offices. The contact details have been provided on page no. 6).



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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Performance Of Select Funds

Data as on June 24, 2016

EQUITY FUNDS

Diversified

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
Axis Equity Fund	Jan-10	3.69	4.88	1.70	-0.93	6.14	16.25	12.45
Birla Sun Life Frontline Equity Fund	Aug-02	4.21	6.34	4.62	0.97	9.66	20.62	13.82
Birla Sun Life Equity Fund	Aug-98	3.03	6.47	4.18	3.11	9.82	26.01	14.71
BNP Paribas Equity Fund	Sep-04	3.18	5.43	0.71	-2.18	10.65	20.84	14.74
Canara Robeco Equity Diversified	Sep-03	3.64	3.65	-3.86	-6.61	3.55	14.96	10.23
Franklin India Prima Plus Fund	Sep-94	3.54	5.77	4.66	2.78	16.22	24.57	15.75
HDFC Equity Fund	Jan-95	7.05	7.16	0.20	-4.43	3.15	19.47	10.11
HDFC Top 200 Fund	Sep-96	6.50	7.01	1.94	-2.68	2.70	17.33	9.68
ICICI Prudential Dynamic Fund	Oct-02	2.91	6.33	2.40	0.45	5.22	20.30	11.96
ICICI Prudential Focused Bluechip	May-08	5.14	6.99	3.17	0.55	7.92	18.79	12.47
Kotak 50 Regular Plan	Dec-98	4.60	5.99	3.10	1.30	11.24	18.69	11.59
Kotak Select Focus Fund Regular Plan	Sep-09	6.23	8.07	4.89	4.41	14.97	24.96	15.74
L&T Equity Fund	May-05	5.01	5.07	1.50	-3.01	8.88	20.17	11.69
Motilal Oswal MOST Focused Multicap	Apr-14	5.20	8.04	2.64	1.50	24.68	—	—
Reliance Top 200 Fund - Retail Plan	Aug-07	5.94	4.09	-1.74	-4.02	8.60	21.08	12.60
Invesco India Contra Fund	Apr-07	3.68	6.09	1.27	1.01	13.21	26.97	14.51
SBI Bluechip Fund	Feb-06	3.77	6.21	4.63	3.95	15.39	23.49	16.05
UTI Opportunities Fund	Jul-05	4.39	5.28	2.24	-4.01	4.67	15.32	11.25

Sector, Specialty & Tax Saving

Canara Robeco F.O.R.C.E Fund	Sep-09	5.50	10.78	2.64	0.12	14.25	19.48	13.79
ICICI Prudential Infrastructure Fund	Aug-05	5.38	8.05	-3.59	-7.56	0.83	18.72	6.43
Reliance Banking Fund	May-03	6.31	10.93	4.93	-2.67	7.91	18.57	11.72
Reliance Pharma Fund	Jun-04	-0.09	-3.35	-13.80	-2.70	17.86	22.92	17.63
Axis Long Term Equity Fund	Dec-09	3.38	4.95	1.13	-0.33	16.57	28.50	19.62
HDFC Tax saver Fund	Mar-96	7.44	6.25	-0.35	-4.01	2.76	20.22	10.13
IDFC Tax Advantage (ELSS) Fund	Dec-08	2.89	5.91	-0.18	-5.74	12.49	22.93	15.04
Reliance Tax Saver Fund	Sep-05	5.22	4.81	-1.13	-3.43	9.85	27.18	16.72

Midcap & Smallcap

Canara Robeco Emerging Equities	Mar-05	4.36	8.68	-3.01	4.18	20.24	38.28	22.10
DSP BlackRock Micro Cap Fund	Jun-07	5.79	12.50	4.39	14.62	30.77	45.73	25.22
Franklin India Smaller Companies Fund	Jan-06	4.32	12.04	6.32	11.14	23.45	38.02	24.62
HDFC Mid-Cap Opportunities Fund	Jun-07	4.29	8.39	2.54	3.72	16.24	31.65	19.66
ICICI Prudential Value Discovery Fund	Aug-04	6.56	7.30	2.84	1.55	14.03	32.41	19.63
IDFC Premier Equity Fund - Regular	Sep-05	1.16	5.34	-0.36	-0.32	14.84	25.50	17.95
Motilal Oswal MOST Focused Midcap 30	Feb-14	4.47	9.17	3.04	1.93	23.98	—	—
SBI Magnum Global Fund	Sep-94	1.77	5.76	0.24	0.50	18.13	27.73	19.03
L&T India Value Fund	Jan-10	5.22	5.72	-0.85	4.63	15.70	30.49	18.92
Reliance Equity Opportunities Fund	Mar-05	5.40	5.04	-6.09	-5.84	7.88	21.12	14.25

HYBRID

Equity, Debt Oriented & Multi Asset Class

Birla Sun Life Balanced '95 Fund	Feb-95	4.09	6.54	4.77	5.51	12.65	20.99	13.64
Canara Robeco Balance Fund	Feb-93	3.32	4.99	-1.38	1.68	10.83	19.41	13.22
HDFC Balanced Fund	Sep-00	3.35	5.13	2.54	3.06	11.08	22.83	14.41
HDFC Prudence Fund	Feb-94	5.38	6.20	-0.22	1.08	5.75	19.52	11.92
ICICI Prudential Balanced Advantage	Dec-06	3.27	5.13	2.87	4.84	10.20	17.43	13.89
ICICI Prudential Balanced Fund	Nov-99	3.59	5.57	3.17	3.59	10.88	20.37	15.21
L&T India Prudence Fund	Jan-11	3.29	3.90	0.84	3.74	12.90	22.11	14.98
Reliance Regular Savings Fund - Bal	Jun-05	2.85	4.12	-0.13	3.58	11.27	20.14	13.59
SBI Magnum Balanced Fund	Dec-95	3.15	4.72	2.07	3.81	14.33	21.46	14.95
Tata Balanced Fund - Regular Plan	Oct-95	2.99	4.88	1.46	1.48	13.68	21.89	15.61
Axis Triple Advantage Fund	Aug-10	3.01	5.19	8.16	5.13	7.36	9.94	8.84
Franklin India Dynamic PE Ratio Fund	Oct-03	2.74	4.34	4.14	4.87	9.34	13.54	9.96
Kotak Equity Savings Fund	Oct-14	1.48	2.79	3.06	4.84	—	—	—

Arbitrage Funds

ICICI Prudential Equity Arbitrage Fund	Dec-06	0.64	1.79	3.32	6.27	7.41	8.03	8.47
IDFC Arbitrage Plus Fund - Regular	Jun-08	0.65	1.75	3.15	6.11	6.87	7.44	7.77
Kotak Equity Arbitrage Fund Regular	Sep-05	0.60	1.66	3.28	6.39	7.45	8.10	8.40
Invesco India Arbitrage Fund	Apr-07	0.59	1.62	3.18	6.27	7.38	7.68	7.95

DEBT

Income, Short Term & Ultra Short Term Funds

Funds	Launch	1 Week*	1 Month*	3 Months*	6 Months*	1 Year*	2 year**	3 Year**
Birla Sun Life Short Term Opp. Fund	May-03	0.21	0.62	2.48	4.78	9.05	9.48	9.43
Birla Sun Life Dynamic Bond Fund	Sep-04	0.37	0.77	2.59	5.33	9.27	10.95	9.51
Birla Sun Life Medium Term Plan	Mar-09	0.24	0.72	2.47	4.90	9.82	10.17	9.98
HDFC Corporate Debt Opp. Fund	Mar-14	0.15	0.63	2.36	4.87	9.47	10.11	—
Kotak Income Opp. Fund Regular	May-10	0.15	0.73	2.22	4.50	9.23	9.45	9.12
Invesco India Short Term Fund	Mar-07	0.15	0.54	1.99	3.58	7.34	7.85	7.50
Invesco India Bank Debt Fund	Dec-12	0.16	0.66	2.10	3.22	6.98	7.20	7.07
Reliance Regular Savings - Debt	Jun-05	0.21	0.78	2.42	4.60	8.91	9.40	9.14
SBI Magnum Income Fund	Nov-98	0.12	0.90	2.96	5.08	8.87	9.41	6.69
L&T Income Opportunities Fund	Oct-09	0.16	0.82	2.34	4.36	8.97	9.75	9.25
BNP Paribas Flexi Debt Fund	Sep-04	0.23	0.51	2.04	4.16	7.98	9.65	8.43
BNP Paribas Money Plus Fund	Oct-05	0.14	0.59	2.21	4.00	7.90	8.04	8.36
Kotak Treasury Advantage Fund	Aug-04	0.17	0.68	2.19	4.08	8.27	8.67	8.80
L&T Ultra Short Term Fund	Apr-03	0.14	0.66	2.31	4.24	8.39	8.58	8.91
UTI Short Term Income Fund	Aug-07	0.17	0.63	2.25	3.99	8.59	8.84	8.87
Kotak Banking and PSU Debt Fund	Dec-98	0.15	0.65	2.25	4.14	8.23	8.55	9.24

*Absolute ** Annualised. Past performance may or may not be sustained in future.

Dividends declared by equity and equity-oriented funds during the month of June 2016

Scheme name	Date	Dividend declared in ₹ Per unit
Tata Balanced Fund - (MD)	02/06/2016	0.42
IDFC Equity Opport. -Sr 2- (DP)	06/06/2016	0.85
LIC NOMURA Growth Fund (D)	06/06/2016	0.10
Edelweiss Arbitrage Fund - (D)	07/06/2016	0.08
UTI Balanced Fund (D)	13/06/2016	0.50
UTI SPREAD Fund (D)	13/06/2016	0.07
JM Balanced Fund (QD)	15/06/2016	0.25
Kotak 50 - (D)	15/06/2016	1.40
L&T India Prudence Fund (D)	15/06/2016	0.08
Reliance RSF - Balanced (QD)	15/06/2016	0.40
Reliance Tax Saver (ELSS) (D)	15/06/2016	0.45
ICICI Pru Balanced Fund (MD)	17/06/2016	0.12
ICICI Pru Dividend Yield - DP (D)	17/06/2016	0.50
ICICI Pru Dividend Yield - RP (D)	17/06/2016	0.50
ICICI Pru Equity-Arbitrage- RP (D)	17/06/2016	0.08
ICICI Pru Select Large Cap Fund - RP (D)	17/06/2016	1.35
Peerless Equity Fund (D)	19/06/2016	0.40
ICICI Pru Equity Income Fund-RP (HD)	20/06/2016	0.24
Kotak Equity Savings Fund - (QD)	20/06/2016	0.13
Reliance Equity Savings Fund (QD)	20/06/2016	0.15
UTI Equity Fund (D)	20/06/2016	2.80
Escorts High Yield Equity (B)	21/06/2016	0.05
L&T India Value Fund (D)	21/06/2016	1.50
ICICI Pru Balanced Adv (MD)	22/06/2016	0.06
ICICI Pru Value Fund - Sr. 1 & Sr. 2	22/06/2016	0.75
Birla SL Dividend Yield (D)	24/06/2016	0.18
BNP Paribas Dividend Yield (D)	24/06/2016	0.10
BNP Paribas Long Term Equity (D)	24/06/2016	0.25
Can Robeco Balance (MD)	24/06/2016	0.60
DHFL Pramerica Global Agribusiness Offsh	24/06/2016	1.00
Franklin India Prima Fund (D)	24/06/2016	5.50
JPMorgan India Equity Fund (D)	24/06/2016	0.20
SBI Arbitrage Oppor. Fund (D)	24/06/2016	0.05
SBI Magnum Balanced Fund (D)	24/06/2016	0.60
Sundaram Tax Saver (D)	24/06/2016	0.50
Axis Enhanced Arbitrage Fund-RP (D)	27/06/2016	0.05
DHFL Pramerica Arbitrage Fund - (D)	27/06/2016	0.21
DHFL Pramerica LCF -RP (D)	27/06/2016	0.18
DHFL Pramerica Midcap Opp Fund - (D)	27/06/2016	0.25
HDFC Balanced Fund (D)	27/06/2016	0.50
HDFC Prudence Fund (D)	27/06/2016	0.30
ICICI Pru Blended Plan - B (MD)	27/06/2016	0.05
Kotak Balance - (D)	27/06/2016	0.08
Kotak Equity Arbitrage - (D)	27/06/2016	0.06
Reliance Arbitrage Advantage (D)	27/06/2016	0.15
DSP-BR Balanced Fund (D)	28/06/2016	0.23
IDFC Arbitrage Fund - (D)	29/06/2016	0.05
IDFC Arbitrage Plus - (D)	29/06/2016	0.04
Birla Sun Life Bal. 95 Fund (D)	30/06/2016	0.07
JM Arbitrage Advantage (D)	30/06/2016	0.05
SBI Magnum Multicap Fund (D)	30/06/2016	2.50

Please check whether you have received dividend for the fund/s that you may have in your portfolio out of this list. In case, you do not maintain any portfolio statement, Wiseinvest Advisors can do that for you free of charge. Once we have the details, we would send your updated statement every month. You can contact our corporate office or any of the branches to avail of this free service.

Mutual funds, like securities investments, are subject to market and other risks. As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets.

A Note To Our Esteemed Readers

Wealthwise is being sent to some of you on a Complimentary basis as a part of our humble effort to ensure that more and more investors get the best from their investments. If you wish any of your friends, relatives or colleagues to receive “Wealthwise” free of cost, you can provide us the complete details i.e. full name, postal address and telephone number. These details can be provided either by way of e-mail/letter or by calling any of our branches. You can nominate a maximum of 2 persons.

Remember, reading “Wealthwise” can be the first major step for anyone to become a well informed investor and get the best from mutual fund investments. So, nominate someone and become the motivating force along with “Wealthwise” in changing their life.

Your Must - Have Funds - Part 1

SBI Magnum Global

Investment Objective

To provide investors maximum growth opportunity through well researched investments in Indian equities, PCDs and FCDs from selected industries with high growth potential and in Bonds.

The fund is managed by Mr. R. Srinivasan and has a corpus of ₹ 2,728.38 crores as on May 31, 2016.

Investment Philosophy

The fund follows a two-step approach for investing. The stocks that fall below the top 100, in terms of market cap rank, are classified as mid caps. All the midcap stocks as defined above are subject to 3 criteria:

- A right-to-win characteristic or competitive edge
- 18-20% return of capital
- 18-20% growth

These three criteria are applied to mid and small cap universe to arrive at the investible population for the portfolio. Even if one criteria is not satisfied, the stock is dropped from the investment universe. This process is run every three months.

Once investible universe is formed, the following two criteria are applied for stock selection:

- Management Quality
- Valuation

Within the investment universe, the fund manager prefers stocks with good management quality and reasonable valuations.

Performance as on June 24, 2016

	Returns (%)								
Fund	Launch	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**	7-Year**	10-Year**	15-Year**
SBI Magnum Global Fund	Sep-94	0.24	0.50	18.13	27.73	19.03	20.86	15.40	25.43
S&P BSE Sensex Index		2.16	-4.80	2.00	12.49	7.66	9.01	9.75	14.66

*Absolute. **Annualised.Past performance may or may not be sustained in future. Mutual Fund Investments are subject to market risk. Please read the scheme information documents carefully before investing.

Sector - wise exposure (%) - Data as on May 31, 2016

Financial	Health-care	FMCG	Services	Auto-mobile	Chemicals	Construction	Engineering	Cons Durable	Textile
19.78	6.91	12.97	8.08	3.28	13.49	3.94	12.01	3.46	5.47

Top 15 Holdings as on May 31, 2016

Company Name	% of Net Assets
Procter & Gamble Hygiene and Health Care Ltd	4.23
Cholamandalam Investment and Finance Co Ltd	3.86
Pidilite Industries Ltd	3.55
Divi's Laboratories Ltd	3.53
Sundaram Finance Ltd	3.50
Page Industries Ltd	3.47
Whirlpool of India Ltd	3.46
Dr. Lal PathLabs Ltd	3.38
Solar Industries India Ltd	3.28
MRF Ltd	3.28
Grindwell Norton Ltd	3.10
United Breweries Ltd	2.87
Westlife Development Ltd	2.84
CRISIL Ltd	2.69
Supreme Industries Ltd	2.50

Segment - wise exposure - Data as on May 31, 2016

Large Cap (%)	Mid Cap (%)	Small Cap (%)	Total (%)	Alpha	Beta	Standard Deviation
12.01	73.57	14.42	100	13.73	0.77	14.96

Our Recommendation

It is a proven fact that mid-cap stock in the right proportion have the potential of enhancing overall portfolio return. Of course, the key is to choose the right medium to do so. Moreover, a mix of mid and large-cap stocks allow the fund manager to rebalance the exposure whenever needed. On these parameters, SBI Magnum Global fund emerges as a strong choice for inclusion in the portfolio. Besides, the fund's medium and long term performance has been quite impressive.

(To know more about this fund and / or to invest in this fund, please call any of our offices. The contact details have been provided on page no. 6).

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*Tax benefits are subject to existing tax laws. The scheme shall qualify as equity oriented fund subject to 65% of the corpus being invested in domestic equity shares. *The fund with the Systematic Withdrawal Plan (SWP) provides regular cash flow. For details on all the available Special Products/Facilities, please refer the Scheme Information Document (SID).

This product is suitable for investors who are seeking*

· Long term capital growth.

· Investment in equity and equity related instruments and fixed income instruments.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

LOW

Moderately Low

Moderate

Moderately High

HIGH

Low

Riskometer

High

Investors understand that their principal will be at Moderately High risk

SMS charges apply.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

It's Time To Embrace Financial Planning

Financial planning is the process of making informed money management decisions to secure your future. Financial planning helps to achieve financial goals and meet personal priorities, taking into consideration available resources, responsibilities, risk appetite and lifestyle. A financial plan lays down the allocation of savings across various asset classes to achieve an appropriate risk-reward balance.

Do you need a financial plan?

All individuals and families regardless of age or income need a financial plan so that they know that they are saving enough for retirement, education funds or a new home. A financial plan gives you the discipline necessary to save money. A qualified and experienced financial planner can help you plan your investments so that you get the best returns for your risk level by spreading your investments into the different asset classes as well as investment options.

Wiseinvest Advisors is a SEBI registered Investment Adviser (Registration No. INA000000664). To maintain an arm's length distance between our Advisory and Execution services, we have set up a separate department named Investment Adviser Department (IAD).

We can help you achieve your goals by providing comprehensive fee based financial planning and making recommendations of financial products that suit your requirements the most. Our mission is to help you overcome uncertainty and take control of your finances and move confidently towards achieving your goals. The basis of fee calculation is the complexity of the engagement.

Remember, financial planning doesn't have to be an intimidating process. We have qualified and experienced advisers who can make financial planning a simple and fruitful process for you.

Our process:

Step 1: The first meeting provides an opportunity for you and us to get to know each other. You also get an opportunity to decide whether we have the capability to fulfill all your requirements.

Step 2: Establish a clear understanding of your goals and objectives as well as analyze your current situation. We have a discussion to determine what you want to achieve with your wealth.

Step 3: Determine your risk profile through discussion and a psychometric test. This enable us to find out how much risk you would like to and need to take to achieve your goals.

Step 4: Develop your unique financial plan. This will also include the recommended asset allocation and various investment options that suit your needs. While doing this, we also analyze your current investments. We present a final version of your customized financial plan so that you're positioned to move forward.

Step 5: Implement the investment plan. There would be no obligation on you to choose Wiseinvest Advisors to implement the recommendations made in the financial plan.

Step 6: We'll meet regularly to proactively address changes in your circumstances, as well as those in the markets, economy and taxes.

If you are keen to start the process of financial planning, you can get in touch with Investment Advisers either at our Andheri or Fort office.

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* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Investors understand that their principal will be at moderately low risk

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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Edited, Published and Printed by Mr. Hemant Rustagi, on behalf of **Wiseinvest Advisors Pvt. Ltd.** from 202, Shalimar Morya Park, New Link Road, Andheri West, Mumbai 400053 at **AdvantEdge Offset Printers**, K-7 Rizvi Park, S V Road, Santacruz (W), Mumbai 400 054. Design by **Mosaic Design**. Copyright reserved © 2007. All rights reserved in favour of Wiseinvest Advisors Pvt. Ltd.