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# WEALTHWISE®



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## 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@wiseninvestadvisors.com](mailto:information@wiseninvestadvisors.com) and our professional advisors will do the rest.

Dear Investor,

The Union Budget 2016 was expected to be a make or break budget for the government. While the finance minister's enhanced focus on agriculture, rural sectors and fiscal consolidation limits is praiseworthy, it did not leave any leeway for him to offer much to tax payers. In other words, the union budget turned out to be a mixed bag for them.



The finance minister has made withdrawals from NPS and EPF partially taxable. While withdrawals from NPS are taxable presently, there is no tax on withdrawals from EPF. However, the union budget 2016 has made the corpus created out of 60 percent of employee contribution made after April 1, 2016 taxable. Needless to say, making a larger part of interest on EPF taxable will result in a significant dent in the retirement corpus of investors. However, small salaried employees with income up to ₹ 15000 pm will be kept out of purview of proposed taxation of EPF. The finance bill also proposes to make employer's contribution to an employee's EPF in excess of ₹ 1.50 lacs in a year taxable. Besides, the additional levy of Krishi Kalyan and Infrastructure cess on all services, will make activities including eating out and payment of bills more expensive.

There are a few positives too. Currently, the tax payers with an income of less than ₹ 5 lacs are eligible for rebate in income tax equal to hundred percent of such income or two thousand, whichever is lower. The finance bill has increased the rebate to five thousand, thereby, resulting in a savings of rupees three thousand. Besides, tax payers who do not own a house and pay rent are eligible for deduction up to a maximum of ₹ 2000 pm or 25 percent of their total income for the year, whichever is less. This limit has now been increased to ₹ 5000 pm.

With an eye on encouraging India's burgeoning middle class to own houses, the finance minister has provided for an additional deduction of ₹ 50000 on interest to first time home buyers for loan up to ₹ 35 lacs provided the house value doesn't exceed ₹ 50 lacs. They will now be eligible for deduction up to ₹ 2.5 lacs on interest.

Overall, we believe that this budget could help in creating a solid foundation for sustainable growth in rural and urban India. Moreover, the government's decision to stick to its fiscal consolidation path could open up room for another rate cut by the RBI. In this issue of Wealthwise, we have presented the key highlights of Union Budget 2016 to provide you an insight into what it offers for different segments and sectors of our economy.

Warm regards,

Hemant Rustagi  
Editor

Address to be affixed here

## The Stock Market Performance During February 2016.

Indices	1st February 2016	29th February 2016	Change in (%)
Sensex	24,824.83	23,002.00	-7.34
MIDCAP	10,476.82	9,575.10	-8.61
SMLCAP	10,901.41	9,548.33	-12.41
BSE-100	7,649.86	7,075.44	-7.51
BSE-200	3,192.03	2,946.82	-7.68
BSE-500	10,020.70	9,206.02	-8.13

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# Key Features Of Union Budget 2016-2017

## INTRODUCTION

- Growth of Economy accelerated to 7.6% in 2015-16.
- India hailed as a 'bright spot' amidst a slowing global economy by IMF.
- Robust growth achieved despite very unfavourable global conditions and two consecutive years shortfall in monsoon by 13%.
- Foreign exchange reserves touched highest ever level of about 350 billion US dollars.
- Despite increased devolution to States by 55% as a result of the 14th Finance Commission award, plan expenditure increased at RE stage in 2015-16 – in contrast to earlier years.

## CHALLENGES IN 2016-17

- Risks of further global slowdown and turbulence.
- Additional fiscal burden due to 7th Central Pay Commission recommendations and OROP.

## AGRICULTURE AND FARMERS' WELFARE

- Allocation for Agriculture and Farmers' welfare is ₹ 35,984 crore.
- A dedicated Long Term Irrigation Fund will be created in NABARD with an initial corpus of about ₹ 20,000 crore.
- Programme for sustainable management of ground water resources with an estimated cost of ₹ 6,000 crore will be implemented through multilateral funding.
- Allocation under Pradhan Mantri Gram Sadak Yojana increased to ₹ 19,000 crore. Will connect remaining 65,000 eligible habitations by 2019.
- To reduce the burden of loan repayment on farmers, a provision of ₹ 15,000 crore has been made in the BE 2016-17 towards interest subvention.
- Allocation under Prime Minister Fasal Bima Yojana ₹ 5,500 crore.
- ₹ 850 crore for four dairying projects - 'Pashudhan Sanjivani', 'Nakul Swasthya Patra', 'E-Pashudhan Haat' and National Genomic Centre for indigenous breeds.

## RURAL SECTOR

- Allocation for rural sector ₹ 87,765 crore.
- ₹ 2.87 lacs crore will be given as Grant in Aid to Gram Panchayats and Municipalities as per the recommendations of the 14th Finance Commission.
- 100% village electrification by 1st May, 2018.

## SOCIAL SECTOR INCLUDING HEALTH CARE

- Allocation for social sector including education and health care ₹ 1,51,581 crore.

- ₹ 2,000 crore allocated for initial cost of providing LPG connections to BPL families.

## EDUCATION, SKILLS AND JOB CREATION

- 62 new Navodaya Vidyalayas will be opened.
- Sarva Shiksha Abhiyan to increasing focus on quality of education.
- Regulatory architecture to be provided to ten public and ten private institutions to emerge as world-class Teaching and Research Institutions.
- Higher Education Financing Agency to be set-up with initial capital base of ₹ 1000 Crores.
- Digital Depository for School Leaving Certificates, College Degrees, Academic Awards and Mark sheets to be set-up.

## INFRASTRUCTURE AND INVESTMENT

- Total investment in the road sector, including PMGSY allocation, would be ₹ 97,000 crore during 2016-17.
- India's highest ever kilometers of new highways were awarded in 2015. To approve nearly 10,000 kms of National Highways in 2016-17.
- Allocation of ₹ 55,000 crore in the Budget for Roads. Additional ₹ 15,000 crore to be raised by NHAI through bonds.
- Total outlay for infrastructure ₹ 2,21,246 crore.
- Amendments to be made in Motor Vehicles Act to open up the road transport sector in the passenger segment.

## FINANCIAL SECTOR REFORMS

- Allocation of ₹ 25,000 crore towards recapitalisation of Public Sector Banks.
- Target of amount sanctioned under Pradhan Mantri Mudra Yojana increased to ₹ 1,80,000 crore.
- General Insurance Companies owned by the Government to be listed in the stock exchanges.

## FISCAL DISCIPLINE

- Fiscal deficit in RE 2015-16 and BE 2016-17 retained at 3.9% and 3.5%.
- Revenue Deficit target from 2.8% to 2.5% in RE 2015-16.
- Total expenditure projected at ₹ 19.78 lacs crore.
- Plan expenditure pegged at ₹ 5.50 lacs crore under Plan, increase of 15.3%.
- Non-Plan expenditure kept at ₹ 14.28 lacs crores.

Cont. on page 3...



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- high risk (BROWN)

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

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

## Key Features Of...

...Cont. from page 2

- Mobilisation of additional finances to the extent of ₹ 31,300 crore by NHAI, PFC, REC, IREDA, NABARD and Inland Water Authority by raising Bonds.

### RELIEF TO SMALL TAX PAYERS

- Raise the ceiling of tax rebate under section 87A from ₹ 2000 to ₹ 5000 to lessen tax burden on individuals with income upto ₹ 5 lacs.
- Increase the limit of deduction of rent paid under section 80GG from ₹ 24000 per annum to ₹ 60000, to provide relief to those who live in rented houses.

### MOVING TOWARDS A PENSIONED SOCIETY

- Withdrawal up to 40% of the corpus at the time of retirement to be tax exempt in the case of National Pension Scheme (NPS). Annuity fund which goes to legal heir will not be taxable.
- In case of superannuation funds and recognized provident funds, including EPF, the same norm of 40% of corpus to be tax free will apply in respect of corpus created out of contributions made on or from 1.4.2016.
- Limit for contribution of employer in recognized Provident and Superannuation Fund of ₹ 1.5 lacs per annum for taking tax benefit. Exemption from service tax for Annuity services provided by NPS and Services provided by EPFO to employees.
- Reduce service tax on Single premium Annuity (Insurance) Policies from 3.5% to 1.4% of the premium paid in certain cases.

### PROMOTING AFFORDABLE HOUSING

- 100% deduction for profits to an undertaking in housing project for flats upto 30 sq. metres in four metro cities and 60 sq. metres in other cities, approved during June 2016 to March 2019 and completed in three years. MAT to apply.
- Deduction for additional interest of ₹ 50,000 per annum for loans up to ₹ 35 lacs sanctioned in 2016-17 for first time home buyers, where house cost does not exceed ₹ 50 lacs.
- Distribution made out of income of SPV to the REITs and INVITs having specified shareholding will not be subjected to Dividend Distribution Tax, in respect of dividend distributed after the specified date.
- Exemption from service tax on construction of affordable houses up to 60 square metres under any scheme of the Central or State Government including PPP Schemes.
- Extend excise duty exemption, presently available to Concrete Mix manufactured at site for use in construction work to Ready Mix Concrete.

### RESOURCE MOBILIZATION FOR AGRICULTURE, RURAL ECONOMY AND CLEAN ENVIRONMENT

- Additional tax at the rate of 10% of gross amount of dividend will be payable by the recipients receiving dividend in excess of ₹ 10 lacs per annum.
- Surcharge to be raised from 12% to 15% on persons, other than companies, firms and cooperative societies having income above ₹ 1crore.
- Tax to be deducted at source at the rate of 1 % on purchase of luxury cars exceeding value of ₹ 10 lacs and purchase of goods and services in cash exceeding ₹ 2 lacs.
- Securities Transaction tax in case of 'Options' is proposed to be increased from 0.017% to 0.05%.
- Equalization levy of 6% of gross amount for payment made to non-residents exceeding ₹ 1 lacs a year in case of B2B transactions.
- Krishi Kalyan Cess, @ 0.5% on all taxable services, w.e.f. 1 June 2016. Proceeds would be exclusively used for financing initiatives for improvement of agriculture and welfare of farmers. Input tax credit of this cess will be available for payment of this cess.
- Infrastructure cess, of 1% on small petrol, LPG, CNG cars, 2.5% on diesel cars of certain capacity and 4% on other higher engine capacity vehicles and SUVs. No credit of this cess will be available nor credit of any other tax or duty be utilized for paying this cess.
- Excise duty of 1% without input tax credit or 12.5% with input tax credit on articles of jewellery [excluding silver jewellery, other than studded with diamonds and some other precious stones], with a higher exemption and eligibility limits of ₹ 6 crores and ₹ 12 crores respectively.

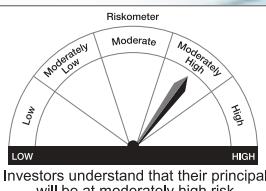
### SIMPLIFICATION AND RATIONALIZATION OF TAXES

- 13 cesses, levied by various Ministries in which revenue collection is less than ₹ 50 crore in a year to be abolished.
- For non-residents providing alternative documents to PAN card, higher TDS not to apply.
- Revision of return extended to Central Excise assesses.
- Additional options to banking companies and financial institutions, including NBFCs, for reversal of input tax credits with respect to nontaxable services.
- Customs Act to provide for deferred payment of customs duties for importers and exporters with proven track record.
- Customs Single Window Project to be implemented at major ports and airports starting from beginning of next financial year.
- Increase in free baggage allowance for international passengers. Filing of baggage only for those carrying dutiable goods.



### What's an investment without a blue chip?

If you want to invest in large, well-established companies, which have a solid brand equity and are possibly market leaders in their industries, look no further than blue chip companies. These 'blue chips' are known to have proven business models, high visibility and reach, with good recognition. In essence, they can help you steadily achieve your long-term investing goals. SBI Blue Chip Fund invests predominantly in such blue chip companies and hence is a must-have scheme for every portfolio.



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# Performance Of Select Funds

Data as on February 26, 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	-5.57	-11.02	-8.30	-14.47	12.15	11.72	10.67
Birla Sun Life Frontline Equity Fund	Aug-02	-5.28	-10.45	-9.12	-14.53	14.92	13.70	11.34
Birla Sun Life Equity Fund	Aug-98	-6.41	-12.40	-11.29	-14.59	19.45	16.76	11.54
BNP Paribas Equity Fund	Sep-04	-5.53	-11.79	-10.17	-13.76	17.66	14.51	12.92
Canara Robeco Equity Diversified	Sep-03	-9.80	-16.61	-14.85	-20.16	9.01	8.46	8.41
Franklin India Prima Plus Fund	Sep-94	-4.95	-10.55	-9.12	-9.85	21.13	17.16	13.87
HDFC Equity Fund	Jan-95	-10.09	-19.16	-17.58	-22.89	9.90	9.16	6.87
HDFC Top 200 Fund	Sep-96	-8.60	-17.16	-15.18	-22.07	8.77	7.73	6.64
ICICI Prudential Dynamic Fund	Oct-02	-6.11	-11.96	-6.98	-16.86	9.44	12.10	9.41
ICICI Prudential Focused Bluechip	May-08	-7.00	-12.57	-10.05	-16.23	11.31	11.44	10.30
Kotak 50 Regular Plan	Dec-98	-5.52	-11.53	-9.50	-13.96	14.42	11.58	9.42
Kotak Select Focus Fund Regular Plan	Sep-09	-5.98	-11.84	-10.27	-12.91	19.80	16.91	13.26
L&T Equity Fund	May-05	-7.27	-12.22	-11.25	-16.85	15.47	13.15	9.31
Motilal Oswal MOSt Focused Multicap	Apr-14	-4.75	-10.95	-9.54	-6.37	—	—	—
Reliance Top 200 Fund - Retail Plan	Aug-07	-8.24	-14.90	-14.06	-18.14	15.16	12.86	10.47
Religare Invesco Contra Fund	Apr-07	-7.98	-12.72	-10.04	-15.09	21.68	17.59	12.13
SBI Bluechip Fund	Feb-06	-5.40	-9.79	-7.38	-9.21	18.72	16.00	13.72
UTI Opportunities Fund	Jul-05	-5.59	-12.66	-12.86	-20.54	8.32	8.88	9.43

### Sector, Specialty & Tax Saving

Canara Robeco F.O.R.C.E Fund	Sep-09	-8.72	-15.09	-13.25	-16.83	18.62	11.57	10.76
ICICI Prudential Infrastructure Fund	Aug-05	-10.01	-19.22	-19.48	-24.71	13.55	7.72	2.91
Reliance Banking Fund	May-03	-9.45	-18.32	-16.95	-23.84	17.47	7.41	7.16
Reliance Pharma Fund	Jun-04	-4.26	-9.82	-8.67	3.81	22.11	26.45	21.16
Axis Long Term Equity Fund	Dec-09	-6.46	-9.71	-10.00	-10.80	23.80	24.02	18.82
HDFC Taxsaver Fund	Mar-96	-8.91	-17.79	-15.88	-22.52	11.24	10.36	7.40
IDFC Tax Advantage (ELSS) Fund	Dec-08	-8.66	-13.58	-14.98	-16.04	14.80	15.02	12.00
Reliance Tax Saver Fund	Sep-05	-9.77	-15.56	-13.01	-23.40	23.11	18.63	14.39

### Midcap & Smallcap

Canara Robeco Emerging Equities	Mar-05	-11.13	-18.45	-12.36	-11.89	34.70	26.03	19.29
Franklin India Smaller Companies	Jan-06	-7.35	-12.32	-7.31	-8.25	33.04	28.72	21.47
HDFC Mid-Cap Opportunities Fund	Jun-07	-7.91	-13.33	-12.13	-10.39	24.39	22.65	18.49
ICICI Prudential Value Discovery Fund	Aug-04	-7.03	-14.29	-11.76	-13.73	25.85	21.57	16.84
IDFC Premier Equity Fund - Regular	Sep-05	-6.46	-12.54	-10.44	-11.78	21.52	18.74	16.44
Motilal Oswal MOSt Focused Mid 30	Feb-14	-6.26	-10.44	-11.08	-6.02	33.28	—	—
SBI Magnum Global Fund	Sep-94	-4.63	-9.92	-9.48	-9.48	26.04	21.79	18.53
L&T India Value Fund	Jan-10	-9.53	-14.42	-9.79	-8.56	29.98	22.32	15.67
Reliance Equity Opportunities Fund	Mar-05	-10.45	-17.52	-15.99	-20.52	14.57	12.94	13.03

### HYBRID

### Equity, Debt Oriented & Multi Asset Class

Birla Sun Life Balanced '95 Fund	Feb-95	-5.70	-8.84	-6.77	-9.81	17.78	14.41	11.48
Canara Robeco Balance Fund	Feb-93	-8.29	-14.04	-9.44	-11.25	16.15	12.68	11.24
HDFC Balanced Fund	Sep-00	-5.81	-10.24	-8.52	-9.53	16.71	16.15	13.28
HDFC Prudence Fund	Feb-94	-8.64	-15.38	-12.47	-15.60	14.00	11.55	9.62
ICICI Prudential Balanced Advantage	Dec-06	-5.46	-9.53	-6.39	-6.17	11.67	12.18	12.41
ICICI Prudential Balanced Fund	Nov-99	-4.32	-9.33	-6.19	-10.06	15.45	14.96	13.78
L&T India Prudence Fund	Jan-11	-5.80	-9.07	-6.69	-6.52	19.72	17.38	12.94
Reliance RSF - Balance	Jun-05	-6.71	-10.31	-6.39	-7.71	17.63	13.86	11.80
SBI Magnum Balanced Fund	Dec-95	-4.88	-7.77	-5.36	-6.44	18.97	16.43	12.90
Tata Balanced Fund - Regular Plan	Oct-95	-5.41	-9.43	-9.04	-10.36	19.65	16.77	14.43
Axis Triple Advantage Fund	Aug-10	0.65	0.04	-1.37	-3.07	6.93	6.30	8.16
Franklin India Dynamic PE Ratio Fund	Oct-03	-3.02	-5.68	-3.80	-3.62	11.89	9.20	8.58
Kotak Equity Savings Fund - Regular	Oct-14	-1.22	-1.76	-0.45	1.74	—	—	—

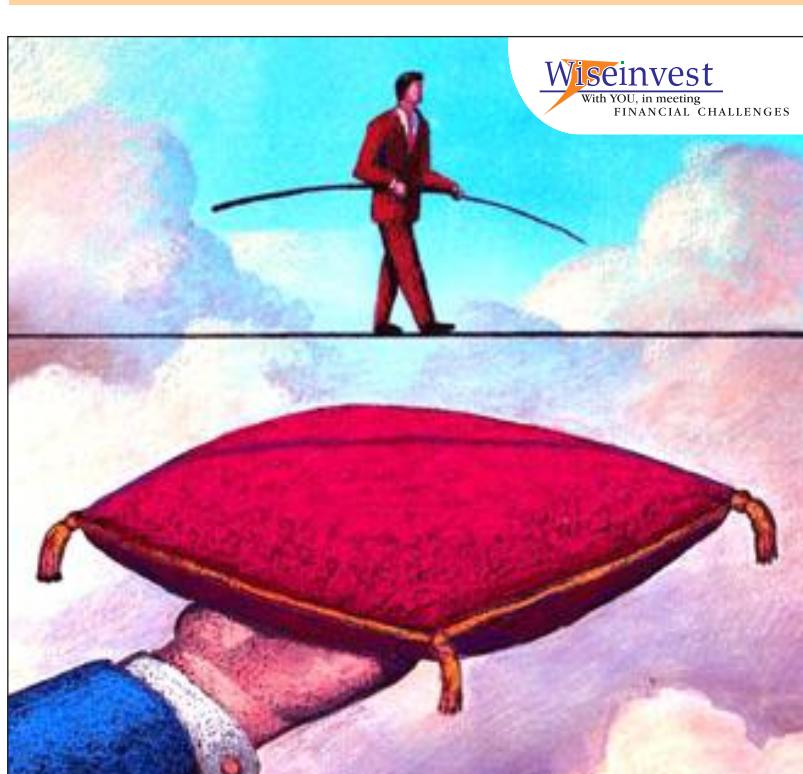
### Arbitrage Funds

ICICI Prudential Equity Arbitrage Fund	Dec-06	0.44	1.50	2.93	6.92	7.69	8.33	8.54
IDFC Arbitrage Plus Fund - Regular	Jun-08	0.11	1.02	2.51	5.61	6.90	7.47	7.66
Kotak Equity Arbitrage Fund Regular	Sep-05	0.42	1.47	2.93	6.91	7.84	8.29	8.45
Religare Invesco Arbitrage Fund	Apr-07	0.36	1.36	2.85	6.94	7.60	7.69	7.97

### International Funds

Franklin India Feeder Franklin US Opp.	Feb-12	1.04	-10.60	-5.72	-3.80	2.41	17.65	—
ICICI Prudential US Bluechip Equity	Jul-12	7.64	0.00	5.47	4.75	7.87	18.68	—
JP Morgan Europe Dynamic Equity	Feb-14	-0.67	-8.64	-9.37	-7.33	-6.27	—	—

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.



## GOLD

### Fund of Funds

Fund	Launch	1-Month\*	3-Month\*	6-Month\*	1-Year\*	2-Year\*\*	3-Year\*\*	5-Year\*\*



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## 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.

## Invest in funds that suit your needs

Many mutual fund investors make the mistake of not investing in funds that suit their needs and hence end up compromising their chances of success in the beginning itself. As we all know, a good start is half the job done! Therefore, one must select the funds carefully rather than following a haphazard approach. The key factors in this process are the time horizon, that is, the period for which one intends to invest, risk profile, investment objectives and the type of investment strategy one follows. Some of us are naturally risk averse and invest too conservatively, which impacts our ability to grow our savings and investments. The difference between a conservative and an aggressive investment approach relates to the proportions of the various instruments that one has in the portfolio.

A genuinely risk averse investor generally has a heavy bias towards traditional fixed return instruments. However, to improve post tax returns, it is necessary to consider various debt and debt related schemes which are more tax efficient and liquid.

Then there are balanced investors, who are willing to take some risk on their investment to improve their returns. Depending on the level of risk they are willing to take, mutual funds offer debt as well as equity oriented hybrid schemes like Monthly Income Plans, Fund of Funds and Balanced Funds.

For an aggressive investor, there are many options available from mutual funds. Apart from diversified equity funds, there are specialty and sector funds. It is generally perceived that only young people and those who have very few commitments should invest in equities. But the fact is that investing in equity funds in a disciplined way for the long-term not only improves overall returns but also ease the savings burden in terms of amount that one needs to save over a period of time.

To ensure you are selecting the funds that are appropriate for your needs, consider following:

- Clearly determine what your financial goals are.
- Consider your time frame. Do you need money in six months time or six years? The longer your time horizon, the more risk you may be able to take.
- How do you feel about risk? Are you in a position to tolerate the ups and downs of the stock market for the possibility of higher returns? It is necessary to know your own risk tolerance. It can be a guide for choosing the right schemes. Remember, regardless of the potential returns, if you are not comfortable with a particular asset class, you should consider other options.

All these factors will have a direct impact on the fund you choose as well as achievements of your goals. The most important thing that you need to keep in mind is that your desire to take risk should not exceed your capacity to take risk. While it is true that in the long run, equities have the potential to outperform all the asset classes, it is important to have the right level of exposure in equity funds based on one's risk profile and time horizon. A long term approach helps in reaping the benefits from the expertise of the professional fund managers as your investments are likely to appreciate steadily over time, overcoming most temporary setbacks.



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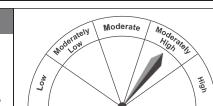
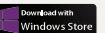
This product is suitable for investors who are seeking\*

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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.

**FORM IV****(See rule 8)**

Statement about ownership and other particulars about newspaper entitled "WEALTHWISE" as required to be published in the first issue every year after the last day of February.

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I, Hemant Rustagi, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Date: 01.03.2016

Sd/-  
Hemant Rustagi  
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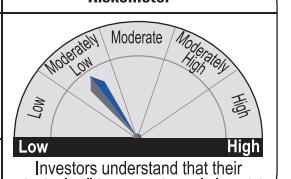
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