

WEALTHWISE®



Inside	Pg No.
Top Holdings Of Select Funds	2-3
Performance Of Select Funds	4
Power of SIP	5
Plan Ahead For Your Golden Years	6

Wealthwise

“Wealthwise” is a monthly publication brought to you by Wiseinvest, an AMFI-registered Mutual Fund Distributor. Our CEO, Hemant Rustagi, is a well known personal finance expert. He brings with him an experience of more than 30 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. Providing quality service is our top priority. In keeping with that, we constantly take steps to provide up-to-date information to our clients. In the last eighteen years, thousands of our clients have made mutual funds the mainstay of their portfolios. You can benefit too from our service support for your existing as well as new investments. All you need to do is to just call up any of the offices or email your requirements at information@wiseinvest.co.in.

Dear Investor,

Sensex gained by nearly 3.60%, while Nifty 50 was up 4.06% in April. Foreign Portfolio Investors (FPIs) made their highest buying of 2023 in April to the tune of ₹11,631 crore in Indian equities. April was the second consecutive month where FPIs were buyers. Despite the IT sector's mixed Q4 earnings, both Sensex and Nifty 50 showed resilient performance in April. FPIs were also buyers with an inflow of ₹7,936 crore in the equity market in the month of March.



Year-to-date, FPIs are net sellers in Indian equities with an outflow of ₹14,579 crore. While January recorded the highest-selling by FPIs to the tune of ₹28,852 crore, they sold equities worth ₹5,294 crore during February 2023. It is apparent that FPIs turned positive on India in April. In fact, they turned aggressive buyers in the last few days of the month.

While FPIs flows in the month of April is a positive development, Indian markets have under-performed their global peers so far this year. While Nifty has declined marginally since January 2023, markets like US, Germany, France, Korea and Japan have risen 10-16% during this period. Interestingly, a number of mid and small cap stocks have bounced back due to strong flows from domestic investors. No wonder, mid and small cap indices of the BSE were up 5.93% and 7.27% respectively during the month of April.

The RBI Monetary Policy Committee (MPC) decided to keep the policy repo rate unchanged at 6.50 per cent. The other policy rates were also kept unchanged. However, fears of sustained core inflation remain persistent due to weather-related vagaries, OPEC's surprise announcement and rising commodity prices. India's retail inflation fell to a 15 month low of 5.66% in March as compared to 6.95% reported in the year ago period. The retail inflation based on Consumer price Index was 6.44% in February 2023.

The gross Goods and Services Tax (GST) revenue collection grew by 12 per cent in April to ₹1.87 lakh crore. It is the highest monthly mop-up since the rollout of the indirect tax regime in July 2017. The total gross collection for the 2022-23 fiscal stood at ₹18.10 lakh crore, 22 per cent higher than the previous year.

Warm regards,

Hemant Rustagi
Editor

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The Stock Market Performance During April 2023.

Indices	31st March 2023	28th April 2023	Change in (%)
Sensex	58,991.52	61,112.44	3.60
MIDCAP	24,065.59	25,492.43	5.93
SMLCAP	26,957.01	28,917.07	7.27
BSE-100	17,601.67	18,324.96	4.11
BSE-200	7,388.69	7,709.45	4.34
BSE-500	23,160.01	24,209.37	4.53

Kotak Equity Savings Fund

A fund that invests in equity, debt and arbitrage opportunities with an aim to neutralize market volatility.

Kotak equity savings fund
An open ended scheme investing in equity, arbitrage and debt

It is suitable for investors who are seeking*:

- Income from arbitrage opportunities in the equity market & long term capital growth
- Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities

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

The above riskometer is based on the scheme portfolio as on 28th February 2023. An addendum may be issued or updated on the website for new riskometer.



Top Holdings Of Select Equity Funds

Portfolio Date: 31-03-2023

Axis Focused 25 Fund

Stock	Sector	% of Total Holdings
Bajaj Finance Ltd.	Non banking financial company (nbfc)	8.67
Tata Consultancy Services Ltd.	Computers - software & consulting	8.49
Avenue Supermarts Ltd.	Diversified retail	8.48
Pidilite Industries Ltd.	Specialty chemicals	7.74
Kotak Mahindra Bank Ltd.	Private sector bank	7.12
Info Edge (India) Ltd.	Internet & catalogue retail	5.59
Housing Development Finance Corporation Ltd.	Housing finance company	5.30
Shree Cement Ltd.	Cement & cement products	4.96
LTIMindtree Ltd.	Computers - software & consulting	3.97
Divis Laboratories Ltd.	Pharmaceuticals	3.93
Bajaj Finserv Ltd	Holding company	3.50
ICICI Bank Ltd.	Private sector bank	3.18
Reliance Industries Ltd. : Futures Near	Refineries & marketing	2.81
Pi Industries Ltd.	Pesticides & agrochemicals	2.64
Asian Paints (india) Ltd.	Paints	2.61
Torrent Power Ltd.	Integrated power utilities	2.33
Asian Paints (india) Ltd. : Futures Near	Paints	2.16
Sona BLW Precision Forgings Ltd.	Auto components & equipments	2.11
ICICI Bank Ltd. : Futures Near	Private sector bank	1.72
Pi Industries Ltd. : Futures Near	Pesticides & agrochemicals	1.53

Kotak Equity Opportunities Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Private sector bank	5.13
State Bank Of India	Public sector bank	4.84
Axis Bank Ltd.	Private sector bank	4.48
ITC Limited	Diversified fmcg	3.55
Larsen & Toubro Ltd.	Civil construction	3.46
Maruti Suzuki India Ltd.	Passenger cars & utility vehicles	3.42
Reliance Industries Ltd.	Refineries & marketing	3.14
SRF Ltd.	Specialty chemicals	3.04
Cummins India Ltd.	Compressors, pumps & diesel engines	2.88
Bharat Forge Ltd.	Castings & forgings	2.85
Infosys Ltd.	Computers - software & consulting	2.76
Linde India Ltd.	Industrial gases	2.76
Jindal Steel & Power Ltd.	Iron & steel products	2.39
Bharat Electronics Ltd.	Aerospace & defense	2.34
HDFC Bank Ltd.	Private sector bank	2.30
ABB India Ltd.	Heavy electrical equipment	2.08
Bajaj Finance Ltd.	Non banking financial company (nbfc)	1.96
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.88
Tata Consultancy Services Ltd.	Computers - software & consulting	1.86
J.K. Cement Ltd.	Cement & cement products	1.84

Nippon India Multi Cap Fund

Stock	Sector	% of Total Holdings
Linde India Ltd.	Industrial gases	4.99
ICICI Bank Ltd.	Private sector bank	4.28
HDFC Bank Ltd.	Private sector bank	4.04
Axis Bank Ltd.	Private sector bank	3.59
Indian Hotels Company Limited	Hotels & resorts	3.39
Kennametal India Ltd.	Industrial products	3.07
Larsen & Toubro Ltd.	Civil construction	3.02
EIH Ltd	Hotels & resorts	2.87
Reliance Industries Ltd.	Refineries & marketing	2.76
Housing Development Finance Corporation Ltd.	Housing finance company	2.75
Zee Entertainment Enterprises Ltd.	Tv broadcasting & software production	2.22
Shoppers Stop Limited	Diversified retail	2.21
State Bank Of India	Public sector bank	2.19
Infosys Ltd.	Computers - software & consulting	2.19
HCL Technologies Limited	Computers - software & consulting	2.12
Vesuvius India Ltd.	Electrodes & refractories	1.89
SBI Cards and Payment Services Ltd.	Non banking financial company (nbfc)	1.81
ITC Limited	Diversified fmcg	1.74
Triveni Turbine Ltd.	Heavy electrical equipment	1.63
Max Financial Services Ltd.	Life insurance	1.33

Canara Robeco Emerging Equities Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Private sector bank	7.00
ICICI Bank Ltd.	Private sector bank	6.66
Infosys Ltd.	Computers - software & consulting	4.54
Reliance Industries Ltd.	Refineries & marketing	3.90
State Bank Of India	Public sector bank	3.49
Axis Bank Ltd.	Private sector bank	2.92
Max Healthcare Institute Ltd.	Hospital	2.82
Ultratech Cement Ltd.	Cement & cement products	2.73
Minda Industries Ltd.	Auto components & equipments	2.62
Hindustan Unilever Ltd.	Diversified fmcg	2.54
Cholamandalam Investment & Finance Co. Ltd.	Non banking financial company (nbfc)	2.44
Bharat Electronics Ltd.	Aerospace & defense	2.37
Indian Hotels Company Limited	Hotels & resorts	2.26
Bharti Airtel Ltd.	Telecom - cellular & fixed line services	2.20
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.87
Bajaj Finance Ltd.	Non banking financial company (nbfc)	1.83
Larsen & Toubro Ltd.	Civil construction	1.82
Ashok Leyland Ltd.	Commercial vehicles	1.63
Polycab India Limited	Cables - electricals	1.60
Atul Ltd.	Specialty chemicals	1.51

ICICI Prudential Large & Mid Cap Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Private sector bank	6.66
Bharti Airtel Ltd.	Telecom - cellular & fixed line services	4.53
ICICI Bank Ltd.	Private sector bank	4.24
Infosys Ltd.	Computers - software & consulting	3.96
Maruti Suzuki India Ltd.	Passenger cars & utility vehicles	3.84
Reliance Industries Ltd.	Refineries & marketing	3.78
National Thermal Power Corporation Ltd.	Power generation	3.75
Oil & Natural Gas Corporation Ltd.	Oil exploration & production	2.95
TVS Motor Company Ltd.	2/3 wheelers	2.80
Federal Bank Ltd.	Private sector bank	2.42
ICICI Lombard General Insurance Co Ltd.	General insurance	2.40
State Bank Of India	Public sector bank	2.17
Axis Bank Ltd.	Private sector bank	1.90
HCL Technologies Limited	Computers - software & consulting	1.89
Ashok Leyland Ltd.	Commercial vehicles	1.88
Muthoot Finance Pvt. Ltd.	Non banking financial company (nbfc)	1.73
Sundaram Finance Limited	Non banking financial company (nbfc)	1.65
SBI Cards and Payment Services Ltd.	Non banking financial company (nbfc)	1.64
Larsen & Toubro Ltd.	Civil construction	1.61
Housing Development Finance Corporation Ltd.	Housing finance company	1.59

HDFC Large and Mid Cap Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Private sector bank	5.39
ICICI Bank Ltd.	Private sector bank	3.99
Infosys Ltd.	Computers - software & consulting	3.14
State Bank Of India	Public sector bank	2.74
Reliance Industries Ltd.	Refineries & marketing	2.64
Larsen & Toubro Ltd.	Civil construction	2.00
Indian Hotels Company Limited	Hotels & resorts	1.98
Tata Consultancy Services Ltd.	Computers - software & consulting	1.89
ITC Limited	Diversified fmcg	1.83
Housing Development Finance Corporation Ltd.	Housing finance company	1.71
Maruti Suzuki India Ltd.	Passenger cars & utility vehicles	1.53
National Thermal Power Corporation Ltd.	Power generation	1.51
Max Healthcare Institute Ltd.	Hospital	1.48
Jindal Steel & Power Ltd.	Iron & steel products	1.43
Mahindra & Mahindra Financial Services Ltd.	Non banking financial company (nbfc)	1.42
Mphasis Ltd.	Computers - software & consulting	1.40
Trent Limited	Speciality retail	1.35
Bharti Airtel Ltd.	Telecom - cellular & fixed line services	1.34
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.33
Tata Motors Ltd.	Passenger cars & utility vehicles	1.30

Performance Of Select Funds

Data as on April 28, 2023

EQUITY FUNDS

Large Cap, Large & Midcap, Multi Cap

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Frontline Equity Fund	Aug-02	-0.70	5.95	11.65	22.93	9.61	11.91	13.37	11.65
ABSL Flexi Cap Fund	Aug-98	-1.56	2.43	8.39	22.17	8.95	12.95	15.59	11.17
Axis Bluechip Fund	Jan-10	-3.53	-0.23	5.31	15.09	10.29	12.52	12.93	-
Axis Focused 25 Fund	Jun-12	-6.04	-8.35	0.42	13.91	6.82	12.06	12.50	-
Axis Growth Opportunities Fund	Oct-18	-0.15	-1.29	9.63	23.37	-	-	-	-
Canara Robeco Flexi Cap Fund	Sep-03	-0.86	3.89	10.50	21.31	12.22	14.48	13.84	12.30
Canara Robeco Emerging Equities	Mar-05	-3.42	2.71	11.04	23.99	10.58	15.38	20.48	15.53
HDFC Flexi Cap Fund	Jan-95	2.05	13.73	20.72	30.71	13.21	15.26	15.18	13.29
HDFC Top 100 Fund	Sep-96	2.79	11.27	15.91	25.21	11.20	13.41	13.23	11.84
HDFC Large and Mid Cap Fund	Feb-94	1.41	8.46	17.05	29.87	13.07	13.58	11.86	8.68
HSBC Large Cap Fund	Dec-02	-1.28	5.84	9.54	19.74	9.19	12.20	11.97	8.37
ICICI Prudential Bluechip Fund	May-08	0.13	8.11	13.80	24.35	11.40	13.67	14.23	-
ICICI Prudential Large & Mid Cap Fund	Jul-98	0.53	9.39	19.11	30.35	12.54	14.33	14.52	11.72
Bandhan Core Equity Fund	Aug-05	-0.36	8.53	13.32	26.86	9.63	13.48	12.93	8.99
Invesco India Contra Fund	Apr-07	-2.36	5.74	11.55	23.30	10.19	14.48	17.08	13.80
Kotak Bluechip Fund	Dec-98	0.08	6.26	10.92	22.83	11.26	12.49	13.13	9.97
Kotak Equity Opportunities Fund	Sep-04	0.93	8.18	13.30	25.24	12.65	14.92	15.84	11.44
Kotak Flexicap Fund	Sep-09	-0.11	6.85	10.51	21.74	10.49	13.53	15.69	-
Mirae Asset Emerging Bluechip Fund	Jul-10	0.27	2.51	10.07	25.55	13.68	17.62	22.02	-
Motilal Oswal Large and Midcap Fund	Oct-19	2.74	11.51	14.41	26.01	-	-	-	-
Nippon India Large Cap Fund	Aug-07	2.48	13.49	18.47	27.59	11.51	14.27	14.91	11.46
Nippon India Multi Cap Fund	Mar-05	1.34	12.97	22.82	33.64	12.40	14.08	14.90	14.00
Parag Parikh Flexi Cap Fund	May-13	7.35	9.35	14.40	29.70	17.33	17.48	-	-
PGIM India Flexi Cap Fund	Mar-15	-1.34	0.89	8.73	27.07	13.01	14.78	-	-
SBI Focused Equity Fund	Oct-04	-2.20	1.95	9.71	20.83	10.67	13.47	15.29	13.20
UTI Flexi Cap Fund	May-92	-5.61	-5.01	3.67	20.36	10.30	12.70	13.90	12.11

Midcap & Smallcap

Axis Midcap Fund	Feb-11	-2.26	1.46	10.19	22.86	13.33	15.73	18.12	-
HDFC Mid-Cap Opportunities Fund	Jun-07	3.54	12.90	17.86	33.42	11.55	15.79	19.42	16.78
Kotak Emerging Equity Fund	Mar-07	0.49	5.65	15.07	32.02	13.05	16.44	20.14	13.34
Nippon India Small Cap Fund	Sep-10	3.89	10.60	24.24	45.37	15.37	20.82	25.90	-
Motilal Oswal Midcap Fund	Feb-14	-1.78	10.72	25.80	35.69	14.34	14.73	-	-
PGIM India Midcap Opportunities Fund	Dec-13	-5.34	2.83	14.11	36.67	15.44	16.55	-	-
UTI Mid Cap Fund - Regular Plan	Apr-04	-3.38	2.27	12.52	29.51	9.77	13.17	18.98	14.60

Sectoral / Thematic Fund & Tax Saving

ICICI Prudential Banking and Financial	Aug-08	2.29	11.40	12.40	25.30	8.42	14.55	15.11	-
Nippon India Banking & Financial	May-03	2.51	13.60	17.92	30.73	8.45	13.63	13.56	13.91
ICICI Prudential Pharma Healthcare	Jul-18	-1.12	0.05	1.66	17.28	-	-	-	-
Nippon India Pharma Fund	Jun-04	-2.14	-1.24	1.28	16.46	14.55	11.29	15.14	17.77
SBI Healthcare Opportunities Fund	Jul-99	-0.06	1.91	2.87	17.40	12.64	7.34	13.47	13.82
Kotak Pioneer Fund	Oct-19	1.64	2.99	7.10	27.15	-	-	-	-
Axis Long Term Equity Fund	Dec-09	-3.10	-3.83	2.87	14.96	8.26	11.77	15.89	-
Bandhan Tax Advantage (ELSS) Fund	Dec-08	0.07	3.94	14.63	32.62	11.10	15.46	16.71	-
Kotak Tax Saver	Nov-05	0.81	8.55	13.73	25.49	12.98	14.74	15.10	10.28
Mirae Asset Tax Saver Fund	Dec-15	0.92	3.71	10.85	25.76	13.51	17.73	-	-

ARBITRAGE FUNDS

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	1.88	3.33	5.31	4.55	4.16	4.97
Bandhan Arbitrage Fund	Dec-06	1.93	3.41	5.27	4.42	4.00	4.84
Kotak Equity Arbitrage Fund	Sep-05	1.95	3.44	5.49	4.75	4.34	5.11

HYBRID

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Equity Hybrid '95 Fund	Feb-95	-0.94	-1.10	7.00	18.30	6.61	9.29	11.78	11.04
Canara Robeco Equity Hybrid	Feb-93	-0.13	5.07	8.94	17.06	10.78	12.39	13.72	12.07
DSP Equity & Bond Fund	May-99	1.02	4.90	7.23	17.20	9.55	11.54	12.99	10.81
ICICI Prudential Equity & Debt	Nov-99	1.96	8.58	19.23	27.90	13.88	15.07	16.01	13.01
Kotak Equity Hybrid Fund	Nov-99	1.16	6.18	11.11	23.26	11.29	12.40	12.08	9.96
SBI Equity Hybrid Fund	Dec-95	-1.23	1.89	8.72	17.20	9.94	11.47	13.88	11.02
ABSL Bal. Advantage Fund	Apr-00	1.71	6.65	7.56	15.13	8.60	-	-	-
ICICI Prudential Bal. Advantage	Dec-06	1.84	7.96	9.73	16.93	9.66	-	-	-
Bandhan Bal. Advantage Fund	Oct-14	-0.37	3.33	5.14	11.11	6.80	-	-	-
Kotak Bal. Advantage Fund	Aug-18	2.73	7.15	7.69	14.45	-	-	-	-
Nippon India Bal. Advantage	Nov-04	0.30	6.16	8.09	14.98	8.04	-	-	-
Bandhan Equity Savings Fund	Jun-08	1.84	4.51	5.82	9.30	6.02	-	-	-
Kotak Equity Savings Fund	Oct-14	2.92	6.90	8.99	11.62	8.11	-	-	-

DEBT

Debt Oriented & Ultra Short Term Debt Fund

Funds	Launch	1 Mth*	3 Mth*	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**
ABSL Short Term Fund	May-03	0.92	2.09	3.66	5.70	4.85	6.91	7.06
Axis Corporate Debt Fund	Jul-17	0.98	2.13	3.77	5.45	4.48	6.41	6.62
HDFC Corporate Bond Fund	Jun-10	1.01	2.20	3.81	5.45	4.56	6.13	7.37
Kotak Corporate Bond Fund	Sep-07	0.97	2.12	3.58	5.21	4.59	5.76	6.86
Kotak Banking and PSU Debt Fund	Dec-98	0.95	2.20	3.60	5.42	4.83	6.07	7.30
SBI Banking and PSU Fund	Oct-09	0.94	2.08	3.73	4.71	3.87	5.18	6.63
ICICI Prudential Savings Fund	Sep-02	0.67	2.12	3.53	6.04	5.01	5.91	6.65
Kotak Savings Fund Regular Plan	Aug-04	0.59	1.79	3.39	5.50	4.48	4.61	5.75

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

Dividends declared by equity and equity-oriented funds during the month of April 2023

Scheme name	Date	Dividend declared in ₹ Per unit
ICICI Prudential Balanced Advantage Fund - Monthly	03/04/2023	0.07
ICICI Prudential Equity & Debt Fund - Monthly	03/04/2023	0.16
Kotak Equity Savings Fund - Monthly	12/04/2023	0.06
Sundaram Balanced Advantage Fund - Monthly	17/04/2023	0.08
Sundaram Aggressive Hybrid Fund - Monthly	17/04/2023	0.25
PGIM India Hybrid Equity Fund - Monthly	17/04/2023	0.15
PGIM India Equity Savings Fund - Monthly	17/04/2023	0.07
Edelweiss Aggressive Hybrid Fund	24/04/2023	0.15
Edelweiss Equity Savings Fund - Monthly	24/04/2023	0.08
Aditya Birla Sun Life Balanced Advantage Fund	25/04/2023	0.13
HDFC Balanced Advantage Fund	25/04/2023	0.23
Aditya Birla Sun Life International Equity Fund - Plan A	25/04/2023	1.21
Motilal Oswal Balance Advantage Fund - Quarterly	25/04/2023	0.16
Axis Equity Hybrid Fund - Monthly	26/04/2023	0.10
Axis Equity Saver Fund - Monthly	26/04/2023	0.09
Bandhan Equity Savings Fund - Regular Plan - Monthly	27/04/2023	0.06
Invesco India Dynamic Equity Fund	28/04/2023	0.10
LIC MF Equity Hybrid Fund - Plan A	28/04/2023	0.08

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 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 our branch to avail of this free service.

Power of SIP

It is a well known fact that regular investment through SIP in equity funds can produce amazing results. Of course, the key is to continue this process uninterruptedly for the defined time horizon. The table below highlights, how an investment of ₹ 10000 per month in different funds has grown over 5 & 10 Years. Data as on May 4, 2023. SIP - 10th of every Month.

			5 Years			10 Years		
Scheme Name	Date of Launch	Investment Amount Per Month (₹)	Total Investment (₹ in lacs)	Current Value (₹ in Lacs)	Return % (XIRR)	Total Investment (₹ in lacs)	Current Value (₹ in Lacs)	Return % (XIRR)
Aditya Birla Sun Life Frontline Equity Fund	Aug-02	10000	6	8.28	12.93	12	22.36	12.00
Axis Focused 25 Fund	Jun-12	10000	6	7.10	6.72	12	21.06	10.87
Bandhan Tax Advantage (ELSS) Fund	Dec-08	10000	6	9.41	18.17	12	27.01	15.54
Canara Robeco Emerging Equities Fund	Mar-05	10000	6	8.62	14.59	12	28.63	16.63
HDFC Focused 30 Fund	Sep-04	10000	6	9.55	18.81	12	24.56	13.76
HDFC Large and Mid Cap Fund	Feb-94	10000	6	9.35	17.91%	12	-	-
HDFC Mid-Cap Opportunities Fund	Jun-07	10000	6	9.86	20.09	12	29.38	17.10
HDFC Small Cap Fund	Apr-08	10000	6	10.48	22.63	12	31.33	18.25
ICICI Prudential Bluechip Fund	May-08	10000	6	8.61	14.55	12	23.95	13.29
ICICI Prudential Large & Mid Cap Fund	Jul-98	10000	6	9.42	18.23	12	25.15	14.21
Kotak Emerging Equity Fund	Mar-07	10000	6	9.70	19.45	12	30.89	18.04
Kotak Equity Opportunities Fund	Sep-04	10000	6	8.96	16.18	12	25.88	14.74
Kotak Flexicap Fund	Sep-09	10000	6	8.26	12.84	12	24.19	13.48
Kotak Tax Saver Fund	Nov-05	10000	6	8.92	15.97	12	25.65	14.57
Mirae Asset Emerging Bluechip Fund	Jul-10	10000	6	8.91	15.92	12	31.51	18.41
Motilal Oswal Midcap Fund	Feb-14	10000	6	10.25	21.72	12	-	-
Nippon India Focused Equity Fund	Dec-06	10000	6	8.87	15.74	12	26.00	14.83
Nippon India Large Cap Fund	Aug-07	10000	6	8.99	16.30	12	25.01	14.11
Nippon India Multi Cap Fund	Mar-05	10000	6	9.68	19.34	12	25.71	14.62
Nippon India Small Cap Fund	Sep-10	10000	6	11.54	26.69	12	39.74	22.71
Parag Parikh Flexi Cap Fund	May-13	10000	6	9.70	19.42	12	-	-
SBI Focused Equity Fund	Oct-04	10000	6	9.26	12.87	12	24.99	14.08
SBI Small Cap Fund	Sep-09	10000	6	10.27	21.80	12	37.60	21.63
UTI Flexi Cap Fund	May-92	10000	6	7.92	11.13	12	22.85	12.40
UTI Mid Cap Fund	Apr-04	10000	6	9.13	16.93	12	26.57	15.23

Past Performance may or may not be sustained in future.
As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets.

Plan Ahead For Your Golden Years

Everyone dreams of having a comfortable retirement. Unfortunately, not many put in the kind of efforts required to make it a reality. Many investors delay investing for retirement thinking that they have enough time on hand to do so. That's because most young people do not think about retirement - mentally or financially. In reality, for every 10 years of delay in the start of your investment process, you will need to invest three times as much each month to catch up.

Then, there are those who prioritise short and medium-term goals at the cost of ignoring their needs during one of the most crucial phases of their lives. In other words, they start thinking about planning for retirement when they are nearing it. No wonder, they end up compromising their life style after retirement.

Remember, your saving and investment habits during the accumulation stage holds the key to how you would end up spending your golden years. Therefore, your investments must be prioritized in a manner that this important goal of your life doesn't get side-lined. It helps to know that a few behavioural factors like lack of saving attitude, lack of knowledge about financial products and unwillingness to plan often derail investment during the accumulation phase. Therefore, you need to work on these to get the best out of the accumulation phase.

Planning for retirement can keep you focused on this very important goal of your life, and hence you must begin the process as much ahead as possible. Remember, a carefully planned investment strategy not only goes a long way in helping you identify what you need to do in the present to lead a particular lifestyle after retirement, but also in avoiding pitfalls in your retirement. Your retirement plan should take into account factors such as number of years to retirement and the corpus you would require to have a comfortable retirement.

There is also an ever-expanding segment of aspiring retirees who wants to retire early. If you want to retire early, you must plan for it since it will require a substantial savings. It's important because you will require a large enough corpus to generate income to meet your expenses to cover the period of traditional retirement age as well as the period after retirement. Broadly speaking, depending upon when one decides to retire, these two periods could

add up to around 30-40 years. Therefore, it becomes absolutely essential to not only plan early but also save a substantial part of your income and follow a disciplined approach of investing.

The question that you need to address is how much money would you do you need for early retirement? Usually, if you retire at the traditional age of 60 years, your post-retirement expenses could drop to around 70% of the pre-retirement expenses. However, in the case of early retirement, you many need to provide for higher expenses.

As is evident, planning well during the accumulation stage can help you accumulate the required corpus for your retirement. Similarly, your investments during the distribution stage also require careful planning. Considering that you would be required to generate regular income for a couple of decades and also tackle impact of inflation on your expenses, the selection of suitable products and tax efficiency of returns would be crucial. In fact, an important aspect to generating some income -in addition to investment income- would be to figure out ways to monetize your hobbies/interest.

A smart option like Systematic Withdrawal Plan (SWP) should be considered for generating regular income. It not only allows you to invest in market-linked products that have the potential to help you tackle inflation but also get regular income in a tax-efficient manner.

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

A Note To Our Esteemed Readers

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