

Canara Robeco Equity Tax Saver

Investment Objective

Canara Robeco Equity Tax Saver is an ELSS (Equity Linked Savings Scheme) with a 3 year lock in period providing tax benefits under section 80C of Income Tax Act, 1961, seeking to provide long term capital appreciation by predominantly investing in equities as per the ELSS guidelines.

The Fund is managed by the Mr. Anand Shah. The Fund has a corpus of Rs. 178.94 crore as on July 30, 2010.

Investment Strategy

The Scheme adopts a Growth style of investing with a balanced portfolio of Large cap and Mid cap stocks. The scheme has a pure diversified portfolio aimed at generating income from investment opportunities across the investment spectrum. The scheme continues to focus on the domestic demand potential and its portfolio reflects this confidence in the sector allocation. In terms of stock picking methodology, the scheme has been following a bottom-up approach and is likely to continue the same going forward too.

In terms of sector allocation, Banks have been consistently amongst the top sector allocation. The scheme continues to allocate a significant portion of the portfolio in the Banking sector wherein it aims to play the credit growth story. The fund believes that with interest rates expected to trend higher, banks are expected to benefit from the credit off-take. Other key allocations in the portfolio are in Pharmaceuticals and Petroleum Products.

Performance as on July 30, 2010

Fund	3 Month*	6 Month*	1 Year*	2 Year**
Canara Robeco Equity Tax Saver	3.4895	17.6007	38.0319	33.2646
BSE Sensex	1.7631	9.233	16.1186	11.8324

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

Sectoral Allocation as on June 30, 2010

Sector	Percentage (%)
Banks	24.19
Pharamaceuticals	9.98
Petroleum Products	7.32
Media & Entertainment	6.92
Power	6.29
Others	37.42
MMI & others	7.88

Top 10 holdings as on June 30, 2010

Company Name	% of Corpus
Reliance Industries Ltd	4.70
HDFC Bank Ltd	4.45
State Bank Of India	4.09
GAIL (India) Ltd	4.08
Bharat Heavy Electricals Ltd	3.64
Sun TV Network Ltd	3.54
NTPC Ltd	3.21
Bharti Airtel Ltd	3.06
Oil India Ltd	3.00
Punjab National Bank	2.98
Others	63.25
Total	100.00

Our recommendation

Over the years, ELSS have emerged as an ideal option to save taxes for those who believe in equities as an asset class to build wealth. However, many investors make the mistake of not making tax savings a part of their overall investment process. As a result, they end up investing in a haphazard manner. In our views, one needs to strategise one's tax savings investments and rely on ELSS to get the best results. It is crucial to have a close look at the scheme's exposure to different segments of the market i.e. large cap, mid cap and small caps.

Canara Robeco Equity Tax Saver is one of the best performing tax savings schemes. Apart from the good performance, it's portfolio quality, sector allocation and the portfolio mix i.e. large cap, mid and small cap stocks makes it an ideal candidate for investment.

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 6.

Fortis Mutual Fund

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Presenting

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(An open-ended income fund)

Do you believe that you always need to choose between stability and returns? With specialists working on your side, you may now aim to achieve both.

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Fortis Investments

Investment Objective: To generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized. **Load Structure: Entry Load: Nil. Exit Load: 2% if redeemed/switched-out upto 1 year from the date of subscription. Nil if redeemed/switched-out after 1 year from the date of subscription/switch-in. In case of inter scheme switches, exit load, if any, will be charged. However, for intra scheme switches, no exit load will be charged. Also, no exit load will be charged for Dividend reinvestment units. Statutory Details: Sponsor: ABN AMRO Asset Management (Asia) Ltd. Trustee: Fortis Trustees (India) Pvt. Ltd. Investment Manager / AMC: Fortis Investment Management (India) Pvt. Ltd. With effect from October 24, 2008, ABN AMRO Mutual Fund has been renamed to Fortis Mutual Fund with the same SEBI registration number. Fortis Mutual Fund has been constituted as a Trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882), by the Sponsor and the Trustee as per the terms of the superceding Trust Deed dated March 5, 2008. **Risk Factors: All mutual funds and securities investments are subject to market risks, and there can be no assurance that the fund's objectives will be achieved.** Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. **As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the NAV of the Scheme may go up or down depending upon the factors and forces affecting the securities market.** Various factors impact the value of the Scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. **The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.** Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. The Scheme does not guarantee or assure returns. Investment decisions made by the AMC may not always be profitable. Offer Document (OD) / Statement of Additional Information (SAI), Scheme Information Document (SID) & Key Information Memorandum cum Application forms (KIM) are available at AMC offices / AMC website: www.fortisinvestments.in / Investor Service Centres / Distributors. **Investors should read the respective OD / SAI, SID & KIM carefully in its entirety before investing and retain these documents for future references.****

The right way to create wealth

To create wealth over time, one has to be a successful investor. However, to become a successful investor, one needs to have a plan as well as a strategy to implement it. Being an integral part of the investment process, one must consider certain key factors like the current financial situation, investment objectives, attitude towards risk and the time horizon.

Then there is an issue of defining the risk. While most of us equate risk with the potential to lose a part of the capital, there are risks such as inflation that don't allow our money to grow in real terms. Besides, it would help to know that risk is an inherent part of investing and that there is a direct co-relation between risk and reward. The level and the type of risk would depend on one's time horizon i.e. the length of time one has to achieve one's investment objectives.

For a short-term investor, volatility is bigger risk than inflation. Therefore, a short-term investment strategy should focus on capital protection thru a portfolio consisting of interest bearing securities. On the other hand, for a long-term investor, the real rate of return i.e. returns minus inflation is crucial in determining the level of success he can achieve. Besides, compounding plays an important role as it helps in making money on the money already earned.

The real issue, therefore, is how can one find and maintain one's balancing point that can ensure success at a risk level one is comfortable with. Remember, creating wealth is a process that requires discipline and commitment to invest on a regular basis. Therefore, one shouldn't allow short term turmoil in the markets to block one's vision for a better financial future. The right way to proceed is to look around for appropriate and tax efficient options rather than investing in a state of fear and miss out on opportunities to make the money grow at a healthy rate.

For example, equity as an asset class is potentially better than other options. However, the probability of an investor facing higher volatility in the short to medium term goes up too. This risk can be tackled by following a disciplined approach whereby money is invested on a regular basis. Besides, an important thing to consider is the level of exposure to equities vis-à-vis the overall

portfolio size. It is the level of exposure to equities that decides the likely impact on the overall returns and the level of risk.

Remember, there will always be bull and bear markets and it will always be nearly impossible to predict the movements of the stock market. The best one can do is to take an informed decision and adopt a sensible approach by investing for the long term.

For conservative investors, the traditional investment options like bank deposits, bonds, small savings schemes and debentures have been the mainstay of their portfolios for years. Though as a category, these instruments do address their concern for the safety of their hard-earned money, most of these do not have much of a role to play in the wealth creation process. The time has come to look beyond these for at least a part of the portfolio and explore options like debt and debt related funds offered by MFs. These are not only tax efficient and flexible but also have the potential to provide better returns.

As is evident, the process to create wealth requires an investor to not only adopt a disciplined approach but also choose the right options and in the right proportion. More importantly, our dreams for our near and dear ones are attached to the wealth that we create over our life time. Therefore, it is absolutely crucial to ensure that in case of any eventuality, the lifestyle of family members is not compromised. To ensure this in today's uncertain world, it is essential to have sufficient life insurance cover. Of course, the quantum of insurance cover would depend upon one's personal situation. It is equally important to opt for a suitable insurance product.

Last but not the least, take help of a professional advisor to guide you through the maze of investment world.

(This article written by our CEO was published in Dalal Street Investment Journal - Issue dated August 01, 2010).



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Mutual Fund investments are subject to market risks. Please read the Scheme Information Documents carefully before investing.

Performance of Select Funds

Data as on July 30, 2010

EQUITY FUNDS

Diversified

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
Birla Sun Life Frontline Equity Plan A	Aug-02	2.25	2.53	11.13	26.42	23.10	12.58	24.97
Canara Robeco Equity Diversified	Sep-03	1.85	3.96	14.89	34.18	27.08	14.58	22.07
DSPBR Top 100 Equity Reg	Feb-03	-0.28	2.08	9.02	19.83	18.86	12.58	25.19
DWS Alpha Equity Regular	Jan-03	2.93	2.74	12.87	23.65	13.44	10.18	22.44
DWS Investment Opportunity Regular	Jan-04	3.92	1.23	13.42	28.26	13.74	11.68	23.82
Fidelity India Special Situations	Apr-06	3.04	5.29	15.15	33.42	20.78	7.90	—
Franklin India Prima Plus	Sep-94	2.87	2.84	11.86	27.94	20.37	9.52	23.15
HDFC Equity	Dec-94	3.77	7.50	18.83	41.82	31.97	16.07	26.53
HDFC Top 200	Sep-96	2.40	6.06	15.96	29.23	26.99	16.85	26.82
ICICI Prudential Focused Bluechip	May-08	3.20	5.64	14.75	29.88	26.04	—	—
ICICI Prudential Discovery	Jul-04	3.36	4.21	16.31	50.93	38.23	18.38	22.83
Kotak 30	Dec-98	1.00	3.99	11.82	22.57	13.05	8.72	21.63
Kotak Opportunities Fund	Aug-04	2.38	4.05	13.36	26.42	15.84	11.18	22.33
Reliance Growth	Oct-95	1.59	1.78	12.52	33.95	21.22	13.39	25.32
Reliance Regular Savings Equity	May-05	2.52	3.28	11.36	32.41	24.55	19.68	24.74
Reliance Vision	Oct-95	0.45	4.11	11.54	27.36	20.60	7.29	21.73
Religare Contra	Mar-07	-0.31	2.86	9.02	28.28	28.61	11.70	—
SBI Magnum Sector Umbrella - Contra	Jul-99	0.04	1.28	7.02	19.48	17.90	9.57	23.48
SBI Magnum Multiplier Plus 93	Feb-93	2.57	5.56	14.73	31.92	22.50	9.95	24.58
Sundaram BNP Paribas Select Focus	Jul-02	2.84	1.27	9.40	18.77	10.05	9.43	22.41
Tata Equity PE Fund	Jun-04	0.29	2.08	9.40	34.67	21.69	13.34	23.04
Tata Select Equity Fund	Apr-01	0.95	2.01	10.07	32.29	17.63	4.20	19.67

Sector, Specialty & Tax Saving

Canara Robeco Infrastructure	Nov-05	0.04	1.82	11.34	20.44	17.96	9.25	—
DSPBR T.I.G.E.R. Fund	May-04	1.52	3.19	12.13	21.45	14.96	6.64	23.91
ICICI Prudential Infrastructure Fund	Aug-05	3.14	0.98	8.33	17.25	10.65	10.12	—
DSPBR World Gold Fund	Aug-07	-4.54	1.46	12.88	19.24	9.41	—	—
Reliance Banking	May-03	8.64	9.89	28.82	53.36	41.20	24.92	25.31
Reliance Diversified Power Sector	Apr-04	0.15	0.40	9.19	22.38	20.19	20.87	35.66
Canara Robeco Equity Tax Saver	Mar-93	2.27	3.49	17.60	38.03	33.26	17.74	26.28
SBI Magnum Taxgain Scheme 93	Mar-93	0.92	2.74	9.17	22.79	15.50	6.81	19.58
Sundaram BNP Paribas Tax saver	Nov-99	2.82	1.99	8.64	19.34	18.17	13.21	22.44

Midcap & Smallcap

Birla Sun Life Mid Cap Plan A	Oct-02	2.79	2.04	11.01	37.49	27.19	12.08	24.31
IDFC Premier Equity Plan A	Sep-05	7.63	9.21	20.96	49.94	31.10	22.87	—
Principal Emerging Bluechip Fund	Oct-08	2.93	3.62	14.02	44.65	—	—	—
Sundaram BNP Paribas Select Midcap	Jul-02	3.99	6.25	13.12	40.73	27.32	13.58	26.22
Sundaram BNP Paribas S.M.I.L.E.	Jan-05	4.62	4.64	12.70	37.02	26.53	18.32	22.72

MIP

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
Canara Robeco MIP	Apr-01	0.50	1.40	5.48	9.64	14.27	10.12	13.30
HDFC MIP LTP	Dec-03	0.90	2.39	6.43	13.39	18.18	11.86	12.86
Reliance MIP	Dec-03	0.73	1.96	4.86	13.44	20.02	14.26	13.10
Principal MIP Plus	Dec-03	0.30	0.86	2.73	7.00	10.56	10.67	10.17

Hybrid: Equity Oriented

Birla Sun Life 95	Feb-95	3.49	5.11	14.59	27.67	26.63	13.33	20.67
HDFC Prudence	Jan-94	3.22	7.39	18.26	40.61	32.21	16.50	23.61
Reliance Regular Savings Balanced	May-05	2.71	3.38	16.57	28.47	29.41	19.82	16.73

Debt Oriented & Liquid Plus Funds

Funds	Launch	1 Week*	1 Month*	3 Months*	6 Months*	1 Year*	2 year**	3 Year**
Birla Sun Life Dynamic Bond Ret	Sep-04	-0.0127	0.0534	0.864	2.9214	5.9182	9.7176	10.0645
Fortis Flexi Debt Reg	Sep-04	-0.4675	-0.3401	0.5208	1.9773	3.3102	11.6719	10.4899
Templeton India Short-term Income Ret	Jan-02	-0.1006	0.1736	0.9104	2.9207	7.2343	10.8556	—
Templeton India Income Opportunities	Dec-09	-0.2238	0.2695	1.203	3.8866	—	—	—
Fortis Money Plus Reg	Oct-05	0.0954	0.4253	1.2492	2.4014	4.8163	6.8718	—
Kotak Floater LT	Aug-04	0.103	0.4358	1.3023	2.5165	5.0158	6.6222	—

*Absolute ** Annualized.

Dividends declared by equity and equity-oriented funds during the month of July 2010

Scheme name	Date	Dividend declared in Rs. Per unit
Tata Pure Equity Fund (D)	09/07/2010	2.00
UTI Top 100 Fund (D)	13/07/2010	1.20
Tata Mid Cap Fund (D)	16/07/2010	1.50
Birla Sun Life Midcap Fund -A(D)	16/07/2010	1.50
Birla SL India GenNext (D)	16/07/2010	1.00
Birla SL Basic Industries (D)	16/07/2010	2.50
Tata Dividend Yield Fund (D)	23/07/2010	2.00
UTI Dividend Yield Fund (D)	27/07/2010	0.50
Sahara Power&Natural Res. (D)	30/07/2010	2.00
Kotak Contra (D)	30/07/2010	1.50

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.

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REGISTERED OFFICE: Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020. Tel: 022-6631 6333. Fax: 022-2282 1144. Disclaimer: HDFC Mutual Fund/ HDFC Asset Management Company Ltd. is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against loss in a declining market. Please refer to the SIP Enrolment Form for SIP Load Structure & terms and conditions before enrolment. Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the Schemes' objectives will be achieved and the NAV of the Schemes may go up or down depending upon the factors and forces affecting the securities market. Past performance of the Sponsors and their affiliates / AMC / Mutual Fund and its Scheme(s) do not indicate the future performance of the Scheme(s) of the Mutual Fund. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. Investors in the Schemes are not being offered any guaranteed / assured returns. The NAV of the units issued under the Schemes may be affected, inter-alia by changes in the interest rates, trading volumes, settlement periods, transfer procedures and performance of individual securities. The NAV will inter-alia be exposed to Price / Interest Rate Risk and Credit Risk. In view of the individual nature of tax consequences, each investor is advised to consult his/her professional tax advisor. Please read the Scheme Information Document and Statement of Additional Information carefully before investing. **Statutory Details:** HDFC Mutual Fund has been set up as a trust sponsored by Housing Development Finance Corporation Limited and Standard Life Investments Limited (liability restricted to their contribution of Rs. 1 lakh each to the corpus) with HDFC Trustee Company Limited as the Trustee (Trustee under the Indian Trusts Act, 1882) and with HDFC Asset Management Company Limited as the Investment Manager. Publicis Advertising/HDFC/10/04

Expand your MF portfolio to enhance your returns

Equity funds are emerging as an ideal investment vehicle for investors who intend to participate in the growth of the equity markets but do not have the wherewithal to do so. Since investing directly in the stock market requires an investor to not only have the knowledge to pick the right stocks but also have enough time and ability to monitor the happenings and events that could impact the stocks in the portfolio, more and more investors are entrusting their money to the professionals in the MFs.

The right way to begin investing in equity funds, however, is through diversified funds. That's because these funds invest in a wide range of stocks across various industries and therefore provide stability to the portfolio. Since equity as an asset class has the tendency to be volatile over the short term, a portfolio consisting of diversified funds can go a long way in curtailing the impact of the vagaries of the stock market.

Once an investor builds a reasonably large equity funds portfolio, he can take the next step of investing in some of the "aggressive" funds to enhance the overall portfolio returns. However, the decision to include these funds in the portfolio or not as well as the extent of exposure would depend mainly on one's risk profile. The key difference between these "aggressive" and "diversified" funds could be in terms of investment strategy/philosophy followed by the fund manager as well as the exposure level at the stock and at the industry level. Here are some of these funds:

Contra funds

A contra fund is actually a contrarian fund that invests in out-of-favour companies but at the same time have unrecognized value. The reasoning behind this approach is the belief that sooner or later other investors will realise the true value of these companies and buy their shares, thereby increasing the stock prices.

These funds are ideally suited for investors who want to invest in a fund that has the potential to perform in all types of market environments as it blends together for both growth and value opportunities.

Opportunity funds

While opportunity funds are by definition diversified, they are aggressive by nature. In fact, they generally aim to perform better than diversified funds. In

other words, the emphasis of an opportunity fund is on generating superior returns rather than risk containment. The downside of an opportunity fund is that there is a risk of the fund manager's style becoming individualistic. There is also a danger of having over-exposure in a particular sector thereby increasing the risk. The key, therefore, is to keep an eye on the portfolio composition on a regular basis.

Mid-cap funds

Mid-cap funds invest in mid-cap stocks, as they are called- short for middle capitalization. Each of these funds generally have their own definition of mid-cap stocks. Mid-cap funds are a good means to enhance returns and add a flavour of growth to the portfolio. Investors with some appetite for risk should consider adding mid-cap funds to their existing mutual fund portfolio. 'Existing' is the operative word over here. It means that investors must have a portfolio to begin with, preferably with large cap diversified equity funds forming a substantial chunk.

Sector funds

These funds are highly focused in that their investments are aimed at a particular industry. The basic idea is to enable investors to take advantage of industry cycles. Since these funds ride on market cycles, they have the potential to offer good returns if the timing is perfect.

However, sector funds should constitute only a limited portion of a portfolio as they are much riskier than a diversified fund. As these funds invest in one industry or sector, they do not provide the downside risk protection available in a diversified fund.

Value funds

A value fund essentially invests in stocks that are deemed to be undervalued in price. Simply put, a fund manager following value investing tries to take advantage of the market inefficiencies that allows him to buy stocks at less than their intrinsic value.

Even though there is a case for an established investor to include some of these funds in his portfolio, it will be prudent to have a limited exposure to begin with. Your "bread and butter" funds in the portfolio should always be diversified funds.



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IFA of the Year 2009-10 (Western Zone-Mumbai Region)

Wiseinvest Advisors has been adjudged "IFA of the year 2009-10" for Western Zone- Mumbai Region by Wealth Forum e-zine - India's first exclusive magazine for the Wealth Management Industry. The IFA of the year award is given to an advisor / entity that displays commendable all round growth across all categories of funds as well as in promoting the savings and investment habits among investors using mutual fund products.



(Our CEO Mr.Hemant Rustagi accompanied by Ms.Shantasree Rustagi - Director, Ms. Parvathi.S - Vice President and Ms. Rajalakshmi.S - Vice President receiving the IFA of the Year Award)

Apart from winning IFA of the year award, Wiseinvest Advisors also bagged 3 Runners up trophies for highest net sales in equity, hybrid funds as well as for highest growth in Investors Folios.

Needless to say, it wouldn't have been possible to achieve this success without the untiring and honest efforts of the entire Wiseinvest team . And, above all, we would like to say a big thank you to all our investors for their continued support. On our part, we remain committed to invest our investors' money judiciously to ensure that they achieve all their investment goals.

Religare Monthly Income Plan (MIP) Plus

(An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns / yield)



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Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the objective of Scheme will be achieved. Investment in mutual fund units involve investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital. **As with any investment in securities, the NAV of the units issued under Scheme may go up or down depending upon the factors and forces affecting the securities markets.** Past performance of the Sponsor and its affiliates / AMC / Mutual Fund and its scheme(s) do not indicate the future performance of the Scheme of the Mutual Fund. Investors in the Scheme are not being offered any guaranteed / assured returns. **Religare Monthly Income Plan (MIP) Plus (An Open Ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns/yield.) is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects and returns.** **Investment Objective:** To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments. **Asset Allocation Pattern:** Debt* and Money Market instruments: 65%-90%. Equity & Equity Related Instruments and/or units of equity mutual fund schemes: 0%-25%. Gold exchange Traded Funds: 10%-35%. *Investment in securitized debt including pass through certificate (PTC) <=50% of the net assets. The Scheme will not invest in foreign securitized debt. Exposure to foreign securities <=50% of the net assets. Maximum gross derivative position <= 50% of the net assets of the Scheme. However, the aggregate asset allocation including exposure to derivatives will not exceed 100% of net assets of the Scheme. **Load Structure: Entry Load:** Nil. **Exit Load:** In respect of each purchase/switch-in of units, an exit load of 1% is payable if units are redeemed / switched out on or before 1 year from the date of allotment; in respect of each purchase/switch-in of units, no exit load is payable if units are redeemed / switched after 1 year from the date of allotment. **Terms Of Issue:** The scheme offers repurchase/redemption facility at applicable NAV on all Business Days. The NAV of the scheme will be calculated on all Business Days. **Please read the Scheme Information Document (SID) and Statement of Additional Information (SAI) before investing.** SID, SAI and Key Information Memorandum cum Application Form are available at the ISC/Distributors. **Statutory Details:** Religare Mutual Fund has been set up as a trust sponsored by Religare Securities Ltd. (liability restricted to Rs. 1,50,000) with Religare Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with Religare Asset Management Company Ltd. as the Investment Manager.

WISEINVEST ADVISORS PVT. LTD.

- Corporate Office:**

605, "D Wing", 6th Floor, Crystal Plaza, New Link Road, Andheri(W), Mumbai - 400 053. Tel : 6528 1507/09

Fax : 2673 2671. E-mail : information@wiseinvestadvisors.com

- Branches:**

Fort : 107, Vikas Building, Above Jimmy Boy Restaurant, 11, N.G.N. Vaidya Marg, Fort, Mumbai- 400 023. Tel: 6524 5333/34, 2263 2329

Fax: 2263 2330. E-mail : information3@wiseinvestadvisors.com

Thane : Aishwarya Laxmi, Shop No. 4, Opp. Namdeo Wadi Hall, Maharshi Karve Road, Thane (W) - 400 602. Tel : 6592 7051/52

Fax : 2539 1306. E-mail : information1@wiseinvestadvisors.com

www.wiseinvestadvisors.com

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