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A Monthly Publication from Wiseinvest Advisors Private Limited

WEALTHWISE®

Wiseinvest®
With YOU, in meeting
FINANCIAL CHALLENGES

Inside	Pg No.
What kind of fund one should invest now?	2-3
Performance Of Select Funds	4
Market Update	5
It's Time To Embrace Financial Planning	5
FORM IV	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 twelve 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 offices or email your requirements at information@wiseinvestadvisors.com and our professional advisors will do the rest.

Dear Investor,

The rally in global markets coupled with strong DII flows and better than expected third quarter earnings continued to drive Indian markets higher. In fact, enthused by clarity on foreign portfolio investors' taxation, overseas investors pumped in over ₹ 15,000 crore into the Indian capital market in the month of February, after being net sellers in the month of January. The Sensex hit 29000 mark before ending the month at 28,800 level. The Nifty is trading at a PE of 22 times on a 12 month trailing basis, which is higher than five year average of 18.7 times.



Having run this far, the stock market can witness a short-term reversal during the month of March in case of adverse results for the BJP in state elections. While election results of Punjab, Goa, Manipur and Uttarakhand are important, the outcome in Uttar Pradesh will be the most crucial as it will test the ruling party's popularity on the ground, especially after demonetization. Besides, if the US Federal Reserve raises rates in its March 14-15 meeting, it would weigh down market sentiment. However, continued liquidity support from DII is likely to prevent a big fall in the market.

Considering that business cycle in the country is expected to improve over the next couple of years, long-term prospects of equity market remain intact. While protectionist policies in the US are likely to be a risk for emerging markets, India may not be affected severely as it is less exposed to these policies. Moreover, the fading impact of demonetization and implementation of GST are likely to spur the economic growth in the country.

As is evident, long-term investors will do well to continue their investment process. However, there is a case for reviewing the portfolio to assess exposure to different segments of the stock market. For those investors who may have very high exposure to overheated mid and small cap segments, it would be prudent to reduce some exposure and increase allocation to either large cap funds or large cap oriented multi-cap funds. This can either be done by exiting from mid and small cap funds or by investing fresh money into large cap oriented funds.

Remember, the key to investment success is to build a well-balanced portfolio. Ideally, an exposure of around 60 percent to large caps and the rest in mid and small caps allow you to create the right balanced between risk and reward.

Warm regards,

Hemant Rustagi
Editor

Address to be affixed here

The Stock Market Performance During February 2017.

Indices	1st February 2017	28th February 2017	Change in (%)
Sensex	28,141.64	28,743.32	2.14
MIDCAP	13,085.24	13,552.22	3.57
SMLCAP	13,153.14	13,690.81	4.09
BSE-100	8,999.55	9,190.73	2.12
BSE-200	3,769.33	3,858.84	2.37
BSE-500	11,873.72	12,176.95	2.55

kotak Mutual Fund

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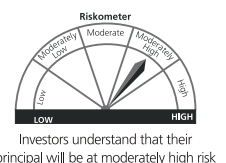
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 - Investment in portfolio of predominantly equity & equity related securities.
- *Investors should consult their financial advisors if in doubt about whether the product suitable for them.



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

What kind of fund one should invest now?

Here is the Transcript of our CEO's chat on moneycontrol.com on February 21, 2017

Hi Hemant, I want to invest in MF with 3000 monthly for period of 5 years. Please suggest.

Answer : Time horizon is very important in deciding the type of fund you should be investing in. Since you intend to invest for 5 year thru SIP, you can invest in mix of large cap oriented multi-cap funds and balanced funds. You can consider investing in Kotak Select Focus, HDFC Prudence and Motilal Oswal Multi-cap 35 funds.

I am invested in Axis Long Term Equity fund for about 3 years now but the fund hasn't performed well compared to it's peers. What is your view on the fund?

Answer : Axis Long Term Equity fund has been a consistent performer in its category. While it is true that its performance has dipped in the recent times, there is nothing to worry as it has a quality portfolio. My recommendation is that you should remain invested in it.

L&T India Prudence fund Growth & Axis Equity Saver Fund - Regular Plan (G) your view please.

Answer : Both these funds have been consistent performers. It is always advisable not to allow short term performance to drive your investment decisions. So you can continue to remain invested in these funds.

I am aged 41 yrs & self employed. I want to do SIP to meet my retirement planning goal of having a corpus of around 3 to 4 crores by 60 or 65 years. Please indicate how much amount I have to invest monthly either in One SIP or more and which funds will you recommend. Best regards.

Answer : Considering that you intend to generate a corpus of ₹ 4 crore, assuming an annualized return of 12 percent, you need to invest ₹ 46000 pm thru SIP in well diversified equity funds. You can invest in Kotak Select Focus, Birla Sun Life Equity fund and DSP Small and Mid-Cap fund.

I would like to invest INR 10Lakh upfront in 200% safe instrument. Returns should be more than FD and there should be adequate liquidity. Will debt mutual fund be a good option? If so, please recommend 2-3 best debt funds. Thanks in Advance .

Answer : If you are looking for complete safety of your capital you will have to consider options like FDs. Remember, all market linked products including debt funds, face varying degree of risk depending on the kind of fund you are invested in. If you are willing to face some volatility risk to improve your returns, you can consider investing in funds like Birla Short Term

Opportunities fund, HDFC Short Term funds and Kotak Income opportunities fund.

I have started investments in some below schemes recently. My goal is long term investments nearly 20 years. Current my age is 36. Can you please suggest which schemes in my portfolio are good or not. NPS - 50000 per year, Axis Long Term Equity Fund (ELSS) (G) - 2000 per month, Kotak Select Focus Fund - Direct Plan (G) - 2000 per month, Franklin India Smaller Cos (G) - 3000 per month, Mirae Emerging Bluechip Fund (G)- 3000 per month, DSP-BR Micro Cap Fund - D (G)- 3000 per month and SBI Magnum Midcap Fund (G)– 3000.

Answer : Your strategy of investing in equity funds thru SIP for a time horizon of 20 years is perfect. However, it is equally important to create a well balanced portfolio in terms of exposure to large, mid and small cap segments of the market. In your case, although your fund selection is quite good, your portfolio has a bias towards mid and small cap funds. You need to realign it by paring your exposure to these funds and by adding multi-cap funds. Remember, having too many funds in the portfolio can be counter-productive.

I want to retire in 10 years from now. I can invest ₹10000 per month. I can take the highest risk to get best returns please guide me with best investment plan with highest returns. Thanks in advance.

Answer : You can invest in well diversified equity funds. I have already recommended some quality multi-cap funds in this chat, you can invest in a couple of them.

Hi Hemant, I am novice in MF and would like to start with monthly investment of ₹ 5000 for 10 years. Please suggest suitable MF.

Answer : I am glad that you are considering to invest in mutual funds as they are the best vehicle in terms of choices, flexibility, transparency and tax efficiency of returns. Since you are a new investor, you can invest in a mix of balanced and multi-cap equity funds like HDFC Prudence, Birla Sun Life Equity and Kotak Select Focus fund.

Planning to start SIP investment for term of 5 years with ₹ 15000 pm. Please suggest the best funds to invest.

Answer : I have already recommended a mix of equity and balanced funds for a time horizon of 5 years. You can consider investing in them. However, I will recommend that you follow a goal based investment approach as that will help

Cont. on page 3...

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This product is suitable for investors who are seeking*:

- long term capital growth
- investments in equity and equity related securities
- high risk **(BROWN)**

*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.



What kind of fund...

...Cont. from page 2

you decide your asset allocation and benefit from the true potential of each of the asset classes in the portfolio.

Hi, I invested ₹ 25000 in UTI MNC fund, shall I wait further or withdraw now, it is only 4%.

Answer : I will recommend exiting from this fund and reinvest the proceeds in one of the multi-cap funds already recommended by me.

Can you provide some insights about IDFC Premier Equity. The fund has been under performing since last few years. Should I wait or Switch?

Answer : IDFC Premier Equity fund has been one of the most consistent performers over the years. It is true that it has lost ground over the last one year or so. I will recommend giving the fund manager some more time say another 6 months or so and if the performance doesn't improve, exit from it and reinvest in another fund.

I have an investment of almost ₹ 1.60 Lakhs in IDFC Premier Equity Funds. Most of these accumulations have come through SIPs in last 3-4 years. I had stopped SIP in this fund once Kenneth Andrade left AMC, but I started SIP once again last April once Anoop Bhaskar joined IDFC AMC and he is now managing this fund. My SIP of ₹ 2000 is still on-going and I have to renew in April 2017 once again. Considering recent under performance of this fund, should I renew SIP in this Fund ? Please suggest.

Answer : I have already given my view on this fund.

I would like to invest ₹ 10 lakhs lumpsum in mutual fund, let me know this which scheme will help me create a corpus of ₹ 50 lakhs in 10 years?

Answer : To generate a corpus of ₹ 50 lakhs after 10 years, your investments have to grow at an annualized rate of around 18 percent. You need to have realistic expectations lest you will end up taking un-necessary risk on your investment. You can consider investing in a mix of well diversified equity and balanced funds. I have already recommended a few quality funds in both these categories.

Sir, Good Morning, your advise are always great, I have ICICI Focused Bluechip fund Growth, Reliance Equity Opportunity fund Growth, HDFC Midcap Opportunity fund Growth and Axis Long Term Equity fund Growth. Should I continue with these funds or change them? If yes, then please tell four new fund in all type i.e. Large Cap, Mid and Small Cap, Multicap ELSS.

Answer : Your fund selection is good. Reliance Equity Opportunity fund has not been doing that well in the recent times. However, its portfolio is designed to benefit from improving economy. Therefore, I expect this fund to start performing well again soon. As for new funds, I have already recommended a few.

I have SIP in Franklin India Taxshield ₹ 1500, Franklin India Prima Plus ₹ 1500, ICICI Prudential Focused Bluechip ₹ 2500 and HDFC Mid-Cap Opportunity ₹ 2000. I also deposit ₹ 1,00,000 in PPF account every year. I invest 50000 to 100000 in direct equity. I am planning to increase SIP by ₹ 1000. Every year in one of these funds. I am investing for long term goals like retirement 20 years away and children's education 12 years away. Please review my investment approach.

Answer : Your fund selection is good. However, my suggestion will be to reduce your investment in PPF by say 40-50 percent and allocate more to equity funds as that will help you improve your returns. Of course, there will be attendant risk of volatility which can be tackled by investing regularly and for the long-term. You can invest additional amount in HDFC Mid-Cap Opportunity fund.

I have investment in UTI Dynamic Bond and SBI Dynamic Bond Fund. I invested in these funds couple of years back. Presently I am sitting on approx. 9.5% profit (CAGR) in these funds. Considering the recent brunt suffered by GILT Funds (after no rate cut announced by RBI in its review), should I exit these funds and reinvest the amount in Short to Medium Term Debt Funds?

Answer : While it will be good idea, it is also important to consider the tax implication in case you have not completed three years. I have recommended a few short term and income opportunity funds.

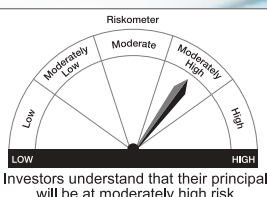
A Note To Our Esteemed Readers

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. We sincerely hope that you would like the contents of Wealthwise and in some way benefit from it. However, if you do not wish to receive "Wealthwise" on a regular basis, please let us know either by sending us a mail on information@wiseinvestadvisors.com or by calling us on (022) 65281507. You can also write to us at our Corporate Office address mentioned on page 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 February 23, 2017

EQUITY FUNDS

Diversified

Fund	Launch	6-Mth*	1-Year*	2-Year**	3-Year**	5-Year**	7-Year**	10-Year**	15-Year**
Birla Sun Life Frontline Equity Fund	Aug-02	4.18	30.70	5.96	20.86	17.21	13.82	14.22	—
Birla Sun Life Equity Fund	Aug-98	8.83	44.52	11.38	28.02	20.57	14.54	13.16	23.06
Canara Robeco Equity Diversified Fund	Sep-03	3.54	27.41	1.42	16.13	12.59	11.79	12.93	—
Franklin India Prima Plus Fund	Sep-94	4.46	27.34	7.23	24.39	18.15	15.42	13.89	22.66
HDFC Equity Fund	Jan-95	7.22	42.13	5.00	20.96	14.83	13.19	13.69	23.76
HDFC Top 200 Fund	Sep-96	7.78	41.81	5.33	19.95	13.76	12.43	13.77	23.59
ICICI Prudential Dynamic Fund	Oct-02	9.46	39.06	7.86	19.20	16.21	13.98	13.24	—
ICICI Prudential Focused Bluechip	May-08	6.44	33.54	5.80	19.04	15.07	14.31	—	—
Kotak 50 Regular Plan	Dec-98	3.39	26.16	4.23	19.31	14.04	11.56	10.96	20.54
Kotak Select Focus Fund Regular Plan	Sep-09	7.97	36.63	9.15	26.26	19.76	15.68	—	—
L&T Equity Fund	May-05	5.62	30.34	4.62	21.42	14.82	13.46	12.65	—
Motilal Oswal MOST Focused Multicap	Apr-14	11.75	41.27	14.99	—	—	—	—	—
Reliance Top 200 Fund - Retail Plan	Aug-07	6.31	31.89	3.89	21.65	16.44	13.58	—	—
Invesco India Contra Fund	Apr-07	6.09	33.51	6.76	26.47	18.54	13.88	—	—
SBI Bluechip Fund	Feb-06	2.52	26.11	7.02	22.14	18.51	13.68	11.32	—
UTI Opportunities Fund	Jul-05	2.64	25.81	0.22	14.75	11.88	12.13	13.90	—

Sector, Specialty & Tax Saving

Canara Robeco FORCE Fund	Sep-09	4.18	38.28	7.52	25.72	17.63	16.23	—	—
ICICI Prudential Infrastructure Fund	Aug-05	8.96	39.67	2.52	22.53	11.23	7.60	9.69	—
Reliance Banking Fund	May-03	9.50	53.42	7.86	29.52	16.74	16.87	19.34	—
Reliance Pharma Fund	Jun-04	-3.61	0.76	2.61	16.27	20.05	17.75	21.10	—
Axis Long Term Equity Fund	Dec-09	0.29	19.47	3.42	23.80	21.12	18.49	—	—
HDFC Tax saver Fund	Mar-96	9.37	41.77	4.92	21.60	14.93	13.01	12.41	23.32
IDFC Tax Advantage (ELSS) Fund	Dec-08	5.90	30.84	5.49	21.20	17.85	14.72	—	—
Reliance Tax Saver Fund	Sep-05	7.63	37.63	2.91	29.38	20.41	17.23	14.09	—

Midcap & Smallcap

Canara Robeco Emerging Equities	Mar-05	7.14	39.51	11.69	38.25	26.78	22.25	16.92	—
DSP BlackRock Micro Cap Fund	Jun-07	8.66	47.36	19.39	43.53	29.92	23.54	—	—
Franklin India Smaller Companies Fund	Jan-06	4.81	37.71	12.83	35.98	29.30	21.88	16.44	—
HDFC Mid-Cap Opportunities Fund	Jun-07	7.07	42.72	13.32	31.42	24.01	21.32	—	—
ICICI Prudential Value Discovery Fund	Aug-04	3.90	28.54	5.77	27.68	21.94	17.98	17.52	—
IDFC Premier Equity Fund - Regular	Sep-05	1.66	21.63	4.34	22.91	19.00	17.03	19.17	—
Motilal Oswal MOST Focused Midcap 30	Feb-14	4.50	26.66	9.96	—	—	—	—	—
SBI Magnum Global Fund	Sep-94	-0.91	15.61	2.35	23.31	19.73	16.67	12.45	24.96
L&T India Value Fund	Jan-10	11.94	41.31	13.73	34.86	23.94	18.23	—	—
Reliance Equity Opportunities Fund	Mar-05	1.50	23.29	-0.70	18.60	16.02	15.29	13.71	—

HYBRID

Equity, Debt Oriented & Multi Asset Class

Birla Sun Life Balanced '95 Fund	Feb-95	4.36	28.51	7.96	22.10	16.37	14.07	14.01	19.13
Canara Robeco Balance Fund	Feb-93	4.08	27.04	6.53	20.74	15.27	13.66	13.20	18.60
DSP BlackRock Balanced Fund	May-99	4.43	29.46	9.30	22.16	14.22	12.25	12.94	18.59
HDFC Balanced Fund	Sep-00	6.35	29.61	8.44	21.64	16.83	15.98	15.49	18.00
HDFC Prudence Fund	Feb-94	7.37	36.23	7.78	22.14	15.50	14.41	14.59	22.19
ICICI Prudential Balanced Advantage	Dec-06	4.18	23.88	8.05	16.23	15.47	13.77	11.34	—
ICICI Prudential Balanced Fund	Nov-99	8.86	33.95	9.75	22.02	18.18	16.24	12.65	18.01
Kotak Balance Regular Plan	Nov-99	5.85	31.53	7.69	16.16	12.93	11.08	10.50	17.12
L&T India Prudence Fund	Jan-11	6.25	24.30	8.17	22.04	17.45	—	—	—
Reliance Regular Savings Fund - Bal	Jun-05	6.08	26.96	8.22	21.41	16.35	13.53	15.32	—
SBI Magnum Balanced Fund	Dec-95	2.55	19.76	5.86	19.78	17.73	12.79	11.85	18.98
Tata Balanced Fund - Regular Plan	Oct-95	1.84	21.88	4.83	21.37	17.15	14.55	14.23	19.66
Axis Triple Advantage Fund	Aug-10	-1.02	10.62	3.66	8.62	7.77	—	—	—
Franklin India Dynamic PE Ratio	Frct-03	4.84	19.36	7.39	14.85	10.94	10.13	11.23	—
Kotak Equity Savings Fund	Oct-14	3.68	12.15	6.86	—	—	—	—	—

Arbitrage Funds

Funds	Launch	1 Week*	1 Mth*	3 Mths*	6 Mths*	1 Year*	2 year**	3 Year**	5 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	0.28	0.64	1.29	3.18	6.71	6.78	7.37	8.53
IDFC Arbitrage Plus Fund	Jun-08	0.13	0.12	0.12	2.98	6.97	6.28	6.96	7.81
Kotak Equity Arbitrage Fund	Sep-05	0.22	0.57	1.24	3.05	6.49	6.69	7.40	8.24
Invesco India Arbitrage Fund	Apr-07	0.29	0.67	1.32	3.08	6.44	6.67	7.21	7.83

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	-0.09	-1.00	-0.89	3.28	10.87	8.96	9.85
Birla Sun Life Dynamic Bond Fund	Sep-04	-0.30	-2.92	-4.72	1.07	13.47	8.51	10.91
Birla Sun Life Medium Term Plan	Mar-09	0.00	-0.67	-0.05	3.63	11.09	9.47	10.36
HDFC Corporate Debt Opp. Fund	Mar-14	-0.08	-0.05	0.47	4.64	11.42	9.62	—
Kotak Income Opp. Fund	May-10	-0.01	0.03	0.62	4.40	10.70	9.58	10.10
Invesco India Short Term Fund	Mar-07	-0.02	-0.25	-0.24	3.69	9.73	7.64	8.52
Invesco India Bank Debt Fund	Dec-12	0.03	0.15	0.46	3.41	7.53	6.73	7.49
Reliance Regular Savings Fund-Debt	Jun-05	0.06	0.23	1.04	4.45	10.41	9.27	9.92
SBI Magnum Income Fund	Nov-98	-0.03	-0.45	-0.53	5.11	13.46	8.42	10.40
L&T Income Opportunities Fund	Oct-09	0.04	0.11	1.15	4.71	10.83	9.58	10.34
BNP Paribas Flexi Debt Fund	Sep-04	-0.15	-1.73	-2.73	3.42	13.02	7.97	10.44
BNP Paribas Money Plus Fund	Oct-05	0.10	0.41	1.22	3.57	8.20	7.88	8.10
Kotak Treasury Advantage Fund	Aug-04	0.14	0.55	1.49	3.65	8.32	8.31	8.67
L&T Ultra Short Term Fund	Apr-03	0.12	0.47	1.36	3.69	8.50	8.32	8.62
L&T Ultra Short Term Fund	Apr-03	0.12	0.47	1.36	3.69	8.50	8.32	8.62
Kotak Banking and PSU Debt Fund	Dec-98	0.02	-0.17	0.25	4.22	9.78	8.95	9.02

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

Dividends declared during the month of February 2017

Scheme name	Date	Dividend declared in ₹ Per unit
DSP-BR Technology.Com Fund	03/02/2017	2.60
ICICI Pru Balanced Fund (MD)	03/02/2017	0.24
Tata Dividend Yield Fund	03/02/2017	2.25
Tata Balanced Fund (MD)	07/02/2017	0.47
DSP-BRTax Saver Fund	10/02/2017	0.40
Reliance Banking Fund	10/02/2017	5.00
Tata Balanced Fund	10/02/2017	6.30
Tata Equity P/E Fund (TO-B 10%)	13/02/2017	3.05
Kotak Equity Savings Fund (MD)	14/02/2017	0.05
Edelweiss Prudent Advantage Fund	15/02/2017	0.10
Tata Equity P/E Fund (TO-A 5%)	15/02/2017	1.10
HDFC Long Term Advantage Fund	16/02/2017	3.75
HDFC Premier MultiCap Fund	16/02/2017	1.50
ICICI Pru Balanced Adv. Fund (MD)	16/02/2017	0.05
Reliance Diver. Power Fund	17/02/2017	3.25
Reliance Focused Large Cap Fund	17/02/2017	2.00
Tata Large Cap Fund Fund	17/02/2017	3.70
Axis Equity Saver Fund (MD)	20/02/2017	0.05
Peerless Equity Fund (QD)	20/02/2017	0.50
Reliance Equity Savings Fund (MD)	20/02/2017	0.05
Kotak Equity Arbitrage Fund	21/02/2017	0.05
LIC Balanced A Fund	22/02/2017	0.10
LIC Tax Plan	22/02/2017	1.00
UTI SPREAD Fund Fund	22/02/2017	0.07
Birla SL Balanced Advantage Fund	23/02/2017	0.12
BNP Paribas Dividend Yield Fund	23/02/2017	0.11
DSP-BR India TIGER Fund	23/02/2017	1.70
Franklin (I) Smaller Cos. Fund	23/02/2017	2.25
HDFC Growth Fund	23/02/2017	3.00
HDFC Large Cap Fund	23/02/2017	2.25
ICICI Pru Bkg. & Fin. Serv.	23/02/2017	3.20
ICICI Pru Tech. Fund	23/02/2017	2.70
Kotak Infrac. & Eco Reform - Standard Fund	23/02/2017	0.50
Reliance Top 200 Fund	23/02/2017	1.50
Reliance RSF - Balanced Fund	24/02/2017	1.19
HDFC Prudence Fund	27/02/2017	0.30
IDFC Classic Equity Fund	27/02/2017	1.18
IDFC Tax Advantage (ELSS) Fund	27/02/2017	1.24
Invesco India Dynamic Equity Fund	27/02/2017	0.11
Kotak Balance Fund	27/02/2017	0.11
Kotak Mid-Cap Fund	27/02/2017	1.45
L&T India Prudence Fund	27/02/2017	0.10
SBI Arbitrage Oppor. Fund	27/02/2017	0.06
SBI Magnum Multiplier Fund	27/02/2017	7.80
UTI Mid Cap Fund	27/02/2017	2.50
Axis Enhanced Arbitrage Fund	28/02/2017	0.05
Axis Focused 25 Fund	28/02/2017	1.30
Can Robeco Equity TaxSaver Fund	28/02/2017	0.90
DSP-BR Balanced Fund	28/02/2017	0.21
Kotak Opportunities Fund	28/02/2017	0.80

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 our branch to avail of this free service.

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Market Update



The S&P BSE Sensex continued its upward trajectory through February 2017 climbing 3.9% in INR terms (+5.7% in USD terms). The post-budget pickup in FII flows alongside strong domestic flows has led the Sensex to 28,800, at a 12-month forward PE of 17x, marginally above the long term average. The focus at the start of February 2017 was three-pronged viz. (i) corporate earnings with the backdrop of demonetization (ii) Union Budget for FY18 and (iii) Reserve Bank of India (RBI) monetary policy. Broadly speaking, earnings for the quarter ended Dec-16 were better than expected, with the impact of demonetization appearing relatively muted. Sensex 30 companies EBITDA grew +7.7%, while PAT growth was at ~+1%.

In a departure from the norm, the Union Budget 2017-18 was presented a month earlier (1st Feb 2017), in order that expenditure may be authorized in time for the new financial year. Another first, was the merging of Railway Budget with the Union Budget. The budget emphasized Fiscal consolidation with the Fiscal Deficit target cut from 3.5% of GDP for FY17 to 3.2% of GDP for FY18. Some key takeaways include (i) spending boosts for rural, agri, infra sectors (ii) divestment target of INR725bn (USD 10.8 billion) for 2017-18 (iii) ~25% expected growth in income tax receipts for FY18 (iv) No change in capital gains tax (v) Corporate tax rate cut from 30% to 25% for small and medium enterprises earning <INR500m (<USD 7.5 million) in revenues (v) Tax rate for individual income up to INR500k p.a. has been reduced from 10% to 5%.

Contrary to consensus view, the Monetary Policy Committee (MPC) of the RBI maintained status quo on policy repo rate (6.25%). More significantly, it changed its stance from “accommodative” to “neutral” – likely reducing the likelihood of rate cuts in the near future. Elevated inflation expectations, lower lending rates, higher oil prices, stronger USD, expected US FED rate hikes were cited by MPC as key concerns – while reiterating its target for CPI inflation around 4% (+/-2% leeway) to be met “on a durable basis and in a calibrated manner”. The next meeting of the MPC is scheduled on 5th & 6th April, 2017. The 10-year Government bond yield maturing in 2026 reacted negatively, jumping around 25 bps to 6.68% post the RBI meet.

Quarterly real GDP (released 28 Feb 2017) grew by 7% YoY in the Dec-16 quarter, above market expectation of 6.1% YoY. This compares with 7.4% YoY growth registered in the Sept-16 quarter. Markets will now focus on election results in 5 states in India (11th March 2017), progress on GST implementation (1st July 2017, expected) and global developments (US FOMC rate decision, Bank of Japan policy among others).

Jay Kothari
Fund Manager
Vice President & Product Strategist
DSP BlackRock Investment Managers Pvt. Ltd.

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 at our Andheri office.

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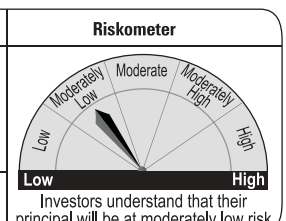
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