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A Monthly Publication from Wiseinvest Advisors Private Limited

WEALTHWISE®

Wiseinvest®
With YOU, in meeting
FINANCIAL CHALLENGES

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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@wiseinvestadvisors.com and our professional advisors will do the rest.

Dear Investor,

The month of August turned out to be quite an eventful one as India took a big step forward towards ushering in its most significant reform initiative since independence. The GST had its historic day in Rajya Sabha with the passage of the bill to amend the constitution, paving the way for what is popularly referred to as the concept of “One nation, One tax”.



GST will simplify the tax structure, increase tax compliance, increase government revenue and integrate states. Considering that our tax to GDP ratio is very low and there is no equitable distribution, there was a need to simplify the tax structure so as to avoid the cascading effect prevalent in the current indirect taxes. While the government reiterated its commitment to keep GST rate as low as possible, the rate would be decided by the GST Council comprising of Union Finance Minister and representatives of all the states. As for implementing GST from April 1, 2017 there are few challenges that the government will have to contend with.

Considering that the objective of GST is to make India a unified market, it should result in savings of indirect taxes. Of course, the actual impact will depend on the final rate and how implementation of GST pans out. However, considering that GST will certainly be good news for many industries and the government as it will have more to spend, the stock market will benefit from it. Since equity as an asset class plays a major role in allowing investors to build the required corpus for important long-term goals like child's education and marriage, retirement planning etc, it augurs well for their personal finances.

Towards the end of the month, the RBI announced steps to broaden and deepen the corporate bond market. The RBI has allowed the banks to enhance up to 50 percent credit enhancement to bonds. Besides, it has moved the government to amend the RBI Act so that it can accept corporate bonds as collateral in its repo window. Banks are being allowed to issue rupee bonds or masala bonds in foreign markets to raise capital. Needless to say, these steps will make the corporate bond market more vibrant.

Warm regards,

Hemant Rustagi
Editor

Address to be affixed here

The Stock Market Performance During August 2016.

Indices	1st August 2016	31st August 2016	Change in (%)
Sensex	28,003.12	28,452.17	1.60
MIDCAP	12,708.73	13,217.31	4.00
SMLCAP	12,321.74	12,648.79	2.65
BSE-100	8,852.99	9,021.45	1.90
BSE-200	3,694.10	3,768.60	2.02
BSE-500	11,591.48	11,834.89	2.10

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



Your Must - Have Funds - Part 3

This is part 3 of the series wherein we are presenting funds that have the potential to do well consistently, as well as be a part of every mutual fund investor's portfolio

Franklin India Prima Plus

Investment Objective

The investment objective of fund is to provide growth of capital plus regular dividend through a diversified portfolio of equities, fixed income securities and money market instruments.

The fund is managed by Mr. Anand Radhakrishnan and R. Janakiraman and has a corpus of ₹ 8903.38 Crores as on July 31, 2016.

Investment Philosophy

The Fund Manger seeks capital appreciation over the long term by focusing on wealth creating companies (companies that generate return on capital in excess of their cost of capital) across all sectors.

The fund invests across market capitalization with a bias towards large cap stocks. The fund follows an investment style of blend (combination of growth and value). The funds benchmark is Nifty 500. Its core portfolio is maintained with an exposure of 70% in large capitalization stocks and 30% in mid-caps. The fund has a long term track record of over 22 years and has outperformed benchmark index by reasonable good percentage. The fund follows a bottom up approach of stock selection. The funds consistent performance is because of fund management processes, superior stock selection, sticking to the mandate and quality portfolio management team.

Performance as on August 26, 2016

Fund	Launch	Returns (%)							
		6-Month*	1-Year*	2-Year**	3-Year**	5-Year**	7-Year**	10-Year**	15-Year**
Franklin India Prima Plus Fund	Sep-94	23.46	12.20	15.93	28.87	19.39	16.16	15.73	23.96
S&P BSE Sensex Index		19.99	8.04	2.50	14.38	11.87	8.42	9.14	15.23

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

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

Financial	Technology	Health care	FMCG	Services	Auto-mobile	Diversified	Communication	Construction	Engg.
30.46	8.33	7.03	5.50	4.99	9.11	4.47	5.59	3.03	5.34

Top 15 Holdings as on July 31, 2016

Company Name	% of Net Assets
HDFC Bank Ltd.	7.38
ICICI Bank Ltd	4.37
Infosys Ltd.	4.28
Bharti Airtel Ltd.	3.98
IndusInd Bank Ltd.	3.86
Yes Bank Ltd.	3.49
Larsen & Toubro Ltd.	3.37
Kotak Mahindra Bank Ltd.	2.70
Tata Motors Ltd.	2.55
Axis Bank Ltd.	2.29
Dr Reddy's Laboratories Ltd.	2.21
Bharat Petroleum Corp Ltd.	2.09
HCL Technologies Ltd.	2.05
Cognizant Technology Solutions Corp A	1.96
Ultra Tech Cement Ltd.	1.92

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

Large Cap (%)	Mid Cap (%)	Small Cap (%)	Total (%)	Alpha	Beta	Standard Deviation
73.94	24.09	1.97	100	11.19	0.91	14.72

Our Recommendation

We believe that multicap funds with a bias towards large cap stocks should be an integral part of the portfolios of investors who intend to invest for the long-term to build a corpus to achieve some of their investment goals.

Franklin India Prima Plus is one of those funds that fits the bill and has an established long-term performance track record. The consistency in its performance and in following investment philosophy makes it an ideal candidate for inclusion in the portfolio.

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



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Birla Sun Life '95 Fund (An Open ended Balanced Scheme)
This product is suitable for investors who are seeking*:

- long term capital growth and income
- investment predominantly in equity and equity related securities as well as debt and money market instruments
- high risk **(BROWN)**

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

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.

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

Your Must - have Funds - Part 3

L & T India Value Fund

Investment Objective

The objective of the fund is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities in the Indian markets with higher focus on undervalued securities. The fund could also additionally invest in foreign securities in international markets.

The fund is managed by Mr. Venugopal Manghat (for investment in equity and equity related instruments) and Mr. Abhijeet Dakshikar (for investment in foreign securities) and has a corpus of ₹ 1689.14 Crores as on August 31, 2016.

Investment Philosophy & Strategy

The fund has a very strong value bias, which aims to deliver risk-adjusted returns. The fund is focused on identifying valuation anomalies versus the economic potential of the business over the medium term. The fund aims to minimize portfolio risk by investing in quality companies and monitoring corporate fundamentals closely. The fund has no sector or market capitalization bias, and it helps to add style diversification to the portfolio. The fund looks to invest in fundamentally strong companies that the fund manager believes are trading at less than their assessed values thus offering higher upside potential. The fund believes that this approach not only helps in identifying undervalued stocks but also factor-in the risk elements while picking stocks.

True to its investment philosophy, the portfolio of the fund is diversified across sectors and market segments. The fund is currently overweight on textile products and cement sector. The fund believes that these companies will benefit from the likely economic recovery leading to increased demand, both in urban and rural India as well as revival in export growth. Gas distribution and marketing and Transportation are some of the other sectors where the fund has exposure currently.

Performance as on August 26, 2016

Fund	Returns (%)					
	Launch	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
L&T India Value Fund	Jan-10	28.84	16.23	19.36	36.64	24.02
S&P BSE Sensex Index		19.99	8.04	2.50	14.38	11.87

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

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

Financial	Technology	Energy	FMCG	Automobile	Chemicals	Construction	Metal	Textiles
25.98	2.52	11.48	6.04	5.97	6.39	14.15	3.51	5.57

Top 15 Holdings as on July 31, 2016

Company Name	% of Net Assets
ICICI Bank Ltd.	3.81
Yes Bank Ltd.	3.64
Reliance Industries Ltd.	3.15
Grasim Industries Ltd.	3.01
Hindustan Petroleum Corp Ltd.	3.00
Aditya Birla Nuvo Ltd.	2.36
Manappuram Finance Ltd.	2.21
Balrampur Chini Mills Ltd.	2.18
State Bank of India	2.17
Infosys Ltd	2.16
UPL Ltd	2.13
Tata Chemicals Ltd	1.82
Larsen & Toubro Ltd	1.78
Engineers India Ltd	1.77
Bajaj Finserv Ltd.	1.77

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

Large Cap (%)	Mid Cap (%)	Small Cap (%)	Total (%)	Alpha	Beta	Standard Deviation
44.95	26.91	28.15	100	16.46	1.10	19.17

Our Recommendation

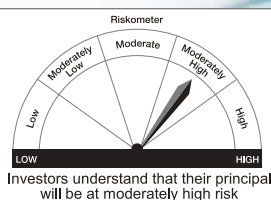
While we believe that investors should begin investing in equity funds through well diversified large cap or large cap oriented multi-cap funds, they need to look beyond these funds once they gain experience and build a decent sized portfolio to benefit from the expertise of fund managers following different investment philosophies. L&T India Value fund is one such option as it follows value based investment philosophy and allows investors to benefit from opportunities that emanate from value anomalies in the market. The fund has a quality portfolio and a track record that gives confidence in the ability of the fund managers to perform going forward too.

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



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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[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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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 August 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	0.75	5.70	20.37	10.38	7.76	19.29	16.16
Birla Sun Life Frontline Equity Fund	Aug-02	1.41	10.02	27.07	15.48	12.12	25.04	18.63
Birla Sun Life Equity Fund	Aug-98	4.74	15.15	35.55	20.25	16.02	32.90	20.70
BNP Paribas Equity Fund	Sep-04	-0.10	6.42	21.37	9.03	10.64	22.70	17.56
Canara Robeco Equity	Sep-03	2.02	10.47	26.16	7.43	6.52	18.97	13.93
Franklin India Prima Plus Fund	Sep-94	0.40	6.90	23.46	12.20	15.93	28.87	19.39
HDFC Equity Fund	Jan-95	0.87	11.67	34.36	10.73	5.68	25.71	15.22
HDFC Top 200 Fund	Sep-96	0.78	11.25	33.12	12.92	5.99	22.96	14.68
ICICI Prudential Dynamic Fund	Oct-02	4.00	13.01	29.18	20.17	9.32	22.60	17.41
ICICI Prudential Focused Bluechip	May-08	0.16	9.53	26.50	13.79	9.52	21.70	16.89
Kotak 50 Regular Plan	Dec-98	0.17	6.97	23.44	11.71	11.58	22.99	15.30
Kotak Select Focus Fund Regular Plan	Sep-09	1.77	12.66	29.20	15.93	16.66	29.08	20.32
L&T Equity Fund	May-05	0.73	10.12	25.48	11.37	10.56	24.25	15.75
Motilal Oswal MOST Focused Multicap	Apr-14	2.08	12.26	27.43	15.28	25.81	—	—
Reliance Top 200 Fund - Retail Plan	Aug-07	1.64	11.11	26.11	8.38	10.75	25.77	17.90
Invesco India Contra Fund	Apr-07	2.74	11.12	27.99	15.14	14.38	33.65	18.63
SBI Bluechip Fund	Feb-06	1.17	8.17	25.05	15.82	15.42	28.08	20.38
UTI Opportunities Fund	Jul-05	0.74	8.05	24.09	8.13	5.40	18.40	14.05

Sector, Specialty & Tax Saving

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
Canara Robeco F.O.R.C.E Fund	Sep-09	3.23	13.11	34.61	16.78	17.79	26.85	18.56
ICICI Prudential Infrastructure Fund	Aug-05	-0.10	10.99	30.40	5.00	4.70	24.63	10.89
Reliance Banking Fund	May-03	3.04	14.53	41.80	17.76	14.02	31.89	18.30
Reliance Pharma Fund	Jun-04	1.42	9.45	8.67	-0.76	13.73	26.55	22.06
Axis Long Term Equity Fund	Dec-09	0.91	7.67	21.81	9.63	14.74	32.72	23.06
HDFC Tax saver Fund	Mar-96	1.56	13.19	31.22	10.38	5.87	25.08	14.62
IDFC Tax Advantage (ELSS) Fund	Dec-08	1.78	9.18	26.75	7.76	12.70	26.53	19.45
Reliance Tax Saver Fund	Sep-05	2.65	11.56	30.96	13.92	11.56	35.34	21.29

Midcap & Smallcap

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
Canara Robeco Emerging Equities	Mar-05	4.78	15.45	36.12	19.30	22.75	46.06	26.95
DSP BlackRock Micro Cap Fund	Jun-07	3.28	14.39	39.84	27.49	31.01	53.91	28.95
Franklin India Smaller Companies Fund	Jan-06	2.73	13.50	35.01	25.13	22.71	45.86	29.71
HDFC Mid-Cap Opportunities Fund	Jun-07	5.37	17.48	37.27	20.61	20.73	40.79	24.27
ICICI Prudential Value Discovery Fund	Aug-04	-0.26	9.04	25.64	10.87	13.04	35.53	23.92
IDFC Premier Equity Fund	Sep-05	-0.16	7.31	22.61	9.81	14.83	30.37	19.67
Motilal Oswal MOST Focused Midcap 30	Feb-14	2.15	12.68	26.08	12.11	25.21	—	—
SBI Magnum Global Fund	Sep-94	1.29	7.17	19.11	7.81	16.10	32.09	20.86
L&T India Value Fund	Jan-10	0.56	12.93	28.84	16.23	19.36	36.64	24.02
Reliance Equity Opportunities Fund	Mar-05	1.28	10.67	24.07	4.23	9.33	26.15	18.41

HYBRID

Equity, Debt Oriented & Multi Asset Class

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
Birla Sun Life Balanced '95 Fund	Feb-95	1.97	10.03	25.07	16.60	15.22	25.28	16.99
Canara Robeco Balance Fund	Feb-93	2.81	10.46	25.08	13.27	12.94	23.57	16.01
HDFC Balanced Fund	Sep-00	1.75	8.95	24.09	13.52	13.18	27.50	17.37
HDFC Prudence Fund	Feb-94	1.70	11.15	28.89	12.82	8.36	26.18	15.39
ICICI Prudential Balanced Advantage	Dec-06	0.96	7.07	20.06	12.39	11.09	19.93	16.25
ICICI Prudential Balanced Fund	Nov-99	2.91	11.86	24.70	16.99	13.21	24.96	18.36
L&T India Prudence Fund	Jan-11	0.46	7.89	18.88	10.92	13.93	25.06	18.20
Reliance Regular Savings Fund - Bal	Jun-05	1.07	7.67	21.22	13.48	12.02	24.89	17.37
SBI Magnum Balanced Fund	Dec-95	1.03	7.33	18.00	11.67	13.51	24.45	18.81
Tata Balanced Fund - Regular Plan	Oct-95	1.82	9.27	21.59	10.60	14.81	26.16	18.82
Axis Triple Advantage Fund	Aug-10	0.4714	6.3974	12.5321	10.9922	8.6441	10.7600	9.3058
Franklin India Dynamic PE Ratio Fund	Oct-03	0.3078	4.9654	14.3790	10.0328	10.0530	16.2748	11.7299
Kotak Equity Savings Fund	Oct-14	0.66	3.83	8.59	8.10	—	—	—

Arbitrage Funds

Fund	Launch	1-Month*	3-Month*	6-Month*	1-Year*	2-Year**	3-Year**	5-Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	0.61	1.84	3.53	6.56	7.25	8.01	8.50
IDFC Arbitrage Plus Fund	Jun-08	0.72	2.23	4.15	6.77	6.93	7.51	7.86
Kotak Equity Arbitrage Fund	Sep-05	0.59	1.77	3.48	6.51	7.27	8.13	8.36
Invesco India Arbitrage Fund	Apr-07	0.58	1.75	3.40	6.35	7.22	7.64	7.87

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	0.17	1.30	3.66	7.66	10.61	10.49	10.79
Birla Sun Life Dynamic Bond Fund	Sep-04	0.15	2.17	6.17	12.71	13.23	13.39	12.40
Birla Sun Life Medium Term Plan	Mar-09	0.23	1.23	3.32	7.47	10.67	10.89	11.34
HDFC Corporate Debt Opp. Fund	Mar-14	0.21	1.32	3.44	6.78	10.73	10.95	—
Kotak Income Opportunities Fund	May-10	0.20	1.29	3.38	6.23	10.23	10.16	10.50
Invesco India Short Term Fund	Mar-07	0.17	1.20	3.31	6.14	8.59	8.86	8.89
Invesco India Bank Debt Fund	Dec-12	0.14	0.59	2.12	4.38	6.94	7.33	7.89
Reliance Regular Savings - Debt	Jun-05	0.19	1.06	2.95	5.94	9.65	9.86	10.19
SBI Magnum Income Fund	Nov-98	0.14	1.45	4.24	8.20	10.70	10.80	8.89
L&T Income Opportunities Fund	Oct-09	0.19	1.07	3.18	6.06	9.82	10.26	10.72
BNP Paribas Flexi Debt Fund	Sep-04	0.03	1.79	5.06	9.47	11.19	11.52	10.31
BNP Paribas Money Plus Fund	Oct-05	0.13	0.64	2.13	4.51	8.06	8.16	8.58
Kotak Treasury Advantage Fund	Aug-04	0.13	0.70	2.21	4.56	8.31	8.72	9.22
L&T Ultra Short Term Fund	Apr-03	0.15	0.70	2.23	4.70	8.59	8.68	9.14
UTI Short Term Income Fund	Aug-07	0.05	0.93	3.10	5.84	9.52	9.46	10.08
Kotak Banking and PSU Debt	Dec-98	0.23	1.04	3.03	5.60	9.25	9.05	9.46

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

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

Scheme name	Date	Dividend declared in ₹ Per unit
Tata Equity P/E Fund (D) (TO-B 10%)	01/08/2016	4.75
Tata Balanced Fund - (MD)	04/08/2016	0.42
ICICI Pru Business Cycle Fund-Sr2 & 3-RP (D)	05/08/2016	0.75
ICICI Pru Growth Fund-Sr2 & 4-RP (D)	05/08/2016	0.75
ICICI Pru Infrastructure (D)	05/08/2016	1.13
ICICI Pru Value Fund - Sr4-RP (D)	05/08/2016	0.75
UTI Banking Sector (D)	10/08/2016	2.50
Kotak Equity Savings Fund - (MD)	12/08/2016	0.05
Edelweiss Prudent Advantage Fund (D)	16/08/2016	0.10
ICICI Pru Blended Plan - B (HD)	16/08/2016	0.63
L&T India Prudence Fund (D)	16/08/2016	0.12
JPMorgan India Equity Fund (D)	18/08/2016	0.20
L&T Midcap Fund (D)	18/08/2016	3.50
DSP-BR Tax Saver Fund (D)	19/08/2016	0.40
HDFC Arbitrage Fund - WP - DP (QD)	22/08/2016	0.05
Invesco India Dynamic Equity (D)	22/08/2016	0.11
Kotak Equity Arbitrage - (D)	22/08/2016	0.07
Indiabulls Arbitrage Fund - (D)	23/08/2016	0.05
UTI SPREAD Fund (D)	23/08/2016	0.07
Axis Enhanced Arbitrage Fund-RP (D)	25/08/2016	0.05
Axis Equity Saver Fund - (MD)	25/08/2016	0.06
HDFC Prudence Fund (D)	25/08/2016	0.30
Kotak Balance - (D)	25/08/2016	0.08
Birla SL Advantage Fund (D)	26/08/2016	7.47
Birla SL Enhanced Arbitrage-RP (D)	26/08/2016	0.05
BNP Paribas Dividend Yield (D)	26/08/2016	0.11
Can Robeco Infrastructure (D)	26/08/2016	2.04
Franklin High Growth Cos (D)	26/08/2016	2.00
ICICI Pru Blended Plan - B (MD)	26/08/2016	0.06
L&T Arbitrage Oppor. - (MD)	26/08/2016	0.03
DSP-BR Balanced Fund (D)	26/08/2016	0.25
ICICI Pru Balanced Fund (MD)	26/08/2016	0.15
DHFL Pramerica Global Agribusiness Offsh	29/08/2016	0.05
IDFC Arbitrage Plus-B (D)	30/08/2016	0.06
Reliance Arbitrage Advantage (MD)	30/08/2016	0.05
Birla Sun Life Midcap Fund (D)	31/08/2016	2.80
Birla SL Small and Midcap Fund (D)	31/08/2016	1.85
SBI Arbitrage Oppor. Fund (D)	31/08/2016	0.05

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.

An L&T Financial Services Offering

What's growth without stability?

L&T India Prudence Fund aims for the growth of the growth of equity and stability of debt.

When it comes to finding the right balance between returns and safety, one of things that you could consider is the L&T India Prudence Fund. Following a disciplined asset allocation approach, the fund's flexible investment strategy could help capitalise on opportunities across the market spectrum. At the same time, active management of the debt portfolio helps generate steady returns over time. To see how your investment could benefit from growth and stability simultaneously, call your financial adviser or speak to us today.

call 1800-2000-400
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An open-ended equity growth fund
This product is suitable for investors who are seeking*
 • Long-term capital appreciation and generation of reasonable returns.
 • Investment in equity and equity related securities and debt and money market instruments.
 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

CI02561

Your Must - Have Funds - Part 3

Motilal Oswal MOST Focused Multicap 35 Fund

Investment Objective

The investment objective of the scheme is to achieve long-term capital appreciation by primarily investing in a maximum of 35 equity and equity related instruments across sectors and market capitalization levels.

The fund is managed by Mr. Gautam Sinha Roy, with co-fund manager Mr. Taher Badshah joining him from May 2015 and has a corpus of ₹ 4418 Crores as on August 31, 2016.

Investment Philosophy and Strategy

The fund house follows an investment philosophy and investment style that is centered on "Buy right: Sit tight" principle. The fund house believes in buying quality companies at reasonable price (price denotes its approach of buying a good business for a fair price rather than buying a fair business for a good prices) and stay invested in them for a longer time to realize the full growth potential of the stocks.

In other words, the fund house strictly follows "Buy and Hold" strategy and believes that picking the right businesses needs skills and holding on to these businesses to enable investors to benefit from the entire growth cycle needs even more skill.

The fund house believes that there should be adequate diversification in the portfolio as over-diversification results in diluting returns and adding market risks for investors and hence builds high conviction portfolios with less number of stocks in the portfolio.

Performance as on August 26, 2016

Fund	Returns (%)			
	Launch	6-Month*	1-Year*	2-Year**
Motilal Oswal MOST Focused Multicap 35 Fund	Apr-14	27.43	15.28	25.81
S&P BSE Sensex Index		19.99	8.04	2.50

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

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

Financial	Technology	Energy	Healthcare	FMCG	Services	Automobile	Chemicals
32.46	7.26	12.05	13.25	11.84	6.40	13.10	2.90

Top 15 Holdings as on July 31, 2016

Company Name	% of Net Assets
Tata Motors Ltd.	6.01
Infosys Ltd.	5.85
HDFC Bank Ltd.	5.30
Gujarat State Petronet Ltd.	4.51
Hindustan Petroleum Corp Ltd.	4.28
Maruti Suzuki India Ltd.	4.19
LIC Housing Finance Ltd.	3.76
Axis Bank Ltd.	3.74
Collateralized Borrowing & Lending Obligation	3.49
Hero MotoCorp Ltd.	3.37
VIP Industries Ltd.	3.05
Dish TV India Ltd.	2.94
Shriram Transport Finance Co Ltd.	2.88
HCL Technologies Ltd.	2.87
Mahindra & Mahindra Ltd.	2.33

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

Large Cap (%)	Mid Cap (%)	Small Cap (%)	Total (%)	Alpha	Beta	Standard Deviation
81.37	16.16	2.42	100	6.30	0.85	15.83

Our Recommendation

Although the fund doesn't have a long-term track record, it's investment philosophy and strategy more than makes up for it. We believe that to build a successful equity portfolio, investors must have the patience and discipline so as to benefit from the true potential of this wonderful asset class. This fund provides investors with an opportunity to do so successfully.

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

RELIANCE

Mutual Fund



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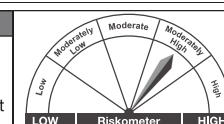
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Note: *Tax benefits are subject to existing tax laws. The scheme shall qualify as equity oriented fund subject to 65% of the corpus being invested in domestic equity shares. *The fund with the Systematic Withdrawal Plan (SWP) provides regular cash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

This product is suitable for investors who are seeking*

- Long term capital growth.
- Investment in equity and equity related instruments and fixed income instruments.

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



Investors understand that their principal will be at Moderately High risk

SMS charges apply.

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

It's Time To Embrace Financial Planning

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

Do you need a financial plan?

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

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

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

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

Our process:

- Step 1:** The first meeting provides an opportunity for you and us to get to know each other. You also get an opportunity to decide whether we have the capability to fulfill all your requirements.
- Step 2:** Establish a clear understanding of your goals and objectives as well as analyze your current situation. We have a discussion to determine what you want to achieve with your wealth.
- Step 3:** Determine your risk profile through discussion and a psychometric test. This enable us to find out how much risk you would like to and need to take to achieve your goals.
- Step 4:** Develop your unique financial plan. This will also include the recommended asset allocation and various investment options that suit your needs. While doing this, we also analyze your current investments. We present a final version of your customized financial plan so that you're positioned to move forward.
- Step 5:** Implement the investment plan. There would be no obligation on you to choose Wiseinvest Advisors to implement the recommendations made in the financial plan.
- Step 6:** We'll meet regularly to proactively address changes in your circumstances, as well as those in the markets, economy and taxes.

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

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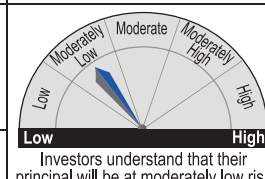
To know more, visit www.iciciprurf.com
or contact your Financial Advisor.

ICICI Prudential Savings Fund is suitable for investors who are seeking*:

- Short term savings solution
- A debt fund that invests in debt and money market instruments of various maturities with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity.

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

Riskometer



Investors understand that their principal will be at moderately low risk

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

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