

# WEALTHWISE®

**Wiseinvest®**  
AMFI-registered Mutual Fund Distributor

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## 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 seventeen 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](mailto:information@wiseinvest.co.in).

Dear Investor,

India's stock benchmarks - the Sensex and the Nifty declined during the month of November as uncertainty over new strain of Covid-19 kept investor on the edge. Volatility in the market could continue for some more time as the direction of the new variant, oil prices, inflation and Dollar index will further drive the market fundamentals. While FIIs have been net sellers in the equity market, DIIs are consistently providing support.



On the positive side, some of the leading indicators are suggesting that Indian economy is on recovery path. India's economy grew 8.4% in July-September quarter from a year ago, going past the pre-pandemic level, on strong consumer demand. GDP contracted 7.5 per cent during the same period last year due to the impact of the pandemic-induced lockdown on the economy. India's real GDP was ₹ 3.57 lakh crore in the second quarter, up 0.3% from ₹ 3.56 lakh crore in the same period of FY20 indicating that the economy was recovering well from the impact of the pandemic. India's September quarter growth is the highest among major economies and well ahead of China's 4.9%.

Besides, the Centre's fiscal deficit for the April-October period came to a low of ₹ 5.5 lakh crore-36% of the budgetary estimate. This is the lowest in the last four years in level terms and lowest in the last 13 years in percentage terms of the full year's fiscal deficit. The government has collected 64.7% of the budgeted revenue at ₹ 12.7 lakh crore. The unemployment rate in urban India in the January-March quarter of 2020-21 cooled down further to 9.3% and inched closer to the pre-pandemic level of 9.1%.

India's corporate sector performed well during 2Q of 2021-22. For NSE 500 companies, total 2Q earnings were at ₹ 2.5 trillion i.e. up 40% year-on year and higher by 90% from 2QFY20 (pre-Covid level). Of the 406 non-BFSI companies, 244 logged YOY earnings growth. 53% of non-BFSI companies surpassed pre-Covid revenue, EBIDTA and PAT. BSE 100 bank provisions were at lowest since September 2015. However, margin pressure was seen across the board and cash flow generation was weak on account of higher debtor and inventory days.

As is evident, long-term prospects of the stock market remain intact and hence the key would be to keep focus on one's investment goals as well as asset allocation and continue investment process un-interruptedly.

Warm regards,

*Hemant Rustagi*

**Hemant Rustagi**  
Editor

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## The Stock Market Performance During November 2021.

Indices	1st November 2021	30th November 2021	Change in (%)
Sensex	60,138.46	57,064.87	-5.11
MIDCAP	25,720.18	24,687.60	-4.01
SMLCAP	28,293.05	27,937.31	-1.26
BSE-100	18,178.55	17,319.15	-4.73
BSE-200	7,750.01	7,385.74	-4.70
BSE-500	24,329.04	23,276.88	-4.32

## Kotak Balanced Advantage Fund

### It's Automatic!

A fund that gives you freedom from managing equity and debt allocation manually during market ups and downs, giving you a balanced growth.



To simplify, let's look at the example below:



Stay at the docks in Euphoric Sea i.e. when equity market valuations are high, the equity asset allocation are kept low.



Sail full steam when weather is fair and sea is calm i.e. when equity market valuations are low, the equity asset allocation are high.



#### KOTAK BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

It is suitable for investors who are seeking:

- Wealth creation over a long period of time.
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation.
- Investors should consult their financial advisor if in doubt about whether the product is suitable for them.

The above riskometer is based on the scheme portfolio as on 31<sup>st</sup> March 2021. An addendum may be issued or updated on the website for new riskometer.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

[www.kotakmf.com](http://www.kotakmf.com)

Toll free number +91 80488 93330



# Top Holdings Of Select Funds

Portfolio Date: 31-10-2021

## Axis Midcap Fund

Stock	Sector	% of Total Holdings
Cholamandalam Investment & Finance Co. Ltd.	Nbfc	4.35
ICICI Bank Ltd.	Banks	4.31
Coforge Ltd.	Computers - software	3.42
Mindtree Ltd.	Computers - software	3.22
Astral Ltd.	Plastic products	3.20
Bajaj Finance Ltd.	Nbfc	3.08
HDFC Bank Ltd.	Banks	3.07
Avenue Supermarts Ltd.	Retailing	3.07
Crompton Greaves Consumer Electricals Ltd.	Home appliances	3.02
Mphasis Ltd.	Computers - software	2.98
Pi Industries Ltd.	Pesticides and agrochemicals	2.92
Voltas Limited	Engineering, designing, construction	2.66
Gujarat Gas Ltd.	Gas transmission/marketing	2.31
Sona BLW Precision Forgings Ltd.	Auto ancillaries	2.31
Supreme Industries Ltd.	Plastic products	2.26

## HDFC Mid-Cap Opportunities Fund

Stock	Sector	% of Total Holdings
Cholamandalam Investment & Finance Co. Ltd.	Nbfc	5.15
Balkrishna Industries Ltd.	Tyres & allied	4.71
Bharat Electronics Ltd.	Industrial electronics	4.51
Aarti Industries Ltd.	Chemicals - speciality	3.71
Sundram Fasteners Ltd.	Fastener	3.65
Max Financial Services Ltd.	Nbfc	2.99
Max Healthcare Institute Ltd.	Hospital	2.86
Crompton Greaves Consumer Electricals Ltd.	Home appliances	2.78
Ipca Laboratories Ltd.	Pharmaceuticals	2.75
Indian Hotels Company Limited	Hotels/resorts	2.64
Persistent Systems Ltd.	Computers - software	2.38
Apollo Tyres Limited	Tyres & allied	2.16
Carborundum Universal Ltd.	Abrasives	2.05
Atul Ltd.	Chemicals - speciality	2.03
SKF India Ltd.	Bearings	1.99

## Motilal Oswal Midcap 30 Fund

Stock	Sector	% of Total Holdings
Tube Investments Of India Ltd.	Auto ancillaries	10.25
Max Financial Services Ltd.	Nbfc	9.66
Phoenix Mills Ltd.	Residential/commercial/sez project	7.17
CG Power and Industrial Solutions Ltd.	Power equipment	6.91
Crompton Greaves Consumer Electricals Ltd.	Home appliances	5.36
V.I.P. Industries Ltd	Plastic products - consumer	5.17
Au Small Finance Bank Ltd.	Banks	5.03
Gujarat Gas Ltd.	Gas transmission/marketing	4.95
Voltas Limited	Engineering, designing, construction	4.73
Cholamandalam Investment & Finance Co. Ltd.	Nbfc	4.45
Clean Science and Technology Ltd.	Chemicals - speciality	3.11
Navin Flourine International Ltd.	Chemicals - inorganic	2.76
Max Healthcare Institute Ltd.	Hospital	2.74
# Ashok Leyland Ltd.	Commercial vehicles	2.65
SBI Cards and Payment Services Ltd.	Nbfc	2.47

## Axis Small Cap Fund

Stock	Sector	% of Total Holdings
Galaxy Surfactants Ltd.	Chemicals - speciality	5.03
Brigade Enterprises Ltd.	Residential/commercial/sez project	4.59
Tata Elxsi Ltd.	Computers - software	4.59
J K Lakshmi Cement Ltd.	Cement	3.57
Narayana Hrudayalaya Ltd.	Hospital	3.51
CCL Products (India) Ltd.	Tea & coffee	3.36
Fine Organic Industries Ltd.	Chemicals - speciality	3.35
Chemplast Sanmar Ltd.	Chemicals - organic	2.93
Birlasoft Ltd.	Computers - software	2.86
Krishna Institute of Medical Sciences Ltd.	Hospital	2.53
Coforge Ltd.	Computers - software	2.50
Grindwell Norton Ltd.	Abrasives	2.40
PNC Infratech Ltd.	Construction civil	2.39
Can Fin Homes Ltd.	Housing finance	2.29
Orient Electric Ltd.	Home appliances	2.08

## Axis Long Term Equity Fund

Stock	Sector	% of Total Holdings
Bajaj Finance Ltd.	Nbfc	9.79
Avenue Supermarts Ltd.	Retailing	9.50
Info Edge (India) Ltd.	It enabled services – software	7.49
Tata Consultancy Services Ltd.	Computers - software	7.37
Divis Laboratories Ltd.	Pharmaceuticals	5.45
Housing Development Finance Corporation Ltd.	Housing finance	5.44
Kotak Mahindra Bank Ltd.	Banks	5.25
HDFC Bank Ltd.	Banks	4.82
Nestle India Ltd.	Consumer food	4.81
Pidilite Industries Ltd.	Chemicals - speciality	4.55
Bajaj Finserv Ltd	Nbfc	4.35
Torrent Power Ltd.	Power	3.90
Motherson Sumi Systems Ltd.	Auto ancillaries	3.09
Shree Cement Ltd.	Cement	2.80
Pi Industries Ltd.	Pesticides and agrochemicals	2.37

## UTI Long Term Equity (Tax Saving) Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	7.59
HDFC Bank Ltd.	Banks	7.25
Infosys Ltd.	Computers - software	6.84
Bharti Airtel Ltd.	Telecom - services	4.17
Axis Bank Ltd.	Banks	3.70
State Bank Of India	Banks	2.26
Larsen & Toubro Infotech Ltd.	Computers - software	2.21
Bajaj Finance Ltd.	Nbfc	2.09
Aditya Birla Fashion and Retail Ltd.	Retailing	2.09
ITC Limited	Cigarettes	1.91
Crompton Greaves Consumer Electricals Ltd.	Home appliances	1.79
Tech Mahindra Ltd.	Software -telecom	1.78
Carborundum Universal Ltd.	Abrasives	1.70
Cholamandalam Investment & Finance Co. Ltd.	Nbfc	1.67
Eicher Motors Ltd.	Commercial vehicles	1.55

## Invest Wisely, Save Tax

With less than 5 months to go in the current financial year, one of the key issues facing taxpayers is how to invest to save taxes. Many investors err by investing haphazardly towards the fag end of the financial year. More often than not, it compels them to compromise on their financial future. The most common tax-savings instruments that are favoured by investors under such circumstances are traditional insurance plans, five-year fixed deposits and Public Provident Fund (PPF). If you are one of those taxpayers who has not yet initiated this process, it's time to do so without any further delay. You must begin the process by asking yourself a few questions.

How much tax are you supposed to pay? How much tax can you save? How much investment are you supposed to make to save taxes? Once you have answers to these questions, the next step would be to select the right options out of those that are eligible under Section 80C and its various sub-sections. Before looking at the right way to select tax-saving investment options, let us understand more about the provision of Section 80C and its various sub-sections. Under these sections, a deduction of ₹ 1,50,000 can be claimed by investing in various options.

These include Employees Provident Fund, Public Provident Fund, Life Insurance Premium, Equity Linked Savings Scheme (ELSS), stamp duty paid on purchase of a house, repayment of principal portion of home loan, National Savings Certificate (NSC), five-year tax-saving fixed deposit, Senior Citizen Savings Scheme, retirement funds of mutual funds, payment of education fees of children and National Pension System (NPS). Besides, an additional ₹ 50,000 can be invested in NPS under section 80CCD (1B).

While each of these investment options has its merits and demerits, a carefully chosen mix can not only save taxes but maximize gains for you. You must consider amounts already committed to options such as Employees Provident

Fund, insurance premium or housing loan repayment before deciding how much to invest in other options such as PPF, ELSS and NSC etc. In certain cases, contribution to EPF and housing loan repayment may cover the entire rebate and hence no investment may have to be made for tax savings.

In such instances, you will have the flexibility to invest the surplus money as per your asset allocation in products without a mandatory lock-in period. Another important aspect is making tax-saving investments an integral part of your overall investment process. This not only allows you to choose the right asset class but also select options that have the potential to get you the best out of that asset class. For example, if you align your tax-saving investments with your long-term goals like retirement planning and children's education, options like ELSS and select retirement funds of mutual funds will become an automatic choice.

In fact, ELSS have the shortest lock-in period amongst all options eligible for tax-savings as well as the potential to provide the highest returns over the longer term. Last but not the least, you must commit to start investing for tax-savings at the start of next financial year. There are a number of advantages of following this approach. For example, you will be able to stagger the applicable lock-in period.

Besides, investing through SIP on a monthly basis in options like ELSS and retirement funds offered by mutual funds will allow you to tackle volatility as well as benefit from "averaging". Remember, keeping money aside every month through the year will help you avoid a situation wherein you may feel compelled to invest randomly at the end of the year.

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



Amol Patwari & Pallavi Mohadikar Patwari | Entrepreneurs

### Could an all-season fund help mitigate risk from market conditions?

The market goes through many cycles and with it, comes certain risks. **Aditya Birla Sun Life Balanced Advantage Fund** aims to mitigate risk by balancing your portfolio and through asset allocation.

#### Why invest?

- Participates in growing stocks and limits investments in low-yield stocks.
- Invests in both equity and debt asset classes, but seeks to maintain gross equity exposure of minimum 65% with the benefit of equity taxation.
- Conservative stock selection approach to keep a reasonable margin of safety at the time of investment.

#### Mutual Funds

Aditya Birla Sun Life Mutual Fund

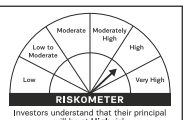
**ADITYA BIRLA CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

1800-270-7000

A joint venture with Sun Life

Scheme:	This product is suitable for investors who are seeking*:
<b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"> <li>• Capital appreciation and regular income in the long term</li> <li>• Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul> <p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>



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

# Performance Of Select Funds

Data as on November 26, 2021

## 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	13.40	35.77	20.20	16.63	14.50	11.39	16.10	13.58
ABSL Flexi Cap Fund	Aug-98	11.84	36.36	22.07	17.74	15.28	13.86	18.13	13.10
Axis Bluechip Fund	Jan-10	12.43	28.45	20.07	20.34	19.60	13.00	17.19	—
Axis Focused 25 Fund	Jun-12	15.03	33.61	22.88	21.30	19.95	15.44	—	—
Axis Growth Opportunities Fund	Oct-18	21.93	50.11	33.50	27.18	—	—	—	—
Canara Robeco Flexi Cap Fund	Sep-03	14.61	36.91	26.03	21.74	19.50	13.23	16.16	14.17
Canara Robeco Emerging Equities	Mar-05	17.11	41.42	29.50	22.45	19.67	16.91	23.19	16.72
HDFC Flexi Cap Fund	Jan-95	11.16	46.69	19.73	16.17	14.92	10.55	15.42	13.42
HDFC Top 100 Fund	Oct-96	10.16	36.39	15.93	13.85	13.63	9.77	14.28	12.83
HSBC Large Cap Equity Fund	Dec-02	9.89	27.97	17.39	16.83	14.91	10.97	13.48	10.27
HSBC Focused Equity Fund - Regular	Jul-20	15.36	36.06	—	—	—	—	—	—
ICICI Prudential Bluechip Fund	May-08	13.74	37.03	20.82	17.25	15.84	12.03	15.80	—
IDFC Core Equity Fund - Regular Plan	Aug-05	10.47	38.14	21.56	15.99	14.62	12.03	14.55	10.32
Invesco India Contra Fund	Apr-07	12.23	37.07	24.75	18.98	18.40	14.59	18.51	—
Kotak Bluechip Fund - Regular Plan	Dec-98	12.32	34.19	21.35	19.66	16.00	12.20	15.17	11.97
Kotak Equity Opportunities Fund	Sep-04	10.83	34.23	22.75	20.23	16.30	13.57	16.98	13.64
Kotak Flexicap Fund Regular Plan	Sep-09	8.96	29.23	17.31	16.25	15.33	12.95	17.50	—
Mirae Asset Emerging Bluechip Fund	Jul-10	14.04	45.53	30.08	25.23	21.79	20.19	25.07	—
Mirae Asset Focused Fund - Regular	May-19	19.64	46.38	29.46	—	—	—	—	—
Mirae Asset Large Cap Fund - Regular	Apr-08	13.10	33.53	19.67	17.65	17.23	13.93	18.29	—
Nippon India Large Cap Fund	Aug-07	14.43	42.67	17.75	14.51	15.24	11.24	16.39	—
Nippon India Multi Cap Fund	Mar-05	20.85	59.24	21.84	15.85	15.46	10.14	16.35	13.83
SBI Bluechip Fund	Feb-06	11.94	33.52	20.42	17.89	14.86	12.55	17.16	11.47
SBI Focused Equity Fund	Oct-04	27.31	52.51	28.85	25.88	20.80	16.75	19.81	15.45
UTI Flexi Cap Fund - Regular Plan	May-92	18.64	44.18	32.76	25.95	20.73	14.95	18.31	14.87

### Midcap & Smallcap

Axis Midcap Fund	Feb-11	19.32	46.68	32.59	26.64	23.01	16.45	21.97	—
DSP Midcap Fund - Regular Plan	Nov-06	8.33	31.42	25.75	20.57	16.24	15.04	19.20	15.35
HDFC Mid-Cap Opportunities Fund	Jun-07	11.97	46.25	29.69	19.89	15.61	14.42	19.98	—
Kotak Emerging Equity Fund Regular	Mar-07	16.04	53.07	33.59	25.32	18.89	17.14	21.62	—
L&T India Value Fund	Jan-10	13.66	43.91	24.88	17.75	14.80	14.09	19.71	—
Motilal Oswal Midcap 30 Fund	Feb-14	27.95	58.07	28.46	23.00	14.97	15.02	—	—
UTI Mid Cap Fund - Regular Plan	Apr-04	19.36	51.68	37.66	23.79	17.26	14.21	20.83	15.04

### Sectoral / Thematic Fund & Tax Saving

ICICI Prudential Banking and Financial	Aug-08	4.18	33.59	9.66	12.60	13.74	12.88	19.07	—
Nippon India Banking & Financial	May-03	7.66	39.68	9.05	10.73	12.80	10.63	15.56	15.86
ICICI Prudential Pharma Healthcare	Jul-18	1.80	25.55	40.56	26.91	—	—	—	—
Nippon India Pharma Fund	Jun-04	4.10	30.05	41.88	26.42	16.44	13.76	19.36	19.91
SBI Healthcare Opportunities Fund	Jul-99	0.31	23.43	37.84	23.41	10.29	9.98	17.85	13.19
Kotak Pioneer Fund - Regular Plan	Oct-19	19.16	50.22	36.81	—	—	—	—	—
Axis Long Term Equity Fund	Dec-09	14.78	33.57	23.19	21.17	18.93	14.72	20.42	—
IDFC Tax Advantage (ELSS) Fund	Dec-08	13.26	55.36	30.57	20.81	19.03	14.82	18.55	—
Kotak Tax Saver Regular Plan	Nov-05	14.10	40.08	23.85	20.72	16.75	13.51	16.44	11.62
Mirae Asset Tax Saver Fund - Regular	Dec-15	13.26	41.38	27.44	23.30	21.52	—	—	—

## ARBITRAGE FUNDS

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	0.98	2.13	4.09	4.19	4.82	5.21
IDFC Arbitrage Fund - Regular Plan	Dec-06	0.89	1.98	3.82	3.81	4.63	5.11
Kotak Equity Arbitrage Fund Regular	Sep-05	0.98	2.16	4.21	4.27	4.91	5.35

## 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	11.23	30.35	17.79	13.69	11.32	10.32	13.99	12.67
Canara Robeco Equity Hybrid	Feb-93	9.73	25.79	20.26	17.65	14.95	12.40	15.47	13.21
DSP Equity & Bond Fund	May-99	9.96	28.58	19.99	18.50	14.09	12.53	14.61	12.88
ICICI Prudential Equity & Debt	Nov-99	17.83	52.92	24.76	19.26	15.58	13.49	17.07	13.06
Kotak Equity Hybrid Fund	Nov-99	10.39	34.50	22.08	19.69	14.03	11.78	13.90	11.20
SBI Equity Hybrid Fund	Dec-95	11.48	28.97	17.76	17.17	14.23	12.47	16.63	12.27
DSP Dynamic Asset Allocation	Feb-14	4.36	11.04	10.88	10.58	8.82	—	—	—
ICICI Prudential Bal. Advantage	Dec-06	6.57	18.91	13.60	13.07	11.50	—	—	—
IDFC Bal. Advantage Fund	Oct-14	8.62	18.25	13.97	12.58	10.68	—	—	—
Kotak Bal. Advantage Fund	Aug-18	6.45	16.10	13.31	13.23	—	—	—	—
IDFC Equity Savings Fund	Jun-08	5.16	11.95	9.73	8.38	6.28	—	—	—
Kotak Equity Savings Fund	Oct-14	6.59	13.06	10.68	10.06	9.40	—	—	—

## 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	0.29	0.82	2.20	4.07	7.20	8.12	6.81
Invesco India Short Term Fund	Mar-07	0.28	0.47	1.50	2.66	5.96	7.38	6.10
Axis Corporate Debt Fund - Regular	Jul-17	0.29	0.81	1.88	3.71	7.54	7.41	—
HDFC Corporate Bond Fund	Jun-10	0.36	1.11	2.37	4.31	7.84	9.02	7.60
Kotak Corporate Bond Fund - Standard	Sep-07	0.21	0.97	2.30	3.96	6.76	7.96	7.41
Kotak Banking and PSU Debt Fund	Dec-98	0.22	1.31	2.59	4.06	7.18	8.73	7.43
SBI Banking and PSU Fund	Oct-09	0.35	0.64	1.84	2.77	6.48	7.87	7.28
ICICI Prudential Savings Fund	Sep-02	0.19	1.00	2.46	4.44	6.42	7.33	7.09
Kotak Savings Fund Regular Plan	Aug-04	0.27	0.71	1.62	3.17	4.59	5.81	6.19
L&T Ultra Short Term Fund	Apr-03	0.31	0.77	1.68	3.28	4.49	5.67	6.08

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

### Dividends declared by equity and equity-oriented funds during the month of November 2021

Scheme name	Date	Dividend declared in ₹ Per unit
ICICI Prudential Equity & Debt Fund	01-11-2021	0.16
UTI Mastershare Unit Scheme	01-11-2021	2.70
DSP Tax Saver Fund	15-11-2021	0.40
ICICI Prudential MidCap Fund	17-11-2021	2.50
ICICI Prudential Large & Mid Cap Fund	17-11-2021	2.00
ICICI Prudential Smallcap Fund	17-11-2021	2.50
Sundaram Equity Hybrid Fund	17-11-2021	0.16
PGIM India Hybrid Equity Fund	18-11-2021	0.13
Edelweiss Aggressive Hybrid Fund	22-11-2021	0.17
UTI Hybrid Equity Fund	22-11-2021	0.60
UTI Dividend Yield Fund	22-11-2021	0.70
L&T Large and Midcap Fund	23-11-2021	0.17
L&T Hybrid Equity Fund	23-11-2021	0.14
Aditya Birla Sun Life Flexi Cap Fund	25-11-2021	7.76
IDFC Infrastructure Fund	26-11-2021	1.01
L&T Tax Advantage Fund	26-11-2021	0.80
DSP Equity & Bond Fund	26-11-2021	0.20
Canara Robeco Equity Hybrid Fund	26-11-2021	0.82
Canara Robeco Equity Tax Saver	26-11-2021	1.80
Canara Robeco Emerging Equities	26-11-2021	5.65
Canara Robeco Bluechip Equity Fund	26-11-2021	2.00
Axis Equity Hybrid Fund	26-11-2021	0.10
L&T Focused Equity Fund	26-11-2021	0.50
LIC MF Equity Hybrid Fund - Plan A	30-11-2021	0.10

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.

# Top Holdings Of Select Funds

Portfolio Date: 31-10-2021

## Canara Robeco Bluechip Equity Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	8.01
Infosys Ltd.	Computers - software	7.84
HDFC Bank Ltd.	Banks	7.32
Reliance Industries Ltd.	Refineries/marketing	7.29
Housing Development Finance Corporation Ltd.	Housing finance	4.38
Larsen & Toubro Ltd.	Engineering, designing, construction	3.73
State Bank Of India	Banks	3.60
Axis Bank Ltd.	Banks	3.42
Bajaj Finance Ltd.	Nbfc	3.22
Tata Consultancy Services Ltd.	Computers - software	2.80
Tata Motors Ltd.	Passenger/utility vehicles	2.62
Ultratech Cement Ltd.	Cement	2.17
Hindustan Unilever Ltd.	Diversified	1.83
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.79
Avenue Supermarts Ltd.	Retailing	1.56

## Nippon India Large Cap Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Banks	7.02
State Bank Of India	Banks	6.54
ICICI Bank Ltd.	Banks	6.40
Bharti Airtel Ltd.	Telecom - services	6.08
HCL Technologies Limited	Computers - software	5.48
Reliance Industries Ltd.	Refineries/marketing	5.06
Housing Development Finance Corporation Ltd.	Housing finance	5.04
Larsen & Toubro Ltd.	Engineering, designing, construction	4.78
ITC Limited	Cigarettes	4.55
National Thermal Power Corporation Ltd.	Power	3.53
Axis Bank Ltd.	Banks	3.49
SBI Cards and Payment Services Ltd.	Nbfc	3.08
Infosys Ltd.	Computers - software	2.81
Indian Hotels Company Limited	Hotels/resorts	2.62
Chalet Hotels Ltd.	Hotels/resorts	1.83

## Kotak Multicap Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	3.22
ITC Limited	Cigarettes	3.03
Emami Ltd.	Personal care	3.01
Maruti Suzuki India Ltd.	Passenger/utility vehicles	2.92
Bharti Airtel Ltd.	Telecom - services	2.81
State Bank Of India	Banks	2.75
Persistent Systems Ltd.	Computers - software	2.41
Century Plyboards India Ltd.	Plywood boards	2.37
Firstsource Solutions Ltd.	It enabled services – software	2.32
Indian Bank	Banks	2.19
Federal Bank Ltd.	Banks	2.08
United Breweries Ltd.	Brew/distilleries	2.07
City Union Bank Ltd.	Banks	1.98
United Spirits Ltd.	Brew/distilleries	1.92
Greenply Industries Ltd.	Plywood boards	1.91

## Kotak Focused Equity Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	9.73
Infosys Ltd.	Computers - software	7.22
HDFC Bank Ltd.	Banks	6.69
Reliance Industries Ltd.	Refineries/marketing	6.68
State Bank Of India	Banks	6.25
Larsen & Toubro Ltd.	Engineering, designing, construction	4.36
Tata Consultancy Services Ltd.	Computers - software	3.69
Bharti Airtel Ltd.	Telecom - services	3.52
SRF Ltd.	Chemicals - speciality	3.44
Supreme Industries Ltd.	Plastic products	3.36
Alkem Laboratories Ltd.	Hospital	3.17
Mahindra & Mahindra Ltd.	Passenger/utility vehicles	3.05
Bajaj Finance Ltd.	Nbfc	3.03
Shree Cement Ltd.	Cement	2.98
The Ramco Cements Ltd.	Cement	2.87

## Mirae Asset Emerging Bluechip

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	6.17
HDFC Bank Ltd.	Banks	5.78
Infosys Ltd.	Computers - software	4.58
Axis Bank Ltd.	Banks	4.51
State Bank Of India	Banks	3.81
Mphasis Ltd.	Computers - software	2.87
Voltas Limited	Engineering, designing, construction	2.82
J.K. Cement Ltd.	Cement	2.71
Tata Consultancy Services Ltd.	Computers - software	2.38
Gujarat State Petronet Ltd.	Gas transmission/marketing	2.31
Max Financial Services Ltd.	Nbfc	2.24
Reliance Industries Ltd. - Partly Paid	Refineries/marketing	2.23
Maruti Suzuki India Ltd.	Passenger/utility vehicles	2.21
Tata Steel Ltd.	Steel	2.13
SKF India Ltd.	Bearings	2.05

## Kotak India EQ Contra Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	8.61
HDFC Bank Ltd.	Banks	6.62
Reliance Industries Ltd.	Refineries/marketing	6.43
Infosys Ltd.	Computers - software	6.14
State Bank Of India	Banks	4.61
Larsen & Toubro Ltd.	Engineering, designing, construction	3.65
Ultratech Cement Ltd.	Cement	3.33
Bharti Airtel Ltd.	Telecom - services	2.90
Tata Consultancy Services Ltd.	Computers - software	2.89
Axis Bank Ltd.	Banks	2.81
Supreme Industries Ltd.	Plastic products	2.34
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	2.13
Mahindra & Mahindra Ltd.	Passenger/utility vehicles	2.06
SRF Ltd.	Chemicals - speciality	1.95
Persistent Systems Ltd.	Computers - software	1.91

## Avoid Surprises In Your Investment Process

Investing money judiciously is the key to achieving your investment goals. It is equally important to imbibe certain traits that can not only help you in starting the process right but also in ensuring that it remains on track through your defined time horizon. However, despite investing money judiciously, you may still have to face a number of challenges during your defined time horizon. The level of investment success that you may achieve overtime will depend upon how you manage to either avoid these surprises or tackle them judiciously. Here's what you need to do:

### Create a roadmap

You must create a roadmap at the start of your investment process. It is quite common to see investors investing randomly in different asset classes and exiting from them depending on how these asset classes behave at certain points. Remember, a haphazard approach like this can not only make you miss out on opportunities in the market but also expose you to unwarranted risks. Therefore, it is always advisable to look at bigger picture and establish your goals to be achieved over short, medium and long-term horizon. A goal-based investment process will encourage you to follow budgeting, give risk management its due and follow an asset allocation model.

### Stay committed to time horizon

Once it is ascertained how much time you have to achieve each of your goals, you must remain committed to it. This will help you in keeping focus on your goals without worrying too much about the impact of intermittent volatility on the portfolio in the short term. Besides, if you continue your investment process un-interruptedly during market uncertainties, you benefit from averaging.

### Keep learning

Today, a lot of information is available on various investment options and strategies to invest in them through different mediums. However, the key is to make efforts to absorb this knowledge and use it in your investment process. If you find it overwhelming to analyse this information, take help of an advisor. Once you start working with an advisor, listen to him/her carefully as that can go a long way in allowing you to tackle the complexities of investment world. The unwillingness to listen and allowing behavioural biases to impact your investment decisions can make it difficult for you to adapt to the ever-changing investment and economic environment.

### Be open to realignment

Your investment process, as well as options, must provide the flexibility required to realign the portfolio in line with your changing circumstances as well as economic and political environment. Besides, you may have to contend with volatility and non-performance of some of the investments in your portfolio. Therefore, investing in mutual funds can be a much better option than investing in traditional options that do not allow you the required flexibility. However, don't get tempted to make frequent changes just because you have the flexibility to do so. Another important aspect is resisting the temptation of discussing your portfolio with all and sundry as conflicting views on your portfolio composition can make you lose your focus and compel you to make investment decisions that may compromise your financial future.

### Avoid emotional investing

You must avoid getting emotionally attached to your investments as that would make it difficult for you to make changes, when required. While tracking the portfolio plays a significant role in keeping investments on track to achieve your investment goals, it is equally important to be open to make changes in the portfolio in case some of the investments under-perform their peer group and benchmarks for prolonged periods. However, it should be done only by after giving sufficient time to fund managers to perform and prove their worth over different market cycles.

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

## 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 by sending us a mail on [information@wiseinvest.co.in](mailto:information@wiseinvest.co.in). You can also write to us at our Corporate Office address mentioned below.

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