

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.

Dear Investor,

The stock market turned volatile in the month of October 2021. While secondary markets have retreated from record highs, primary markets have been on a roll. The IPO market has set a new record with 42 IPOs raising over ₹ 72,300 crore in any calendar year. Considering a long list of issues in the pipeline, the IPO market could surpass the ₹ 1 lakh crore mark. However, the undertone remains cautious in the secondary market as investors await outcome of the US Fed's policy meeting. The central bank is expected to announce the start of the withdrawal of \$10 billion in monthly bond purchases as inflationary pressures mount.



The corporate India has managed to deliver strong earnings growth in 2QFY22 which reaffirms the revival of earnings cycle. Around 75% of the NSE 200 companies that have declared results so far have registered sales, EBITDA and PAT growth of 33%, 22% and 32%, respectively. Considering that companies have managed to deliver these numbers despite cost pressures is commendable.

According to an analysis by ICICI securities, India Inc's net profit stood at ₹ 8.4 trillion or 4% of GDP for the trailing 12-month period ending September. This is the highest since FY 2011-12 when it was at 4.5%. In fact, the ratio saw a remarkable turnaround since FY 20, when India Inc's profit contribution to the country's GDP plunged to 1.6%- the lowest since 1999-00.

The economic recovery, increased compliance and upward trend in returns filed aided GST collections in the month of October. The gross GST revenue collections crossed ₹ 1.30 lakh crore, 2nd highest since GST implementation. The collections were 24% higher on year and 36% more compared with two years earlier. This was the fourth straight month when GST collections crossed ₹ 1 lakh crore mark.

Manufacturing activities too gained momentum during October as companies scaled up production in anticipation of improvement in demand. The IHS PMI rose to 55.9 from 53.7 in September. India's merchandise exports increased for the eleventh consecutive month in October, growing 42.33% on year to \$35.47 billion.

While the volatility may continue for some time, the long-term prospects of the stock market remain intact. For equity investors, the key would be to keep focus on their investment goals and stay committed to their time horizon.

Warm regards,

Hemant Rustagi

Hemant Rustagi
Editor

Address to be affixed here

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The Stock Market Performance During October 2021.

Indices	1st October 2021	29th October 2021	Change in (%)
Sensex	58,765.58	59,306.93	0.92
MIDCAP	25,224.20	25,277.72	0.21
SMLCAP	28,215.62	27,982.80	-0.83
BSE-100	17,805.09	17,921.27	0.65
BSE-200	7,590.52	7,638.90	0.64
BSE-500	23,873.27	23,990.09	0.49

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.



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

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.

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

www.kotakmf.com

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Top Holdings Of Select Funds

Portfolio Date: 30-9-2021

Aditya Birla Sun Life Flexi Cap

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	8.83
Infosys Ltd.	Computers - software	7.76
HDFC Bank Ltd.	Banks	6.80
Bharti Airtel Ltd.	Telecom - services	5.26
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	5.17
HCL Technologies Limited	Computers - software	4.32
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.02
Bajaj Finance Ltd.	Nbfc	2.83
Kotak Mahindra Bank Ltd.	Banks	2.26
United Spirits Ltd.	Brew/distilleries	2.19
Tata Steel Ltd.	Steel	2.18
ICICI Lombard General Insurance Co Ltd.	Insurance	2.02
Aarti Industries Ltd.	Chemicals - speciality	1.97
Atul Ltd.	Chemicals - speciality	1.89
Bharat Forge Ltd.	Castings/forgings	1.82

Canara Robeco Emerging Equities Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Banks	5.31
ICICI Bank Ltd.	Banks	4.65
Infosys Ltd.	Computers - software	4.03
Reliance Industries Ltd.	Refineries/marketing	3.70
Bajaj Finance Ltd.	Nbfc	3.37
Axis Bank Ltd.	Banks	3.25
State Bank Of India	Banks	2.75
Minda Industries Ltd.	Auto ancillaries	2.36
Max Healthcare Institute Ltd.	Hospital	2.36
Avenue Supermarts Ltd.	Retailing	2.11
Voltas Limited	Engineering, designing, construction	2.04
Polycab India Limited	Cables - electricals	2.01
Tata Consultancy Services Ltd.	Computers - software	1.93
Atul Ltd.	Chemicals - speciality	1.89
Gland Pharma Ltd.	Pharmaceuticals	1.79

Axis Focused 25 Fund

Stock	Sector	% of Total Holdings
Bajaj Finance Ltd.	Nbfc	10.07
Avenue Supermarts Ltd.	Retailing	8.53
Tata Consultancy Services Ltd.	Computers - software	8.21
Info Edge (India) Ltd.	It enabled services – software	7.96
Pidilite Industries Ltd.	Chemicals - speciality	5.96
Divis Laboratories Ltd.	Pharmaceuticals	5.50
Kotak Mahindra Bank Ltd.	Banks	5.14
Housing Development Finance Corporation Ltd.	Housing finance	5.11
HDFC Bank Ltd.	Banks	4.03
Reliance Industries Ltd.	Refineries/marketing	3.72
Bajaj Finserv Ltd	Nbfc	3.36
Supreme Industries Ltd.	Plastic products	3.28
Shree Cement Ltd.	Cement	3.10
Wipro Ltd.	Computers - software	2.86
Motherson Sumi Systems Ltd.	Auto ancillaries	2.65

IDFC Tax Advantage Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	7.34
Infosys Ltd.	Computers - software	6.70
State Bank Of India	Banks	4.74
HDFC Bank Ltd.	Banks	4.41
Reliance Industries Ltd.	Refineries/marketing	4.03
Deepak Nitrite Ltd.	Chemicals - speciality	3.81
Bharti Airtel Ltd.	Telecom - services	3.00
Tata Motors Ltd.	Passenger/utility vehicles	2.91
HCL Technologies Limited	Computers - software	2.60
KEC International Ltd.	Engineering, designing, construction	2.19
Mastek Ltd.	Computers - software	2.18
Greenpanel Industries Ltd.	Plywood boards	2.16
NCC Ltd.	Engineering, designing, construction	2.16
Axis Bank Ltd.	Banks	2.12
United Spirits Ltd.	Brew/distilleries	2.11

Axis Growth Opportunities Fund

Stock	Sector	% of Total Holdings
Tata Elxsi Ltd.	Computers - software	7.53
Pi Industries Ltd.	Pesticides and agrochemicals	6.62
Bajaj Finance Ltd.	Nbfc	6.32
Coforge Ltd.	Computers - software	5.61
Astral Ltd.	Plastic products	5.18
Sundaram Finance Limited	Nbfc	5.16
Torrent Power Ltd.	Power	4.90
Info Edge (India) Ltd.	It enabled services – software	3.74
TTK Prestige Ltd.	Houseware	2.79
Supreme Industries Ltd.	Plastic products	2.05
Clean Science and Technology Ltd.	Chemicals - speciality	1.86
Indian Railway Catering and Tourism Corporation Ltd.	Diversified services	1.77
Vijaya Diagnostic Centre Ltd.	Healthcare service providers	1.64
Gland Pharma Ltd.	Pharmaceuticals	1.57
Microsoft Corp	Foreign equity	1.54

Kotak Bluechip Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Banks	7.86
Reliance Industries Ltd.	Refineries/marketing	7.38
ICICI Bank Ltd.	Banks	7.12
Infosys Ltd.	Computers - software	6.86
Tata Consultancy Services Ltd.	Computers - software	4.51
Housing Development Finance Corporation Ltd.	Housing finance	3.37
Larsen & Toubro Ltd.	Engineering, designing, construction	3.31
Kotak Mahindra Bank Ltd.	Banks	3.30
Hindustan Unilever Ltd.	Diversified	3.23
Axis Bank Ltd.	Banks	3.15
Persistent Systems Ltd.	Computers - software	2.78
Maruti Suzuki India Ltd.	Passenger/utility vehicles	2.58
Bharti Airtel Ltd.	Telecom - services	2.47
Bajaj Finance Ltd.	Nbfc	2.18
ITC Limited	Cigarettes	1.69

Top Holdings Of Select Funds

Portfolio Date: 30-9-2021

Kotak Emerging Equity Fund

Stock	Sector	% of Total Holdings
Supreme Industries Ltd.	Plastic products	5.40
Persistent Systems Ltd.	Computers - software	4.09
Schaeffler India Ltd.	Bearings	3.66
Coromandel International Ltd.	Fertilisers-phosphatic	3.11
Oberoi Realty Ltd.	Residential/commercial/sez project	3.01
Pi Industries Ltd.	Pesticides and agrochemicals	2.66
SKF India Ltd.	Bearings	2.64
The Ramco Cements Ltd.	Cement	2.61
Thermax Ltd.	Industrial equipment	2.58
J.K. Cement Ltd.	Cement	2.51
Atul Ltd.	Chemicals - speciality	2.44
Cummins India Ltd.	Diesel engines	2.44
Solar Industries India Ltd.	Explosives	2.39
Bharat Electronics Ltd.	Industrial electronics	2.33
Sheela Foam Ltd.	Houseware	2.30

Kotak Pioneer Fund

Stock	Sector	% of Total Holdings
HDFC Bank Ltd.	Banks	6.18
Reliance Industries Ltd.	Refineries/marketing	6.04
Maruti Suzuki India Ltd.	Passenger/utility vehicles	5.43
Persistent Systems Ltd.	Computers - software	4.85
Titan Company Ltd.	Gems, jewellery and watches	3.81
Bajaj Finance Ltd.	Nbfc	3.24
SBI Cards and Payment Services Ltd.	Nbfc	2.40
Bharat Forge Ltd.	Castings/forgings	2.18
Solar Industries India Ltd.	Explosives	2.15
Container Corporation Of India Ltd.	Logistics solution provider	2.11
Mahindra & Mahindra Ltd.	Passenger/utility vehicles	1.98
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.87
Sona BLW Precision Forgings Ltd.	Auto ancillaries	1.86
Cadila Healthcare Ltd.	Pharmaceuticals	1.83
Motherson Sumi Systems Ltd.	Auto ancillaries	1.80

Kotak Equity Opportunites Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	5.99
State Bank Of India	Banks	5.06
Infosys Ltd.	Computers - software	4.60
SRF Ltd.	Chemicals - speciality	4.22
Larsen & Toubro Ltd.	Engineering, designing, construction	4.03
Bajaj Finance Ltd.	Nbfc	3.82
Tata Consultancy Services Ltd.	Computers - software	3.30
Reliance Industries Ltd.	Refineries/marketing	2.98
HDFC Bank Ltd.	Banks	2.98
Jindal Steel & Power Ltd.	Steel	2.52
Coromandel International Ltd.	Fertilisers-phosphatic	2.43
Bharat Electronics Ltd.	Industrial electronics	2.40
Housing Development Finance Corporation Ltd.	Housing finance	2.40
Gujarat State Petronet Ltd.	Gas transmission/marketing	2.32
Linde India Ltd.	Industrial gas	2.27

Kota Small Cap Fund

Stock	Sector	% of Total Holdings
Century Plyboards India Ltd.	Plywood boards	5.16
Carborundum Universal Ltd.	Abrasives	4.58
Sheela Foam Ltd.	Houseware	3.58
Galaxy Surfactants Ltd.	Chemicals - speciality	3.55
Persistent Systems Ltd.	Computers - software	3.37
Ratnamani Metals & Tubes Ltd.	Steel products	3.07
Blue Star Ltd.	Air conditioner	3.02
Somany Ceramics Ltd.	Sanitary ware	2.91
Supreme Industries Ltd.	Plastic products	2.73
Amber Enterprises India Ltd.	Air conditioner	2.58
Nilkamal Ltd.	Plastic products	2.48
Lux Industries Ltd.	Fabrics and garments	2.47
V-Guard Industries Ltd.	Industrial electronics	2.46
Cyient Ltd.	It enabled services – software	2.42
Laxmi Organic Industries Ltd.	Chemicals - speciality	2.13



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*:	RISKOMETER
Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"> • Capital appreciation and regular income in the long term • Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) <p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>	<p>Investors understand that their principal will be at High risk</p>

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

Performance Of Select Funds

Data as on October 29, 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	23.42	57.07	23.31	18.68	13.56	12.45	15.33	14.22
ABSL Flexi Cap Fund	Aug-98	22.07	59.68	26.30	20.42	14.50	14.82	17.35	13.89
Axis Bluechip Fund	Jan-10	21.88	47.70	22.45	23.33	18.34	14.21	16.42	—
Axis Focused 25 Fund	Jun-12	24.26	55.81	24.68	23.44	18.51	16.78	—	—
Axis Growth Opportunities Fund	Oct-18	26.89	68.00	33.46	28.00	—	—	—	—
Canara Robeco Flexi Cap Fund	Sep-03	24.29	54.89	28.39	23.92	18.05	14.22	15.61	14.92
Canara Robeco Emerging Equities	Mar-05	25.79	61.44	31.61	24.22	17.73	18.29	22.46	17.37
HDFC Flexi Cap Fund	Jan-95	25.11	74.67	22.30	17.70	14.26	11.61	14.58	14.00
HDFC Top 100 Fund	Oct-96	22.08	60.95	18.49	15.59	13.33	10.79	13.44	13.44
HSBC Large Cap Equity Fund	Dec-02	20.62	47.83	21.08	19.33	14.17	11.99	12.88	11.11
HSBC Focused Equity Fund - Regular	Jul-20	24.25	56.76	—	—	—	—	—	—
ICICI Prudential Bluechip Fund	May-08	22.65	57.40	23.28	18.87	15.34	12.82	15.13	—
IDFC Core Equity Fund - Regular Plan	Aug-05	22.29	58.68	24.87	18.26	14.01	13.34	13.90	11.05
Invesco India Contra Fund	Apr-07	23.29	56.33	27.07	20.42	17.15	15.65	17.62	—
Kotak Bluechip Fund - Regular Plan	Dec-98	21.96	53.18	24.49	22.09	15.29	13.23	14.54	12.68
Kotak Equity Opportunities Fund	Sep-04	18.46	52.82	25.77	22.24	15.36	14.63	16.31	14.22
Kotak Flexicap Fund Regular Plan	Sep-09	18.60	49.74	20.58	19.04	14.68	14.31	17.03	—
Mirae Asset Emerging Bluechip Fund	Jul-10	23.83	65.59	32.73	27.30	20.29	21.13	24.57	—
Mirae Asset Focused Fund - Regular	May-19	28.03	64.05	31.42	—	—	—	—	—
Mirae Asset Large Cap Fund - Regular	Apr-08	22.39	51.95	22.49	19.99	16.33	14.92	17.59	—
Nippon India Large Cap Fund	Aug-07	25.28	66.63	20.05	16.36	14.40	12.25	15.40	—
Nippon India Multi Cap Fund	Mar-05	28.73	81.51	22.57	17.94	13.98	11.11	15.31	14.14
SBI Bluechip Fund	Feb-06	20.94	56.54	22.52	20.35	13.81	13.43	16.50	11.98
SBI Focused Equity Fund	Oct-04	28.84	67.18	28.38	25.60	18.26	16.85	18.71	15.70
UTI Flexi Cap Fund - Regular Plan	May-92	25.58	63.54	34.24	27.21	19.28	15.57	17.48	15.27

Midcap & Smallcap

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
Axis Midcap Fund	Feb-11	26.68	63.28	32.88	27.55	20.73	17.39	21.44	—
DSP Midcap Fund - Regular Plan	Nov-06	19.95	50.67	28.47	22.91	15.02	16.53	18.50	—
HDFC Mid-Cap Opportunities Fund	Jun-07	21.83	67.52	31.60	21.18	14.55	15.71	19.51	—
Kotak Emerging Equity Fund Regular	Mar-07	22.80	71.17	34.55	26.73	16.90	18.11	20.79	—
L&T India Value Fund	Jan-10	26.58	65.66	28.25	19.99	14.29	15.66	18.99	—
Motilal Oswal Midcap 30 Fund	Feb-14	32.83	71.65	28.08	22.84	12.57	15.61	—	—
UTI Mid Cap Fund - Regular Plan	Apr-04	26.72	68.44	37.27	24.87	14.79	14.81	19.75	15.67

Sectoral / Thematic Fund & Tax Saving

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ICICI Prudential Banking and Financial	Aug-08	23.33	71.06	15.60	16.31	13.45	14.77	18.23	—
Nippon India Banking & Financial	May-03	26.93	79.49	16.54	14.49	12.74	12.26	14.94	16.75
ICICI Prudential Pharma Healthcare	Jul-18	7.86	29.92	42.62	25.65	—	—	—	—
Nippon India Pharma Fund	Jun-04	8.18	34.85	42.02	24.32	15.14	13.72	18.37	19.86
SBI Healthcare Opportunities Fund	Jul-99	4.13	27.09	38.24	21.87	9.16	10.29	17.34	13.13
Kotak Pioneer Fund - Regular Plan	Oct-19	21.55	67.00	—	—	—	—	—	—
Axis Long Term Equity Fund	Dec-09	22.97	55.64	23.66	23.42	17.42	15.73	19.56	—
IDFC Tax Advantage (ELSS) Fund	Dec-08	25.35	80.19	33.90	23.09	17.91	16.16	17.66	—
Kotak Tax Saver Regular Plan	Nov-05	19.34	53.54	25.00	21.78	15.05	14.30	15.29	12.12
Mirae Asset Tax Saver Fund - Regular	Dec-15	22.95	61.35	30.28	25.41	20.31	—	—	—

ARBITRAGE FUNDS

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	0.78	1.98	3.72	4.08	4.75	5.27
IDFC Arbitrage Fund - Regular Plan	Dec-06	0.74	1.83	3.46	3.72	4.61	5.16
Kotak Equity Arbitrage Fund Regular	Sep-05	0.82	2.00	3.85	4.19	4.87	5.40

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	17.73	46.70	19.49	15.10	10.80	11.25	13.58	13.14
Canara Robeco Equity Hybrid	Feb-93	16.73	39.01	22.16	19.38	14.13	13.29	15.05	13.47
DSP Equity & Bond Fund	May-99	17.11	44.10	21.25	20.33	13.24	13.40	14.08	13.32
ICICI Prudential Equity & Debt	Nov-99	25.96	73.35	26.31	20.06	15.29	14.05	16.70	13.43
Kotak Equity Hybrid Fund	Nov-99	16.21	47.13	23.30	21.11	13.26	12.24	13.31	11.45
SBI Equity Hybrid Fund	Dec-95	17.17	44.02	19.62	18.68	13.54	13.16	15.90	12.86
DSP Dynamic Asset Allocation	Feb-14	7.04	17.39	11.45	11.25	8.50	—	—	—
ICICI Prudential Bal. Advantage	Dec-06	10.36	27.86	14.50	14.06	11.05	—	—	—
IDFC Bal. Advantage Fund	Oct-14	10.79	21.77	14.43	13.10	10.20	—	—	—
Kotak Bal. Advantage Fund	Aug-18	9.33	21.73	14.13	14.01	—	—	—	—
IDFC Equity Savings Fund	Jun-08	6.68	15.06	9.99	8.51	6.57	—	—	—
Kotak Equity Savings Fund	Oct-14	9.17	18.14	11.41	10.60	9.27	—	—	—

DEBT

Debt Oriented & Ultra Short Term Debt Fund

Funds	Launch	1 Mth*	3 Mth*	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**
Aditya Birla Sun Life Short Term Fund	May-03	0.08	1.04	2.32	4.49	7.37	8.28	7.25
Invesco India Short Term Fund	Mar-07	0.01	0.56	1.55	3.17	6.07	7.55	6.52
Axis Corporate Debt Fund - Regular	Jul-17	0.03	0.93	2.00	4.19	7.72	7.57	—
HDFC Corporate Bond Fund	Jun-10	0.08	1.27	2.58	4.72	7.99	9.22	7.92
Kotak Corporate Bond Fund - Standard	Sep-07	0.18	1.28	2.52	4.55	6.92	8.12	7.66
Kotak Banking and PSU Debt Fund	Dec-98	0.18	1.49	2.96	4.56	7.49	9.05	7.79
SBI Banking and PSU Fund	Oct-09	0.02	0.70	1.82	3.36	6.72	8.07	7.43
ICICI Prudential Savings Fund	Sep-02	0.17	1.24	2.66	4.91	6.58	7.48	7.31
Kotak Savings Fund Regular Plan	Aug-04	0.20	0.71	1.56	3.24	4.70	5.96	6.31
L&T Ultra Short Term Fund	Apr-03	0.21	0.74	1.58	3.28	4.55	5.80	6.23

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

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

Scheme name	Date	Dividend declared in ₹ Per unit
ICICI Prudential Equity & Debt Fund	04-10-2021	0.16
Sundaram Bluechip Fund	08-10-2021	0.52
PGIM India Large Cap Fund	14-10-2021	0.39
PGIM India Hybrid Equity Fund	14-10-2021	0.13
Sundaram Equity Hybrid Fund	18-10-2021	0.16
LIC MF Equity Hybrid Fund	19-10-2021	0.10
L&T Large and Midcap Fund	22-10-2021	0.16
L&T Hybrid Equity Fund	22-10-2021	0.13
L&T Emerging Businesses Fund	22-10-2021	1.50
Aditya Birla Sun Life MNC Fund	25-10-2021	10.20
Aditya Birla Sun Life Frontline Equity Fund	25-10-2021	2.03
Edelweiss Aggressive Hybrid Fund	25-10-2021	0.17
ICICI Prudential Equity & Debt Fund	26-10-2021	0.80
ICICI Prudential Bharat Consumption Fund	26-10-2021	1.28
BNP Paribas Multi Cap Fund	28-10-2021	0.07
BNP Paribas Substantial Equity Hybrid Fund	28-10-2021	0.07
DSP Equity & Bond Fund	28-10-2021	0.20

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: 30-9-2021

Kotak Tax Saver Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	7.63
Infosys Ltd.	Computers - software	5.84
State Bank Of India	Banks	5.23
SRF Ltd.	Chemicals - speciality	4.67
Larsen & Toubro Ltd.	Engineering, designing, construction	4.27
HDFC Bank Ltd.	Banks	3.82
Tata Consultancy Services Ltd.	Computers - software	3.70
Reliance Industries Ltd.	Refineries/marketing	3.29
Bajaj Finance Ltd.	Nbfc	3.17
Linde India Ltd.	Industrial gas	2.55
Axis Bank Ltd.	Banks	2.42
Gujarat Gas Ltd.	Gas transmission/marketing	2.36
Jindal Steel & Power Ltd.	Steel	2.29
Ultratech Cement Ltd.	Cement	2.26
Cipla Ltd.	Pharmaceuticals	2.14

SBI Focused Equity Fund

Stock	Sector	% of Total Holdings
Bharti Airtel Ltd.	Telecom - services	6.76
Muthoot Finance Pvt. Ltd.	Nbfc	6.41
Kotak Mahindra Bank Ltd.	Banks	5.61
HDFC Bank Ltd.	Banks	5.48
Netflix	Foreign equity	5.13
Hatsun Agro Products Ltd.	Consumer food	5.03
Alphabet Inc	Foreign equity	4.90
Divis Laboratories Ltd.	Pharmaceuticals	4.71
Procter & Gamble Hygiene & Health Care Ltd.	Personal care	4.65
Max Healthcare Institute Ltd.	Hospital	4.32
Avenue Supermarts Ltd.	Retailing	3.73
ABB India Ltd.	Power equipment	3.60
Solar Industries India Ltd.	Explosives	3.50
Bajaj Finance Ltd.	Nbfc	3.39
NHPC Ltd.	Power	3.13

Motilal Oswal Large and Midcap Fund

Stock	Sector	% of Total Holdings
ICICI Bank Ltd.	Banks	6.34
Cholamandalam Investment & Finance Co. Ltd.	Nbfc	5.90
State Bank Of India	Banks	5.18
Larsen & Toubro Ltd.	Engineering, designing, construction	4.68
Gujarat Gas Ltd.	Gas transmission/marketing	4.55
Birla Corporation Ltd.	Cement	4.48
Jubilant Foodworks Ltd.	Consumer food	3.97
Max Healthcare Institute Ltd.	Hospital	3.90
Crompton Greaves Consumer Electricals Ltd.	Home appliances	3.78
Phoenix Mills Ltd.	Residential/commercial/sez project	3.63
Axis Bank Ltd.	Banks	3.57
Zomato Ltd.	E-retail/ e-commerce	3.53
Torrent Pharmaceuticals Ltd.	Pharmaceuticals	3.51
J.b. Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	3.50
Bharti Airtel Ltd.	Telecom - services	3.32

UTI Flexi Cap Fund

Stock	Sector	% of Total Holdings
Bajaj Finance Ltd.	Nbfc	6.28
HDFC Bank Ltd.	Banks	5.87
Larsen & Toubro Infotech Ltd.	Computers - software	5.10
Kotak Mahindra Bank Ltd.	Banks	4.58
Housing Development Finance Corporation Ltd.	Housing finance	3.96
Infosys Ltd.	Computers - software	3.82
Astral Ltd.	Plastic products	3.23
Mindtree Ltd.	Computers - software	3.03
Coforge Ltd.	Computers - software	2.97
Avenue Supermarts Ltd.	Retailing	2.91
Info Edge (India) Ltd.	It enabled services – software	2.84
Au Small Finance Bank Ltd.	Banks	2.17
Motherson Sumi Systems Ltd.	Auto ancillaries	2.04
Maruti Suzuki India Ltd.	Passenger/utility vehicles	1.90
Shree Cement Ltd.	Cement	1.86

Parag Parikh Flexi Cap Fund

Stock	Sector	% of Total Holdings
Bajaj Holdings & Investment Ltd.	Nbfc	8.65
ITC Limited	Cigarettes	8.40
Alphabet Inc	Foreign equity	8.24
Amazon.com	Foreign equity	6.69
Microsoft Corp	Foreign equity	6.60
Facebook	Foreign equity	6.14
Indian Energy Exchange Ltd.	Capital markets	5.92
HCL Technologies Limited	Computers - software	5.28
Hero Motocorp Ltd.	Motor cycles/scooters	4.94
Central Depository Services (India) Ltd.	Capital markets	3.85
ICICI Bank Ltd.	Banks	3.43
Axis Bank Ltd.	Banks	3.37
Persistent Systems Ltd.	Computers - software	3.36
Mphasis Ltd.	Computers - software	3.04
Power Grid Corporation of India Ltd.	Power- transmission	3.02

UTI Mid Cap Fund

Stock	Sector	% of Total Holdings
SRF Ltd.	Chemicals - speciality	4.20
Mphasis Ltd.	Computers - software	3.63
Pi Industries Ltd.	Pesticides and agrochemicals	3.27
Jubilant Foodworks Ltd.	Consumer food	3.13
Cholamandalam Investment & Finance Co. Ltd.	Nbfc	3.13
Tube Investments Of India Ltd.	Auto ancillaries	2.65
L&T Technology Services Ltd.	It enabled services – software	2.51
Crompton Greaves Consumer Electricals Ltd.	Home appliances	2.19
Astral Ltd.	Plastic products	2.13
Federal Bank Ltd.	Banks	1.98
Bharat Forge Ltd.	Castings/forgings	1.98
Shriram Transport Finance Co. Ltd.	Nbfc	1.95
Gujarat Gas Ltd.	Gas transmission/marketing	1.93
Voltas Limited	Engineering, designing, construction	1.73
Max Financial Services Ltd.	Nbfc	1.70

Wealth Creation Requires Patience And Perseverance

The key requirements for creating wealth are to be a disciplined investor and follow a clearly defined investment strategy. Your investment strategy depends on your investment objectives, time horizon, your financial situation and attitude towards risk. Here is what can help you create wealth through your investment portfolio.

Design your portfolio in line with your goals

Many investors aspire to earn healthy returns over time. However, many investors are often reluctant in even taking normal risks associated with investments that have the potential to provide higher returns over the longer term. Simply put, their actions often belie their aspirations.

While taking some risk in line with your investment goals is essential, taking too much risk may turn your dreams into your worst nightmares. This is where an asset allocation strategy has a role to play. It helps because if one asset class is losing money, the other asset class may be earning for you.

On the other hand, if a substantial part of your portfolio consists of securities belonging to a risky asset class like equity, the end result can deviate substantially from your expectations over the short to medium term. Considering that asset allocation is the most important factor in determining the kind of returns you can get from your investments over time, it must be the mainstay of your investment strategy.

Start investing early

One of the benefits of investing over the long term is the power of compounding. However, many investors fail to benefit from this powerful concept as they begin investing without a clear time horizon. Besides, long-term goals like children's education and marriage as well as planning for retirement generally require a large corpus. Many investors keep postponing the start of their investment process, because they either get overwhelmed by the amount required for each of these goals or because of the feeling that they will not be able to achieve their goals with smaller sums of money that they can afford to invest.

Remember, the real power of compounding comes with time. That's why, the earlier you start investing, the more your money can work for you. No matter how young you are, the sooner you begin investing, the better.

Avoid hasty selling decisions

Many of us, who take so much care while investing, often act in haste when it comes to taking a decision to sell. While equities are essentially a long term investment option, different investors cut short the holding period for different reasons. Whatever the reason, it is important to follow a proper strategy to avoid taking decisions that are dictated by your emotions rather than your needs.

Investors also often make the mistake of either holding onto funds for too long. That's why one must do a thorough analysis before making a decision to sell. The track record of the funds under review must be carefully evaluated. To do that, the focus has to be on the long-term track record rather than short term performance. A long-term track record moderates the effects which unusually good or bad short term performance can have on a fund's track record. Besides, longer term track record compensates for the effects of a fund manager's particular investment style.

Ensure continuity in investment process

It is quite common to see investors treating investment as a one-off activity. In reality, investment is an on-going process that requires you to follow a disciplined approach. This approach not only helps in putting aside a part of your income for future use but also allows you to benefit from "averaging".

Investors often panic during a falling market and get tempted to discontinue the SIP without realizing that investments made during these periods will get them more units. Therefore, you need to carry on and reap the benefits in the long run.

A Note To Our Esteemed Readers

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Edited, Published and Printed by Mr. Hemant Kumar Rustagi, on behalf of **Wiseinvest Pvt. Ltd.** (formally known as **Wiseinvest Advisors Pvt. Ltd.**) from 602, 6th Floor, Sri Krishna Complex, Opp. Laxmi Ind. Estate, New Link Road, Andheri West, Mumbai 400053 at **AdvantEdge Offset Printers**, K-7 Rizvi Park, S V Road, Santacruz (W), Mumbai 400 054. Design by **Mosaic Design**. Copyright reserved © 2007. All rights reserved in favour of Wiseinvest Pvt. Ltd.