

WEALTHWISE®



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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 around 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. Besides, our team of advisors has professionals who have spent years in the mutual fund industry. In the last thirteen years, thousands of our clients have benefitted from our quality advice and have made mutual funds as the mainstay of their portfolio. You can benefit too from our expertise for your existing as well as new investments. All you need to do is to just call up any of the offices or email your requirements at information@wiseinvestadvisors.com and our professional advisors will do the rest.

Dear Investor,

The stock market shrugged global negative news surrounding Syria, trade war and oil prices to end higher in the month of April 2018. While the benchmark Sensex was up by 5.73 percent, the mid-cap and small-cap indices were up by 5.10 and 5.79 percent respectively. However, the market may have to contend with higher volatility as the election season kicks off with the assembly elections in Karnataka.



There are clear indications of revival in India's investment activity. The early trends in the March 18 quarter results look encouraging. Besides, improving global demand is likely to provide an impetus to exports and fresh investments. The RBI has indicated that India's economy could grow at 7.3 percent in the current fiscal year. Higher government spending, manufacturing and services helped India regain its status as the world's fastest growing major economy in the October-December 2017 quarter, surpassing China for the first time in a year.

India's annual retail inflation eased for a third straight month in March to 4.28 percent. There are a number of factors that are likely to influence the inflation outlook, including a possible moderation in food prices if the monsoon turns out to be normal and is supported by effective food supply management. With the help of higher tax revenue and a rationalisation of subsidies, the fiscal deficit had steadily come down to 3.5 percent of GDP in 2017/18, without compromising on public investments and social sector spending.

There are a couple of areas which require attention to keep your investments on track. First, there is a need to review the decision to continue with dividend option in hybrid and equity funds in view of DDT that came into effect from April 1, 2018. If there is no requirement for regular income, it would be prudent to switch into growth option. For those who require regular income, enrolling for Systematic Withdrawal Plan on investment eligible for LTCG can reduce the tax burden considerably. Second, many mutual funds have announced changes in fundamental attributes/investment strategies of a number of funds in response to SEBI's decision to categorize and rationalize the schemes. It is important to look at these changes and analyse how they are likely to impact your allocation to different segments of the market and then take a decision whether to continue in a particular fund or not.

Warm regards,

Hemant Rustagi
Editor

Address to be affixed here

The Stock Market Performance During April 2018.

Indices	2nd April 2018	30th April 2018	Change in (%)
Sensex	33,255.36	35,160.36	5.73
MIDCAP	16,186.32	17,012.03	5.10
SMLCAP	17,394.27	18,401.67	5.79
BSE-100	10,612.02	11,152.97	5.10
BSE-200	4,481.82	4,723.51	5.39
BSE-500	14,295.11	15,047.73	5.26



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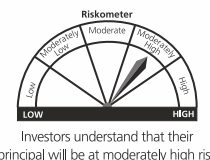
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

New Financial Year - Put Your Investments Back On Right Track

Investing your hard-earned money is a process that requires planning and discipline through your defined time horizon to ensure that your portfolio remains on track to achieve your investment goals. The level of investment success you can expect to achieve will largely depend upon how you respond to the bouts of market volatility. A case in point is current volatility in the market after a fantastic run over the last 18 months.

While one can't remain unaffected by turbulent time, any ad hoc decisions during such testing times can be detrimental to your financial future. The right way to tackle the turbulent times is to keep focus on your time horizon and continue your investment process un-interruptedly. However, if investments are made without having a plan in place, it becomes necessary to analyse the composition of your portfolio periodically. While there is no rule about when to do it, the start of a new financial year can be a good starting point. Let's discuss the importance of this process and how to handle various aspects of this analysis:

Rebalancing the portfolio: Most of us follow asset allocation i.e. diversifying investments across various asset classes like equity, debt and gold in some form or the other. Over time, it changes as various asset classes behave differently over different time periods. Besides, when the stock market does well, we tend to allocate more to equity funds and invest in aggressive funds like mid and small cap, thematic and sector funds. At some point, we need to rebalance the portfolio and bring our asset allocation back in line with our risk profile and time horizon. However, for someone following a goal-based investment process as well as a disciplined approach of investing through SIP, rebalancing would be required only near the completion of time horizon for a goal like child's education and retirement planning.

Plan your tax saving investments: It is quite normal to see investors making ad hoc decisions while investing in tax saving instruments at the fag-end of the financial year. As a result, they lose an opportunity to make these investments count in their wealth creation process. For most investors, options like PPF, 5-year bank FD, NSC and other conservative options eligible under Section 80 C remain the preferred choices. It's time to look beyond these options and include an option like ELSS gradually in tax saving portfolio. ELSS can be a great choice for someone who wants to begin

investing in equity funds as a mandatory lock-in period of 3 years allows them to get a feel of how the markets behaves and how to tackle the volatility as well as benefits from higher growth.

Rethink on Dividend option in equity and balanced funds: There are investors who opted for dividend pay-out in the past merely because dividend from equity and balanced funds was tax free. Some even used dividend payout option as a tool to book profits periodically. However, consequent to introduction of Dividend Distribution Tax (DDT) of 10 percent w.e.f. April 1, 2018, there is a need to review this strategy. If there is no real requirement of dividend either for their running expenses or any other need, it would be advisable to switch into the growth option. For those who are already in growth option for over a year or more and now require regular income, a Systematic Withdrawal Plan (SWP) can reduce the uncertainty in receiving regular income as well as reduce their tax outgo as LTCG up to Rs. one lakh is not taxable.

Monitoring the progress of the portfolio: This activity is as important as investing money in the right asset classes and funds within those asset classes. An important aspect while analysing the performance of market-linked products is to look at the relative performance vis-à-vis the benchmark as well as the peer group rather than absolute returns alone. Considering that volatility is a natural phenomenon in the market, it will not be fair to compare the performance of an equity fund during both falling as well as rising market. The risk of volatility is something that investors need to contend with. As long as the funds in the portfolio do better than benchmark and the peer group, there is no need to panic and take some ad hoc measures.

A Note To Our Esteemed Readers

Wealthwise is being sent to some of you on a Complimentary basis as a part of our humble effort to ensure that more and more investors get the best from their investments. We sincerely hope that you would like the contents of Wealthwise and in some way benefit from it. However, if you do not wish to receive "Wealthwise" on a regular basis, please let us know either by sending us a mail on information@wiseinvestadvisors.com or by calling us on (022) 65281507. You can also write to us at our Corporate Office address mentioned on page 6.



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Systematic Investment Plan

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Manage Your Windfall Carefully

While receiving a lump sum of money as bonus brings cheer to the working class, it often causes dilemma in their minds about where and how to invest/utilize it. This is also that time of the year when salaried employees get their annual increment. In such a situation, there can be a temptation to do things that one may have been longing to do for long like going on a vacation, buying something on a whim or starting home renovation that may cost much more than bonus received and hence putting one's finances in disarray.

Of course, there are those who are very careful with their money and hence make this lump sum money a part of their overall investment process thereby either using it to repay expensive loans or allocate it towards some of their investment goals.

If you have received lump sum money recently and are wondering what to do with it, here are some do's and don'ts:

Avoid putting it to use in a hurry

Any lump sum money, if put to use properly, can make a difference to your finances in more than one way. Hence, it is important not to act in a hurry. The right way would be to invest it straightaway in options like liquid or ultra-short term funds of mutual funds and then consider all the best possible options carefully to make an informed decision.

Repaying credit card and personal loans

It is a well known fact that these are the most expensive loans and hence if you have any such outstandings, repaying them has to be the top priority. Once this is done, you will get an opportunity to put your finances back on track and start investing to achieve different investment goals. Needless to say, it would require a change in your spending habits to ensure that such a situation does not arise again.

Repaying housing or education loan

While repaying a part of any loan sounds like a good idea, it may not always be

the case. For example, considering that there are many investment opportunities with a potential to earn handsome returns over the next 7 to 10 years, it may not be a great idea to repay say a housing loan. Before making a decision, you must consider tax benefits on repayment of principal amount as well as interest payable. If you have taken a joint housing loan with your spouse, the impact can be huge. Another consideration has to be the number of years left for repayment of loan. Similarly, interest on education loan is eligible for tax benefit. Hence, unless there is a specific situation that may warrant repayment of such loans, it will be a good idea to invest this money judiciously.

Creating an emergency fund

Creating an emergency fund is an important aspect of your investment process. However, at times one may not be able to do so due to paucity of funds. A windfall can be a good starting point to create an emergency fund that is sufficient enough to cover one's six months expenses. This could go a long way in ensuring that you continue your investment process un-interruptedly without disturbing a planned investment process.

Investing to achieve investment goals

If you have been following a goal-based investment process, it will be a great idea to allocate this lump sum amount towards those goals that have to be given priority. Of course, you have to be careful in terms of strategy to invest this amount. If money has to be invested in debt funds or an option like equity savings fund, you can go ahead and invest the entire amount at one go. However, if amount is assigned to long-term goals and has to be invested in balanced or equity funds, it may be a good idea to invest either thru STP rather than investing as a lump sum or a combination of both. Investing through STP also goes a long way in allowing you to redefine your risk profile and enhance exposure to equities in a carefully planned manner. In addition, a significant part of the increment must also be aligned to goals especially the ones that require a large corpus like children's education and retirement planning.



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Performance Of Select Funds

Data as on April 27, 2018

EQUITY FUNDS

Diversified

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Frontline Equity Fund	Aug-02	1.27	11.04	16.71	11.61	17.34	13.38	12.76	22.90
ABSL Equity Fund	Aug-98	2.74	13.88	22.58	16.25	22.69	15.46	12.37	25.33
Franklin India Prima Plus Fund	Sep-94	3.51	10.88	14.65	11.55	19.41	14.52	13.11	24.04
HDFC Equity Fund	Jan-95	-1.48	10.78	19.20	10.83	17.16	11.42	13.39	24.45
HDFC Top 200 Fund	Sep-96	-2.14	8.91	17.96	10.46	15.43	10.82	12.21	24.29
HSBC Large Cap Equity Fund	Dec-02	3.85	13.37	18.98	12.06	14.84	9.90	8.01	22.10
ICICI Prudential Focused	May-08	2.48	15.37	18.69	12.65	17.33	13.05	—	—
IDFC Classic Equity Fund - Regular	Aug-05	3.54	13.75	22.76	14.06	16.53	11.83	8.73	—
Kotak 50 Regular Plan	Dec-98	3.36	11.10	14.63	10.62	15.10	11.56	9.40	21.81
Kotak Select Focus Fund Regular Plan	Sep-09	1.59	10.66	20.59	15.18	21.35	15.69	—	—
L&T Equity Fund	May-05	6.53	15.41	19.67	12.05	18.42	12.75	12.65	—
Motilal Oswal Multicap 35 Fund	Apr-14	5.22	15.92	25.52	19.60	—	—	—	—
Reliance Large Cap Fund - Retail Plan	Aug-07	2.70	14.67	19.93	11.88	18.34	13.54	11.48	—
Invesco India Contra Fund	Apr-07	9.95	23.86	24.57	17.55	24.58	16.51	15.82	—
SBI Bluechip Fund	Feb-06	5.17	13.56	16.46	12.88	18.68	14.90	11.69	—

Sector, Specialty & Tax Saving

Canara Robeco FORCE Fund	Sep-09	6.23	15.56	23.37	15.50	18.89	15.13	—	—
HSBC Tax Saver Equity Fund	Jan-07	2.95	11.88	21.26	14.42	19.00	14.54	13.05	—
ICICI Prudential Infrastructure Fund	Aug-05	-1.74	9.42	19.16	9.50	15.67	8.36	6.25	—
Kotak Infrastructure and Economic	Feb-08	-0.65	7.06	19.82	14.60	21.67	13.20	9.60	—
Reliance Banking Fund	May-03	2.67	13.55	27.03	16.00	18.77	13.47	16.74	—
Reliance Pharma Fund	Jun-04	7.50	9.13	3.00	3.12	15.70	14.21	19.50	—
Axis Long Term Equity Fund	Dec-09	9.12	21.21	19.97	13.50	24.10	19.12	—	—
HDFC Tax saver Fund	Mar-96	-3.44	7.71	18.75	10.45	17.65	11.63	12.55	24.49
IDFC Tax Advantage (ELSS) Fund	Dec-08	8.60	24.85	26.23	15.98	22.70	16.64	—	—
Reliance Tax Saver (ELSS) Fund	Sep-05	-6.94	8.09	16.71	9.67	21.54	15.73	14.76	—

Midcap & Smallcap

DSP BlackRock Midcap Fund	Nov-06	6.10	13.06	26.17	19.49	26.81	17.98	17.43	—
Franklin India Smaller Companies Fund	Jan-06	6.01	15.23	23.30	18.56	30.82	22.64	18.21	—
HDFC Mid-Cap Opportunities Fund	Jun-07	7.44	15.86	26.13	18.94	27.75	20.80	19.47	—
HSBC Small Cap Equity Fund	May-05	8.98	22.48	28.26	20.07	29.35	16.68	11.26	—
Kotak Emerging Equity Scheme	Mar-07	6.49	14.15	24.41	18.73	27.81	20.01	13.57	—
L&T India Value Fund	Jan-10	3.07	12.80	24.34	18.65	26.53	18.73	—	—
Reliance Multi Cap Fund	Mar-05	3.70	14.23	17.18	9.53	17.42	14.33	14.76	—
SBI Magnum Global Fund	Sep-94	10.22	18.58	16.04	11.61	22.05	17.58	13.93	28.34

HYBRID

Equity, Debt Oriented & Multi Asset Class

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
ABSL Balanced '95 Fund	Feb-95	1.22	9.48	15.50	11.91	17.19	13.24	13.45	20.53
Canara Robeco Balance Fund	Feb-93	3.75	10.83	15.81	11.42	16.86	13.38	12.79	19.65
DSP BlackRock Equity & Bond Fund	May-99	2.30	9.12	16.14	12.44	16.64	11.79	11.51	19.43
HDFC Balanced Fund	Sep-00	2.27	11.63	17.07	12.61	19.54	14.83	15.24	19.59
HDFC Prudence Fund	Feb-94	-2.85	7.28	16.44	10.97	16.98	12.52	14.11	21.96
ICICI Prudential Balanced Advantage	Dec-06	2.87	10.38	12.91	10.60	14.63	13.16	11.56	—
ICICI Prudential Equity & Debt Fund	Nov-99	0.33	10.95	17.20	12.78	18.22	15.19	12.63	18.92
Kotak Balance Regular Plan	Nov-99	3.04	6.93	14.30	10.26	13.03	10.72	9.33	17.70
L&T India Prudence Fund	Jan-11	3.88	11.86	16.65	12.52	19.28	14.37	—	—
Reliance Equity Hybrid Fund	Jun-05	1.56	12.98	16.41	12.43	17.44	13.52	14.46	—
SBI Magnum Balanced Fund	Dec-95	3.58	15.35	14.75	11.04	17.97	13.92	11.66	21.26
Tata Balanced Fund - Regular Plan	Oct-95	1.71	6.40	11.82	8.64	16.80	13.78	12.96	20.71
Axis Triple Advantage Fund	Aug-10	4.97	10.28	9.98	7.90	9.11	8.65	—	—
HDFC Equity Savings Fund	Sep-04	1.06	6.31	13.75	10.58	10.69	9.91	9.90	—
Kotak Equity Savings Fund - Regular	Oct-14	3.14	9.31	10.17	8.49	—	—	—	—
Reliance Equity Savings Fund	May-15	1.69	8.54	10.86	—	—	—	—	—

Arbitrage Funds

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**	7 Year**	10 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	1.46	2.83	5.81	6.10	6.24	7.36	7.79	7.31
IDFC Equity Savings Fund	Jun-08	1.37	2.51	5.35	5.90	5.90	6.86	7.19	—
Invesco India Arbitrage Fund	Apr-07	1.59	3.11	5.99	6.06	6.24	6.98	7.42	6.96
Kotak Equity Arbitrage Fund	Sep-05	1.54	2.97	6.17	6.21	6.35	7.37	7.79	7.39

Dividends declared by equity and equity-oriented funds during the month of April 2018

Scheme name	Date	Dividend declared in ₹ Per unit
Tata Balanced Fund - Regular (MD)	03/04/2018	0.57
ICICI Pru Equity Income Fund-RP (MD)	04/04/2018	0.09
ICICI Pru Balanced Adv (MD)	04/04/2018	0.09
ICICI Pru Balanced Fund (MD)	04/04/2018	0.21
Kotak Equity Savings Fund - Regular (MD)	13/04/2018	0.04
UTI SPREAD Fund (D)	16/04/2018	0.06
Principal Balanced (D)	17/04/2018	0.25
ICICI Pru Dynamic Plan (D)	18/04/2018	0.20
IDFC Dynamic Equity Fund-Reg (D)	20/04/2018	0.15
L&T India Special Situations(D)	23/04/2018	0.21
SBI Equity Savings Fund-RP (MD)	23/04/2018	0.06
L&T India Prudence Fund (D)	23/04/2018	0.11
HDFC Prudence Fund (D)	25/04/2018	0.27
Kotak Balance - Regular Plan (D)	26/04/2018	0.12

Please check whether you have received dividend for the fund/s that you may have in your portfolio out of this list. In case, you do not maintain any portfolio statement, Wiseinvest Advisors can do that for you free of charge. Once we have the details, we would send your updated statement every month. You can contact our corporate office or our branch to avail of this free service.

Mutual funds, like securities investments, are subject to market and other risks. As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets.



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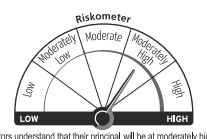
An open-ended equity growth fund

This product is suitable for investors who are seeking*

- Long-term capital appreciation.
- Investment predominantly in equity and equity-related securities in Indian markets and foreign securities with higher focus on undervalued securities.

*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.



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Here's What Can Hold You Back From Being A Successful Investor

All of us want our investments to grow manifold. However, very few can claim to be happy with their efforts as an investor. That's because many investors either don't plan their investments or fail to implement their plan effectively and that compels them to make haphazard decisions. Then, there are those investors who allow their emotions to drive their investment decisions. Needless to say, they invariably fail to make their money work for them.

Therefore, the moot question is how can investors achieve investment success on a consistent basis. It is important for every investor to remember that although investing money successfully may sound like a complex process, in reality it is a simple process that requires one to follow a disciplined approach. In fact, investors falter time and again either because of certain bad investing habits or following certain misconceptions that do not allow them to achieve investment success on a consistent basis. Here's is what comes in their way and how they need to avoid these tricky situations:

Delay investing

Many investors delay the start of their investment process either because of lack of knowledge or believing that they do not have enough money to start investing. The fact is that one can start investing with as little as ₹1000 and invest in well diversified investment vehicle like mutual fund wherein professional fund managers manage their money. In fact, delaying investment process can cost them dearly. For example, if a 30 year old investor makes an investment of ₹5000 per month thru SIP in equity funds till retirement i.e. for 30 years, he can expect to create a corpus of ₹1.77 crore (at an assumed annualized returns of 12 %). However, if the process is delayed by 10 years i.e. money is invested for 20 years , the expected corpus would be around ₹50 lacs.

Timing the market

It is a proven fact that there is not right or wrong time to start investing. However, many investors still believe that timing the market is the best

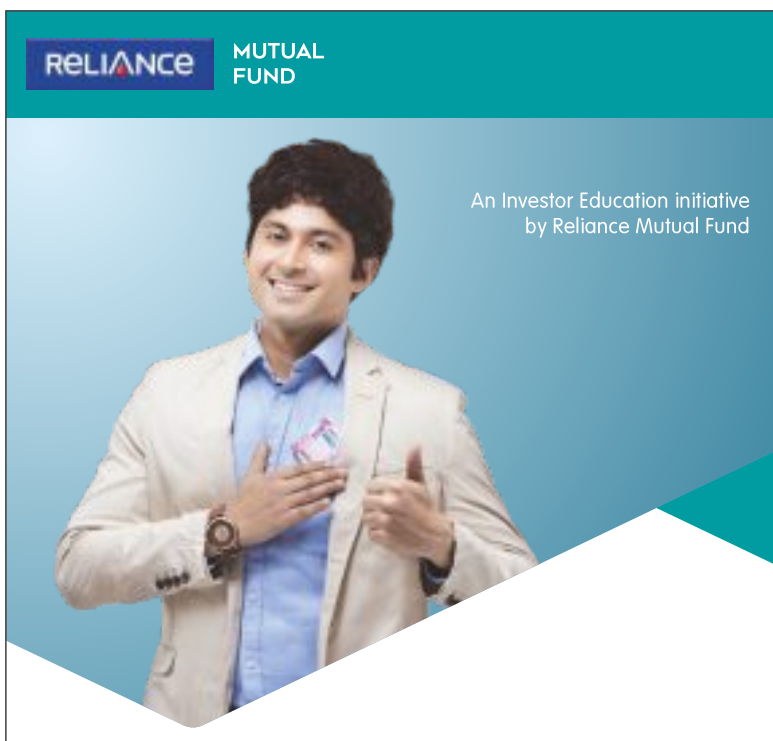
strategy to make higher returns. Hence, they wait on the sidelines for a steep fall so that they can invest at the lowest levels and book profits when market moves up. As a result, they miss out on a number of opportunities to make handsome returns. There have been instances when some positive news suddenly drives the market up. Only those who are already invested benefit from such situations. In fact, those who remain on the sidelines waiting for a fall often feel compelled to invest at a much higher level than if they had followed a disciplined process of investing regularly.

Lack of efforts to become financially aware

A sound investment advice can help investors in getting the best results from their investments. Therefore, it pays to take help of a qualified investment advisor. However, having an advisor doesn't mean that one should not make efforts to educate himself/herself about various aspects of investment process. A well informed investor can keep advisor on his toes and ensure that investment decisions are driven by keeping his/her interest in mind. Fortunately, there is so much information available in print and electronic media as well as on internet that can make investors aware enough to ensure that their head-earned money is put to work in the right manner.

Failing to act

There are investors who keep thinking about making investments but fail to take any action. Every time investors miss an opportunity to earn handsome returns, they vow to start investing so that they don't miss out on the next such opportunity. However, they continue to wait on the sidelines and pay a heavy price. Then there are investors who invest majorly in traditional options like bank deposits and small savings schemes but often complain about lower returns. When they are advised to invest in market linked products offered by mutual funds, they sound convinced but often fail to move their investments into mutual fund products. Investors will do well to understand the pros and cons of investing in different investment options and act by investing in what suits them the best and can give them positive real of return overtime.



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by Reliance Mutual Fund

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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.

Ab market ke utar-chadhav ka darr kaisa?



A mutual fund that can keep you smiling through market ups and downs.

- Invests in both equity and debt
- Provides tax-free returns & dividends[#]
- Avail the Automatic Withdrawal Plan for regular cash flows^{##}

ICICI Prudential

Balanced Advantage Fund

An Open Ended Equity Fund



[#]As per prevailing tax laws for FY18, for equity schemes, dividends are tax-free and capital gains after one year are tax-free. Distribution of Dividend is subject to availability of distributable surplus.
^{##}Automatic Withdrawal Plan (AVP) feature will allow investors to redeem a fixed sum of money periodically at the prevailing Net Asset Value (NAV) depending on the option chosen by the investor. For more details, visit our website.

To invest, consult your Financial Advisor



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www.iciciprurf.com

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

- Long term wealth creation solution
- An equity fund that aims for growth by investing in equity and derivatives

*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.

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