April 2018
Basic
Financial Services Pvt Ltd

Quarterly Newsletter 2018
Simplicity
SKILL, ATTITUDE & KNOWLEDGE

SIP

Systematic **I**nvestment **P**lan

Discipline is the key to successful investments. When you invest through SIP, you commit yourself to save regularly. Every investment is a step towards attaining your financial objectives

While it is advisable to continue SIP investments with a long-term perspective, there is no compulsion. Investors can discontinue the plan at any time. One can also increase / decrease the amount being invested.

Due to rupee-cost averaging and the power of compounding SIPs have the potential to deliver attractive returns over a long investment horizon

BENEFITS OF SYSTEMATIC INVESTMENT PLANS

SIP is a hassle-free mode of investment. You can issue a standing instruction to your bank to Facilitate auto-debits from your bank account

₹3.53 Crore*
(In 30 years)

↑

Grows
₹10,000/- pm
Assume CAGR
12% p.a.

FIXED DEPOSIT (FD) IS GOOD. TILL YOU KNOW ABOUT DEBT FUNDS (DF).

Bank FDs are SAFE! But RETURNS?

Presenting DEBT FUNDS (DF)

Similar in approach, Yet different.

DF is designed like FD.

A DF invests in:

- Certificate of Deposit
- Corporate Bonds
- PSU Bonds
- Government Bonds

DF is more transparent than FD *(a digital weighing scale is more accurate than a traditional one)*

With DF, you know where your money is invested. *(Through the offer document and monthly portfolio disclosures.)*

DF lets you retain more than FD.

DF has benefits of indexation to reduce tax liability.

(Indexation is a concept that takes inflation into account from the time you invest in an asset to the time you sell it and thus lowers your tax liability.)

DF is less taxable than FD. DF provides an added benefit of subsidized tax.

Applicable Tax Rate*

DF - 9.9%

FD - 30.9%

Tax on a DF is almost 1/3 that of a FD.

*Applicable tax rates for the period between 2014-2017. Tax on FD In Highest Tax Bracket 30.9%. Long term indexation tax 20.6% (eligible for only Mutual Funds for an holding period of more than 3 years). The tax benefits are as per the current income tax laws and rules.

DF is more flexible than FD.

Breaking and FD incurs a penalty, whereas DF enables early and partial withdrawals without any.

*In FD, withdrawal before maturity is subject to penalty.

*In DF, early withdrawals may be subject to Exit Load.

Indexation benefits will not be applicable if the money is withdrawn before 3 years.

So, what exactly is a DF?

IT IS A DEBT FUND.

Similar in approach, but more than a Fixed Deposit (FD).

Invest today in Debt Fund and earn better tax efficient return than fixed deposit.

Please call us for more details.

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

Dear All

As the financial year came to an end on March 31 this year, a quick recap of last year.

Nikhil J. Mehta
Basic Financial Services Pvt Ltd

2017 was a landmark year which took all the indices to a new high. This led us all to believe that market will never fall and has only one way to go, UP!. Everyone became so complacent, however the budget on February1, 2018 changed the course of the market. Since then it has corrected by almost 15% from the peak, various factors including 10% long term tax on Equity, Dividend distribution tax of 10% on Equity and related instruments were introduced for the first time from April 1, 2018 led to the downfall in the market. Couple of the other factors which aggravated the fall in the market were the trade war between USA & China, the PNB scam of a large magnitude by Nirav Modi & others.

So what's in store for the markets in 2018?

This question is at the top of the mind of all individuals and the Budget 2018 was a defining moment. Post the budget, FIIs have moved into a sell mode on Indian equities.

On the other hand, domestic investors continue to hold their investments and have not panicked yet.
The result season has started and earnings are likely to be positive and may surprise on the upside. It will drive the markets from now on and may help in changing the direction of the market upwards.

We remain positive in our outlook for the medium to long term. However, we need to be prepared for a volatile year going ahead due to state elections in various states followed by general elections in early part of 2019. The coming year may throw up several rounds of opportunities as there will be times when the markets will look shaky and unstable. Sell-offs will happen mostly during these phases. What one has to do is be ready to use this volatility and use dips to keep on adding to ones existing holdings in mutual funds.

Investing through SIP and STP mode, besides lump sum amount (as and when market corrects) would be a right approach to invest this year.

Five Tax Changes you need to know!

With the Lok Sabha clearing the Finance Bill 2018, the long-term capital gains tax (LTCG) on equity and equity-oriented mutual funds came into force from April 1.

This year you will pay more tax on some things and less on others. Older people will laugh harder in their morning laughter clubs as they benefit the most and mutual fund investors will cry some more. Here are five changes that you need to note for Financial Year 2019.

1. Pay long-term capital gains tax on equity.

Get ready to pay tax on long-term profits from your equity investments. Till now, you paid no tax on your profits if you held stocks and equity-oriented mutual funds for one year, but from this year, you will have to pay a tax of 10% of the profit if your profit exceeds Rs.1,00,000 a year. Remember that your profits till 31 January 2018 have been grand-fathered or are protected. Profits made after this date will be taxed if held for a year.

2. Mutual funds to pay dividend distribution tax.

Mutual fund investors will now pay a 10% dividend distribution tax for income distributed by equity mutual funds. This will affect schemes that were distributing dividends as a strategy.

<table>
<tr><th></th><th>Scenario 1</th><th>Scenario 2</th><th>Scenario 3</th><th>Scenario 4</th><th>Scenario 5</th></tr>
<tr><td>Purchase Date:</td><td>10 Jan 2018</td><td>10 Jan 2018</td><td>10 May 2017</td><td>10 Mar 2018</td><td>15 Jan 2017</td></tr>
<tr><td>Mutual Fund Purchase Price (₹)</td><td>1,00,000</td><td>1,00,000</td><td>1,00,000</td><td>1,00,000</td><td>1,00,000</td></tr>
<tr><td>Value as on 31st Jan. 2018 (₹)</td><td>1,20,000</td><td>1,20,000</td><td>1,75,000</td><td>NA</td><td>1,20,000</td></tr>
<tr><td>Redemption Date:</td><td>20 June 2019</td><td>20 June 2019</td><td>10 April 2018</td><td>10 June 2019</td><td>26 March 2018</td></tr>
<tr><td>Redemption Value (₹)</td><td>2,00,000</td><td>3,00,000</td><td>1,50,000</td><td>1,60,000</td><td>4,00,000</td></tr>
<tr><td>Fair Purchase Price (₹)</td><td>1,20,000</td><td>1,20,000</td><td>1,00,000</td><td>1,00,000</td><td>1,20,000</td></tr>
<tr><td>Capital Gains on Sale (₹)</td><td>80,000</td><td>1,80,000</td><td>50,000</td><td>60,000</td><td>2,80,000</td></tr>
<tr><td>STCG Tax (₹)</td><td>NA</td><td>NA</td><td>7,500 (15% on ₹50,000)</td><td>NA</td><td>NA</td></tr>
<tr><td rowspan="3">LTCG Tax (₹)</td><td>Nil</td><td>8,000</td><td rowspan="3">NA</td><td>NA</td><td rowspan="3">No tax payable as the amend-ment is with effect from 01.04.2018</td></tr>
<tr><td></td><td>10% on (on 1.8 lakh - 1 lakh)</td><td></td></tr>
<tr><td>(Total gains less than ₹1 lakh)</td><td></td><td>(LTCG < 1 lakh)</td></tr>
</table>

<table>
<tr><th rowspan="2">Type of Mutual Fund Scheme</th><th rowspan="2">Period of Holding</th><th colspan="3">Tax Applicability</th></tr>
<tr><th>STCGs</th><th>LTCGs</th><th>Dividends</th></tr>
<tr><td rowspan="2">Equity-Oriented / Arbitrage / Balance - Aggressive/Equity savings</td><td>1 year</td><td>NA</td><td>10% over gain of ₹1 Lakh* (Without indexation)</td><td rowspan="2">10% + 12% surcharge + 4% cess =11.648%</td></tr>
<tr><td>Less than 1 year</td><td>15%</td><td>NA</td></tr>
<tr><td rowspan="2">Debt-Oriented Mutual Funds which include liquid /money market and balance (conservative)</td><td>3 years</td><td>NA</td><td>20% after indexation</td><td rowspan="2">25% + 12% surcharge + 4% cess = 29.12%</td></tr>
<tr><td>Less than 3 years</td><td>As per Tax Slab</td><td>NA</td></tr>
</table>

3. The 60-plus get Rs. 50,000 tax-free interest.

All types of deposits with banks, co-operative banks and post offices held by all categories of senior citizens (60-plus) will now have interest up to Rs. 50,000 a year tax free. Earlier, this limit was Rs. 10,000 for all income-tax assesses. It has now been raised for senior citizens by Rs. 40,000.

4. The 60-plus get Rs. 20,000 additional deduction on health premiums.

Senior citizens now get a deduction for health insurance premium under section 80D of Rs. 50,000, up from Rs. 30,000 last year. There is also a hike in the deduction limits for medical costs on specified critical illnesses from Rs. 60,000 - 80,000 for senior citizens and Rs. 1,00,000 for very senior citizens who are 80 years and above.

5. Increase in lock-in period for investment in 54EC bonds.

Long-term profits from real estate sales are tax-free if invested in specified bonds under Section 54EC. Profits become long term if the asset is held for at least two years. Till last year, you had to stay invested in the 54EC bonds for at least three years to enjoy the tax break, but from this year, your money will be locked in for five years.

Source: Livemint

What are the new Debt Fund categories

Debt funds are no longer going to come packaged simply as short-term income funds or long-term income funds. These categories were found to be very broad and did not define the specific interest rate risk attached to a fund.

For example, a mutual fund with an average maturity of 4 years could also fall in the short-term income fund category along with a fund which has a 1.5-year average maturity. The new categorization guidelines from Securities and Exchange Board of India (Sebi) now specify more targeted categories around level of interest rate risk and credit risk taken by the fund. Here are some changes that you need to look out for.

Short term income funds

This broad category will no longer exist; instead there are four types of funds you can look out for. The Low Duration fund category will look at investing in debt and money market securities so that the portfolio duration is between 6 to 12 months.

Duration measures the sensitivity of bond price to changes in interest rates and is measured in years. Higher the time duration, the riskier a bond investment is as bond prices fall with rise in interest rates. A rise in rates has a greater impact on price of longer term bonds with fixed coupons. Next, there is a category called Short Duration fund which will invest and the portfolio duration is from 1-3 years. Lastly, the Medium Duration fund category will have a portfolio duration between 3-4 years. There is an additional category called Money Market Fund which will invest only in money market securities up to a duration of 1 year. Money market securities are short term debt securities used by governments and corporates to raise money typically for a period which is less than a year.

Long term funds

Long term funds are now broken down to Medium to Long Duration funds which can invest in securities such that portfolio duration is 4 to 7 years and Long Duration Funds which can invest such that portfolio duration is 7 years. Here, the interest rate risk is higher given the longer-term duration. The guidelines allow for the fund managers in Medium to Long Term funds and Medium Duration funds (mentioned earlier) to reduce portfolio duration to a minimum level of up to 1 year in case of anticipated adverse market conditions.

Corporate bonds

Earlier there were no separate categories for funds investing majority of assets in corporate bonds. This new category called Corporate Bond fund will invest at least 80% in corporate bonds rated AA+ and higher. This is to ensure that the category is invested in high quality securities.

Credit Risk

A separate category is created called Credit Risk Fund which can invest at least 65% of its assets in corporate bonds which are at AA rating or below. These were earlier called credit opportunity funds. This type of mutual fund inherently has a higher credit risk which means the risk of default from securities in the portfolio is higher than other debt funds.

The aim with this detailed categorization is to help investors identify the maximum permissible risk level, be it interest rate or credit, clearly at the time of investment.

Source: Livemint

Bajaj Allianz Extra Care Plus- A super top up plan to take care of higher medical expenses

In the times of rising medical costs Bajaj Allianz Extra Care Plus Policy acts as an additional cover to your existing health insurance cover and provides wider health protection for you and your family. In case of higher expenses due to illness or accidents, Extra Care Plus policy takes care of the additional expenses.

It is important to consider the fact that with rising inflation the health insurance cover may not be adequate; at the same time buying a large insurance cover may not be affordable. This policy is a perfect fit for a wider health insurance cover to take care of the rising health care expenses.

A Simple and affordable solution to help ensure that you have an adequate Health Insurance Cover. No matter with whom you have your existing policy / ies, you can still buy this policy from Bajaj Allianz General Insurance Co. Ltd.

Key Features:

- Aggregate deductible Policy
- Sum Insured Options of 3,5,10,15,20,25 & 50 lakh Rs.
- Deductible options of 2, 3,5,10 lakh Rs.
- In patient Hospitalization cover
- Pre-existing disease covered after 12 months from your first Extra Care Plus policy
- Pre-60 days and post 90 days hospitalization expenses cover
- Floater policy for proposer/ spouse/ dependent children/dependent parents
- Entry age 91 days to 80 years.
- No pre-policy medical tests up to 55 years of age.
- Pre-existing disease covered after 12 months
- Emergency road ambulance cover
- Air Ambulance Cover (optional)
- Day care procedures
- Free health checkup once in 3 years
- Maternity expenses including complications of maternity, from 2nd year onwards

What is the entry age under this policy?

- 18 to 80 years
- Children 3 months to 25 years

Who can be covered under this policy?

- Self, spouse, dependent children, dependent parents (a maximum of six members can be covered under single floater policy) can be covered under this policy.

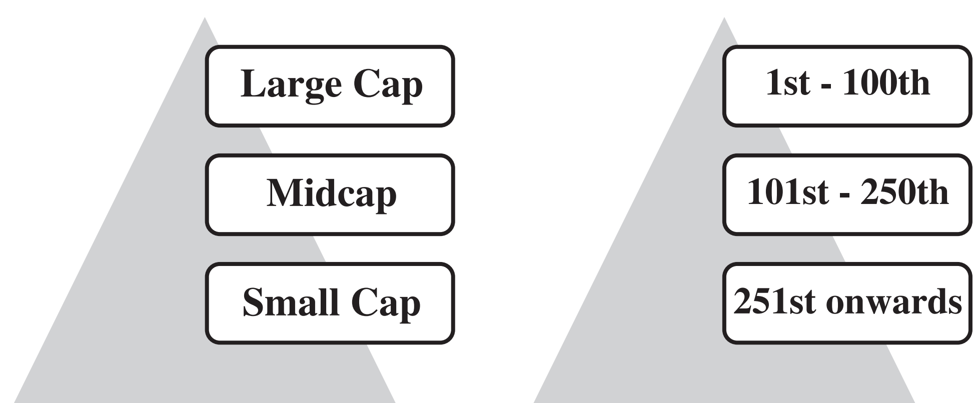
Insurance is a subject matter of solicitation.

Categorization of Mutual Funds Schemes

A. Equity Schemes:

Sr. No.	Category of Schemes	Minimum Equity Allocation	Revised Market Cap Break Up/Style
1.	Multi Cap Fund	65%	Invests across Market Cap
2.	Large Cap Fund	80%	Large Cap: 80%, Midcap upto 20%
3.	Large & Mid Cap Fund	70%	Large Cap -35%-65%, Midcap - 35%-65%
4.	Mid Cap Fund	65%	Midcap -65%-100%, Other equities- 0%-35%
5.	Small Cap Fund	65%	65% in Small cap, other equities-upto 35%
6.	Dividend Yield Fund	65%	Invests in dividend yield stocks
7.	Value Fund	65%	Invests in dividend yield stocks
	Contra Fund	65%	Invests in dividend yield stocks
8.	Focused Fund	65%	Focused Fund (Multicap Strategy) Stock <30
9.	Sectorial/ Thematic	80%	Invests in Particular sector/ theme
10.	ELSS	80%	Invests across market cap
		B. Hybrid Schemes:	
1.	Conservative Hybrid Fund	10%	Equity - 10%*25% & Debt -75%-90% Invests in predominantly in debt instruments
2.	Balanced Hybrid Fund	40%	Equity - 40%-60% & Debt - 40%-60% No Arbitrage would be permitted
	Aggressive Hybrid Fund	65%	Equity - 65%-80% & Debt -20%-35% Invests in Predominantly in Equity & Equity related instruments
3.	Dynamic Allocation or Balanced Advantage	Dynamically managed	Dynamic asset allocation
4.	Multi Asset Allocation	Mini - 3 Assets class & at least 10% in each	3 Different assets classes
5.	Arbitrage Fund	65%	Follow arbitrage strategy
6.	Equity Savings	65%	Debt - Minimum 10%, Invest in Equity, Arbitrage & Debt Minimum hedged & unhedged to be stated

Definition of Large Cap, Midcap & Small Cap



COMPANY FIXED DEPOSIT

HDFC DEPOSITS CRISIL - FAAA, ICRA - MAAA Revision of Int. Rates w.e.f 11 01 2018					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12-23 Months	7.15	7.20	7.25	-	7.40
24-84 Months	7.10	7.15	7.20	7.35	7.35
Premium Deposit	Monthly	Quarterly	Half-Yearly	Annual	Cumulative
15 Months	7.25	7.30	7.35	-	7.50
22 & 44 Months	7.25	7.30	7.35	7.50	7.50
30 Months	7.20	7.25	7.30	7.45	7.45
Minimum Amt.	40000	20000	20000	20000	20000

* 0.25% additional for Senior Citizen

SHRIRAM TRANSPORT FINANCE (UNNATI) CO. LTD FAAA by CRISIL & MAA+ by ICRA Revision of Int. Rates w.e.f 02 04 2018					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12	7.39	7.44	7.50	7.65	7.65
24	7.39	7.44	7.50	7.65	7.65
36	7.72	7.77	7.85	8.00	8.00
48	7.72	7.77	7.85	8.00	8.00
60	7.95	8.00	8.08	8.25	8.25

* 0.25% additional for Senior Citizen

MAHINDRA FINANCE FAAA By CRISIL Indicates Highest Safety Revision of Int. Rates w.e.f 01 04 2018			
Deposit Term (Months)	Non Cumulative		Cumulative (Minimum Amt. Rs. 10,000)
	Half Yearly (Rs. 25,000)	Quarterly (Rs. 50,000)	
12	7.55	7.50	7.70
18	NA	NA	7.75
24	**7.75**	**7.70**	7.90
36, 48, 60	7.90	7.85	8.05

* 0.25% additional for Senior Citizen

BAJAJ FINANCE LIMITED FAAA MAAA Rating by CRISIL/ ICRA Revision of Int. Rates w.e.f 10 07 2017					
Deposit Term (Months)	Non Cumulative (%) Minimum Amount Rs. 25,000/-				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12 - 23	7.35	7.39	7.46	7.60	7.60
24 - 35	7.53	7.58	7.65	7.80	7.80
36 - 60	7.58	7.63	7.70	7.85	7.85

* Minimum Amount Rs. 25,000/- * 0.25% additional for Senior Citizen

LIC HOUSING FINANCE LTD FAAA/Stable by CRISIL Revision of Int. Rates w.e.f 01 09 2017		
Deposit Term (Months)	Cumulative Scheme (Interest is compounded annually)	Non-cumulative Scheme (Interest is payable annually)
12, 18	7.30, 7.35	7.30, 7.35
24	7.40	7.40
36, 60	7.45	7.45

* 0.10% extra interest for Senior Citizen on deposits Up to Rs.50, 000.
* 0.25% Extra Interest for Senior Citizen on Deposits of above Rs.51, 000.
* Draw Cheque in favour of "LIC Housing Finance Limited – Public Deposit A/c"
* Interest is payable annually for non-cumulative scheme.
* Interest is compounded annually for cumulative scheme.

PNB HOUSING FIN. Ltd. CRISIL RATING - FAAA Revision of Int. Rate w.e.f 22 01 2018					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12 - 120	7.20%	7.25%	7.30%	7.45%	7.45%
Minimum Amt.	**Rs. 20,000**	**Rs. 1,00,000**	**Rs. 50,000**	**Rs. 20,000**	**Rs. 20,000**

*** 0.25% additional for Senior Citizen (Applicable for deposits up to Rs. 1 Crore)**

*** Draw Cheque in favour of " PNB HOUSING FINANCE LIMITED"**

DEWAN HOUSING FINANCE CORPORATION (DHFL) FAAA/ AA+ Rating by Bridework/ Care Rate of Interest effective from 01 04 2018					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12	7.35	7.40	7.50	7.70	7.70
*13 , 14	7.40	7.45	7.55	7.75	7.75
**18 , 24	7.45	7.50	7.60	7.80	7.80
36	7.55	7.60	7.70	7.90	7.90
40	7.60	7.65	7.75	7.95	7.95
48 , 60	7.70	7.75	7.85	8.05	8.05
72 , 120	7.65	7.70	7.80	8.00	8.00

*** 13 Months: DHFL Trust Deposit (Only for Trusts)**

**** 18 Months: DHFL Swayamsidha Deposits (Only for Females)**

0.40% additional: Privilege Customers to comprise of Senior Citizens, Widows, Armed Forces personnel, DHFL Home Loan borrower, SME Customers & Mortgage Customers.

Additional Int. Rate of 0.15% on all Renewals, where deposit is renewed on or before the maturity date.

Draw Cheque in favour of "DEWAN HOUSING FINANCE CORPORATION LTD."

GRUH FINANCE LTD. FAAA/ MAAA RATING BY CRISIL / ICRA Revision of Int. Rate w.e.f 25 05 2017				
Deposit Term (Months)	Monthly	Quarterly	Annual	Cumulative
12 - 60	6.75	7.00	7.25	7.25
61 - 120	6.50	6.75	7.00	7.50
Minimum Amount	**Rs. 20,000**	**Rs. 2000**	**Rs. 2000**	**Rs. 1000**

*** 0.25% additional for Senior Citizen & Trust deposits**

*** W.E.F 19th October, 2015 introducing:- 0.25% additional on deposits from FEMALE Depositors - GRUHINI BACHAT YOJANA (Non Senior Citizen Depositor)**

***Draw Cheque in favour of " GRUH FINANCE LIMITED"**

Invest In Long Term Capital Gains In Bonds of REC, NHAI, PFC & IRFC U/S-54-EC & SAVE TAX Interest Rates w.e.f. 02 04 2018				
BONDS	INTEREST RATE	FREQUENCY	TERM w.e.f. 01 04 2018	MINIMUM AMOUNT
REC -54 EC	5.75%	Annually	5 Years	10000
NHAI - 54 EC	5.75%	Annually	5 Years	10000
PFC - 54 EC	5.75%	Annually	5 Years	20000
IRFC - 54 EC	5.75%	Annually	5 Years	20000

*** Maximum aggregate Investment amount together of REC, NHAI, PFC & IRFC must not exceed Rs. 50 Lacs In F.Y 2018-2019.**

*** Date of Interest: For REC- 30th June, For NHAI- 31st March, For PFC – 31st July & IRFC – 30th June.**

Mutual Funds Performance

Data As on 5th April, 2018

Equity Large Cap Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Motilal Oswal Focused 25 Reg (G)	1017	1.58	12.32	19.42	8.51	0.00	16.05	****	20.89
SBI - Blue Chip Fund Reg (G)	18151	4.41	11.78	16.38	9.50	18.54	11.56	*****	37.70
Invesco - India Dynamic Equity Fund (G)	836	1.33	14.81	17.85	8.13	15.89	10.41	****	28.29
IDFC - Equity Fund Reg (G)	312	1.24	12.03	16.31	6.12	12.82	9.78	***	30.13

Large & Mid Cap Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
DSP BlackRock Equity Opp Fund Reg (G)	4936	3.50	12.31	22.01	12.66	20.50	18.72	****	215.36
Canara Robeco Emerging Equities Reg (G)	3235	5.89	17.55	27.77	15.98	30.22	18.59	****	91.85

Equity Multi Cap Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Mirae - Asset India Equity Fund Reg (G)	6612	2.49	13.80	21.20	11.54	21.03	16.41	*****	45.65
Kotak Standard Multicap Fund (G)	17843	2.34	11.61	20.81	11.87	21.48	14.42	*****	32.31
Motilal Oswal Multicap 35 Reg (G)	11938	3.98	17.49	26.87	15.60	0.00	28.33	*****	26.68
SBI Magnum Multicap Fund Reg (G)	4436	3.50	14.41	19.40	12.46	21.35	13.09	*****	46.42
IDFC Focused Equity Fund Reg (G)	1264	5.52	27.59	26.46	11.38	15.96	11.96	***	39.06
Tata Ethical Fund Plan A (G)	492	8.67	15.77	13.33	6.59	17.19	21.20	***	160.00

Mid Cap Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
L&T Mid Cap Fund (G)	2313	3.98	20.05	30.32	17.50	30.00	21.45	*****	140.99
Kotak Emerging Equity (G)	3010	7.54	13.16	25.85	14.98	26.83	13.41	***	39.79

Hybrid - Equity Oriented (Savings) Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
HDFC Equity Savings Fund (G)	6751	2.09	6.07	14.60	10.18	10.64	9.64		34.59
Kotak Equity Savings Fund Reg (G)	1675	2.70	8.91	10.04	7.54	0.00	8.31	***	13.24
L&T Equity Savings Fund (G)	208	3.82	7.88	9.40	6.29	9.44	8.78		17.18
Reliance Equity Savings Fund Reg (G)	2280	2.05	8.65	11.14	0.00	0.00	8.14		12.45

ELSS Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
IDFC Tax Advantage Reg (G)	1012	7.69	24.17	25.89	12.03	22.19	20.59	****	57.03
Mirae Asset Tax Saver Fund Reg (G)	864	3.91	18.06	28.12	0.00	0.00	22.90		15.76
Motilal Oswal Long Term Equity Fund (G)	852	6.53	20.55	30.01	18.16	0.00	19.98	*****	17.73
Tata India Tax Saving Fund Reg (G)	1219	3.08	15.52	21.26	12.54	0.00	16.95	*****	17.09
L&T Tax Advantage Fund (G)	2989	4.81	17.55	24.14	13.41	20.15	15.17	****	54.61

Balance Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
HDFC - Balanced Fund (G)	20191	4.66	12.30	17.86	10.88	19.35	16.57	****	146.49
L&T Hybrid Equity Fund (G)	9645	3.42	11.47	16.06	10.45	19.05	14.17	****	25.83
UTI Hybrid Equity Fund (G)	5536	2.09	9.23	9.10	14.80	10.88	15.50	***	166.56
SBI - M Balanced Fund Reg (G)	21404	4.69	13.19	14.26	8.86	17.58	16.07	****	123.82

Arbitrage Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
UTI Arbitrage Fund (G)	2292	2.87	5.94	6.07	6.28	6.99	7.51	**	23.48
L&T - Arbitrage Opportunities Fund (G)	918	2.82	6.24	6.11	6.36	0.00	6.75	***	12.82
Reliance - Arbitrage Advantage Fund (G)	7957	3.19	6.20	6.27	6.48	7.39	7.98	***	17.85

Debt - Income Schemes Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Kotak - Medium Term Fund (G)	4817	2.73	6.65	8.46	8.72	0.00	9.40	****	14.45
SBI - Regular Savings Fund Reg (G)	1614	2.04	6.68	10.02	8.88	9.95	7.97	*****	30.26
Franklin India Income Builder Plan A (G)	903	3.22	7.83	9.39	8.19	9.18	8.47	****	61.43
Invesco India Medium Term Bond Fund (G)	1290	3.06	6.90	7.83	7.90	8.13	8.16	****	1775.06
Axis Medium Term Fund (G)	1224	2.82	7.66	9.18	8.36	8.90	9.10	****	16.98
ICICI Prudential Credit Risk Fund Reg (G)	8528	2.75	6.95	8.49	8.21	8.66	8.76	***	18.61

Disclaimer : This is not an invitation to buy/sale mutual funds. Past performance is only an indication. Any returns are not guaranteed.Please read the offer document carefully before investing.

Mutual Fund Investments are subject to market risk, please refer offer document before investing

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