



What the SIP momentum says about India



The SEBI Investment Survey of 2015 says:

3.37
crore

INVESTOR
HOUSEHOLDS
IN INDIA

**Mutual
Funds**

MOST POPULAR
INVESTMENT
OPTION IN SUCH
HOUSEHOLDS

2.2
crore

MUTUAL FUND
INVESTORS

1.9
crore

STOCK
INVESTORS

Over the last 1 year:

34%

The rise in total
investments in
Indian MFs.

**₹
19.92**
lakh crore

The amount invested
in Indian MFs as of
June 2017.

**₹
9.48**
lakh crore

The amount invested by
individual investors in
MFs up 39% from June 2016.

47.6%

The share of investments by
individual investors; up from
45.6% in June 2016.

63%

Individual investors have mainly
invested in Equity MFs.

5.54
crore

The number of MF folios, 99% of
which belong to individual investors.

**₹
1.41**
lakh

The average investment in Equity
Funds by individuals in a year.

What this means:

- Indians are looking for alternatives to low-return options like Bank deposits.
- Equity Funds are gaining popularity. In fact, Equity MFs and Tax-saving ELSS Schemes saw the maximum rise in folios.
- Investor education and SIP initiatives by Fund Houses are attracting investors as monthly SIP investments jumped to ₹4,269 crore in April 2017 from ₹980 crore in 2012.
- MFs are attracting more investors and higher investment amounts. This shows greater trust in the investment vehicle.
- People are moving away from Gold as total investment in Gold ETFs and FoFs reduced.
- Regular investors prefer Equity Funds; Institutional investors prefer Debt Funds.

Source: UTI Swatantra

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

Asset Allocation in Mutual Funds

As stock market indices reach new highs, investor portfolios are getting tilted in favour of equities. Financial planners suggest investors must not go overboard on equities, and stay with their asset allocation

What is asset allocation all about?

Asset allocation is the process of deciding how to divide your investment across various asset categories such as equity mutual funds, debt mutual funds and cash, which are the most common components of an asset allocation strategy. The objective of asset allocation is to minimize volatility and maximizing returns. The process involves dividing your money among asset categories that do not all respond to the same market forces in the same way at the same time. Asset allocation varies from one investor to another. Asset allocation is determined based on your age, lifestyle, goals and risk taking appetite. For example a conservative investor will be told to hold 50% in equity mutual funds, 45% in debt mutual funds and 5% in gold funds.

How does asset allocation work?

Before embarking on your financial journey or investing in any financial product, typically a financial planner or wealth manager suggests an asset allocation based on his assessment of an investors profile. For example, an investor holding a Rs 1 crore portfolio, could have 50% allocation to equity mutual funds, 45% to debt mutual funds and 5% to gold funds. This is supposed to be monitored on a regular basis. So after a year, if due to a rise in the stock markets, equity mutual fund allocation rise to 60%, it should be brought back to its original level of 50%. This is necessary as otherwise if equities fall due to any untoward event, it could result in a higher loss to the portfolio. Wealth managers said sticking to an asset allocation plan is crucial to achieving financial goals. This approach reduces risk on the portfolio too.

When equity component goes up, the investor can bring back his allocation by switching some units back to debt funds. Similarly when allocation falls due to a fall in the market, he can increase it to his original allocation by switching from debt funds to equity funds.

Why should one follow an asset allocation?

It is difficult for any individual to predict which asset class goes up when or to time the markets. For example, equities may be up, while gold may be down and vice versa. However if you have your wealth spread across assets, you will be less hit and get the best risk adjusted returns. Wealth managers believe in the long term, 90% of the returns come from proper asset allocation.

How often should one review asset allocation?

Asset allocation is sacrosanct to the success of any financial plan. Investors should review it at least once a quarter. If it moves up or down by more than 10% of their targeted allocation, they could look at rebalancing their portfolio.

Source: Economic Times

Dear All

To begin with in this auspicious time we wish all of you “Happy Ganesh Chaturthi”. Just as Lord Ganesha has many names: Avigna, Ekdanta, Gajanana Mangalamurti, Siddhivinayaka, Vakratunda all meaning the same, similarly every investor has multiple needs but the easiest way to reach the goals is—with the help of Systematic Investment Plan(SIP).



Nikhil J. Mehta
Basic Financial Services Pvt Ltd

Demonetization has seen a definite shift in savings from physical assets to financial assets. GST, low inflation and lower fixed deposit rates has left us with few options and has created the ground for long term growth and in the process wealth building.

Under these circumstances we believe that investing in equities through a mix of SIPs and chalking out a long term investment strategy with us would be advisable. It would be prudent to allocate assets based on risks associated with each asset class. Protecting capital assumes as much importance as making it grow, specially if you are approaching the retirement.

For all of you who are young and fall in the age group of 20 to 45 years, we advocate perpetual SIPs with a mixture of multi cap, mid and small cap schemes SIPs with a periodic review of the same.

For those above 45 years and above, the combination of large cap, multi cap, mid cap and balanced funds combination would be ideal.

One interesting observation though. How many of you are waiting for the correction so that you can invest? I bet all of us are. However the reality is the correction does not come only because everyone is wishing for it, waiting for it, asking for it and even praying for it. I have no agenda “for correction or against correction. In any market whether bull or bear, the correction can come anytime and sometimes even upto 20-25%. I recollect there were at least six corrections in a raging bull market between 2003 to 2007, most of them were of 10% or so but there was one correction of about 30%. However do you know that BSE index still went up from 3000 odd levels to 18000 before a major correction set in 2008. If such corrections happen you can invest lump sum amount too depending on the availability of funds at that time.

The point is too stay the course and stay invested. What better way to do that than SIP? Some discipline and soul searching is required. We are always very eager to guide you about the selection of Asset class, schemes, mode of investment i.e SIP, STP, lumpsum and/or the combination of all three.

Is it time to forget about Public Provident Fund?

Savers think of the Public Provident Fund (PPF) as the old reliable workhorse of tax-saving, but this is a delusion that is losing them vast sums of money. If you're like most salary-earning Indians, then over 15 years, you could have effectively lost Rs 62 lakh on your tax-saving investments. This is not an exaggeration. This is literally what has happened to lakhs of us. What's worse, unless we understand what is happening, and take measures to stop it, it could continue happening.

So what has caused this Rs 62 lakh problem? The answer is PPF -- which probably comes as a surprise to you. It is the mainstay of the voluntary tax savings that most of us do. For decades now, putting a chunk of money into PPF towards the end of March is a money ritual that practically every salary earner goes through. Unfortunately, the PPF is not a great investment. The other major alternative for tax-saving investments, ELSS mutual funds, provide far higher returns.

Consider this example. PPF has a lock-in period of 15 years, so let's take that as the period we consider. The maximum allowable investment under Section 80C is Rs 1.5 lakh. Over 15 years, this adds up to an investment of Rs 22.5 lakh. If you invest this much over 15 years, what would the value of your investments be? To answer that, let's calculate using the interest paid by the government on PPF deposits over the past 15 years. The Rs 22.5 lakh you invested would have grown to Rs 51.8 lakh.

What would have happened had we made the same investment in an ELSS tax-saving fund instead? Assuming we got just the average returns generated by ELSS fund over these years, the Rs 22.5 lakh would have grown to Rs 1.14 crore. You can read that number again and take a deep breath. Rs 51.8 lakh vs Rs 1.14 crore. 2.2 times the money. In fact, going forward, the scale will actually be larger, as the amount allowable as the annual tax saving under Section 80C will keep getting increased. The difference over the next 15 years will actually be far more than Rs 62 lakh. There is no difference in the tax saving treatment between ELSS and PPF.

In the past, the limit was lower, so the difference would not have been Rs 62 lakh. However, the ELSS amount would still be 2.2 times that of PPF. So why doesn't everyone do this? For a lot of people, biggest reason is probably lack of knowledge about ELSS. For decades, PPF has been the automatic choice for tax-saving investments for salary earners who have a low level of awareness about financial products and the options available.

Traditionally, in many places of work, the accounts department just informs every employee in January about how much PPF investment they need to make in order to avoid an extra tax deduction in March. There are salary earners who think that PPF is the only option that is allowed for this purpose. This probably happens because this actually used to be the case till the Union Budget of 2005, when the Section 80C limit had internal sub-limits. Till that time, only Rs 10,000 a year was allowed for ELSS funds.

Savers with somewhat more knowledge think PPF is better because it has fixed returns while ELSS is dependent on the vagaries of the stock market. In theory, this is true. However, given the long-term nature of these investments, the risk of ELSS funds underperforming PPF is negligible. Since 2000, the average returns of ELSS funds has been 13.34% p.a. Incidentally, the best fund would accumulate 3.8 times PPF. Applied to our example above, the best fund would have generated Rs 1.97 crore versus the Rs 52 lakh of PPF.

There's a huge liquidity advantage to ELSS as well. PPF has a lock-in period of 15 years while ELSS is just three years, despite identical tax saving. This may sound heretical, but all things considered, savers should just completely ditch PPF and switch to ELSS.

Source: Value Research

6 Factors to Keep In Mind When Choosing SIPs for Investing Money

Systematic Investment Plans (SIPs) are one of the most perplexing investment instruments. While most new investors are wary of them, a lot of seasoned investors too have struggled to get their SIP strategy right. So, before jumping on to understanding how to choose the best SIP, let's first get some clarity on what SIP really means

Decoding SIP

A **systematic investment plan** enables you to invest a fixed amount at regular intervals (monthly, quarterly or annually) in mutual funds, which in turn invest in the markets. Being a flexible instrument, SIPs help you build wealth and instil the habit of saving even in the most undisciplined of us. **The major benefit of investing in SIPs is the power of compounding. You earn compound interest on your deposits on a monthly basis, thereby, increasing your investment amount significantly over the long run.**

Choosing the Best SIP

Choosing the right fund to invest in via a SIP is very critical to earning high returns. Keep in mind the following factors when deciding which SIP to invest in.

- 1. Investment Objective:** Before you even start investing in a fund, it is important to know what you are investing for. You need to ask yourself two questions. 1) Are you investing for the short term or the long term? And, 2) what is your risk appetite? Your investment horizon and risk profile will help determine which type of fund will suit you. For instance if you are a risk-averse investor and want consistent returns, without a tear-jerk reaction, debt funds might be more your thing. However, if you are in for the long haul and are comfortable with market volatility, equity funds should be your investment avenue.
- 2. Fund type:** As mutual funds are of various types, it's important to know which type is suitable for your risk appetite. Let's take a quick look at the types of mutual funds:
 - a. Asset-based mutual funds**
 - **Equity Funds** These funds are further categorised into various types: large cap, diversified, mid & small cap, sector and index funds.
 - **Debt Funds** These funds can be further classified based on investment tenure: money market, income and fixed maturity funds.
 - **Balanced Funds** These funds are a blend of equity and debt funds and present the best of both worlds to an investor. They counter equity funds' risky profile by simultaneously investing in debt instruments to ensure steady returns to the investor.

b. Structure-based mutual funds

- **Open-ended** An investor can enter or exit these funds at any time, without restriction.
- **Close-ended** These funds are open for investment for a specific time during the schemes launch. Once the new fund offer (NFO) closes, no further investments can be made.

- 3. Historical Performance & Returns:** Carefully study funds before investing in them. Compare funds on the basis of performance over a 3 to 5 year term. A comparison of historical performance will tell you how strong or weak a fund is and whether it can withstand market volatility. Avoid funds that perform strongly when the market is high but collapses as soon as the market also falls. When studying these trends, avoid a myopic view and look at funds performance over the long term, say 5 years and 10 years.
- 4. Fund House:** A fund is as good as its fund house. The decisions taken by the fund house shape a funds return -yielding capacity and growth. If the fund house does not take the right calls, we investors will end up losing our money. Before investing, read about the fund house and the fund scheme you intend to invest in. Get a copy of the scheme information document and key information document to get such details as the fund houses investment approach, number of schemes offered, funds' products designed with investors in mind, and more. Answers to these questions will empower you to decide which fund house will be able to help you reach your investment goals.
- 5. Expense ratio:** If your research has boiled down to funds that are similar in nature, you can choose among them on the basis of expense ratio. This ratio comprises management fee and administrative costs, and is essentially a funds annual fee. Schemes that have higher assets under management usually have lower expense ratios, making them a go-to option. A difference of 0.5% in expense ratios of two funds may seem negligible but should not be taken lightly. Consider Fund A with an expense ratio of 1.5% and Fund B with 1%. Now, for these two funds to give same returns, Fund A will have to outperform Fund B every single year. While this may seem doable, in the long term, maintaining this performance will be difficult. Simply put, a high expense ratio will pull down a funds performance.
- 6. Entry or exit load:** Earlier, investing in funds invite a small fee in the form of entry load. However, Securities and Exchange Board of India (SEBI) has stopped funds from levying an entry load. So, now, the only time you pay is when you are leaving a fund (also known as redeeming a fund) which is called an exit load, before the exit load period. The fee varies with scheme, investment tenure and amount. For example, if you redeem your fund whose value has grown to Rs 100 at an exit load of 2%, you will only get Rs 98. Exit loads too are regulated by SEBI and all the fund houses have to follow the directives.

If you get these pointers right, investing in SIPs will be a breeze.

Source: paisabazar.com

Bajaj Allianz General Insurance Co. Ltd. Introduces New Health Plan - Extra Care Plus (Floater Policy)

WHAT ARE THE SPECIAL FEATURES OF EXTRA CARE PLUS POLICY?

- Entry age 91 days to 80 years
- Sum Insured Options of Rs. 3,5,10,15,20,25 & 50 lakhs
- Wide range of sum insured and aggregate deductible options
- No prepolicy medical tests up to 55 years of age (subject to clean proposal form)
- Pre-existing disease covered after 12 months from your first Extra Care Plus policy
- In patient Hospitalization cover
- Pre 60 days and post 90 days hospitalization expenses cover
- Emergency road ambulance cover
- Option to opt for Air Ambulance Cover
- Day care procedures as defined under the policy
- Free health check up
- Maternity expenses including complications of maternity
- Income tax benefits under 80 D of the IT Act on premiums paid for this policy, subject to changes in the tax laws

What is the entry age under this policy?

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

Who can be covered under this policy?

- Self, spouse, dependent children, dependent parents can be covered under this policy.

What is covered under Extra Care Plus Policy?

- Medical Expenses
- Maternity Expenses
- Ambulance Expenses
- Organ Donor Expenses
- Air Ambulance Cover

Specific Conditions Applicable to Air Ambulance Cover:

1. Return transportation to the Insured's home by air ambulance is excluded.
2. Such air ambulance should have been duly licensed to operate as such by competent authorities of the Government's.
3. Deductible will not be applied on the claim admissible under Air Ambulance cover.

Systematic Withdrawal Plan (SWP)

If you are planning to take a sabbatical from work or are retiring soon, you may be looking at different investment options that give a regular income. Usually, a lump sum is invested to get regular fixed amounts later. Popular products include post office monthly income scheme, Senior Citizens Savings Scheme and monthly income plans (MIPs). A lesser known option is the systematic withdrawal plan (SWP) in mutual funds. Recently, some funds have even removed the exit load on SWPs if you were to withdraw up to 15-20% in the first year, to encourage people who want to start investing in this instrument. Here is a look at what an SWP is.

What is SWP?

Many of us would be familiar with a systematic investment plan (SIP), where a corpus is accumulated by making regular investments into a mutual fund. SWP, in essence, is the reverse of an SIP, where you regularly withdraw a fixed amount of money from a lump sum invested in a fund, i.e., you instruct the asset management company (AMC) to redeem units on a predetermined date and credit a fixed sum into your bank account. Your funds value and number of units will reduce to the extent of each withdrawal. The amount to be withdrawn and the frequency - monthly, quarterly, half yearly, or annually - are set by the investor. Let's say, you hold 25,000 units in a mutual fund scheme. You set up a monthly SWP for Rs.10,000. In the first month, if the net asset value (NAV) of the fund was Rs.25, then, 400 units ($10,000/25$) will be redeemed from your holding and Rs.10,000 will be transferred to you. You will now hold 24,600 units. In the second month, if the NAV was Rs.26, then 384.62 units will be redeemed, your outstanding units in the fund will reduce to that extent, and Rs.10,000 will be paid to you. This process will continue as long as you run the SWP or till you have completely redeemed your holdings.

Other options such as MIPs that pay dividends do not pay a fixed amount as these are based on the funds performance.

For an SWP, the tax treatment of each withdrawal will be the same as in the case of full withdrawal of equity and debt funds. Hence, for units where the period of holding has not crossed 12 months for equity funds, short-term capital gains tax will apply. For debt funds, short-term capital gains tax applies if units are held less than 36 months, and long-term capital gains tax if held for longer.

Things to Remember

Although an SWP gives you regular income and saves on taxes in the long term, you cannot open an SWP on a scheme where you have an ongoing SIP. Also, fluctuations in returns can hit your investment and SWP. In a falling market, an SWP can eat into your principal. But some financial planners recommend SWP in balanced funds as typically these are less volatile than pure equity funds.

You also need to be mindful of the fact that the funds exit load may also apply to the SWP. It can be in the range of 0.25-2%, if applicable and depending upon holding period.

Source: LiveMint

COMPANY FIXED DEPOSIT

HDFC DEPOSITS CRISIL - FAAA, ICRA - MAAA Revision of Int. Rates w.e.f 12 12 2016					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12-23 Months	7.15	7.20	7.25	-	7.40
24-60 Months	7.15	7.20	7.25	7.40	7.40
Premium Deposit	Monthly	Quarterly	Half-Yearly	Annual	Cumulative
15, 30 Months	7.25	7.30	7.35	0.00, 7.50	7.50
22, 44 Months	7.30	7.35	7.40	7.55	7.55
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 01 2017					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12	7.49	7.54	7.61	7.75	7.75
24	7.58	7.63	7.70	7.85	7.85
36	7.72	7.77	7.85	8.00	8.00
48	7.86	7.91	7.99	8.15	8.15
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 16 01 2017			
Deposit Term (Months)	Non Cumulative		Cumulative (Minimum Amt. Rs. 10,000)
	Half Yearly (Rs. 25,000)	Quarterly (Rs. 50,000)	
12 & 24	7.35	7.30	7.50
18	NA	NA	7.50
36, 48, 60	7.40	7.35	7.55

* 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 !/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 05 2017

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12	7.00%	7.05%	7.10%	7.25%	7.25%
24 - 120	7.15%	7.20%	7.25%	7.40%	7.40%
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 upto Rs. 1 Crore)

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

* For cumulative option, interest rate is compounded annually on March 31st

DEWAN HOUSING FINANCE CORPORATION (DHFL)
FAAA/ AA+ Rating by Bridework/ Care
Rate of Interest effective from 30 01 2017

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
13, 14, 24	7.45	7.50	7.60	7.80	7.80
18,36	7.50	7.55	7.65	7.85	7.85
40	7.55	7.60	7.70	7.90	7.90
48-120	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)

0.25% additional: Privilege Customers to comprise of Senior Citizens, Widows, Armed Forces personnel, DHFL Home Loan borrower, SME Customers & Mortgage Customers.

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"

Long Term Capital Gains In Bonds of REC & NHAI – U/S-54-EC & SAVE TAX
Interest Rates w.e.f. 01 12 2016

BONDS	INTEREST RATE	FREQUENCY	TERM	MINIMUM AMOUNT
REC-54 EC	5.25%	Annually	3 Years	10000
NHAI-54 EC	5.25%	Annually	3 Years	10000

* Maximum aggregate Investment amount together of REC & NHAI must not exceed Rs. 50 Lacs In FY 2015-2016

* Date of Interest: For REC- 30th June & For NHAI- 31st March

Rate of Interest is subject to change without any prior notice, please contact us before investments.

Mutual Funds Performance

Data As on 24th August, 2017

Equity Large Cap Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Reliance - TOP 200 Fund (G)	3170	12.39	19.16	13.27	13.46	18.50	11.55	****	30.02
ICICI Pru - Focused Bluechip Equity Fund (G)	13525	10.88	18.02	12.34	12.33	17.58	15.31	****	37.39
Kotak - 50 Equity Scheme (G)	1374	8.79	12.48	8.65	11.90	15.73	17.65	****	208.75
Motilal Oswal - MOST Focused 25 Reg (G)	569	13.40	23.07	10.24	15.62	0.00	18.08	*****	20.57
Mirae - Asset India Opp Fund Reg (G)	3848	14.00	21.77	14.55	15.93	21.51	17.11	*****	44.01

Equity Multi Cap Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Franklin - India High Growth Companies Fund (G)	6527	7.32	15.72	10.44	15.42	24.19	13.75	*****	36.67
L&T - India Special Situations Fund (G)	962	14.77	24.95	12.03	14.63	19.26	14.53	***	46.07
Kotak - Select Focus Fund (G)	11042	13.02	22.03	14.95	18.12	21.85	15.22	****	31.47
BNP Paribas - Div Yield (G)	335	15.75	20.23	12.83	15.12	20.22	13.54	****	45.37
SBI - M Multicap Fund Reg (G)	2309	11.86	18.29	14.62	17.83	21.41	13.31	*****	44.07
Motilal Oswal MOST Focused Multicap 35 (G)	6785	17.77	31.60	18.70	27.63	0.00	32.87	*****	25.72

Mid Cap Scheme Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
DSP BlackRock - Small & Midcap Fund Reg (G)	4017	9.24	18.35	15.39	20.56	24.17	16.28	***	50.88
Franklin - India Smaller Companies Fund (G)	5696	11.66	17.03	17.21	20.45	30.40	15.66		54.22
HDFC - Mid Cap Opportunities Fund (G)	16606	11.20	19.06	15.56	19.56	25.80	17.74	****	52.43
Mirae - Asset Emerging Bluechip Fund (G)	3898	13.97	27.30	20.59	25.56	31.03	23.49	*****	46.20
L&T - India Value Fund (G)	4235	13.20	26.71	16.95	21.06	26.56	17.53	*****	35.10
UTI - Mid Cap Fund (G)	3880	9.36	11.46	8.76	16.50	26.01	18.63	***	99.50

Thematic Scheme Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
ICICI Pru - Banking & Financial Services Fund (G)	1993	19.71	33.24	24.50	23.90	26.38	21.82	****	59.16
Can Robeco - Infrastructure Reg Fund (G)	153	12.62	19.06	12.19	13.94	17.13	14.25	****	47.66
Franklin - Build India Fund (G)	956	9.26	19.29	14.15	18.57	26.86	18.02	*****	38.45
L&T - Infrastructure Fund (G)	511	17.17	31.95	20.25	18.73	21.35	4.81	****	15.90
Kotak - Infrastructure & Economic Reform Std (G)	281	12.57	18.90	14.09	16.32	19.50	7.82	****	20.44

ELSS Scheme Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
IDFC - Tax Advantage Reg (G)	613	19.06	25.77	16.13	16.90	21.53	20.76	****	51.93
Mirae - Asset Tax Saver Fund Reg (G)	409	16.56	29.39	0.00	0.00	0.00	28.00		15.05
Motilal Oswal MOST Focused Long Term Fund (G)	491	19.22	34.19	21.11	0.00	0.00	22.38		16.87
Tata - India Tax Saving Fund Reg (G)	679	15.88	19.51	15.13	0.00	0.00	18.77	****	16.37

Balance Scheme Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
HDFC - Balanced Fund (G)	11748	11.53	18.61	13.20	14.60	19.13	16.92	****	141.62
ICICI Pru - Balanced Reg Plan (G)	12600	6.99	16.47	13.49	14.09	19.27	14.89	****	120.43
L&T - India Prudence Fund (G)	4650	11.37	18.32	11.87	15.12	19.35	14.91	****	25.04
Kotak - Balance (G)	1527	5.57	11.74	11.10	0.00	0.00	9.84	**	23.01
Reliance - Regular Savings Balanced (G)	6262	11.96	18.74	15.85	14.29	17.78	14.47	***	52.23

Debt - Long Term Scheme Performance

Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
DHFL Pramerica Medium Term Income Fund (G)	770	4.99	9.31	10.05	10.69	0.00	11.09	****	14.43
Kotak - Medium Term Fund (G)	4257	4.32	8.81	9.54	10.10	0.00	10.11	*****	13.99
SBI - Corporate Bond Fund Reg (G)	3713	4.46	8.96	9.51	10.18	9.94	7.91	***	27.14
IDFC - SSIF MT Plan Reg (G)	4320	4.11	8.37	8.77	9.19	8.54	7.72	**	28.61
Invesco - India Medium Term Bond Fund (G)	1428	3.88	8.00	8.74	8.92	8.41	8.33	*****	1709.33

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