

MEET YOUR ADVISOR



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OUR SERVICES

- RETIREMENT PLANNING
- CHILD EDUCATION PLANNING
- INSURANCE PLANNING
- TAX PLANNING

- FINANCIAL PLANNING
- NRI INVESTMENT PLANNING
- CHARITABLE TRUST INVESTMENT PLANNING

INVESTMENT OPTIONS

- MUTUAL FUNDS
- LIFE INSURANCE
- GENERAL INSURANCE
- TAX SAVING & RBI BONDS

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CREATE YOUR FUTURE
CREATE WEALTH

TAKE THE ESCAPE, AVOID MISTAKES.

Your income meets your needs and looks after your present, and your savings and investments create wealth for you and takes care of your future.

Welcome to the investment world!

It's great that you are thinking about your future and are ready to take the first step on to the ladder. When we invest, what we see is gains coming through and how our investment will be quadrupled within a short span of time. What we often overlook is the darker side of the mirror. Whenever you try your hands on something new, mistakes are bound to happen and it's okay, since we learn from our mistakes. But when it comes to investments, mistakes are counted in financial terms. And it is always good to avoid the mistakes and save our money.

It is better not to get very high hopes of making quick money and you should be aware of few things. Following are the common money mistakes which not only a newcomer but any investor can commit:

Money making is the only goal

This is the primary mistake of an investor. He believes that he is investing and he will profit from it soon. If someone asks him, what's the purpose behind him investing? What future goal will he be able to meet with the investment? He most likely will not have an answer. And when need arises, he would either not have the money, since it's illiquid or it is not sufficient to fulfill the need. The solution to this is make it a point that you will plan before you perform. Plan and allocate your investment into different goal paths.

TV

We believe that the TV journalist or the author of a magazine article on investments is the God of investments, whatever he says is set in stone. What we do not realize is, if he actually knew what's going to happen next and where to invest, he would have been the next Bill Gates. He would not have been giving free advice. The solution is switch to a movie channel and relax.

Emotions

Emotions play a very important role in our investment practice. You would somehow have a very strong conviction in a particular stock. You would fall in love with that stock because you have read so much about it, you like the brand, or at times the investment manager is from your hometown and you know he is very knowledgeable. However, these investments are not a good deal and not performing. But because of your emotional connect, you believe that a day will come when they will perform and you will gain and the day might never come. So, keep your emotions separate from your investments, the latter should not be influenced by the former, rather should be based on thorough research and performance records.

No time horizon

Not having a time horizon in mind, or having a time frame too short to meet a goal, is a problem. You have to give appropriate time to an investment to get the best out of it. It is better to invest according to the time period left to accomplish a goal.

Speculation

Some investors are often tempted by speculation. Easy and quick money appeals and in order to make money quickly, they become speculators and not investors. They engage in risky transactions like hedging, take short and long positions and attempt to profit from fluctuations in the market, than by capital gains, interests and dividends. They deal in huge amounts, and they can't afford to purchase these stocks. The result is if the price of the purchase transaction is higher than the sale transaction, they are bound to book losses. Most new investors are wiped out because of such speculative activities. So, we should always keep in mind that we are investors and not punters.

Trying to average out

An experienced investor is easily able to get rid of a wrong product that has entered his portfolio, he would book a loss and concentrate on the rest. On the contrary, an unseasoned one would try to average out

the purchase price by buying more of the

loss making product at a lower price now. This strategy has offered historic trading losses especially in the short term. Investors need to accept the fact that a wrong stock has entered and it has to be removed to protect the health of his portfolio. It is better to **go by the advice of a financial advisor**, and rely on the mutual fund managers because they are experienced enough to handle such things.

Lose focus easily

We tend to purchase and sell at very short intervals based on others' recommendations. One friend who is an active trader suggested, stock A is the best, so we will also invest in A, another friend who is a researcher suggested stock B will outperform all others, so we will sell A and buy B. Lack of conviction in a particular product would lead you nowhere, you would not be able to ripe the benefits of either.

Market timing

Even the big shots have not been able to time the market, nobody can predict what will happen next. Some investors on the basis of their research try to time the market and it does nothing but damage.

Investors should rely on professionals, they shall resort to mutual funds, concentrate on their goals and should not panic due to a here and there in the market conditions.

Ignoring the cost

Every investment has a cost associated with it. You have to pay commissions in stock trading, real estate investment exit loads for mutual funds. Investors generally analyse their profits on gross basis and compare products likewise. However, commissions form a part of the cost and at times can bring down the profits significantly. So, you should consider the impact of costs while evaluating a particular investment.

Lack of diversification

Some investors do not have a proper financial plan or even if they have, they often go off track. They tend to purchase a particular product or invest in a particular segment only. This inclination results in lack of a diversified portfolio and if that particular segment or stock fares poorly, his entire portfolio fails, because there is nothing else which can cover up.

Procrastination

Procrastination is the mother of failure. The markets move very fast and we take time in researching and by the time we go ahead with implementing our research, the markets have moved to a different level, however our strategy is the same. And thus we lose out because of improper time management.

All these mistakes are mainly due to lack of planning and knowledge. The investor should resort to the services of a financial advisor, devise a proper financial plan and invest accordingly. He should go for professionally managed mutual funds than burning his hands by experimenting on his own.



- ✓ The month is February, the deadline for submitting investment proofs is approaching. *What do I do?*
- ✓ Some money got accumulated in my savings account, want to park it in a safer avenue. *What do I do?*
- ✓ I have invested enough in equity, now I want to put some money in a safer fixed return option. *What do I do?*
- ✓ I want to invest, but I don't want to take the risk. *What do I do?*

In all of the above situations, what we do is: Go to a bank and invest in a fixed deposit.

According to the India Wealth Report 2015 by Karvy Private Wealth, in India, the individual wealth in equity mutual funds stood at ₹ 3.16 lakh crores in FY 15 as against fixed deposits, which stood at 32.37 lakh crores and bonds and debentures which stood at 0.89 lakh crores in FY 15.

These figures testify the fact that whenever we want to invest for a long term, fixed deposits are our favourite option.

Why do we invest in FDs?

Better Interest rates: Since fixed deposits offer better rate of returns than saving accounts, we prefer investing in the former.

Safe: We invest in fixed deposits in banks because we believe it is the safest investment option and other avenues carry a greater degree of risk than FDs.

Traditional: We invest in Fixed Deposits because it is tried and tested. Our parents, relatives, friends, practically everyone, invests in Fixed Deposits. 'So

even I must have one' is the logic behind the investment.

Did you know?

There are some interesting facts about fixed deposits which are often overlooked:

- ▶ TDS is deducted from the maturity value if the total interest from your accounts including the FD account exceeds ₹10,000. If you are falling under a 20% or a 30% slab, then too the TDS will be deducted @ 10% and you will have to pay the remaining as a self assessment tax.

Most people realize this at the time of filing the returns, which is mostly the last date, since this TDS reflects in your account on the income tax website. You can however submit form 15G/15 H to the bank, but then again it needs to be deposited every year.

- ▶ Interest rates are falling and are expected to fall further with easing inflation. Currently, the interest rates are in the 7-7.5% range for a five year FD in banks. If you check the rates 15 years back, this rate is much lower now and the trend is likely to continue.

Are there any other options ??

BONDS are another great option to invest your money. Bonds are issued by banks or public sector entities. Bonds are offered for a fixed tenure by the issuer at a fixed rate of interest. You can either buy the bonds at the time of their issue or from Secondary market where they are traded after the issue.

Lets understand in detail the features of a secondary market bonds

BONDS

TDS FREE INTEREST

- ✓ **Interest Income:** Bonds offer fixed interest rates like FD's. The interest rate may differ from issuer to issuer based on tenure & credit rating of the bond.
- ✓ **Liquidity:** Bonds offer an edge over Fixed Deposits in terms of liquidity. Premature withdrawal of a fixed deposit attract hassles, time and massive penalties. However, in case of bonds, if you wish to liquidate your investment, it can easily be traded in the secondary market.
- ✓ **No Paperwork:** You can buy a secondary market bond simply through your Demat Account. You don't need to submit hard copies of the application form or your documents. You just have to sign a Deal Confirmation Sheet and send it online or through whatsapp before paying for your investment. Unlike FD, you don't have to safeguard the FD certificate as all investments in bonds are in Demat.
- ✓ **No TDS on interest payouts:** as bonds are listed on the exchange and issued in Demat mode. You shall pay your taxes due as per your tax slab on the income generated if you sell the bond within a year, and you are entitled to the benefits of Long Term Capital Gains if you redeem after one year. There is no hassle of annual submission of Form 15G or 15H unlike Bank FDs and you will not be paying a TDS if you are not liable to pay taxes.
- ✓ **Quick:** Payment is via RTGS only and bond will be credited to your Demat a/c by end of day.

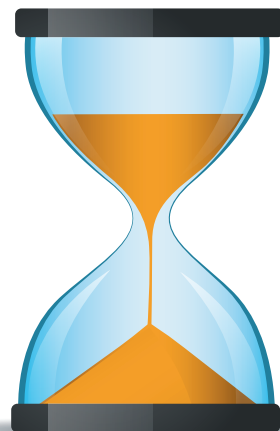
Credit Rating

Bonds are analyzed by credit rating agencies like ICRA, CRISIL, etc., for their credibility and they give them credit ratings. The ratings are like AAA, AAA+, AAA-, AA, BB, BBB, etc. and each rating represent varied levels of safety with regard to payments of interest and principal. The better the rating, the lesser the risk. So the investor must always look for bonds with good ratings.

Tenure

You must also consider the tenure of the bond, it should be in line with your investment horizon. Though, there is an option of secondary market trade, but there is always an interest rate risk if you encash it before maturity.

So, if you are heading towards the bank for investing in a fixed deposit, change your direction to Bond, which bears all features of the former with added advantages of higher income and less complications.



SIP RETURN AS ON 31ST AUGUST 2016

Starting - September Month of	2015	2013	2011	2009	2006	2004
Years	1	3	5	7	10	12
Invested Amount :	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Schemes (Diversified Equity)	Returns % - CAGR					
Axis Equity Fund - Gr	22.64	13.38	16.00	-	-	-
Axis Focused 25 Fund - Gr	31.85	18.12	-	-	-	-
Axis MidCap Fund - Gr	19.91	20.35	23.23	-	-	-
Baroda Pioneer Growth Fund - Gr	28.72	15.97	16.04	12.18	11.83	12.96
Birla Sun Life Advantage Fund Gr	43.16	26.87	25.20	19.27	16.04	15.61
Birla Sun Life Dividend Yield Plus - Growth	24.29	14.55	14.65	12.66	14.34	14.57
Birla Sun Life Equity Fund - Gr	41.55	24.24	23.72	18.41	15.97	16.56
Birla Sun Life Frontline Equity Fund - Gr	31.89	18.45	19.58	16.38	15.86	17.09
Birla Sun Life India GenNext Fund - Gr	39.34	25.11	23.96	21.04	18.99	-
Birla Sun Life India Opportunities Fund - Gr	10.05	18.32	22.87	18.31	15.52	14.31
Birla Sun Life Midcap Fund - Gr	36.68	28.46	25.69	19.90	18.22	18.51
Birla Sun Life MNC Fund Gr	15.96	26.22	27.14	23.91	22.71	21.61
Birla Sun Life Pure Value Fund - Gr	41.17	30.55	29.73	23.67	-	-
Birla Sun Life Small and Midcap Fund - Gr	45.23	31.78	28.11	21.96	-	-
Birla Sun Life Special Situations Fund - Gr	41.36	26.03	23.65	17.86	-	-
Birla Sun Life Top 100 Fund - Gr	29.56	17.89	19.47	16.53	15.10	-
BNP Paribas Dividend Yield Fund- Gr	26.45	18.76	19.48	16.79	16.46	-
BNP Paribas Equity Fund - Gr	22.21	16.33	18.32	15.96	13.82	-
BNP Paribas Midcap Fund - Gr	30.64	26.84	27.72	23.73	19.27	-
BOI AXA Equity Fund - Regular Plan Gr	23.91	12.98	14.36	11.50	-	-
Canara Robeco Emerging Equities Fund - Gr	34.59	32.73	31.42	25.87	22.56	-
Canara Robeco Equity Diversified - Gr	23.81	12.60	14.20	12.71	13.75	-
Canara Robeco F.O.R.C.E. Fund - Regular Gr	38.06	22.47	20.87	-	-	-
Canara Robeco Large Cap Plus Fund - Gr	28.24	14.10	14.74	-	-	-
DHFL Pramerica Large Cap Fund - Gr	24.42	15.67	16.73	13.30	12.12	13.29
DHFL Pramerica Midcap Opportunities Fund - Gr	23.64	-	-	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	34.64	19.25	18.23	14.81	14.68	16.35
DSP BlackRock Focus 25 Fund - Gr	33.10	20.85	19.25	-	-	-
DSP BlackRock Micro Cap Fund - Gr	40.87	40.21	35.85	28.45	-	-
DSP BlackRock Opportunities Fund - Gr	39.12	22.64	21.45	17.05	15.49	16.12
DSP BlackRock Small and Mid Cap - Reg Gr	42.64	30.12	27.26	21.85	-	-
DSP BlackRock Top 100 Equity Fund Gr	33.70	15.54	15.03	12.65	12.77	14.60
Edelweiss Div. Growth Equity Top 100 Fund - Gr	25.81	15.09	16.51	14.30	-	-
Edelweiss Emerging Leaders Fund - Gr	30.54	22.70	22.70	-	-	-
Edelweiss Prudent Advantage Fund Plan A - Gr	20.01	14.48	14.51	11.76	-	-
Escorts Growth Plan G	19.56	21.44	21.13	15.86	13.38	13.48
Franklin India Bluechip Fund Gr	26.55	16.28	16.11	13.73	13.69	14.82
Franklin India Flexi Cap Fund - Gr	24.08	18.97	20.22	16.75	15.76	-
Franklin India High Growth Companies Fund - Gr	27.26	22.97	25.17	20.55	-	-
Franklin India Opportunities Fund-Gr	28.36	20.10	19.96	15.89	13.36	13.89
Franklin India Prima Fund Gr	38.05	29.53	29.20	23.84	20.74	19.30
Franklin India Prima Plus Gr	25.86	20.96	21.24	17.91	16.54	17.46
Franklin India Smaller Companies Fund - Gr	40.66	33.47	33.83	27.21	22.94	-
Goldman Sachs India Equity Fund - Gr	24.85	20.05	-	-	-	-
HDFC Capital Builder-Gr	27.83	18.55	19.61	16.39	15.94	16.16
HDFC Core and Satellite Fund - Gr	25.89	17.10	16.37	12.76	12.75	-
HDFC Equity Fund - Div	31.52	15.77	16.92	14.10	14.91	16.27
HDFC Growth Fund Gr	30.01	15.72	14.89	12.53	12.85	14.39
HDFC Large Cap Fund - Gr	23.62	9.43	11.18	9.20	8.84	9.50
HDFC Mid Cap Opportunities Fund - Gr	43.70	30.02	28.72	24.32	-	-
HDFC Premier Multi-Cap Fund - Gr	24.86	13.84	14.17	11.28	11.58	-
HDFC Small and Mid Cap Fund - Gr	34.56	22.06	21.43	17.12	-	-
HDFC Top 200 Fund - Div	32.32	14.91	15.69	13.18	13.99	15.63
HSBC Dividend Yield Equity Fund - Gr	26.95	13.96	14.23	11.38	-	-
HSBC Dynamic Fund - Gr	24.29	12.17	11.60	9.29	-	-
HSBC Equity Fund - Gr	31.14	14.01	13.97	11.23	10.34	11.52
HSBC India Opportunities Fund - Gr	33.57	19.30	19.77	16.31	13.82	14.23
HSBC Midcap Equity Fund - Gr	27.93	27.94	26.17	18.77	14.71	-
ICICI Prudential Dynamic Plan - Gr	33.36	15.86	17.54	15.10	14.87	16.50
ICICI Prudential Exports and Other Services Fund - Gr	13.81	19.06	26.43	22.29	18.50	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	29.42	15.85	17.11	15.13	-	-
ICICI Prudential MidCap Fund - Gr	25.79	24.23	25.42	19.86	16.66	-
ICICI Prudential Multicap Fund - Gr	35.26	21.56	21.23	17.13	15.17	15.66
ICICI Prudential Select Large Cap Fund - Retail Gr	32.54	14.97	16.03	13.51	-	-
ICICI Prudential Top 100 Fund - Gr	34.88	16.06	17.29	14.90	13.88	14.78
ICICI Prudential Value Discovery Fund Gr	25.79	23.05	25.10	21.28	21.19	20.78
IDFC Classic Equity Fund - Regular Plan - Gr	34.30	16.51	15.99	12.62	11.09	-
IDFC Equity Fund - Regular Plan - Gr	27.36	10.68	12.19	10.43	10.01	-
IDFC Imperial Equity Fund - Regular Plan - Gr	24.73	10.03	10.88	8.88	9.36	-
IDFC Premier Equity Fund - Regular Plan - Gr	19.96	19.83	21.54	19.11	20.00	-
IDFC Sterling Equity Fund - Regular Gr	28.37	18.77	19.32	16.71	-	-
Indiabulls Blue Chip Fund - Gr	26.66	14.22	-	-	-	-
Invesco India Business Leaders Fund - Gr	27.83	17.21	17.47	14.33	-	-
Invesco India Contra Fund - Gr	29.03	22.29	22.16	17.69	-	-
Invesco India Dynamic Equity Fund - Gr	23.06	13.89	16.11	13.69	-	-
Invesco India Growth Fund - Gr	27.49	17.53	18.54	15.48	-	-
Invesco India Mid N Small Cap Fund - Gr	26.02	23.52	25.55	22.27	-	-
Invesco India Midcap Fund - Gr	26.63	24.39	25.37	21.64	-	-
JM Equity Fund Growth Option	18.55	12.61	13.92	10.70	8.43	8.60
JM Multi Strategy Fund - Growth Option	38.81	20.24	19.23	13.78	-	-
JP Morgan India Equity Fund - Gr	25.69	16.48	16.96	14.19	-	-
JP Morgan India Mid and Small Cap Fund - Gr	28.73	27.51	28.11	23.16	-	-
Kotak 50 Equity Scheme Div	24.85	16.77	16.82	13.86	12.76	14.00
Kotak Classic Equity Fund - Gr	29.22	14.32	15.52	13.04	12.53	-
Kotak Emerging Equity Scheme - Gr	39.67	33.14	29.36	23.09	-	-
Kotak Midcap - Gr	37.41	29.40	26.31	21.15	18.07	-
Kotak Opportunities Fund - Gr	34.07	20.79	20.17	16.28	14.88	16.03
Kotak Select Focus Fund - Gr	34.78	22.81	22.62	18.47	-	-
L&T Business Cycles Fund - Gr	30.47	-	-	-	-	-
L&T Emerging Businesses Fund - Gr	39.85	-	-	-	-	-
L&T Equity Fund - Gr	27.31	16.95	17.54	14.79	14.56	-
L&T India Large Cap Fund - Gr	25.25	15.04	15.97	13.58	-	-
L&T India Special Situations Fund - Gr	21.37	15.90	17.88	15.47	14.75	-
L&T India Value Fund - Gr	28.62	26.65	26.68	-	-	-
L&T Midcap Fund - Gr	31.63	28.67	27.97	21.93	19.39	18.55
LIC Nomura Equity Fund Gr	20.83	9.79	11.97	9.77	9.07	9.33
LIC Nomura Growth Fund Gr	24.86	13.76	14.95	12.06	10.92	10.76

MF NEWS

Mutual fund's AUM in August surge to new record, touch Rs15.63 trillion

Indian mutual fund's assets under management (AUM) touched a record high of Rs.15.63 trillion at the end of August as investors remained positive in view of the appreciating trend in equity and debt markets along with a continued pick-up in domestic economic growth. Total monthly AUM rose for the second consecutive month, up 2.97%, or Rs.25,332 crore, in August, after a jump of 10%, or Rs.1.37 trillion, in the month before, data from the Association of Mutual Funds of India (AMFI) showed. Income funds AUM accounting for 45.05% of the total increased by Rs.28,457 crore to Rs.7.04 trillion during August, the fifth consecutive month of net inflows. Liquid and money market schemes saw a net outflow of Rs.13,182 crore to total AUM size of Rs.2.89 trillion. Equity schemes, which account for nearly 30% of the total industry AUM, reported net inflow of Rs.6,505 crore month-on-month to total AUM size of Rs.4.67 trillion.

MF folio count rises 21 lakh to around 5 crore in August end

Showing a growing traction for mutual funds among investors, the number of folios has surged by over 21 lakh in the first five months of the ongoing financial year (FY) to around 5 crore, mainly on account of strong participation from retail investors. This follows an addition of 59 lakh folios or investor accounts in the preceding FY (2015-16) and 22 lakh in the FY 2014-15. According to the Securities and Exchange Board of India data on investor accounts with 42 active fund houses, the number of folios jumped to 4,97,96,459 at the end of August from 4,76,63,024 at the end of the last FY, a gain of 21.33 lakh. Growing participation from retail investors and huge inflows in equity schemes have helped in increasing the folio counts, experts said.

SIP RETURN AS ON 31ST AUGUST 2016

Starting - September Month of	2015	2013	2011	2009	2006	2004
Years	1	3	5	7	10	12
Invested Amount :	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Schemes (Diversified Equity)	Returns % - CAGR					
Mirae Asset Emerging Bluechip Fund - Gr	41.51	33.94	32.74	-	-	-
Mirae Asset India Opportunities Fund - Gr	32.04	20.54	21.36	18.17	-	-
Motilal Oswal Most Focused 25 Fund - Gr	24.83	16.86	-	-	-	-
Motilal Oswal Most Focused Midcap 30 Fund - Gr	32.86	-	-	-	-	-
Motilal Oswal Most Focused Multicap 35 Fund - Gr	32.09	-	-	-	-	-
Principal Dividend Yield Fund - Gr	35.10	16.34	15.27	12.56	12.13	-
Principal Emerging Bluechip Fund - Gr	45.17	30.91	30.07	23.42	-	-
Principal Growth Fund Gr	35.81	19.84	21.00	16.74	13.50	12.84
Principal Large Cap Fund - Gr	32.06	16.65	17.05	13.92	13.78	-
Principal SMART Equity Fund - Gr	15.79	12.08	14.00	-	-	-
Reliance Equity Opportunities Fund - Gr	18.09	14.89	17.70	16.22	16.89	-
Reliance Focused Large Cap Fund - Gr	25.38	14.32	16.43	12.76	10.69	-
Reliance Growth Fund Gr	31.94	21.10	20.08	15.74	14.94	16.37
Reliance Mid & Small Cap Fund - Gr	35.45	27.76	26.79	21.27	-	-
Reliance Quant Plus Fund - Gr	25.25	9.95	11.49	9.95	-	-
Reliance Regular Savings Fund Equity Plan - Gr	29.39	20.20	19.56	15.48	15.47	-
Reliance Small Cap Fund - Gr	27.03	31.45	32.02	-	-	-
Reliance Top 200 Fund - Gr	26.87	17.39	18.58	15.47	-	-
Reliance Vision Fund Gr	23.05	16.46	16.72	13.10	12.19	13.31
SBI Blue Chip Fund - Gr	28.70	20.94	21.49	17.53	15.16	-
SBI Contra Fund - Regular Div	29.04	17.52	16.59	12.54	11.24	13.04
SBI Emerging Businesses Fund - Regular Plan - Gr	28.82	22.33	21.10	19.78	18.71	-
SBI Magnum Equity Fund - Div	30.60	18.09	17.81	14.83	14.10	15.29
SBI Magnum Global Fund - Div	18.42	21.34	23.34	19.96	17.88	18.16
SBI Magnum MidCap Fund - Gr	32.64	30.93	31.46	25.09	19.98	-
SBI Magnum Multicap Fund - Gr	31.81	24.21	23.16	17.84	14.49	-
SBI Magnum Multiplier Fund - Div	28.46	21.30	21.77	17.51	15.64	16.84
SBI Small & Midcap Fund - Gr	26.07	34.92	33.68	26.57	-	-
Sundaram Equity Multiplier Fund - Gr	25.60	18.34	17.44	13.58	-	-
Sundaram Rural India Fund - Gr	52.92	29.26	24.15	19.05	15.94	-
Sundaram S.M.I.L.E. Fund - Gr	29.11	30.68	28.55	21.47	19.15	-
Sundaram Select Focus - Gr	20.49	10.43	11.78	9.40	9.06	10.91
Sundaram Select MidCap - Gr	39.89	31.05	28.75	23.03	20.91	21.34
Tata Dividend Yield Fund - Gr	25.62	17.49	17.36	15.14	15.72	-
Tata Equity Opportunities Fund - Gr	27.45	19.02	19.65	16.09	14.44	14.90
Tata Equity P/E Fund Gr	47.68	26.28	23.88	18.74	17.51	17.88
Tata Ethical Fund - Gr	15.58	14.96	18.00	15.75	14.83	15.37
Tata Large Cap Fund - Gr	25.87	14.57	15.52	13.17	12.98	14.16
Tata Mid Cap Growth Fund - Gr	22.80	24.74	25.76	20.94	18.10	17.32
Taurus Bonanza Fund Gr	23.36	13.55	13.49	10.67	9.31	9.72
Taurus Discovery Fund - Gr	37.17	25.41	24.62	19.20	14.73	13.26
Taurus Ethical Fund - Gr	18.64	13.87	16.29	13.68	-	-
Taurus Starshare Growth	23.95	12.64	13.96	11.91	11.33	12.71
Templeton India Growth Fund Gr	29.77	17.66	17.08	13.55	13.58	14.52
Union KBC Equity Fund - Gr	24.49	10.25	12.37	-	-	-
UTI Bluechip Flexicap Fund - Gr	27.76	13.96	15.24	12.55	11.14	-
UTI Dividend Yield Fund - Gr	24.83	12.48	12.57	10.87	12.41	-
UTI Equity Fund - Div	26.67	16.92	18.06	15.69	15.06	15.02
UTI India Lifestyle Fund - Gr	24.51	11.95	13.27	12.42	-	-
UTI Master Share - Div	23.76	14.17	14.97	12.56	11.93	12.49
UTI Mid Cap Fund - Gr	31.58	29.29	29.91	24.14	21.24	-
UTI MNC Fund - Gr	17.66	22.71	23.67	21.45	20.53	-
UTI Opportunities Fund - Gr	25.49	12.19	13.90	12.89	14.18	-
UTI Top 100 Fund - Gr	24.80	15.10	15.85	13.39	12.20	-
Average Return of Above Funds	29.20	19.93	20.28	16.55	14.90	14.98
Maximum Return	52.92	40.21	35.85	28.45	22.94	21.61
Minimum Return	10.05	9.43	10.88	8.88	8.43	8.60
Universe	151	146	142	131	94	54
ELSS / Tax Savings Schemes						
Axis Long Term Equity Fund - Gr	21.97	21.33	24.35	-	-	-
Baroda Pioneer Elss 96 - Div	28.72	15.74	16.58	12.97	11.47	11.20
Birla Sun Life Tax Plan - Div	24.13	20.82	21.62	17.69	15.01	15.02
Birla Sun Life Tax Relief 96 Fund - Div	25.11	21.80	22.49	17.54	15.30	15.44
BNP Paribas Long Term Equity Fund - Gr	20.90	17.69	19.75	17.23	14.47	-
BOI AXA Tax Advantage Fund - Regular - Growth	24.97	15.46	16.88	13.36	-	-
Canara Robeco Equity Tax Saver Fund - Div	22.15	13.75	15.35	13.44	14.67	15.95
DHFL Pramerica Tax Plan - Gr	31.36	18.35	18.57	14.31	12.07	-
DSP BlackRock Tax Saver Fund - Gr	39.62	23.55	23.06	18.59	-	-
Edelweiss ELSS Fund - Gr	21.13	15.94	17.54	14.93	-	-
Franklin India Taxshield Gr	26.00	20.66	20.98	18.04	16.95	17.16
HDFC Long Term Advantage Fund - Gr	34.33	17.34	18.18	15.37	14.65	14.74
HDFC Taxsaver - Div	29.31	15.04	16.50	13.76	13.94	14.84
HSBC Tax Saver Equity Fund - Gr	28.42	17.66	18.87	15.68	-	-
ICICI Prudential Long Term Equity Fund - Regular Gr	27.92	18.79	20.50	17.32	16.76	16.64
IDFC Tax Advantage (ELSS) Fund - Regular Gr	25.61	17.81	19.88	16.84	-	-
Invesco India Tax Plan - Gr	27.59	20.67	21.37	18.01	-	-
JM Tax Gain Fund - Growth Option	34.71	19.70	19.57	14.68	-	-
JP Morgan India Tax Advantage Fund - Gr	24.28	16.46	16.79	14.01	-	-
Kotak Tax Saver - Gr	32.59	20.92	18.84	14.92	12.93	-
L&T Tax Advantage Fund - Gr	28.33	18.02	18.06	15.19	15.04	-
LIC Nomura Tax Plan Gr	26.61	15.58	16.63	13.30	11.13	10.59
Principal Personal Tax Saver - Gr	32.07	16.65	17.13	13.57	12.08	12.66
Principal Tax Savings Fund	35.89	19.85	21.10	16.95	13.26	12.76
Reliance Tax Saver Fund - Gr	30.14	21.82	23.14	19.46	17.73	-
SBI Magnum Tax Gain Fund - Div	24.35	16.80	18.47	15.29	13.78	15.17
Sundaram Tax Saver - Div	33.64	19.51	18.36	14.49	13.17	14.21
Tata India Tax Savings Fund Regular Plan - Div	31.31	22.84	21.86	18.02	15.87	15.38
Taurus Tax Shield - Gr	30.57	15.42	14.94	12.16	12.91	-
Union KBC Tax Saver Scheme - Gr	19.33	11.16	-	-	-	-
UTI Long Term Equity Fund (Tax Saving) - Div	23.16	14.01	14.90	12.30	11.10	11.16
Average Return of Above Funds	27.94	18.10	19.08	15.50	14.01	14.19
Maximum Return	39.62	23.55	24.35	19.46	17.73	17.16
Minimum Return	19.33	11.16	14.90	12.16	11.10	10.59
Universe	31	31	30	29	21	15
S&P BSE SENSEX	21.05	8.79	11.09	9.41	9.29	10.66
NIFTY 50	23.92	10.52	12.04	10.13	9.87	11.02

NEWS UPDATE

India expected to post first current account surplus in nine years

India is likely to post its first current account surplus in nine years in the latest quarter, which should bolster the rupee though it is not a good sign for the economy as it reflects weak investment demand at home and subdued exports, analysts said. Forecasts given by investment houses research notes and from analysts that Reuters spoke to showed expectations centering on a surplus of \$4 billion, or 0.8 percent of GDP, in April-June quarter. That compared with a deficit of \$6.2 billion, equivalent to 1.2 percent of GDP, in the same quarter a year ago. And, if the forecasts prove correct it will be the first surplus since January-March 2007, though India is unlikely to keep the surpluses coming.

Wholesale prices rise 3.74 % in August

India's annual rate of inflation based on wholesale prices moved up to 3.74 per cent in August, from 3.55 per cent in the month before, according to official data released. Nonetheless, the annual rate of inflation for some commodities remained rather high: Potatoes (66.72 per cent), pulses (34.55 per cent) and fruits (13.91 per cent). But onion prices were down 64.19 per cent in August this year, against the like month of the previous year. Data released by the Commerce and Industry Ministry further showed that the annual inflation for manufactured products and fuels remained modest at 2.42 per cent and 1.62 per cent, respectively.

August CPI falls to 5.05 per cent; July IIP shrinks by 2.4 per cent

The consumer price index (CPI) for the month of August fell sharply to 5.05 per cent year-on-year from 6.07 per cent in July due to a steep fall in food prices. According to the government data released, about 50 per cent weight in the inflation basket is enjoyed by food prices, which fell tremendously in the current fiscal. Food inflation slowed to 5.91 per cent from 8.35

SIP VALUE AS ON 31ST AUGUST 2016

Starting - September Month of	2015	2013	2011	2009	2006	2004
Years	1	3	5	7	10	12
Invested Amount	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Schemes (Diversified Equity)	Investment Value ₹					
Axis Equity Fund - Gr	133,549	438,113	891,802	-	-	-
Axis Focused 25 Fund - Gr	138,830	468,315	-	-	-	-
Axis MidCap Fund - Gr	131,960	482,963	1,061,779	-	-	-
Baroda Pioneer Growth Fund - Gr	137,047	454,455	892,729	1,292,883	2,214,410	3,274,144
Birla Sun Life Advantage Fund Gr	145,161	527,547	1,112,972	1,662,274	2,771,736	3,899,431
Birla Sun Life Dividend Yield Plus - Growth	134,504	445,430	862,963	1,315,005	2,530,981	3,639,507
Birla Sun Life Equity Fund - Gr	144,269	509,239	1,074,334	1,612,761	2,760,981	4,155,403
Birla Sun Life Frontline Equity Fund - Gr	138,851	470,229	972,771	1,500,519	2,745,783	4,303,162
Birla Sun Life India GenNext Fund - Gr	143,041	515,257	1,080,539	1,769,432	3,247,552	-
Birla Sun Life India Opportunities Fund - Gr	126,124	469,624	1,052,818	1,606,919	2,695,815	3,579,124
Birla Sun Life Midcap Fund - Gr	141,553	538,845	1,125,804	1,699,603	3,115,732	4,731,396
Birla Sun Life MNC Fund Gr	129,640	522,970	1,165,145	1,958,026	3,967,815	5,827,452
Birla Sun Life Pure Value Fund - Gr	144,060	553,938	1,238,637	1,941,510	-	-
Birla Sun Life Small and Midcap Fund - Gr	146,306	562,929	1,192,348	1,827,906	-	-
Birla Sun Life Special Situations Fund - Gr	144,164	521,683	1,072,462	1,581,220	-	-
Birla Sun Life Top 100 Fund - Gr	137,530	466,812	970,226	1,508,813	2,636,599	-
BNP Paribas Dividend Yield Fund- Gr	135,746	472,487	970,403	1,522,776	2,835,865	-
BNP Paribas Equity Fund - Gr	133,301	456,761	943,560	1,478,133	2,461,501	-
BNP Paribas Midcap Fund - Gr	138,145	527,357	1,181,237	1,946,114	3,296,448	-
BOI AXA Equity Fund - Regular Plan Gr	134,282	435,606	857,033	1,261,890	-	-
Canara Robeco Emerging Equities Fund - Gr	140,377	569,883	1,288,408	2,097,897	3,937,124	-
Canara Robeco Equity Diversified - Gr	134,228	433,261	853,628	1,317,540	2,453,024	-
Canara Robeco F.O.R.C.E. Fund - Regular Gr	142,327	497,196	1,003,394	-	-	-
Canara Robeco Large Cap Plus Fund - Gr	136,772	442,618	864,959	-	-	-
DHFL Pramerica Large Cap Fund - Gr	134,581	521,630	907,799	1,345,336	2,249,487	3,345,380
DHFL Pramerica Midcap Opportunities Fund - Gr	134,129	-	-	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	140,410	475,704	941,596	1,419,156	2,576,947	4,098,426
DSP BlackRock Focus 25 Fund - Gr	139,537	486,249	964,961	-	-	-
DSP BlackRock Micro Cap Fund - Gr	143,896	627,207	1,428,102	2,295,452	-	-
DSP BlackRock Opportunities Fund - Gr	142,920	498,350	1,017,404	1,536,451	2,692,314	4,035,749
DSP BlackRock Small and Mid Cap - Reg Gr	144,875	550,813	1,168,481	1,821,187	-	-
DSP BlackRock Top 100 Equity Fund Gr	139,879	451,680	871,055	1,314,448	2,327,400	3,646,845
Edelweiss Div. Growth Equity Top 100 Fund - Gr	135,380	448,824	903,095	1,394,057	-	-
Edelweiss Emerging Leaders Fund - Gr	138,087	498,696	1,048,547	-	-	-
Edelweiss Prudent Advantage Fund Plan A - Gr	132,020	444,995	860,029	1,273,613	-	-
Escorts Growth Plan G	131,756	490,217	1,009,775	1,473,318	2,404,855	3,387,427
Franklin India Bluechip Fund Gr	135,807	456,412	894,269	1,366,007	2,445,376	3,701,732
Franklin India Flexi Cap Fund - Gr	134,385	473,855	987,904	1,520,619	2,730,577	-
Franklin India High Growth Companies Fund - Gr	136,215	500,539	1,112,062	1,739,241	-	-
Franklin India Opportunities Fund-Gr	136,843	481,317	981,745	1,474,956	2,402,559	3,479,668
Franklin India Prima Fund Gr	142,319	546,530	1,223,091	1,953,238	3,568,065	4,988,779
Franklin India Prima Plus Gr	135,412	487,041	1,012,456	1,583,914	2,847,057	4,410,658
Franklin India Smaller Companies Fund - Gr	143,777	575,393	1,363,025	2,199,127	4,017,806	-
Goldman Sachs India Equity Fund - Gr	134,825	480,931	-	-	-	-
HDFC Capital Builder-Gr	136,538	471,104	973,456	1,500,853	2,756,889	4,046,073
HDFC Core and Satellite Fund - Gr	135,427	461,709	900,013	1,319,904	2,325,378	-
HDFC Equity Fund - Div	138,644	453,174	912,013	1,384,170	2,609,440	4,076,820
HDFC Growth Fund Gr	137,783	452,821	868,167	1,308,863	2,338,474	3,598,192
HDFC Large Cap Fund - Gr	134,118	413,966	792,680	1,163,149	1,890,951	2,611,289
HDFC Mid Cap Opportunities Fund - Gr	145,463	550,044	1,209,373	1,986,344	-	-
HDFC Premier Multi-Cap Fund - Gr	134,835	440,964	852,861	1,252,005	2,185,524	-
HDFC Small and Mid Cap Fund - Gr	140,362	494,405	1,017,092	1,540,683	-	-
HDFC Top 200 Fund - Div	139,099	447,695	885,242	1,339,417	2,484,083	3,904,629
HSBC Dividend Yield Equity Fund - Gr	136,035	441,714	854,260	1,256,502	-	-
HSBC Dynamic Fund - Gr	134,503	430,643	800,897	1,166,549	-	-
HSBC Equity Fund - Gr	138,428	442,058	848,723	1,249,918	2,046,765	2,978,557
HSBC India Opportunities Fund - Gr	139,804	476,045	977,236	1,496,714	2,462,200	3,560,514
HSBC Midcap Equity Fund - Gr	136,599	535,110	1,138,721	1,632,966	2,581,891	-
ICICI Prudential Dynamic Plan - Gr	139,683	453,722	926,017	1,434,164	2,604,032	4,137,481
ICICI Prudential Exports and Other Services Fund - Gr	128,370	474,468	1,145,941	1,849,617	3,163,220	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	137,447	453,679	916,226	1,435,480	-	-
ICICI Prudential MidCap Fund - Gr	135,370	509,173	1,118,800	1,697,664	2,865,013	-
ICICI Prudential Multipcap Fund - Gr	140,759	491,023	1,012,089	1,541,206	2,645,962	3,912,671
ICICI Prudential Select Large Cap Fund - Retail Gr	139,224	448,084	892,539	1,355,060	-	-
ICICI Prudential Top 100 Fund - Gr	140,540	454,993	920,314	1,423,584	2,469,236	3,691,172
ICICI Prudential Value Discovery Fund Gr	135,367	501,119	1,110,362	1,784,903	3,655,328	5,512,482
IDFC Classic Equity Fund - Regular Plan - Gr	140,215	457,905	891,745	1,313,239	2,129,432	-
IDFC Equity Fund - Regular Plan - Gr	136,268	421,518	812,490	1,214,750	2,010,378	-
IDFC Imperial Equity Fund - Regular Plan - Gr	134,757	417,572	786,709	1,149,832	1,943,108	-
IDFC Premier Equity Fund - Regular Plan - Gr	131,991	479,483	1,019,740	1,652,930	3,429,394	-
IDFC Sterling Equity Fund - Regular Gr	136,851	472,507	966,723	1,518,197	-	-
Indiabulls Blue Chip Fund - Gr	135,867	443,351	-	-	-	-
Invesco India Business Leaders Fund - Gr	136,541	462,378	924,261	1,395,087	-	-
Invesco India Contra Fund - Gr	137,229	495,975	1,035,059	1,571,676	-	-
Invesco India Dynamic Equity Fund - Gr	133,792	441,323	894,353	1,363,830	-	-
Invesco India Growth Fund - Gr	136,346	464,432	948,527	1,453,486	-	-
Invesco India Mid N Small Cap Fund - Gr	135,502	504,331	1,122,212	1,848,366	-	-
Invesco India Midcap Fund - Gr	135,855	510,282	1,117,257	1,807,625	-	-
JM Equity Fund Growth Option	131,164	433,320	847,694	1,226,548	1,850,661	2,463,332
JM Multi Strategy Fund - Growth Option	142,748	482,218	964,572	1,368,565	-	-
JP Morgan India Equity Fund - Gr	135,310	457,709	912,897	1,388,326	-	-
JP Morgan India Mid and Small Cap Fund - Gr	137,053	532,078	1,192,342	1,907,433	-	-
Kotak 50 Equity Scheme Div	134,829	459,565	909,803	1,372,122	2,326,205	3,504,735
Kotak Classic Equity Fund - Gr	137,336	444,024	881,640	1,332,724	2,298,804	-
Kotak Emerging Equity Scheme - Gr	143,226	572,967	1,227,811	1,902,651	-	-
Kotak Midcap - Gr	141,962	545,615	1,142,691	1,776,467	3,091,199	-
Kotak Opportunities Fund - Gr	140,086	485,903	986,572	1,495,280	2,604,608	4,009,686
Kotak Select Focus Fund - Gr	140,485	499,506	1,046,522	1,615,758	-	-
L&T Business Cycles Fund - Gr	138,045	-	-	-	-	-
L&T Emerging Businesses Fund - Gr	143,325	-	-	-	-	-
L&T Equity Fund - Gr	136,244	460,732	925,832	1,418,079	2,560,641	-
L&T India Large Cap Fund - Gr	135,058	448,509	891,320	1,358,644	-	-
L&T India Special Situations Fund - Gr	132,809	453,979	933,580	1,453,094	2,587,710	-
L&T India Value Fund - Gr	136,991	525,995	1,152,757	-	-	-
L&T Midcap Fund - Gr	138,704	540,354	1,188,347	1,825,922	3,318,003	4,746,604
LIC Nomura Equity Fund Gr	132,495	416,165	808,178	1,186,807	1,914,645	2,583,360
LIC Nomura Growth Fund Gr	134,832	440,477	869,333	1,287,314	2,110,759	2,833,812

NEWS UPDATE

per cent, with high pulses prices being offset by weak vegetable prices. Separately the data showed that July index of industrial production (IIP) came in at 2.4 per cent, compared to 1.95 per cent (revised) in June, and an expectation of 1.37 per cent.

India most optimistic globally on hiring plans for Oct-Dec quarter

India is the most optimistic country globally in terms of hiring plans for the next three months, however, there is some sign of increased caution among employers amid global slowdown and impact of automation in the information technology sector, says a survey. The quarterly Manpower Employment Outlook survey, released by ManpowerGroup, said hiring confidence is strongest in India, Japan and Taiwan, while employers in Brazil, Belgium, Finland, Italy and Switzerland report the weakest hiring plans. India's net employment outlook for the October-December quarter of 2016 stood at 31 per cent, the highest among 43 surveyed nations.

Direct tax mop-up rises 15% to Rs 1.89 lakh crore in April-August

Net direct tax collections during the April-August period has grown 15.03 per cent to Rs 1.89 lakh crore, led by robust collections in personal income tax. Direct taxes, which include corporate income tax and personal income tax, collection in the first five months till August is 22.30 per cent of Budget estimates for the full financial year. The government hopes to collect Rs 8.47 lakh crore from direct taxes and Rs 7.79 lakh crore from indirect taxes, which includes customs, excise and service tax, in 2016-17 financial year.

India to be amongst top five global pharma innovation hubs by 2020

To push India into top five pharmaceutical innovation hubs by 2020 and establish global presence by launching one out of every five to 10 drugs discovered in India at global level, the government is preparing for

SIP VALUE AS ON 31ST AUGUST 2016

Starting - September Month of	2015	2013	2011	2009	2006	2004
Years	1	3	5	7	10	12
Invested Amount	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Schemes (Diversified Equity)	Investment Value ₹					
Mirae Asset Emerging Bluechip Fund - Gr	144,249	578,955	1,328,887	-	-	-
Mirae Asset India Opportunities Fund - Gr	138,941	484,188	1,015,255	1,598,634	-	-
Motilal Oswal Most Focused 25 Fund - Gr	134,814	460,130	-	-	-	-
Motilal Oswal Most Focused Midcap 30 Fund - Gr	139,402	-	-	-	-	-
Motilal Oswal Most Focused Multicap 35 Fund - Gr	138,966	-	-	-	-	-
Principal Dividend Yield Fund - Gr	140,664	456,782	876,116	1,310,576	2,249,548	-
Principal Emerging Bluechip Fund - Gr	146,271	556,505	1,248,501	1,925,008	-	-
Principal Growth Fund Gr	141,064	479,594	1,006,481	1,519,936	2,420,815	3,246,809
Principal Large Cap Fund - Gr	138,951	458,780	915,046	1,374,968	2,456,318	-
Principal SMART Equity Fund - Gr	129,540	430,078	849,367	-	-	-
Reliance Equity Opportunities Fund - Gr	130,897	447,601	929,564	1,492,069	2,901,157	-
Reliance Focused Large Cap Fund - Gr	135,130	443,993	901,299	1,319,834	2,084,725	-
Reliance Growth Fund Gr	138,881	487,970	984,417	1,466,719	2,613,258	4,103,908
Reliance Mid & Small Cap Fund - Gr	140,862	533,856	1,155,763	1,783,866	-	-
Reliance Quant Plus Fund - Gr	135,059	417,117	798,657	1,194,404	-	-
Reliance Regular Savings Fund Equity Plan - Gr	137,430	481,968	972,216	1,453,504	2,689,238	-
Reliance Small Cap Fund - Gr	136,080	560,471	1,306,750	-	-	-
Reliance Top 200 Fund - Gr	135,987	463,550	949,512	1,453,008	-	-
Reliance Vision Fund Gr	133,789	457,568	907,764	1,335,580	2,257,045	3,349,229
SBI Blue Chip Fund - Gr	137,040	486,866	1,018,383	1,563,020	2,644,723	-
SBI Contra Fund - Regular Div	137,234	464,383	904,688	1,309,199	2,146,571	3,290,435
SBI Emerging Businesses Fund - Regular Plan - Gr	137,105	496,230	1,009,106	1,692,474	3,200,115	-
SBI Magnum Equity Fund - Div	138,122	468,105	931,955	1,420,336	2,499,224	3,819,453
SBI Magnum Global Fund - Div	131,089	489,527	1,064,629	1,703,686	3,059,595	4,622,809
SBI Magnum MidCap Fund - Gr	139,277	556,705	1,289,775	2,041,473	3,426,172	-
SBI Magnum Multicap Fund - Gr	138,808	509,046	1,060,158	1,580,280	2,551,739	-
SBI Magnum Multiplier Fund - Div	136,901	489,306	1,025,355	1,561,871	2,713,789	4,232,449
SBI Small & Midcap Fund - Gr	135,532	586,307	1,358,244	2,149,884	-	-
Sundaram Equity Multiplier Fund - Gr	135,258	469,710	923,626	1,358,621	-	-
Sundaram Rural India Fund - Gr	150,507	544,556	1,085,305	1,649,498	2,757,575	-
Sundaram S.M.I.L.E. Fund - Gr	137,270	554,842	1,204,700	1,796,507	3,275,767	-
Sundaram Select Focus - Gr	132,297	419,992	804,508	1,171,464	1,913,558	2,862,279
Sundaram Select MidCap - Gr	143,350	557,533	1,210,227	1,898,148	3,600,600	5,723,873
Tata Dividend Yield Fund - Gr	135,271	464,190	921,868	1,435,949	2,724,905	-
Tata Equity Opportunities Fund - Gr	136,324	474,187	974,468	1,485,011	2,544,759	3,721,681
Tata Equity P/E Fund Gr	147,652	523,419	1,078,516	1,631,445	2,999,258	4,536,263
Tata Ethical Fund - Gr	129,415	448,042	936,381	1,467,290	2,598,838	3,837,777
Tata Large Cap Fund - Gr	135,414	445,584	881,536	1,338,948	2,354,453	3,542,623
Tata Mid Cap Growth Fund - Gr	133,645	512,706	1,127,825	1,763,163	3,096,834	4,371,958
Taurus Bonanza Fund Gr	133,968	439,181	838,848	1,225,394	1,938,249	2,649,387
Taurus Discovery Fund - Gr	141,829	517,318	1,097,561	1,658,150	2,584,595	3,337,721
Taurus Ethical Fund - Gr	131,215	441,170	898,320	1,363,519	-	-
Taurus Starshare Growth	134,309	433,513	848,639	1,280,644	2,156,108	3,220,880
Templeton India Growth Fund Gr	137,650	465,285	915,722	1,357,144	2,430,710	3,627,488
Union KBC Equity Fund - Gr	134,617	418,920	816,141	-	-	-
UTI Bluechip Flexicap Fund - Gr	136,500	441,745	875,488	1,310,040	2,135,512	-
UTI Dividend Yield Fund - Gr	134,817	432,543	820,242	1,234,020	2,284,141	-
UTI Equity Fund - Div	135,876	460,558	937,619	1,464,147	2,630,269	3,750,229
UTI India Lifestyle Fund - Gr	134,630	429,303	834,401	1,303,851	-	-
UTI Master Share - Div	134,198	443,061	869,897	1,310,209	2,226,695	3,174,272
UTI Mid Cap Fund - Gr	138,680	544,789	1,243,659	1,974,021	3,666,087	-
UTI MNC Fund - Gr	130,642	498,811	1,073,155	1,795,486	3,528,173	-
UTI Opportunities Fund - Gr	135,193	430,785	847,317	1,325,884	2,508,954	-
UTI Top 100 Fund - Gr	134,799	448,900	888,727	1,349,507	2,258,390	-
Average Value of Above Funds	137,288	481,405	997,619	1,527,742	2,652,364	3,809,208
Maximum Value	150,507	627,207	1,428,102	2,295,452	4,017,806	5,827,452
Minimum Value	126,124	413,966	786,709	1,149,832	1,850,661	2,463,332
Universe	151	146	142	131	94	54
ELSS / Tax Savings Schemes						
Axis Long Term Equity Fund - Gr	133,161	489,465	1,090,539	-	-	-
Baroda Pioneer Elss 96 - Div	137,048	452,979	904,539	1,329,430	2,172,665	2,916,394
Birla Sun Life Tax Plan - Div	134,413	486,108	1,021,684	1,572,025	2,623,829	3,749,748
Birla Sun Life Tax Relief 96 Fund - Div	134,976	492,648	1,043,155	1,563,783	2,664,495	3,855,697
BNP Paribas Long Term Equity Fund - Gr	132,538	465,485	976,821	1,546,470	2,548,359	-
BOI AXA Tax Advantage Fund - Regular - Growth	134,896	451,180	911,122	1,348,258	-	-
Canara Robeco Equity Tax Saver Fund - Div	133,264	440,411	877,901	1,352,083	2,576,540	3,988,650
DHFL Pramerica Tax Plan - Gr	138,553	469,816	949,341	1,394,225	2,243,279	-
DSP BlackRock Tax Saver Fund - Gr	143,198	504,548	1,057,432	1,622,834	-	-
Edelweiss ELSS Fund - Gr	132,673	454,281	925,837	1,425,376	-	-
Franklin India Taxshield Gr	135,489	484,998	1,006,031	1,591,636	2,910,964	4,325,415
HDFC Long Term Advantage Fund - Gr	140,232	463,250	940,316	1,447,989	2,573,119	3,680,850
HDFC Taxsaver - Div	137,385	448,539	902,835	1,367,162	2,477,745	3,705,994
HSBC Tax Saver Equity Fund - Gr	136,875	465,310	956,183	1,463,845	-	-
ICICI Prudential Long Term Equity Fund - Regular Gr	136,591	472,670	994,662	1,551,416	2,880,637	4,176,332
IDFC Tax Advantage (ELSS) Fund - Regular Gr	135,264	466,257	979,840	1,525,118	-	-
Invesco India Tax Plan - Gr	136,401	485,101	1,015,574	1,589,613	-	-
JM Tax Gain Fund - Growth Option	140,445	478,649	972,615	1,412,581	-	-
JP Morgan India Tax Advantage Fund - Gr	134,500	457,549	909,176	1,379,371	-	-
Kotak Tax Saver - Gr	139,251	486,777	955,566	1,424,982	2,348,252	-
L&T Tax Advantage Fund - Gr	136,827	467,661	937,738	1,438,479	2,628,232	-
LIC Nomura Tax Plan Gr	135,839	451,989	905,734	1,345,223	2,134,052	2,803,290
Principal Personal Tax Saver - Gr	138,953	458,824	916,691	1,358,101	2,244,838	3,209,030
Principal Tax Savings Fund	141,112	479,646	1,008,927	1,531,307	2,388,972	3,230,682
Reliance Tax Saver Fund - Gr	137,861	492,794	1,059,550	1,673,249	3,034,877	-
SBI Magnum Tax Gain Fund - Div	134,537	459,742	947,012	1,443,917	2,456,319	3,788,587
Sundaram Tax Saver - Div	139,843	477,423	944,588	1,403,363	2,378,594	3,554,944
Tata India Tax Savings Fund Regular Plan - Div	138,523	499,655	1,027,560	1,590,533	2,746,418	3,841,125
Taurus Tax Shield - Gr	138,105	450,914	869,180	1,291,889	2,345,129	-
Union KBC Tax Saver Scheme - Gr	131,619	424,443	-	-	-	-
UTI Long Term Equity Fund (Tax Saving) - Div	133,848	442,049	868,219	1,298,289	2,130,463	2,909,653
Average Value of Above Funds	136,588	468,425	962,546	1,458,019	2,500,370	3,582,426
Maximum Value	143,198	504,548	1,090,539	1,673,249	3,034,877	4,325,415
Minimum Value	131,619	424,443	868,219	1,291,889	2,130,463	2,803,290
Universe	31	31	30	29	21	15
S&P BSE SENSEX	132,626	410,151	790,887	1,171,542	1,936,851	2,816,382
NIFTY 50	134,292	420,532	809,588	1,202,128	1,996,200	2,881,842

DISCLAIMER: We have taken due care and caution in compilation of this booklet. The information has been obtained from various reliable sources. However it does not guarantee the accuracy, adequacy or completeness of any information and are not responsible for any errors or omissions of the results obtained from the use of such information. Investors should seek proper financial advice regarding the appropriateness of investing in any of the schemes stated, discussed or recommended in this newsletter and should realise that the statements regarding future prospects may or may not realise. Mutual fund investments are subject to market risks. Please read the offer document carefully before investing. Past performance is for indicative purpose only and is not necessarily a guide to the future performance.

NEWS UPDATE

multi-billion dollar investment with 50 per cent public funding through its public private partnership model to enhance innovation capability, reveals the joint study. The Indian Government has been very active in boosting growth and investment in Indian pharmaceutical industry. It allows 100 per cent FDI under automatic route in the pharmaceuticals sector. FDI favourably impacts the Indian pharma industry by providing access to more capital/funds for investing in Research and Development, highlighted the study jointly conducted by ASSOCHAM and TechSci Research.

India-US trade will be aided by interaction at many levels: FM

Finance Minister Arun Jaitley has said India-US trade will get a boost from business-to-business, business-to-government and government-to-government interactions, in a context where new structural reforms like GST will boost growth and the overall development of the country. He said the recent passage by Parliament of the Goods and Services Tax (GST) Bill and the Bankruptcy Code along with other structural reforms made by the government in the last two years will help in boosting the growth and the overall development of the country.

Automobile industry to grow to Rs 20 lakh crore in 10 years

Automobile industry turnover is poised to grow over four times to Rs 20 lakh crore in 10 years and has the potential to occupy the top slot globally, Union Minister Nitin Gadkari has said. Urging automakers to "not to compromise with quality", he said innovation and technological upgradation can boost exports. Automobile industry, which is of Rs 4.5 lakh crore at present, we will take it to Rs 20 lakh crore in 10 years. It has the potential to become number one in the world. He said the industry registered a growth of eight per cent and accounted for exports to the tune of Rs 70,000 crore.