

MEET YOUR ADVISOR



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FINANCIAL INDEPENDENCE FOR WOMEN



Men and women have been created as equals and have equal rights. Unfortunately, for most of us, the financial and social status of women in India comes second to men. The women around us - be it daughters, sisters, mothers or our better halves, have a special place in our hearts and our lives. But many of them are likely to "not" be financially sound, literate or independent.

In today's world, where society is undergoing a big change, women continue to be most prone to financial crisis and are financially most vulnerable. We believe that it is very essential for women to be financially literate and independent, for many reasons like...

- ▶ The average life of a woman is more than the average life of a man.
- ▶ There is a growing number of single women. This may occur anytime due to career choices, divorce or death / disability of husbands.
- ▶ In absence of earning male members, females often carry the burden of the family.
- ▶ The work life of women is less than men because of various reasons like raising a child, family problems, health issues, etc. Generally women also receive less pay than men.
- ▶ Women are more likely to come under pressure /influence of others in financial and inheritance matters.
- ▶ Financially literate and independent women can be of great support and financial help to their families, especially husbands. Women have been known to be smart savers and money managers at home.



One needs to look at the numerous examples before judging women as not being smart enough to handle financial matters. A financially independent woman can today support herself and her family with income. Such a person would have good control over finances and would attempt to shape the financial future for the betterment of all.

Most women are totally dependent on their husbands and families, not only for their day to day expenses but also for their financial future. Women generally don't have any clue about their family finances and are left totally dumbfounded in case of an emergency. Irrespective of how much money is the father or husband making, you are never fully financially independent without your own money. Being economically independent will boost your confidence, taking decisions for yourself, will increase your risk taking ability. You can satisfy your whims with your own money and might be the bread earner for your family in times of need.

Women generally have a different work life than men. Some are freelancing or working part-time or the hours of work are lesser or are more prone to taking leaves and sabbaticals. All these head to small savings for women. Clary Boothe Luce said "A women's best protection is a little money of her own". However, if not properly managed and directed into the right investment channels, these hard earned small savings will be futile.

What to do?

Proper savings and investments can help you become financially independent over time, even if you are not earning. The following are the steps that one should take...

1 Learn about money: Never feel shy or hesitant to learn more about money - savings, investments, investment products, mutual funds, etc. In case your family is not supportive, you can always reason with them. It is better to know about the financial holdings /assets /insurance policies and bank/demat accounts in your family to be ready for any emergency.

2 Be Active: The idea is to get more engaged in financial matters of your family, with the support of your spouse. Open your own bank account or have a joint account with your husband. You can also have your own credit card / debit cards for managing your regular expenses. Also start a demat & trading account with which you can make your investments.

3 Get Covered: Most often we find that the women, not having financial earnings are neglected when it comes to insurance coverages. This is a wrong perspective to adopt as every girl /woman has to be adequately covered with insurance.

4 Start Saving: The first step is to start saving and then investing those savings. The easiest way to save for long term wealth creation is by starting an equity mutual fund SIP. You can start with a very small amount, say ₹500 every month. Invest small savings in mutual

funds through SIP and see your savings grow. You can also increase the amount of the SIP with the increase in your savings / income.

5 Plan for your goals: You may have many short-term or long-term financial goals. Try to invest for your goals through mutual funds which offer different types of funds which will easily match your investment objectives and horizon. The investment horizon can range from few days to double digit years.

6 Old Age: A regular inflow of funds or a huge corpus is necessary for your maintenance in your old age. Just imagine being at the mercy of your son /daughter-in-law in future in absence of your husband. We don't even want to imagine that! No matter how much you love your family and children, you should not leave to fate what you can prepare for your tomorrow by investing smartly.

7 Emergencies: As the pillar of your family, women are likely to find themselves in emergency situations like accident, ill-health, loss of income, etc. of their husband or other family members. Having some money saved for emergency can prove to be immensely helpful and you would not be forced to beg for money from others. Keep aside some liquid investments for emergencies only.

Conclusion:

Every person has an equal right to dignity, respect, freedom to pursue own dreams and independence, including financial independence. Financial independence and empowerment of women can not only bring great benefits to a family but also to the entire community and country at large. Let us work towards ensuring this, beginning first at home.

FIRST STEPS INTO THE WORLD OF FINANCE

WHAT YOUNG ADULTS NEED TO DO

Young adults are perhaps the richest among all of us. They have something more - "time", an age when the possibilities are unlimited. In case you are a young adult in 20s or 30s or a parent / guardian with children approaching or are in their 20s, this article is for you. The article guides us to do a few things which perhaps no one has ever told us to do. These things will introduce you to the world of finance and when taken, will be your first steps to the world of finance...

Why Take These Steps?

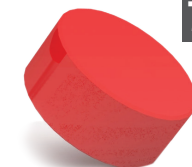
There is one common thing which most people after the age of 35 regret. That common regret is about not knowing about investments and saving at a young age. To be financially successful, being skilled and knowledgeable is not enough. You need to have the right wealth management skills to be

rich. It can amplify or magnify your income many times over. Hence, while you should focus on learning and pursuing your career dreams, you should also focus on increasing your 'wealth quotient'. The earlier you take the jump, the chances of becoming wealthier soon, increases. Being in your teens or in your 20's is the best time to take the steps listed here...

The First Steps:

1 Learn about Personal Finance & Investing

Knowledge about personal finance topics and investing at an early age is a great asset. Young adults must know about different asset classes, investment products, insurance, loans & credit, time value of money, inflation, savings, taxation, financial planning, etc. Such knowledge,



especially during early years of career can really help someone take great decisions for future. If you are a guardian, be sure to involve the young adults in your own investment decisions. There are many ways in which young adults can gain financial knowledge. Some of them are...

- ▶ Read books, finance magazines and watch TV shows on investments
- ▶ Interact with financial advisors, accountants, experienced family members
- ▶ Attend investment seminars/camps by regulators, participants in financial services industry
- ▶ Enrol for any certification from the many offered by NSE/BSE on the subject matter

2 Get Engaged:

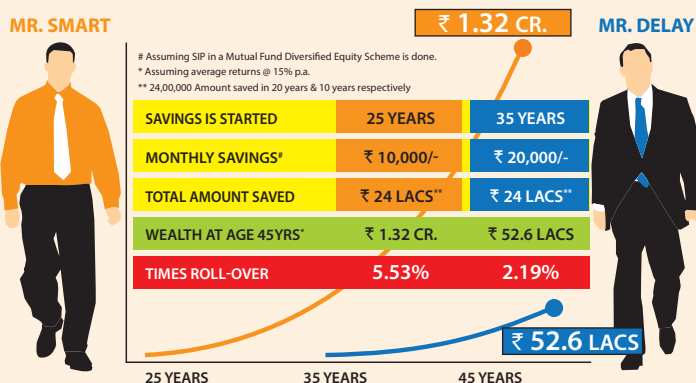
Your parents must already be investing and interacting with their accountants and financial advisors. We encourage you too to participate in learning and understanding the decisions, your parents are making. You may ask them about what financial savings are being done for your future. You may also enquire about insurance coverages, etc. taken for all family members and whether those are accurate. As savvy internet users, you may also share your feedback and suggestions to your parents in their wealth management activities. We are confident that with the kind of access to information you have, you can surely start adding great value to family financial matters.

3 Control your spendings

Young adults are perhaps the most valued consumers hunted by every big brand ranging from cars to shoes to laptops to even holiday packages. With the newly gained earning power and lack of big responsibilities, it is natural that spendings on entertainment, gadgets, accessories, hanging out / parties, etc. form a big chunk of the spendings. Surely it is the time to enjoy life but young adults are advised to control their urge to splurge and not make impulsive decisions. It would be great if one can budget such spendings and avoid taking big decisions like buying motorbikes, cars, laptops, etc. without adequate thinking and research.

4 Start investing immediately:

We have often spoken on this topic. The benefit of saving early can never be underestimated. Even if the savings is small, with the power of compounding, the wealth created by you can be enormous, as seen from the following matrix.



In the above e.g., Mr. Delay would have to invest thrice the amount, or ₹ 30,000 monthly, saved by Mr. Smart if he wants to match the wealth created by him at age 35.

5 Get PAN & start filing tax returns:

PAN card can be issued to any person, irrespective of whether there is any earning or not. And, if you have started earning, it is best to start preparing & filing income tax returns (ITR), unless exempted. Filing of ITR has many advantages as it is considered as a standard income proof globally and can help you while applying for loans, visa applications for jobs abroad, requesting tax refunds, etc. The PAN issued by IT authority is a prerequisite for filing ITR and is also mandatory for all financial transactions. So it makes sense to get yourself one, even if you don't have much income.

6 Get health & life cover

Getting adequate protection at a young age, where people tend to be more adventurous, is highly advised, even if there aren't any dependants on you. Buying health or life cover at a younger age is also considerably cheaper than buying the same later. Such protection can really help one, in case there is any unforeseen emergency and financial burden on parents will be avoided.

7 Start thinking about home

The average age of home & car buyers has decreased dramatically in the last 20 years. Powered by easy availability of loans, fat pay packages & growing aspirations, the first time home buyer today is often around the age of 30. The first time car buyers are even younger. It would thus be best advised that young adults keep these goals in mind and start saving as much as possible for home & car goals, if any, from now onwards. It would really benefit you a lot when the time comes for purchase in near future. Often young adults delay saving for the goal and end up paying lesser down-payments and taking higher amount of loans which should be avoided. Lastly, even if you have a house of your own, it is advisable to think of buying a house as an investment for future and also enjoy tax benefits on same.

Conclusion:

Having time on your side is a great advantage and never to be missed. It is also the time that you can afford to make mistakes while learning - this is a luxury which most people cannot afford at the later years of their lives. Experience has shown that wise decisions, actions and discipline in these formative years go a long way in securing a better financial future down the line. Simple actions taken today can help you avoid taking tough decisions at times when you have a family to support and lot of responsibilities to be taken care of. So go ahead and make the best of this time.



Mr. Pankaj Tibrewal

Equity Fund Manager
Kotak Mutual Fund

Mr. Pankaj Tibrewal is a graduate in Commerce from St. Xavier's College, Kolkata and holds a Master's degree in Finance from Manchester University. Pankaj has been associated with the mutual fund industry since 2003, managing several debt and equity schemes. Pankaj's earlier stint was with Principal Mutual Fund where he was managing schemes like Principal Emerging Bluechip, Principal Tax Saver and MIPs. He joined Kotak AMC in January 2010 as an Equity Fund Manager where he manages schemes like Kotak Midcap, Kotak Emerging Equity and Kotak Monthly Income Plan. Pankaj's hobbies include listening to hindi music, travelling and reading.

India Inc. has started declaring quarterly results. What are your views on the companies' declared results?

The results for the 4QFY16 have been better than expectations on an aggregate basis. Nifty earnings ex the 4 corporate lenders (ICICI, SBI, Axis and BoB) outperformed the estimates (PAT growth of 13% vs. estimate of 6%). The no of companies that met/exceeded expectations were the highest in last 10 quarters.

What are your views on results declared by Midcap companies?

Mid Cap Companies have given a Mixed Bag of Results

Cement: Most of the mid/large cap cement companies did better than expectations in 4QFY16 mainly led by volume increase and cost savings.

In Agri-business, performance of companies continued to remain under pressure due to poor rainfall last year. However, the companies guided for a positive outlook on the back of expected good monsoon in FY17.

Specialty chemical companies who largely supply to global agro-chem and pharma companies fared well in the last qtr.

In-case of Consumer staple companies, the sales growth remained subdued due to lack of mass market consumption but companies in the consumer discretionary space did well in terms of demand and profitability. Electrical companies did well during the quarter led by better volume growth for cables and wires.

Overall, we observed that companies are focusing on reworking their strategy for reviving sales growth as last year largely remained subdued due to subdued consumer demand, rural slowdown mainly on account of poor monsoon. However, most companies expect growth to start flowing in from 2HFY17.

What earnings growth do you expect for markets in FY16-17? What should be earnings of the portfolio you are managing?

We expect earnings growth between 15-17% for Sensex companies in FY17. The expected earnings growth of the portfolio's I am managing is expected to be around 22-25%.

What is your take on valuations of the market?

Post the rally of February lows, markets are trading at higher end of the fair value zone in our view. In the near term, it seems that the corporate earnings will rebound in FY17 and market would take direction as a result of Monsoons, passage of GST, global events like Fed rate hike, decision on Brit exit and any chinese policy action which may have bearing on their currency. We believe that stock picking would be critical going forward to create alpha in the portfolio as we are seeing quite a bit of divergence on earnings growth between companies in the same sector.

SIP RETURN AS ON 31ST MAY 2016

Starting - June 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	8.72	11.53	14.45	-	-	-
Axis MidCap Fund - Gr	-1.60	18.47	20.98	-	-	-
Baroda Pioneer Growth Fund - Growth Plan	3.82	11.25	12.26	9.63	10.30	12.08
Birla Sun Life Advantage Fund Gr	9.73	20.39	19.96	15.70	13.60	13.97
Birla Sun Life Dividend Yield Plus - Growth	-1.97	9.50	10.73	10.39	12.79	13.51
Birla Sun Life Equity Fund - Gr	10.79	18.37	18.97	15.20	13.88	15.33
Birla Sun Life Frontline Equity Fund - Gr	10.55	14.67	16.59	14.43	14.68	16.44
Birla Sun Life India GenNext Fund - Gr	11.20	18.96	19.85	18.48	17.19	-
Birla Sun Life India Opportunities Fund Plan B Gr	3.63	20.86	22.63	18.23	15.12	14.24
Birla Sun Life Midcap Fund - Gr	7.64	23.19	21.16	17.01	16.32	17.36
Birla Sun Life MNC Fund Gr	4.80	27.65	26.68	24.00	22.38	21.60
Birla Sun Life Pure Value Fund - Gr	8.79	25.04	23.48	20.39	-	-
Birla Sun Life Small and Midcap Fund - Gr	18.08	26.48	24.58	19.09	-	-
Birla Sun Life Special Situations Fund - Gr	6.09	18.59	17.93	13.93	-	-
Birla Sun Life Top 100 Fund - Gr	8.78	14.56	16.59	14.66	13.77	-
BNP Paribas Dividend Yield Fund- Gr	4.71	15.55	16.70	15.20	15.20	-
BNP Paribas Equity Fund - Gr	6.24	14.69	16.67	14.79	13.00	-
BNP Paribas Midcap Fund - Gr	6.38	23.57	24.57	21.83	17.45	-
BOI AXA Equity Fund - Regular Plan Gr	6.58	10.20	11.97	9.83	-	-
Canara Robeco Emerging Equities Fund - Gr	4.49	28.70	27.02	23.24	20.44	-
Canara Robeco Equity Diversified - Gr	-1.37	7.76	10.80	10.63	12.41	-
Canara Robeco F.O.R.C.E. Fund - Regular Gr	8.44	16.21	16.54	-	-	-
Canara Robeco Large Cap Plus Fund - Gr	5.92	9.59	11.65	-	-	-
DHFL Pramerica Large Cap Fund - Gr	8.24	13.26	14.52	11.81	11.20	12.87
DHFL Pramerica Midcap Opportunities Fund - Gr	-2.14	-	-	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	3.32	12.71	13.33	11.71	12.69	15.11
DSP BlackRock Focus 25 Fund - Gr	5.53	15.71	15.06	-	-	-
DSP BlackRock Micro Cap Fund - Gr	18.18	38.33	32.23	26.51	-	-
DSP BlackRock Opportunities Fund - Gr	11.55	16.85	17.03	14.22	13.58	14.98
DSP BlackRock Small and Mid Cap - Reg Gr	10.63	24.33	22.06	18.80	-	-
DSP BlackRock Top 100 Equity Fund Gr	6.89	9.80	11.04	10.04	11.19	13.68
Edelweiss Diversified Growth Equity Top 100 Fund - Gr	5.93	11.70	14.05	12.68	-	-
Edelweiss Emerging Leaders Fund - Gr	-1.72	15.68	-	-	-	-
Edelweiss Prudent Advantage Fund Plan A - Gr	4.72	12.16	12.27	-	-	-
Escorts Growth Plan G	8.47	21.40	19.43	14.78	12.57	13.22
Franklin India Bluechip Fund Gr	12.10	14.18	14.15	12.56	12.95	14.53
Franklin India Flexi Cap Fund - Gr	7.56	17.65	18.25	15.57	14.91	-
Franklin India High Growth Companies Fund - Gr	6.34	21.20	22.78	19.03	-	-
Franklin India Opportunities Fund-Gr	9.05	17.82	17.43	14.17	12.19	13.33
Franklin India Prima Fund Gr	14.40	26.14	25.87	21.78	19.05	18.31
Franklin India Prima Plus Gr	10.92	19.68	19.45	16.79	15.82	17.20
Franklin India Smaller Companies Fund - Gr	17.19	30.67	30.40	25.02	21.14	-
Goldman Sachs India Equity Fund - Gr	4.48	17.35	-	-	-	-
HDFC Capital Builder-Gr	8.49	15.75	16.85	14.82	14.81	15.61
HDFC Core and Satellite Fund - Gr	8.00	14.86	13.49	11.20	11.57	-
HDFC Equity Fund - Div	7.00	11.87	13.47	12.13	13.58	15.64
HDFC Growth Fund Gr	8.65	11.52	11.56	10.53	11.61	13.74
HDFC Large Cap Fund - Gr	6.68	6.35	9.04	7.85	7.85	9.05
HDFC Mid Cap Opportunities Fund - Gr	8.63	23.55	23.41	21.21	-	-
HDFC Premier Multi-Cap Fund - Gr	1.18	10.38	10.64	9.24	10.16	-
HDFC Small and Mid Cap Fund - Gr	9.01	16.82	17.22	14.50	-	-
HDFC Top 200 Fund - Div	9.27	10.85	12.41	11.15	12.75	15.03
HSBC Dividend Yield Equity Fund - Gr	10.08	11.02	11.65	9.69	-	-
HSBC Dynamic Fund - Gr	11.22	9.84	9.58	7.98	-	-
HSBC Equity Fund - Gr	12.90	10.63	11.22	9.39	9.22	10.94
HSBC India Opportunities Fund - Gr	15.00	17.12	17.28	14.61	12.64	13.62
HSBC Midcap Equity Fund - Gr	9.47	27.79	23.31	16.82	13.26	-
ICICI Prudential Dynamic Plan - Gr	6.72	10.47	13.45	12.56	13.17	15.70
ICICI Prudential Exports and Other Services Fund - Gr	-4.44	17.75	24.33	20.80	17.35	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	8.85	12.11	14.22	13.40	-	-
ICICI Prudential MidCap Fund - Gr	-2.90	20.83	21.26	17.24	14.64	-
ICICI Prudential Multicap Fund - Gr	5.86	15.28	16.54	14.05	13.03	14.35
ICICI Prudential Select Large Cap Fund - Retail Gr	10.54	10.70	12.75	11.35	-	-
ICICI Prudential Top 100 Fund - Gr	7.58	10.08	13.09	12.07	11.96	13.63
ICICI Prudential Value Discovery Fund Gr	6.23	21.72	22.71	20.07	20.06	-
IDFC Classic Equity Fund - Regular Plan - Gr	10.15	11.22	12.24	10.08	9.40	-
IDFC Equity Fund - Regular Plan - Gr	7.00	6.52	9.34	8.52	8.66	-
IDFC Imperial Equity Fund - Regular Plan - Gr	3.68	6.06	7.88	6.93	8.20	-
IDFC Premier Equity Fund - Regular Plan - Gr	4.57	19.01	20.00	18.41	19.69	-
IDFC Sterling Equity Fund - Regular Gr	0.38	13.59	15.27	14.31	-	-
Indiabulls Blue Chip Fund - Gr	9.22	10.38	-	-	-	-
Invesco India Business Leaders Fund - Gr	10.29	14.34	15.04	-	-	-
Invesco India Contra Fund - Gr	8.38	19.90	19.21	15.82	-	-
Invesco India Dynamic Equity Fund - Gr	3.92	10.45	13.49	12.03	-	-
Invesco India Growth Fund - Gr	7.45	14.58	15.90	13.83	-	-
Invesco India Mid N Small Cap Fund - Gr	4.77	21.47	22.95	21.01	-	-
Invesco India Midcap Fund - Gr	4.35	22.10	22.53	20.15	-	-
JM Equity Fund Growth Option	5.31	11.45	12.42	9.57	7.58	8.27
JM Multi Strategy Fund - Growth Option	3.37	13.10	13.97	10.00	-	-
JP Morgan India Equity Fund - Gr	6.89	13.49	14.35	12.58	-	-
JP Morgan India Mid and Small Cap Fund - Gr	2.06	24.10	24.52	20.98	-	-
Kotak 50 Equity Scheme Div	9.41	14.51	14.72	12.50	11.88	13.68
Kotak Classic Equity Fund - Gr	6.89	10.04	12.52	11.01	11.15	-
Kotak Emerging Equity Scheme - Gr	13.99	29.43	25.51	20.62	-	-
Kotak Midcap - Gr	12.76	25.43	22.46	18.82	16.22	-
Kotak Opportunities Fund - Gr	7.07	15.39	16.13	13.59	13.14	-
Kotak Select Focus Fund - Gr	8.72	17.83	18.71	-	-	-
L&T Equity Fund - Gr	4.00	12.89	14.21	12.76	13.24	-
L&T India Large Cap Fund - Gr	4.47	11.69	13.19	11.94	-	-
L&T India Special Situations Fund - Gr	2.24	13.33	15.55	14.02	13.73	-
L&T India Value Fund - Gr	5.69	23.33	23.29	-	-	-
L&T Midcap Fund - Gr	2.64	24.01	23.42	19.01	17.32	-
LIC Nomura Equity Fund Gr	2.97	7.16	9.69	8.21	8.06	8.63
LIC Nomura Growth Fund Gr	4.79	10.75	12.40	10.31	9.68	-

MF NEWS

Mutual funds witness net inflow of Rs 1.7 lakh crore in April

Investors pumped in a staggering Rs 1.7 lakh crore into various mutual fund (MF) schemes in April with liquid or money market segment contributing the most. In comparison, a total of Rs 1.10 lakh crore was invested in April last year. Generally, liquid funds witness heavy outflow towards the end of the March and the trend gets reversed in April as banks and corporates reinvest the surplus, which they had withdrawn to pay their financial and advance taxes. The inflow was mainly driven by contribution from liquid funds or money market category. Besides, inflows have resumed in equity schemes on strong retail participation. Overall, the asset base of the country's fund houses surged to an all-time high of Rs 14.22 lakh crore last month from Rs 12.33 lakh crore at March-end.

Mutual funds folio count rises 4 lakh to 4.8-cr

Driven by addition in equity fund folios, mutual fund (MF) houses have registered a surge of more than 4 lakh investor accounts in April, taking the total tally to 4.8 crore. This is on top of an addition of 59 lakh folios in 2015-16 and 22 lakh in 2014-15. In the last two years, investor accounts increased mainly due to robust contribution from smaller towns. Growing participation from retail investors, especially from smaller towns and huge inflows in equity schemes have helped in increasing the overall folio counts, experts said.

SIP RETURN AS ON 31ST MAY 2016

Starting - June 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	12.37	29.45	28.37	-	-	-
Mirae Asset India Opportunities Fund - Gr	10.85	17.32	18.42	16.48	-	-
Motilal Oswal Most Focused 25 Fund - Gr	0.63	12.79	-	-	-	-
Motilal Oswal Most Focused Midcap 30 Fund - Gr	1.73	-	-	-	-	-
Motilal Oswal Most Focused Multicap 35 Fund - Gr	8.00	-	-	-	-	-
Principal Dividend Yield Fund - Gr	3.02	9.01	10.18	9.32	9.78	-
Principal Emerging Bluechip Fund - Gr	8.86	24.32	24.82	20.00	-	-
Principal Growth Fund Gr	7.53	14.49	16.88	13.86	11.39	11.43
Principal Large Cap Fund - Gr	7.32	11.85	13.32	11.56	12.24	-
Reliance Equity Opportunities Fund - Gr	-5.14	11.60	14.83	14.78	15.66	-
Reliance Focused Large Cap Fund - Gr	-1.57	9.20	12.65	9.94	8.85	-
Reliance Growth Fund Gr	3.57	15.92	15.79	12.93	13.18	15.55
Reliance Mid & Small Cap Fund - Gr	8.09	23.77	22.68	18.61	-	-
Reliance Quant Plus Fund - Gr	5.30	6.14	8.68	8.17	-	-
Reliance Regular Savings Fund Equity Plan - Gr	-3.03	13.28	14.45	12.15	13.48	-
Reliance Small Cap Fund - Gr	6.35	30.56	28.82	-	-	-
Reliance Top 200 Fund - Gr	1.40	13.19	15.11	13.13	-	-
Reliance Vision Fund Gr	5.05	14.77	14.38	11.64	11.25	12.98
SBI Blue Chip Fund - Gr	13.92	19.11	19.59	16.12	14.12	-
SBI Contra Fund - Regular Div	9.02	13.77	13.46	10.38	9.92	12.68
SBI Emerging Businesses Fund - Regular Plan - Gr	11.94	19.37	18.82	18.65	17.57	-
SBI Magnum Equity Fund - Div	11.13	14.40	14.93	12.95	12.90	14.67
SBI Magnum Global Fund - Div	4.27	21.13	22.05	19.27	17.16	18.31
SBI Magnum MidCap Fund - Gr	15.67	30.42	29.30	23.54	18.72	-
SBI Magnum Multicap Fund - Gr	12.90	21.28	20.24	15.78	13.01	-
SBI Magnum Multiplier Fund - Div	7.23	18.30	18.86	15.54	14.36	16.40
SBI Small & Midcap Fund - Gr	5.69	33.48	30.81	-	-	-
Sundaram Equity Multiplier Fund - Gr	3.85	14.62	14.05	11.39	-	-
Sundaram Growth Fund Gr	2.46	1.76	4.77	4.49	5.57	7.73
Sundaram Rural India Fund - Gr	26.74	22.94	19.45	16.05	13.72	-
Sundaram S.M.I.L.E. Fund - Gr	1.52	27.45	24.30	18.65	17.30	-
Sundaram Select Focus - Gr	3.68	7.68	9.48	7.87	8.15	10.56
Sundaram Select MidCap - Gr	8.97	25.78	24.01	20.09	18.79	20.33
Tata Dividend Yield Fund - Gr	7.89	14.52	14.70	13.73	14.69	-
Tata Equity Opportunities Fund - Gr	7.49	15.83	16.84	14.27	13.14	14.26
Tata Equity P/E Fund Gr	9.30	18.48	17.86	14.88	15.00	-
Tata Ethical Fund - Gr	-0.75	13.06	16.11	14.70	13.95	15.11
Tata Large Cap Fund - Gr	7.51	11.34	13.05	11.59	11.96	13.73
Tata Mid Cap Growth Fund - Gr	-1.17	22.21	22.63	18.88	16.62	16.44
Taurus Bonanza Fund Gr	0.75	9.60	10.31	8.50	7.81	8.97
Taurus Discovery Fund - Gr	0.56	18.36	19.15	15.41	12.02	11.37
Taurus Ethical Fund - Gr	-0.14	11.78	13.94	12.31	-	-
Taurus Starshare Growth	1.00	8.89	10.89	9.93	10.07	12.28
Templeton India Growth Fund Gr	6.63	13.16	13.56	11.33	12.20	13.65
Union KBC Equity Fund - Gr	3.58	6.57	9.66	-	-	-
UTI Bluechip Flexicap Fund - Gr	8.13	10.37	12.52	10.70	9.91	-
UTI Dividend Yield Fund - Gr	4.68	8.55	9.57	9.16	11.39	-
UTI Equity Fund - Div	7.66	13.85	15.55	14.18	13.95	14.33
UTI India Lifestyle Fund - Gr	5.86	8.39	10.78	10.97	-	-
UTI Master Share - Div	5.54	11.25	12.50	10.99	10.92	11.86
UTI Mid Cap Fund - Gr	6.25	26.89	26.44	22.13	19.51	-
UTI MNC Fund - Gr	-0.33	21.23	21.84	20.54	19.64	-
UTI Opportunities Fund - Gr	6.10	8.85	11.49	11.41	13.22	-
UTI Top 100 Fund - Gr	6.08	12.02	13.38	11.70	11.03	-
Average Return of Above Funds	6.52	16.28	17.01	14.39	13.43	13.97
Maximum Return	26.74	38.33	32.23	26.51	22.38	21.60
Minimum Return	-5.14	1.76	4.77	4.49	5.57	7.73
Universe	148	145	141	128	95	50
ELSS / Tax Savings Schemes						
Axis Long Term Equity Fund - Gr	7.19	21.01	23.02	-	-	-
Baroda Pioneer Elss 96	3.62	11.09	12.90	10.47	9.77	10.00
Birla Sun Life Tax Plan - Div	8.71	19.49	19.66	16.38	14.04	14.61
Birla Sun Life Tax Relief 96 Fund - Div	9.16	20.40	20.37	16.11	14.34	14.87
BNP Paribas Long Term Equity Fund - Gr	4.56	16.39	18.12	16.16	13.48	-
BOI AXA Tax Advantage Fund - Regular - Growth	1.27	11.25	13.53	11.14	-	-
Canara Robeco Equity Tax Saver Fund - Div	1.67	10.39	12.67	11.84	13.74	15.51
DHFL Pramerica Tax Plan - Gr	10.65	14.45	15.41	12.17	10.56	-
DSP BlackRock Tax Saver Fund - Gr	12.17	18.14	18.90	15.90	-	-
Edelweiss ELSS Fund - Gr	0.40	12.54	14.87	13.15	-	-
Franklin India Taxshield Gr	10.06	19.07	19.06	16.90	16.10	16.80
HDFC Long Term Advantage Fund - Gr	14.30	13.97	15.28	13.66	13.35	14.11
HDFC Taxsaver - Div	2.88	10.55	12.67	11.49	12.31	14.15
HSBC Tax Saver Equity Fund - Gr	9.48	14.74	16.34	14.01	-	-
ICICI Prudential Long Term Equity Fund - Regular Gr	3.35	14.34	16.70	15.05	15.00	15.82
IDFC Tax Advantage (ELSS) Fund - Regular Gr	2.17	14.43	16.98	15.02	-	-
Invesco India Tax Plan - Gr	8.86	18.47	18.97	16.63	-	-
JM Tax Gain Fund - Growth Option	4.04	14.01	15.19	11.57	-	-
JP Morgan India Tax Advantage Fund - Gr	5.66	13.65	14.22	12.45	-	-
Kotak Tax Saver - Gr	4.24	15.34	14.56	12.10	11.01	-
L&T Tax Advantage Fund - Gr	7.74	14.41	15.03	13.40	13.85	-
LIC Nomura Tax Plan Gr	2.31	11.68	13.41	11.05	9.54	9.42
Principal Personal Tax Saver	6.86	11.74	13.31	11.04	10.46	11.60
Principal Tax Savings Fund	7.54	14.48	17.00	14.09	11.55	12.33
Reliance Tax Saver Fund - Gr	2.40	18.04	19.43	17.09	16.02	-
SBI Magnum Tax Gain Fund - Div	4.17	14.13	15.99	13.58	12.65	15.13
Sundaram Tax Saver - Div	8.96	14.46	14.61	11.86	11.55	13.45
Tata India Tax Savings Fund Regular Plan - Div	11.51	19.19	18.76	15.99	14.40	14.50
Taurus Tax Shield - Gr	7.29	10.95	11.55	9.94	11.65	-
Union KBC Tax Saver Scheme - Gr	-0.91	7.83	-	-	-	-
UTI Long Term Equity Fund (Tax Saving) - Div	3.92	10.51	12.13	10.49	9.80	10.37
Average Return of Above Funds	6.01	14.55	16.02	13.47	12.63	13.51
Maximum Return	14.30	21.01	23.02	17.09	16.10	16.80
Minimum Return	-0.91	7.83	11.55	9.94	9.54	9.42
Universe	31	31	30	29	21	15
S&P BSE SENSEX	6.72	6.53	9.29	8.23	8.56	10.41
NIFTY 50	8.13	7.74	9.90	8.73	8.98	10.59

NEWS UPDATE

India's growth to climb to 7.8% in Jan-Mar quarter: Report

India's GDP growth for the fourth quarter of 2015-16 is likely to improve to 7.8%- the highest pace in six quarters - on account of uptrend in economic activity and favorable base effect, says a report. According to the global financial services major Citigroup, the January-March quarter GDP is likely to reinforce growth optimism. As per the report, on the back of the third advanced estimate of agriculture production, agriculture output could surprise positively despite second year of inadequate rainfall. According to estimates, Rabi foodgrain production rose by 3.5% to 128 MT from 124 MT last year.

India climbs to 41st slot on competitiveness ranking

India has moved up three spots from last year to 41 on the IMD World Competitiveness Scoreboard, 2016. The country's ranking had fallen to 44 in 2015, from 35 in 2012. Hong Kong replaced the US as the world's most competitive economy. Switzerland, Singapore, Sweden, Denmark, Ireland, the Netherlands, Norway and Canada have got slots in the top 10. India's improvement is in sharp contrast to the sagging fortunes of other Asian countries. According to the report, Asia's competitiveness declined since last year's ranking with Taiwan, Malaysia, Korea Republic, Indonesia and China falling from their 2015 positions.

1,780 km rail lines commissioned; 6,000 km highways built in 2015-16

The government has commissioned 1,780 km of rail lines and also completed over 6,000 km of highways in 2015-16 period, the Prime Minister's Office said in a statement. Prime Minister Narendra Modi was reviewing the progress in the key infrastructure sectors of railways and roadways. The PMO said that 1,730 km of rail links have also been electrified in 2015-16. In the course of the review of the railway sector, it was noted that it had received a capital investment of over Rs.93,000 crore in the last financial year.

SIP VALUE AS ON 31ST MAY 2016

Starting - June 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	1,25,313	4,26,587	8,58,702	-	-	-
Axis MidCap Fund - Gr	1,19,011	4,70,439	10,05,776	-	-	-
Baroda Pioneer Growth Fund - Growth Plan	1,22,342	4,24,907	8,13,848	11,80,907	20,41,803	30,88,325
Birla Sun Life Advantage Fund Gr	1,25,920	4,83,069	9,81,457	14,64,224	24,32,419	34,98,767
Birla Sun Life Dividend Yield Plus - Growth	1,18,781	4,14,338	7,83,675	12,13,068	23,30,149	33,92,749
Birla Sun Life Equity Fund - Gr	1,26,556	4,69,748	9,58,317	14,38,951	24,68,519	38,27,684
Birla Sun Life Frontline Equity Fund - Gr	1,26,410	4,46,108	9,04,575	14,00,055	25,76,223	41,20,032
Birla Sun Life India GenNext Fund - Gr	1,26,797	4,73,614	9,78,819	16,15,966	29,47,690	-
Birla Sun Life India Opportunities Fund Plan B Gr	1,22,230	4,86,142	10,46,246	16,01,876	26,37,492	35,60,545
Birla Sun Life Midcap Fund - Gr	1,24,661	5,01,865	10,10,056	15,34,112	28,13,212	43,81,893
Birla Sun Life MNC Fund Gr	1,22,940	5,32,852	11,52,077	19,63,997	38,97,210	58,22,915
Birla Sun Life Pure Value Fund - Gr	1,25,351	5,14,538	10,96,185	17,28,792	-	-
Birla Sun Life Small and Midcap Fund - Gr	1,30,866	5,24,616	10,67,751	16,51,214	-	-
Birla Sun Life Special Situations Fund - Gr	1,23,728	4,71,219	9,34,477	13,75,169	-	-
Birla Sun Life Top 100 Fund - Gr	1,25,349	4,45,370	9,04,563	14,11,415	24,55,317	-
BNP Paribas Dividend Yield Fund- Gr	1,22,888	4,51,672	9,06,902	14,38,937	26,49,155	-
BNP Paribas Equity Fund - Gr	1,23,813	4,46,199	9,06,404	14,17,830	23,56,020	-
BNP Paribas Midcap Fund - Gr	1,23,901	5,04,480	10,95,811	18,19,138	29,88,707	-
BOI AXA Equity Fund - Regular Plan Gr	1,24,022	4,18,535	8,08,010	11,89,082	-	-
Canara Robeco Emerging Equities Fund - Gr	1,22,752	5,40,269	11,61,614	19,11,822	35,10,276	-
Canara Robeco Equity Diversified - Gr	1,19,149	4,03,984	7,85,106	12,23,160	22,83,355	-
Canara Robeco F.O.R.C.E. Fund - Regular Gr	1,25,141	4,55,822	9,03,550	-	-	-
Canara Robeco Large Cap Plus Fund - Gr	1,23,620	4,14,855	8,01,759	-	-	-
DHFL Pramerica Large Cap Fund - Gr	1,25,025	4,37,248	8,60,040	12,75,892	21,40,952	32,54,119
DHFL Pramerica Midcap Opportunities Fund - Gr	1,18,674	-	-	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	1,22,040	4,33,877	8,35,457	12,71,293	23,17,164	37,71,689
DSP BlackRock Focus 25 Fund - Gr	1,23,387	4,52,688	8,71,549	-	-	-
DSP BlackRock Micro Cap Fund - Gr	1,30,926	6,12,107	13,12,497	21,44,191	-	-
DSP BlackRock Opportunities Fund - Gr	1,27,006	4,59,968	9,14,161	13,89,453	24,30,118	37,38,884
DSP BlackRock Small and Mid Cap - Reg Gr	1,26,455	5,09,643	10,32,119	16,34,220	-	-
DSP BlackRock Top 100 Equity Fund Gr	1,24,209	4,16,162	7,89,678	11,98,181	21,40,651	34,31,143
Edelweiss Diversified Growth Equity Top 100 Fund - Gr	1,23,630	4,27,629	8,50,202	13,15,885	-	-
Edelweiss Emerging Leaders Fund - Gr	1,18,934	4,52,437	-	-	-	-
Edelweiss Prudent Advantage Fund Plan A - Gr	1,22,892	4,30,460	8,13,975	-	-	-
Escorts Growth Plan G	1,25,159	4,89,752	9,69,030	14,17,672	23,02,422	33,28,524
Franklin India Bluechip Fund Gr	1,27,337	4,43,018	8,52,304	13,10,045	23,49,324	36,29,222
Franklin India Flexi Cap Fund - Gr	1,24,616	4,65,068	9,41,589	14,57,835	26,08,310	-
Franklin India High Growth Companies Fund - Gr	1,23,875	4,88,450	10,50,045	16,48,008	-	-
Franklin India Opportunities Fund-Gr	1,25,511	4,66,212	9,23,247	13,87,014	22,56,297	33,53,460
Franklin India Prima Fund Gr	1,28,697	5,22,188	11,30,266	18,15,993	32,56,627	46,67,275
Franklin India Prima Plus Gr	1,26,633	4,78,378	9,69,297	15,22,360	27,39,495	43,34,992
Franklin India Smaller Companies Fund - Gr	1,30,345	5,54,525	12,57,562	20,35,308	36,44,419	-
Goldman Sachs India Equity Fund - Gr	1,22,744	4,63,158	-	-	-	-
HDFC Capital Builder-Gr	1,25,172	4,52,892	9,10,277	14,19,281	25,94,196	39,00,335
HDFC Core and Satellite Fund - Gr	1,24,881	4,47,294	8,38,695	12,48,274	21,84,105	-
HDFC Equity Fund - Div	1,24,273	4,28,694	8,38,369	12,90,354	24,30,568	39,06,430
HDFC Growth Fund Gr	1,25,270	4,26,577	7,99,864	12,19,062	21,88,373	34,45,020
HDFC Large Cap Fund - Gr	1,24,079	3,95,757	7,51,816	11,08,471	17,94,952	25,36,262
HDFC Mid Cap Opportunities Fund - Gr	1,25,258	5,04,303	10,66,118	17,79,803	-	-
HDFC Premier Multi-Cap Fund - Gr	1,20,727	4,19,603	7,81,964	11,64,481	20,26,897	-
HDFC Small and Mid Cap Fund - Gr	1,25,485	4,58,483	9,18,578	14,03,605	-	-
HDFC Top 200 Fund - Div	1,25,641	4,22,504	8,16,737	12,46,179	23,25,195	37,51,213
HSBC Dividend Yield Equity Fund - Gr	1,26,126	4,23,499	8,01,705	11,83,238	-	-
HSBC Dynamic Fund - Gr	1,26,810	4,16,364	7,61,775	11,13,704	-	-
HSBC Equity Fund - Gr	1,27,807	4,21,159	7,93,305	11,70,779	19,29,334	28,66,843
HSBC India Opportunities Fund - Gr	1,29,055	4,61,674	9,19,771	14,08,937	23,12,045	34,18,392
HSBC Midcap Equity Fund - Gr	1,25,764	5,33,833	10,63,519	15,23,483	23,88,551	-
ICICI Prudential Dynamic Plan - Gr	1,24,108	4,20,146	8,37,807	13,09,974	23,77,410	39,22,317
ICICI Prudential Experts and Other Services Fund - Gr	1,17,238	4,65,750	10,89,561	17,54,094	29,72,264	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	1,25,392	4,30,151	8,53,730	13,49,526	-	-
ICICI Prudential MidCap Fund - Gr	1,18,200	4,85,957	10,12,444	15,46,401	25,71,575	-
ICICI Prudential Multicap Fund - Gr	1,23,584	4,49,914	9,03,467	13,81,158	23,59,976	35,87,254
ICICI Prudential Select Large Cap Fund - Retail Gr	1,26,403	4,21,581	8,23,692	12,55,065	-	-
ICICI Prudential Top 100 Fund - Gr	1,24,624	4,17,830	8,30,453	12,87,556	22,29,560	34,21,519
ICICI Prudential Value Discovery Fund Gr	1,23,811	4,91,954	10,48,315	17,09,575	34,39,119	-
IDFC Classic Equity Fund - Regular Plan - Gr	1,26,172	4,24,751	8,13,483	11,99,550	19,47,036	-
IDFC Equity Fund - Regular Plan - Gr	1,24,277	3,96,726	7,57,353	11,35,036	18,73,011	-
IDFC Imperial Equity Fund - Regular Plan - Gr	1,22,260	3,94,100	7,30,547	10,72,901	18,28,624	-
IDFC Premier Equity Fund - Regular Plan - Gr	1,22,800	4,73,936	9,82,421	16,11,841	33,71,705	-
IDFC Sterling Equity Fund - Regular Gr	1,20,236	4,39,331	8,75,870	13,94,069	-	-
Indiabulls Blue Chip Fund - Gr	1,25,613	4,19,635	-	-	-	-
Invesco India Business Leaders Fund - Gr	1,26,255	4,43,988	8,71,053	-	-	-
Invesco India Contra Fund - Gr	1,25,108	4,79,788	9,63,880	14,70,820	-	-
Invesco India Dynamic Equity Fund - Gr	1,22,407	4,20,062	8,38,808	12,85,876	-	-
Invesco India Growth Fund - Gr	1,24,549	4,45,491	8,89,424	13,70,387	-	-
Invesco India Mid N Small Cap Fund - Gr	1,22,921	4,90,253	10,54,291	17,67,324	-	-
Invesco India Midcap Fund - Gr	1,22,666	4,94,502	10,43,948	17,14,550	-	-
JM Equity Fund Growth Option	1,23,252	4,26,138	8,17,002	11,78,079	17,70,101	24,11,312
JM Multi Strategy Fund - Growth Option	1,22,069	4,36,271	8,48,626	11,96,223	-	-
JP Morgan India Equity Fund - Gr	1,24,211	4,38,730	8,56,608	13,11,132	-	-
JP Morgan India Mid and Small Cap Fund - Gr	1,21,267	5,08,109	10,94,668	17,65,631	-	-
Kotak 50 Equity Scheme Div	1,25,725	4,45,108	8,64,247	13,07,466	22,19,884	34,32,825
Kotak Classic Equity Fund - Gr	1,24,211	4,17,604	8,19,013	12,40,175	21,35,603	-
Kotak Emerging Equity Scheme - Gr	1,28,457	5,45,524	11,20,745	17,42,841	-	-
Kotak Midcap - Gr	1,27,727	5,17,247	10,42,099	16,35,780	27,98,854	-
Kotak Opportunities Fund - Gr	1,24,319	4,50,606	8,94,499	13,58,920	23,73,182	-
Kotak Select Focus Fund - Gr	1,25,313	4,66,275	9,52,155	-	-	-
L&T Equity Fund - Gr	1,22,452	4,34,956	8,53,576	13,19,598	23,86,538	-
L&T India Large Cap Fund - Gr	1,22,741	4,27,624	8,32,575	12,81,531	-	-
L&T India Special Situations Fund - Gr	1,21,377	4,37,728	8,82,050	13,79,727	24,50,139	-
L&T India Value Fund - Gr	1,23,479	5,02,840	10,63,066	-	-	-
L&T Midcap Fund - Gr	1,21,624	5,07,480	10,66,202	16,46,853	29,68,312	-
LIC Nomura Equity Fund Gr	1,21,827	4,00,482	7,63,988	11,22,908	18,15,503	24,68,994
LIC Nomura Growth Fund Gr	1,22,937	4,21,846	8,16,578	12,09,662	19,75,828	-

NEWS UPDATE

Good monsoon could boost farm profitability by 12%: Report

Despite four weak crop cycles in the past including Rabi 2016 and low MSP hikes, projections of a good monsoon are likely to increase profitability of farmers this year, says a report on rural economy trend by JM Financial Institutional Securities Limited. According to the report, minimum support price (MSP) growth in the past three years has been weak, which is likely to reverse this monsoon. Profit per acre is expected to increase by 10-12%.

India's bankruptcy law positive for banks: Moody's

Global credit rating agency Moody's Investors Service said India's bankruptcy code boosts creditors bargaining power against big borrowers. However, Moody's also said significant infrastructure constraints have to be crossed for the framework to be fully operational. On May 11, Indian parliament passed the national bankruptcy law, the Insolvency and Bankruptcy Code, 2016, which is now pending for the President's signature.

Power deficit may double to 5.6% by fiscal 2021-22: Study

The country's power deficit may rise to 5.6 per cent by fiscal 2021-22, from 2.6 per cent of peak demand in the last fiscal, on demand overtaking supply, a study said. Availability of reliable, affordable and sustainable electricity is an essential requirement for propelling the India growth story and all potential sources of energy will need to be tapped to meet the envisaged demand and ensure its energy security, said the study jointly conducted by industry body Assocham and consultancy major PwC. India may require seven per cent annual growth in electricity supply to sustain annual gross domestic product (GDP) growth of around 8-9 per cent.

Shipping ministry eyes Rs 8,000-crore cumulative profit in FY17

Shipping minister Nitin Gadkari said his ministry is targeting a

SIP VALUE AS ON 31ST MAY 2016

Starting - June 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	1,27,498	5,45,699	11,99,024	-	-	-
Mirae Asset India Opportunities Fund - Gr	1,26,588	4,62,983	9,45,593	15,05,616	-	-
Motilal Oswal Most Focused 25 Fund - Gr	1,20,389	4,34,346	-	-	-	-
Motilal Oswal Most Focused Midcap 30 Fund - Gr	1,21,064	-	-	-	-	-
Motilal Oswal Most Focused Multicap 35 Fund - Gr	1,24,878	-	-	-	-	-
Principal Dividend Yield Fund - Gr	1,21,855	4,11,410	7,73,225	11,67,860	19,86,216	-
Principal Emerging Bluechip Fund - Gr	1,25,399	5,09,583	11,02,436	17,05,159	-	-
Principal Growth Fund Gr	1,24,595	4,44,923	9,10,937	13,71,781	21,62,766	29,60,130
Principal Large Cap Fund - Gr	1,24,467	4,28,561	8,35,305	12,64,269	22,62,408	-
Reliance Equity Opportunities Fund - Gr	1,16,801	4,27,059	8,66,633	14,17,558	27,15,628	-
Reliance Focused Large Cap Fund - Gr	1,19,026	4,12,533	8,21,544	11,93,935	18,92,081	-
Reliance Growth Fund Gr	1,22,194	4,53,994	8,87,236	13,27,523	23,79,361	38,84,595
Reliance Mid & Small Cap Fund - Gr	1,24,932	5,05,844	10,47,569	16,23,680	-	-
Reliance Quant Plus Fund - Gr	1,23,248	3,94,561	7,45,164	11,21,181	-	-
Reliance Regular Savings Fund Equity Plan - Gr	1,18,118	4,37,402	8,58,667	12,91,120	24,17,203	-
Reliance Small Cap Fund - Gr	1,23,885	5,53,713	12,11,911	-	-	-
Reliance Top 200 Fund - Gr	1,20,860	4,36,822	8,72,540	13,36,906	-	-
Reliance Vision Fund Gr	1,23,093	4,46,710	8,57,169	12,68,040	21,46,984	32,78,177
SBI Blue Chip Fund - Gr	1,28,416	4,74,580	9,72,771	14,86,383	25,01,490	-
SBI Contra Fund - Regular Div	1,25,490	4,40,431	8,38,111	12,12,375	20,01,155	32,12,136
SBI Emerging Businesses Fund - Regular Plan - Gr	1,27,237	4,76,320	9,54,706	16,25,539	30,08,351	-
SBI Magnum Equity Fund - Div	1,26,755	4,44,365	8,68,706	13,28,159	23,43,626	36,63,810
SBI Magnum Global Fund - Div	1,22,621	4,87,994	10,31,870	16,61,907	29,42,041	46,68,268
SBI Magnum MidCap Fund - Gr	1,29,449	5,52,689	12,25,451	19,31,780	31,99,967	-
SBI Magnum Multicap Fund - Gr	1,27,810	4,88,971	9,88,082	14,68,355	23,57,071	-
SBI Magnum Multiplier Fund - Div	1,24,414	4,69,319	9,55,591	14,56,337	25,33,158	41,10,728
SBI Small & Midcap Fund - Gr	1,23,481	5,75,150	12,69,755	-	-	-
Sundaram Equity Multiplier Fund - Gr	1,22,361	4,45,767	8,50,324	12,56,837	-	-
Sundaram Growth Fund Gr	1,21,515	3,69,686	6,76,096	9,84,252	15,94,777	23,30,010
Sundaram Rural India Fund - Gr	1,35,881	5,00,169	9,69,365	14,82,927	24,48,807	-
Sundaram S.M.I.L.E. Fund - Gr	1,20,935	5,31,389	10,89,020	16,25,834	29,64,884	-
Sundaram Select Focus - Gr	1,22,259	4,03,546	7,59,947	11,09,195	18,23,926	27,97,100
Sundaram Select MidCap - Gr	1,25,461	5,19,679	10,81,438	17,10,599	32,12,521	53,45,719
Tata Dividend Yield Fund - Gr	1,24,812	4,45,135	8,63,832	13,65,717	25,78,512	-
Tata Equity Opportunities Fund - Gr	1,24,570	4,52,137	9,09,982	13,92,223	23,73,402	35,66,898
Tata Equity P/E Fund Gr	1,25,658	4,70,472	9,32,839	14,22,371	26,21,975	-
Tata Ethical Fund - Gr	1,19,535	4,36,037	8,94,088	14,13,498	24,78,449	37,73,231
Tata Large Cap Fund - Gr	1,24,583	4,25,472	8,29,671	12,65,929	22,29,270	34,42,652
Tata Mid Cap Growth Fund - Gr	1,19,275	4,95,221	10,46,318	16,39,052	28,58,024	41,21,393
Taurus Bonanza Fund Gr	1,20,464	4,14,914	7,75,702	11,34,312	17,91,428	25,23,905
Taurus Discovery Fund - Gr	1,20,346	4,69,672	9,62,515	14,49,642	22,36,548	29,49,532
Taurus Ethical Fund - Gr	1,19,911	4,28,134	8,48,005	12,98,569	-	-
Taurus Starshare Growth	1,20,615	4,10,666	7,86,799	11,93,345	20,17,822	31,28,816
Templeton India Growth Fund Gr	1,24,050	4,36,640	8,40,055	12,54,049	22,58,354	34,25,473
Union KBC Equity Fund - Gr	1,22,196	3,97,038	7,63,284	-	-	-
UTI Bluechip Flexicap Fund - Gr	1,24,958	4,19,583	8,18,940	12,26,323	20,00,143	-
UTI Dividend Yield Fund - Gr	1,22,867	4,08,675	7,61,594	11,61,154	21,63,352	-
UTI Equity Fund - Div	1,24,677	4,40,967	8,81,881	13,87,369	24,78,282	35,81,307
UTI India Lifestyle Fund - Gr	1,23,585	4,07,732	7,84,818	12,38,250	-	-
UTI Master Share - Div	1,23,390	4,24,922	8,18,559	12,39,270	21,09,870	30,44,794
UTI Mid Cap Fund - Gr	1,23,823	5,27,481	11,45,707	18,38,243	33,39,453	-
UTI MNC Fund - Gr	1,19,795	4,88,659	10,26,634	17,38,370	33,62,488	-
UTI Opportunities Fund - Gr	1,23,730	4,10,467	7,98,559	12,57,793	23,84,332	-
UTI Top 100 Fund - Gr	1,23,720	4,29,619	8,36,438	12,70,738	21,22,457	-
Average Value of Above Funds	1,23,967	4,57,607	9,21,290	14,14,971	24,51,688	35,61,592
Maximum Value	1,35,881	6,12,107	13,12,497	21,44,191	38,97,210	58,22,915
Minimum Value	1,16,801	3,69,686	6,76,096	9,84,252	15,94,777	23,30,010
Universe	148	145	141	128	95	50
ELSS / Tax Savings Schemes						
Axis Long Term Equity Fund - Gr	1,24,391	4,87,185	10,56,226	-	-	-
Baroda Pioneer Elss 96	1,22,220	4,23,918	8,26,658	12,16,464	19,85,837	26,97,073
Birla Sun Life Tax Plan - Div	1,25,308	4,77,102	9,74,255	14,99,977	24,90,774	36,48,049
Birla Sun Life Tax Relief 96 Fund - Div	1,25,579	4,83,096	9,91,098	14,86,080	25,30,674	37,12,881
BNP Paribas Long Term Equity Fund - Gr	1,22,796	4,56,969	9,38,756	14,88,530	24,17,279	-
BOI AXA Tax Advantage Fund - Regular - Growth	1,20,782	4,24,911	8,39,489	12,45,630	-	-
Canara Robeco Equity Tax Saver Fund - Div	1,21,030	4,19,710	8,22,111	12,77,021	24,50,734	38,73,236
DHFL Pramerica Tax Plan - Gr	1,26,467	4,44,688	8,79,054	12,92,113	20,69,700	-
DSP BlackRock Tax Saver Fund - Gr	1,27,377	4,68,245	9,56,676	14,74,857	-	-
Edelweiss ELSS Fund - Gr	1,20,247	4,32,815	8,67,378	13,37,704	-	-
Franklin India Taxshield Gr	1,26,113	4,74,372	9,60,268	15,28,294	27,80,191	42,21,527
HDFC Long Term Advantage Fund - Gr	1,28,640	4,41,678	8,76,263	13,62,121	24,00,988	35,29,740
HDFC TaxSaver - Div	1,21,770	4,20,671	8,22,038	12,61,221	22,71,620	35,40,707
HSBC Tax Saver Equity Fund - Gr	1,25,770	4,46,525	8,99,037	13,79,030	-	-
ICICI Prudential Long Term Equity Fund - Regular Gr	1,22,058	4,44,030	9,06,942	14,31,274	26,21,311	39,53,802
IDFC Tax Advantage (ELSS) Fund - Regular Gr	1,21,334	4,44,561	9,13,240	14,29,478	-	-
JM Tax Gain Fund - Growth Option	1,25,395	4,70,442	9,58,335	15,13,759	-	-
JP Morgan India Tax Advantage Fund - Gr	1,22,477	4,41,918	8,74,311	12,64,921	-	-
Kotak Tax Saver - Gr	1,23,464	4,39,712	8,53,914	13,04,980	-	-
L&T Tax Advantage Fund - Gr	1,22,603	4,50,281	8,61,001	12,88,957	21,20,454	-
LIC Nomura Tax Plan Gr	1,24,724	4,44,463	8,70,775	13,49,715	24,65,734	-
Principal Personal Tax Saver	1,21,423	4,27,553	8,37,107	12,41,531	19,61,642	25,98,311
Principal Tax Savings Fund	1,24,189	4,27,889	8,34,922	12,41,084	20,58,865	29,94,114
Reliance Tax Saver Fund - Gr	1,24,603	4,44,868	9,13,545	13,83,034	21,81,945	31,39,788
Religare Invesco Tax Plan - Gr	1,21,473	4,67,617	9,68,868	15,38,441	27,68,671	-
SBI Magnum Tax Gain Fund - Div	1,22,559	4,42,668	8,91,354	13,58,381	23,12,301	37,75,970
Sundaram Tax Saver - Div	1,25,455	4,44,773	8,61,887	12,77,863	21,81,117	33,79,060
Tata India Tax Savings Fund Regular Plan - Div	1,26,982	4,75,143	9,53,317	14,79,696	25,38,783	36,22,482
Taurus Tax Shield - Gr	1,24,452	4,23,099	7,99,702	11,93,788	21,92,981	-
Union KBC Tax Saver Scheme - Gr	1,19,436	4,04,406	-	-	-	-
UTI Long Term Equity Fund (Tax Saving) - Div	1,22,405	4,20,442	8,11,162	12,17,169	19,89,322	27,62,104
Average Value of Above Funds	1,23,662	4,45,669	8,93,990	13,57,349	23,23,377	34,29,923
Maximum Value	1,28,640	4,87,185	10,56,226	15,38,441	27,80,191	42,21,527
Minimum Value	1,19,436	4,04,406	7,99,702	11,93,788	19,61,642	25,98,311
Universe	31	31	30	29	21	15
S&P BSE SENSEX	1,24,109	3,96,778	7,56,434	11,23,566	18,63,148	27,69,146
NIFTY 50	1,24,958	4,03,876	7,67,973	11,43,623	19,05,199	28,01,969

NEWS UPDATE

cumulative profit of Rs 8,000 crore from all major ports and flagship organisations in the current financial year. All the 12 ports and three flagship organisations have made a profit of Rs 6,000 crore for the last fiscal. This is for the first time in the history that such a revenue has been achieved, Gadkari told. In the current financial year, a profit of Rs 8,000 crore has been targeted from the major ports and flagship organisations, which would be invested in modernisation and mechanisation, he said after chairing a Shipping ministry meeting.

Services growth cools sharply to 6-month low in May

Growth in India's services industry slowed sharply in May to a six-month low, due to a deceleration in new orders, a business survey showed. The Nikkei/Market Services Purchasing Manager's Index slumped to 51.0 in May from April's 53.7. A reading above 50 indicates expansion. Ongoing weakness in manufacturing and services was evident in May, with output growth losing momentum for a second straight month. Overall expansion across the two sectors was the lowest since last November, as was the case for new orders, said Pollyanna De Lima, an economist at Markit.

Normal monsoon will outweigh concerns on oil price rise: CII

A day after the met department said there is zero possibility of a deficient monsoon this year, industry body CII has said normal rainfall will far outweigh the concerns of slight rise in oil prices. Terming the 7.6% GDP growth of 2015-16 as 'very real', Naushad Forbes, president of the Confederation of Indian Industry (CII), said there has been significant growth pick-up on account of investment in the infrastructure sector and the government's reform push. Oil prices last week touched \$50 per barrel, raising concern of its spiralling impact on inflation and growth.