



This Diwali gift to your child / grandchild an SIP

A Gift that gets better with time!!!

A gift is a way to tell your loved ones what they really mean to you. Traditional gifting is generally in form of money, Jewellery, accessories or gadgets. While money can be used right then or later, the value of other gift items depreciates with time. This holds true for gold, gift vouchers and other gifts.

Financial security, however, is a gift whose value increases with time. When you gift money, it needs to be deposited in a bank and then a cheque needs to be issued to invest the amount in a financial product. This is an elaborate and laborious process! Instead, gifting an SIP to your child/grandchild is thoughtful. Simply start an SIP for the total amount which you want to gift in the name of the Minor and allow it to grow till the time of its intended use.



The Ideal birthday gift for your kid* or grandchildren* - gifting them an SIP means that you care for them.

Things to keep in mind



For the recipients, the gift should have long-term value.



Its value should not diminish due to inflation and taxes.



Long term risks should be minimized.



There should be flexibility to use the same, in case of emergency.



There should be flexibility to use it periodically, if needed.

Gifts an SIP, especially in an Equity or an equity oriented balanced Fund, satisfies all these parameters

Source: UTI SWATANTRA

Mutual Fund Investments are subject to market risks, read all schemes related documents carefully.

Why Insurance?

Insurance is more than just investment. Throughout our life we may face many kinds of risks such as failing health, financial losses, accidents and even fatalities. There is a need for insurance at every stage of our life to counter these uncertainties and risk factors as they keep changing with the changing environment. Today, insurance products have become more innovative and technical in nature due to which one needs to understand and make an investment with forethought and professional help. Basic Finance has a well established infrastructure with professionals who are well experienced and determined to take care of your insurance needs, both General and Life Insurance.

Here are the types of Insurance Products that we offer:

1. Car Insurance

2. Mediclaim- Health Insurance/ Group Mediclaim

Health Insurance for entire family

Overseas Mediclaim, individual, family, group travel abroad.

Group Mediclaim

Personal Accident Insurance



3. Personal Accident Insurance / Group Personal Accident

4. Fire Insurance House, Factory, Office, Warehouse, Godown etc.

5. Burglary / Theft Insurance

6. Marine Cargo Insurance Marine Cargo, export import cover etc.

7. Travel Insurance/ Overseas Mediclaim

8. Householders Comprehensive Insurance

9. Shopkeeper All Risk Insurance

10. Office Comprehensive Package Policy

11. Contractor All Risk (C.A.R.) Policy

All other types of insurance including jewelers block, shop keeper all risk, office comprehensive package policy.

Please call us for planning and/or reviewing insurance policies for you, your family, or your business or factory related matter. We can bring the solution to your doorstep.

Our Services

○ INVESTMENT PLANNING

○ RETIREMENT PLANNING

○ INSURANCE PLANNING

○ CHILD'S EDUCATION PLANNING

Insurance is a Subject Matter of Solicitation

Dear All

As we have observed, the market has been very volatile in the past few weeks. It can be attributed to various factors like the depreciating rupee, increase in oil prices, the build up of non-performing assets (NPAs), the default by a huge corporation IL&FS on their loan obligations and subsequent downgrading to default category and the global trade war between USA & China and the sanctions imposed by USA on Chinese goods. All these factors caused relentless selling by FII's in Emerging markets including India making the market's plunge.

Against this background let us evaluate stock markets and our behavior. Those of us who have been investors since last few years or since decades have faced similar situations in the year 2000 (Technology meltdown), 2008 (Lehman Brothers fiasco), 2013 (huge fiscal deficit and pre-election year). However, we all know markets have subsequently not only steadied but also gone up after every major downfall. To put things in perspective, let me draw your



Nikhil J. Mehta
Basic Financial Services Pvt Ltd

attention to the fact that in 2003 BSE Sensex was around 3000, went up to 21000 in 2008, fell to 9000 odd level and rebounded from there, went up to 39000 about 5-6 weeks ago and now corrected to the present level of around 34500.

What I am trying to explain is that markets do correct, we do face extremely challenging times, but it always bounces back and does tend to surprise the so called market gurus, analysts and prophets of doom and gloom. Volatility is the inherent nature of market and if there was no volatility then markets would not give extra returns that we earn from equities over a longer period. Without volatility we could expect to earn bank interest rate only, isn't it?

The world does not end. History has proved time and again that the mankind continues to innovate and progress which ultimately leads to prosperity. In order to enjoy this prosperity, we need to think and act and invest for long term. Timing the market is next to impossible. Astute investors always invest for long term, do not get carried away by pessimism and do not get tempted to sell when markets are low. As Warren Buffett has repeatedly said, "invest only if you can hold what you bought for longer horizon, which could be even 10 years or more".

I can not resist sharing an experience of one of our investors. Let us call him Mr. Patel. He invested Rs. 10 Lakhs on 8th May 2004 in one of the equity mutual fund schemes through us. Subsequently he never monitored it. However, I had called him 2-3 years back saying your corpus has grown to Rs. 80 lakhs. He said I know let us leave it as it is. About a month back I called him saying the corpus has grown to Rs. 1 crore plus, showing CAGR (Compounded annualized growth rate) return of 17.39%. After sharing his investments on WhatsApp, his daughter called me to check if he had any other investments.

This incident set me thinking why do we even bother to look at NAV on a daily, weekly, monthly basis? Should we all not become long term investors like Mr. Patel who became a crorepati from a single investment without struggling or doing much to monitor? This led me to believe that I need to name this miracle, the "Power of Forgetting". We have all heard about "power of compounding", but we all take it lightly and do not pay attention to it minutely. "Power of forgetting" lets you eat in peace, sleep in peace and also lets your money compound in peace.

Conclusion

In our daily, routine life, it is very easy to get carried away with the present situation, current world events, media, newspapers, they all rule our mind. It leads us to believe that this is the end, there is no hope. However somewhere in between all this commotion, is sown the seeds of the next bull run. If we strongly believe in our own economy, policies, govt. then this is the best time to invest for long run, align our investments with our financial goals and become the next Mr. Patel. History will always be on our side and prove us right for having courage to buy, hold and believe in equity as an asset class for long term wealth creation.

Please do not hesitate to call me to share ideas, implement it, or ask any queries, we will endeavor to help you create wealth over long term.

Plan your dream with Systematic Investment Plan (SIP)

Dreams can only be achieved if you work towards them. Even building wealth is no different. A Systematic Investment Plan (SIP) helps you do just that.

SIP is a method of investing a fixed sum, regularly, in a mutual fund scheme. SIP allows one to buy units on a given date each month, so that one can implement a saving plan for themselves. The biggest advantage of SIP is that one need not time the market. In timing the market, one can miss the larger rally and may stay out while markets were doing well or may enter at a wrong time when either valuation have peaked or markets are on the verge of declining. Rather than timing the market, investing every month will ensure that one is invested at the high and the low, and make the best out of an opportunity that could be tough to predict in advance.

Advantages of Systematic Investment Plan

1. **Disciplined approach to investments**
2. **No need to time the market**
3. **Lighter on the wallet**
4. **Reap benefits of starting early**
5. **Harness the power of two powerful Investment strategies:**

a. Rupee Cost Averaging - Benefit from Volatility By investing regularly, you can take the advantage of market dips without worrying about when theyll happen. Thus you end up buying more units when the price is low and fewer when the price is high, which can mean a lower average cost per unit over a period of time.

b. Power of Compounding - Small investments create Big Kitty over time When you invest regularly through SIP and invest for the long term, the benefits are magnified by the compounding effect. Your money grows over time as the money you invest earns returns. And the returns also earn returns, i.e. in effect your actual investments over time plus returns get compounded over the years which can grow into a large sum over a period of time.

Understanding SIP Top Ups -

A Systematic Investment Plan (SIP) is an effective wealth-building tool. By investing a fixed amount every month, the plan helps you accumulate wealth over the long term. But as your circumstances change and your income grows, you are likely to have more money available to invest. SIP Top Up allows you to increase the monthly investment amount periodically. SIP Top Ups can be specified as a percentage or a fixed amount.

The purchasing power of every unit of Rupee reduces with a rise in inflation. Goods worth Rs.100 in the year 1986, were Rs. 907 in 2016 owing to inflation. Hence, if one continues with a flexi SIP amount for the entire tenure of investment, the worth of SIP installment is bound to reduce going forward.

A Top-up facility acts as a double stroke of luck as it automatically not only factors in the future cost of living (inflation) but also ensures that your incremental income is deployed for potential future gains (bonuses)

The two illustrations below will show the impact on returns that a top-up SIP can have compared to the normal SIP returns.

SIP Table					
Expected End Value of your Investment For A Monthly Investment of Rs.10,000/-					
Rate of Return	Number of Years of Investments				
	5	10	15	20	25
Amount Invested	6,00,000	12,00,000	18,00,000	24,00,000	30,00,000
10%	7,80,824	20,65,520	41,79,243	76,56,969	1,33,78,903
12%	8,24,864	23,23,391	50,45,760	99,91,479	1,89,76,351
15%	8,96,817	27,86,573	67,68,631	1,51,59,550	3,28,40,737
20%	10,34,542	38,23,636	1,13,42,949	3,16,14,794	8,62,67,082

Top-up SIP Table 10% Annual Increase in SIP					
Expected End Value of your Investment For A Monthly Investment of Rs.10,000/-					
Rate of Return	Number of Years of Investments				
	5	10	15	20	25
Amount Invested	7,32,612	19,12,490	38,12,697	68,72,999	1,18,01,647
10%	9,26,043	29,82,803	72,05,751	154,73,244	3,11,49,765
12%	9,70,204	32,72,355	82,83,469	1,86,51,088	3,93,96,940
15%	10,40,198	37,67,460	1,02,75,715	2,50,13,302	5,73,08,620
20%	11,67,487	47,85,332	1,49,35,603	4,20,41,450	11,24,66,872
Jay and Veeru start monthly SIP in of 10,000 each. Jay chooses regular SIP, while Veeru opts for SIP Top-up wherein his SIP amount will increase by 10% on a yearly basis for the next 25yrs. After 25yrs when the Fund has given a return of 15% in both the cases Jay could accumulate Rs3.28Cr whereas Veeru could accumulate Rs.5.73 Cr					

This is an assumed rate of return used only to explain the concept of Power of Compounding. It does not forecast or guarantee the returns given by any mutual fund scheme.

A top up facility lets you accelerate your target corpus. SIP Top Up plan also helps you strike the right balance between discipline and flexibility. By adapting your investment plan to your changing circumstances, you can achieve your financial goals sooner. Moreover, an investor has an option to cap the SIP Top up amount once the SIP installment (including Top Up amount) reaches a fixed pre-defined amount. Thereafter the SIP installment will remain constant till the end of the SIP tenure.

Source: SBI MF

Mutual Fund Investments are subject to market risks, read all schemes related documents carefully.

Invest in Equity-Linked Saving Scheme (ELSS),

Save Tax and Enjoy Growth on your Investments over the long term

By investing in instruments qualifying u/s 80C depends on the tax bracket that you fall in, the savings on taxes vary and range from Rs. 15,000 to Rs. 45,000 in a year

- Rs. 15,000 under the 10% tax bracket
- Rs. 30,000 under the 20% tax bracket
- Rs. 45,000 under the 30% tax bracket

What is ELSS?

ELSS schemes are floated in accordance with ELSS guidelines issued by CBDT under Section 80C of the Income Tax Act 1961 to provide tax savings on investments in equities. The amount you invest in ELSS is deducted from your taxable income. This way, you lower the amount of income tax you need to pay. The investment limit has gone up to Rs. 1.5 lakh this financial year from the earlier Rs. 1 lakh.

The ELSS Advantage:

ELSS is a type of mutual fund investment that qualifies for tax deductions. It is like any other mutual fund, but invests at least 80 per cent of its assets in equity and equity-related products to qualify for tax deductions under Section 80C of the Income Tax Act. ELSS schemes are typically open-ended. Investors can subscribe to the fund on any day. These investments come with a three-year lock-in and the returns from the scheme, i.e. dividends and capital gains, are tax-free. With markets on a high, investments in ELSS to save taxes could just turn your wealth creation dream into reality.

The Case for ELSS:

There are several factors that work for ELSS compared to other tax-saving options under Section 80C, but the one that stands out big is the equity exposure that it offers. Unlike other tax-saving options, which have either no or little equity coverage, ELSS is the only option with significant equity exposure of more than 80 per cent, which makes it at par with any diversified equity fund. The added advantage of the three-year lock-in with investments makes it the tax-saving option with the shortest lock-in. There are several other inherent advantages with ELSS that makes it a preferred choice among tax-saving options.

Diversification:

ELSS being an equity mutual fund is well diversified, making it a suitable option for every investor looking to save taxes and also invest in equities. Diversification is a simple philosophy that rests on the fact that all investments don't do well simultaneously. An equity mutual fund provides instant diversification because the money invested by a fund is spread across different investments such as companies from different sectors across market capitalizations.

Lock-in:

ELSS has the shortest lock-in of three years under Section 80C, which makes it the most liquid among tax-saving options. In comparison, the fixed return PPF has a 15-year lock-in with the flexibility of partial withdrawals from year six. One can borrow against the PPF, but it still does not match the short lock-in that ELSS offers. Even other tax savers such as insurance plans have long tenures and so does the mandatory provident fund deduction. If liquidity is priority while saving tax, ELSS is a go-to option.

Flexibility:

There is a natural convenience built into investing in ELSS: You can invest by filling up a simple form or even online with direct debit from your bank account. Like other mutual funds, you can invest diligently through SIPs, which help you stagger your investments. Most importantly, you can invest small sums through the year instead of investing large sums at one go. Likewise, at the time of redemption, you need not redeem all the units after the lock-in, you can cash-in as much as you need and let the rest stay invested.

Equity exposure:

Compared to other options available under Section 80C, ELSS is the only equity-oriented tax-saving option. This is perhaps the most underrated benefit of ELSS, especially when taken into account the fact that equity is the only asset class that beats inflation in the long run and builds real wealth. This factor alone makes the case for ELSS that much stronger than other available options. Of course, like every other equity instrument, an ELSS also runs the risk of market volatility and loss. Over the long term, these risks are reduced.

Tax-free returns

Investments in ELSS have dual tax benefits. First, investments of up to Rs. 1.5 lakh in a financial year qualify for tax deductions under Section 80C of the Income Tax Act. Second, after the mandatory three-year lock-in, the gains from the investments are tax-free. Further the dividend income earned on ELSS investments is also tax-free. The beauty of investing in ELSS is that the job of making investments on your behalf in equities is left with experts. These experts professionally manage the funds to optimize returns.

Transparent

Investments in ELSS are open, in the sense, each month the AMC releases the portfolio in which the fund has invested for one to know the type of stocks which their investments are in, the sectors, and the exposure in debt and cash. Mutual funds are regulated by the stock market regulator SEBI, which mandates the release of daily NAVs of the fund, indicating the value of ones investments each day. While the lock-in is applicable for three years, one can still track the performance of their investments in these funds.

Real-time management

ELSS takes the difficult aspect of managing equity investing from you. There are scores of firms and sectors to track and several factors that impact the economy and markets. For instance, a change in interest rates will impact stock prices of companies of certain sectors that are rate dependent. The role of professional fund management ensures you do not face the task of making decisions. Mutual funds employ professionals who manage investments on a full-time basis with expert research resources. The cost of professional management is shared mutually among all the investors in a fund.

Source: HDFC Invest wise

Mutual Fund Investments are subject to market risks, read all schemes related documents carefully.

COMPANY FIXED DEPOSIT

HDFC DEPOSITS CRISIL - FAAA, ICRA - MAAA Revision of Int. Rates w.e.f 03 10 2018

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12-23 Months	7.70 %	7.75 %	7.83 %	-	7.98 %
24-84 Months	7.70 %	7.75 %	7.83 %	7.98 %	7.98%
Premium Deposit	Monthly	Quarterly	Half-Yearly	Annual	Cumulative
15 Months	7.75 %	7.80 %	7.88 %	-	8.03 %
22 & 44 Months	7.85 %	7.90 %	7.98 %	8.14 %	8.14 %
30 Months	7.80 %	7.85 %	7.93 %	8.08 %	8.08 %
Minimum Amt.	40000	20000	20000	20000	20000
Special Deposit	Monthly	Quarterly	Half-Yearly	Annual	Cumulative
33 Months	7.90 %	7.95 %	8.03 %	8.19 %	8.19 %
66 Months	7.90 %	7.95 %	8.03 %	8.19 %	8.19 %
Minimum Amount	40000	20000	20000	20000	20000

* 0.25% additional for Senior Citizen

SHRIRAM TRANSPORT FINANCE (UNNATI) CO. LTD FAAA by CRISIL & MAA+ by ICRA Revision of Int. Rates w.e.f 22 08 2018

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12	7.72 %	7.77 %	7.85 %	8.00 %	8.00 %
24	8.00 %	8.05 %	8.13 %	8.30 %	8.30 %
36, 48, 60	8.42 %	8.48 %	8.57 %	8.75 %	8.75 %

* 0.25% additional for Senior Citizen * Renewal Benefit: 0.25% additional

MAHINDRA FINANCE FAAA By CRISIL Indicates Highest Safety Revision of Int. Rates w.e.f 24 10 2018

Deposit Term (Months)	Non Cumulative		Cumulative (Minimum Amt. Rs. 10,000)
	Half Yearly (Rs. 25,000)	Quarterly (Rs. 50,000)	
12	7.95 %	7.90 %	8.10 %
18	7.95 %	7.90 %	8.10 %
24	8.35 %	8.30 %	8.50 %
36, 48, 60	8.65 %	8.60 %	8.80 %

* 0.25% additional for Senior Citizen

BAJAJ FINANCE LIMITED FAAA & MAAA /Stable Rating by CRISIL/ ICRA Revision of Int. Rates w.e.f 17 10 2018

Deposit Term (Months)	Non-Cumulative (%) Minimum Amount Rs. 25,000/-				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12 - 23	7.72 %	7.77 %	7.85 %	8.00 %	8.00 %
24 - 35	7.88 %	7.93 %	8.00 %	8.15 %	8.15 %
36 - 60	8.42 %	8.48 %	8.57 %	8.75 %	8.75 %
15 # (Special Tenor Scheme)	7.77 %	7.82 %	7.89 %	8.05 %	8.05 %

Minimum Amount for 15 Months: Rs. 1,00,000

+ 0.25% additional for Bajaj group employees or existing Fixed Deposit customers

* Renewal Benefit: + 0.25% over and above the rate of interest at which the deposit is booked

* 0.35% additional for Senior Citizen

PNB HOUSING FIN. Ltd. CRISIL RATING - FAAA
Revision of Int. Rate w.e.f 16 08 2018

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12 - 23	7.65 %	7.70 %	7.80 %	7.95 %	7.95 %
24 - 35	7.80 %	7.85 %	7.90 %	8.10 %	8.10 %
36 - 47	8.05 %	8.10 %	8.15 %	8.35 %	8.35 %
48 - 59	8.10 %	8.15 %	8.20 %	8.40 %	8.40 %
60 - 71	8.15 %	8.20 %	8.25 %	8.45 %	8.45 %
72 - 84	8.00 %	8.05 %	8.10 %	8.30 %	8.30 %
120	7.95 %	8.00 %	8.05 %	8.25 %	8.25 %
Minimum Amt.	Rs. 20,000	Rs. 1,00,000	Rs. 50,000	Rs. 20,000	Rs. 20,000

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

Gruh Finance Ltd. FAAA/ MAAA Rating by CRISIL / ICRA
Rate of Interest effective from 20 08 2018

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12 -120	7.25 %	7.50 %	Na	7.75 %	7.75 %

* 0.25% additional for Senior Citizen

* 0.25% additional on deposit from Female Depositors

DEWAN HOUSING FINANCE CORPORATION (DHFL)
FAAA/ AA+ Rating by Bridework/ Care
Rate of Interest effective from 06 08 2018

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12, 14	7.90 %	7.95 %	8.00 %	8.20 %	8.20 %
*13, **18	7.90 %	7.95 %	8.00 %	8.20 %	8.20 %
24	8.00 %	8.05 %	8.10 %	8.30 %	8.30 %
36, 48, 60	8.35 %	8.40 %	8.50 %	8.70 %	8.70 %
40	8.40 %	8.45 %	8.55 %	8.75 %	8.75 %
72, 120	8.15 %	8.20 %	8.30 %	8.50 %	8.50 %
96, 108, 120	8.00 %	8.05 %	8.10 %	8.30 %	8.30 %

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

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

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

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

Invest In Long Term Capital Gains
In Bonds of REC, NHAI, PFC & IRFC
U/S-54-EC & SAVE TAX
Interest Rates w.e.f. 02 04 2018

BONDS	INTEREST RATE	FREQUENCY	TERM w.e.f. 01 04 2018	MINIMUM AMOUNT
REC - 54 EC	5.75%	Annually	5 Years	10000
NHAI - 54 EC	5.75%	Annually	5 Years	10000
PFC - 54 EC	5.75%	Annually	5 Years	20000
IRFC - 54 EC	5.75%	Annually	5 Years	20000

* Maximum aggregate Investment amount together of REC, NHAI, PF C & IRFC must not exceed Rs. 50 Lacs In FY 2018-2019.

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

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

Mutual Funds Performance

Data As on 19th October, 2018

Equity Large Cap Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc. R	Rating	NAV
ICICI Pru Bluechip Fund Reg (G)	18966	0.91	9.70	10.26	14.69	13.96	****	38.97
Can Robeco - Bluechip Equity Fund (G)	136	1.04	8.14	8.41	12.32	10.15	***	22.33
Axis Bluechip Fund (G)	2877	2.98	11.34	9.44	13.82	10.89	*****	25.23
Kotak Bluechip Fund (G)	1338	-1.91	5.47	6.31	13.50	16.60	***	210.72

Large & Mid Cap Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc. R	Rating	NAV
Invesco India Growth Opportunities Fund (G)	863	0.00	11.00	10.32	16.57	10.69	****	31.14
Canara Robeco Emerging Equities Reg (G)	3694	-6.51	8.13	10.87	28.39	16.98	*****	91.85
L&T Large and Midcap Fund (G)	1341	-7.66	7.23	7.86	15.86	12.79	***	44.55
IDFC Core Equity Fund Reg (G)	2805	-4.37	7.55	10.99	13.27	11.50	***	42.06

Equity Multi Cap Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Mirae Asset India Equity Fund Reg (G)	8755	-0.21	10.95	11.64	19.28	15.56	****	45.86
UTI Equity Fund Reg (G)	8129	4.25	8.57	8.25	15.09	14.60	***	130.86
Kotak Standard Multicap Fund (G)	20382	-2.73	8.08	10.26	18.24	13.19	****	31.44

Mid Cap Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
L&T Mid Cap Fund (G)	3095	-9.20	8.95	12.46	25.93	19.63	*****	127.06
Sundaram Mid Cap Fund Reg (G)	5658	-13.31	1.06	7.63	22.34	26.09	***	433.35
Kotak Emerging Equity (G)	3114	-9.57	3.82	9.35	25.17	11.43	*****	34.87

ELSS Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
IDFC Tax Advantage Reg (G)	1614	-4.85	10.20	10.38	17.63	18.13	****	51.90
Mirae Asset Tax Saver Fund Reg (G)	1121	-0.44	13.01	NA	NA	17.71		15.80
Motilal Oswal Long Term Equity Fund Reg (G)	1066	-8.21	7.62	11.64	NA	12.82	*****	15.70
Tata India Tax Saving Fund Reg (G)	1417	-7.18	6.01	9.53	NA	12.20	****	15.87
L&T Tax Advantage Fund (G)	3181	-2.71	10.01	11.14	16.77	13.98	****	52.32

Balance Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
L&T Hybrid Equity Fund (G)	10219	-2.71	6.38	7.70	16.07	12.40	****	24.75
Kotak Equity Hybrid (G)	1744	-4.46	2.57	6.44	NA	6.21	**	22.44
UTI - Hybrid Equity Fund (G)	6138	-3.25	5.46	7.64	12.74	11.76	***	160.45
SBI Equity Hybrid Fund Reg (G)	27305	-0.28	6.30	8.12	16.03	15.21	****	121.18
Mirae Asset Hybrid Equity Fund Reg (G)	1315	0.45	8.84	10.20	NA	9.46	*****	13.38

Hybrid - Dynamic Asset Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
IDFC Dynamic Equity Reg (G)	1101	1.02	5.96	5.75	NA	5.76	**	12.57
Invesco India Dynamic Equity Fund (G)	1084	-4.90	8.27	7.86	12.77	9.55	**	27.39
Reliance Balanced Advantage Fund (G)	1141	-0.05	7.43	8.11	13.65	16.58		84.67

Debt Schemes Performance

Scheme	AUM(Cr)	1 Yr	2 Yr	3 Yr	5 Yr	Since Inc.	Rating	NAV
Kotak Medium Term Fund (G)	4494	3.90	5.57	7.42	NA	8.59	***	14.65
Axis Strategic Bond Fund (G)	1339	4.82	6.45	7.72	9.20	8.69	****	17.35
IDFC Corporate Bond Fund Reg (G)	10900	4.34	5.85	NA	NA	7.24	***	12.17
Kotak Low Duration Fund Std (G)	5001	6.50	7.02	7.76	8.31	7.69	****	2196.39

Disclaimer : This is not an invitation to buy/sale mutual funds. Past performance is only an indication.

Any returns are not guaranteed. Please read the offer document carefully before investing.

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

~~In Waste~~

Invest



Your Income is the tree which will provide you fruits until your **RETIREMENT**.

Plant **ANOTHER TREE TODAY** to continue, receiving income even **AFTER** Retirement



Basic

Financial Services Pvt Ltd

- INVESTMENT PLANNING
- INSURANCE PLANNING
- RETIREMENT PLANNING
- CHILD'S EDUCATION PLANNING

TEL: 2389 6488 / 2380 2801 / 2380 5244

VISIT US AT WWW.BASICFIN.COM

EMAIL: BASIC@BASICFIN.COM

Regd. Off.: 8A Surya Kiran CHS., Grnd. Floor, Behind Tejpal Auditorium, A.K., Marg, Grant Road (W), Mumbai - 36

Office .: Indradhanush CHS, Ground Floor, North Avenue, Santacruz - West, Mumbai 400 054

Disclaimer: All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept in inadvertently or through oversight. This magazine is designed and prepared for Basic Financial Services Pvt. Ltd. And is meant for use by the recipient and not for circulation. It should not be considered to be taken as an offer to sell, or a solicitation to buy any security. All investments are subject to the financial and other details provided by the Company or Government Body or Post Office or AMC etc., to be fully understood and read by the investor before investing and we as a publisher shall not be held responsible in any manner whatsoever. Insurance is the subject matter of the Solicitation.

Mutual funds are subject to market risks.