

**Wealth****Focus****Way**

A warm welcome to all our esteemed clients and readers.

**Let's get to know more about SRS Financial Services –**

- Team of experienced and certified professionals having average industry experience of 12 years
- State of the art infrastructure and technology to serve you better
- Ethical and Need based advisory model. We give investment advice based on your investment horizon and risk appetite
- Certified Goal Planner who can help you to plan and achieve your financial goals
- Dedicated mobile app (Wealth eOffice) to track your investments and online transactions at the fingertips
- We have website ([www.srsfinservices.com](http://www.srsfinservices.com)) where you can log-in and track your investments and do online transactions
- Offices at Dombivli and Thane to connect with you instantly
- 1500+ satisfied clients scattered all over Central, Western and Harbour suburbs
- Satisfy all your financial needs under one roof. Along with Mutual Fund investments, we also provide Broking services in collaboration with Sharekhan Ltd, NCDs, Company Fixed Deposits, Bonds, Insurance services such as Life, Health and Motor insurance
- We conduct Investor Awareness Programs at regular intervals to educate people about Savings, Investments & Tax Planning
- We are just a call away to help you in any Investment need

**Inauguration****of****Wealth Focus**

A Golden moment

We are very delighted to inform all our esteemed clients and readers that our very first issue has been published by Industry Veteran - **Mr. Nilesh Shah, Managing Director of Kotak Mutual Fund.**

**Mr. Nilesh Shah** congratulated **Mr. Sandeep Baravkar** of SRS Financial Services for starting this initiative to educate clients.

We are thankful to **Mr. Santosh Chaptre** of SRS Financial Services for content writing and **Mr. Amit Sarode** of 3com4U Advertising for designing of newsletter



**Do****You****Know ?**

## Activities Covered

SRS Financial Services participated in Rotary Festival which was conducted at Rotary Garden, Near Gharda Circle, MIDC, Dombivli (E) during 10th April to 14th April, 2019.

During these five days many famous personalities visited our stall including Shri Subhash Bhoir, MLA, Kalyan Gramin and Rtn. Sandip Kadam, District Governor Elect.

**Health****Insurance****Need of the Hour**

With the constant increasing prices of healthcare in our country, and with the ever rising instances of diseases due to unhealthy life style, health insurance today is a necessity. Health insurance provides people with a much needed financial backup at times of medical emergencies.

Health risks and uncertainties are a part of life. **One cannot plan and get sick but one can certainly be prepared for the financial aspect.** One of the ways to be financially prepared against uncertain health risks is by buying health insurance.



### Here are some important reasons to get adequate Health Insurance

**1. Changing Lifestyle :** The significant shift in our lifestyle has made us more prone to a wide range of health disorders. Commuting, hectic work schedules, wrong eating habits, quality of food, and rising levels of pollution have increased the risk of developing health problems.

**2. Rising Medical Cost :** Medical cost is rising at an average of 15-20% per annum. In case of any emergency, consumers end up spending their entire savings, which takes a toll on their future plans.

**3. Income Tax benefit :** Payments made towards health insurance premiums are also eligible for tax deductions under section 80D of the Indian Income Tax Act. Individuals up to 60 years of age can claim a deduction of up to Rs. 25,000 for the health insurance premium paid for themselves, or for their spouse or children. One can also claim another Rs. 50,000 as deduction if you buy health insurance for your parents aged 60 years and above.

**4. Coverage of Pre and Post hospitalisation expenses :** With rising mainstream medical costs diagnostic tests have also risen in recent times. Health policies not only covers hospitalisation cost but also the expenses incurred towards OPD and Diagnostic tests before and after a stipulated time period as prescribed by the policy.

**5. Additional Benefits :** One also gets benefits such as ambulance coverage, coverage for day-care surgeries, coverage for health check-up and vaccination expenses under health insurance. These days' insurance companies also offer health insurance for Ayush treatment.

### Important Coverage to consider while buying a health insurance

Also, when you are buying a health insurance, buying critical illness insurance is suggested as well. A critical illness policy is a cover that offers to pay you a fixed sum once you are diagnosed with a critical illness that is covered by the policy. You can opt to buy a critical illness policy as standalone insurance, or you can buy it as a rider when you buy your regular health insurance. Critical illness insurance acts as a very valuable addition to the basic health cover in case you are diagnosed with a serious illness. While you can use your regular individual or family health insurance to cover your hospitalisation bills, the lump sum amount that you receive from the critical illness cover can fund other essential expenses associated with your critical illness.

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**Why****Should****Invest**

## through Mutual Funds?



In our first issue we discussed about various types of mutual fund schemes where we can invest according to our risk appetite and investment horizon.

In this issue we will discuss about advantages of investing through mutual funds. To help you decide whether investing in mutual funds is the right choice for you, here are a few key reasons to consider investing in mutual funds.

**1. Diversification** : One important rule of investing, for both large and small investors is asset diversification. Diversification involves the mixing of different types of investments and asset classes within a portfolio and is used to manage risk. By purchasing mutual funds, you are provided with the immediate benefit of instant diversification and asset allocation. E.g. if you purchase any Multicap fund, your amount will get invested across market capitalisation and into various companies of different sectors. Balanced funds will provide you mix of equity and debt etc.

**2. Economies of Scale** : Economies of scale works to the advantage of investors. If you buy only one security at a time, the transaction fees will be relatively large. Mutual funds are able to take advantage of their buying and selling volume to reduce transaction costs for investors. When you buy a mutual fund, you are able to diversify without the numerous commission charges. Imagine if you had to buy each of the 10-20 stocks needed for diversification. The commission charges alone would eat up a good chunk of your investment. Take into account additional transaction fees for every time you want to modify your portfolio and as you can see the costs start to add up. With mutual funds, you can make transactions on a much larger scale for less money.

**3. Liquidity** : One of the most important advantage of Mutual Fund is that you can get in and out with relative ease. Thus Mutual Funds provide higher liquidity by enabling withdrawals at any point of time. Normally, within 3 working days funds are credited to your bank account. There are Mutual fund schemes called Liquid Funds which gave instant liquidity by crediting proceedings within a day to your account.

**4. Higher Returns** : Mutual funds help to generate higher returns than other investment options. Many people now a days prefer to invest in short term debt funds over investing in fixed deposit as debt funds can give them superior returns around 9 to 10%. Balanced mutual fund schemes which comprise both debt and equity portfolio having moderate risk profile can yield around 11 to 12% average returns.

Apart from these, there are Equity Fund schemes which have higher risk profile based on market capitalisation can give average returns anywhere between 12 to 25% as per scheme type.

**5. Professional Management** : Another big benefit of investing in mutual funds is the professional expertise it provides for your investments. Asset Management Companies (AMCs) provide qualified fund managers who, with the help of strong research teams and their own expertise, pick the best options to meet the fund's objective. This saves you time and the stress of constantly monitoring your investments and wondering if you made the right buy or sell decision. With mutual funds, you do not have to worry about market swings.

**6. Convenience** : Mutual funds are very convenient as far as investment is considered. As a new investor, first you have to do KYC by providing Photo and ID proof. Once KYC is done, you are ready to invest in any mutual fund scheme across all Fund Houses. Through SIP route, you can invest small amounts regularly into mutual funds. Auto debit happens every month through ECS from your bank account. If you wish to stop, increase or liquidate your investment, you can do this any time. Further, investment can be done through any mode such as offline or online and track them through mobile app or website. This will save your time and efforts for sure.

**7. Tax Benefits** : Investor can get tax deduction and exemption benefits as per provisions of section 80C of Income Tax Act. Tax savings schemes popularly known as ELSS are eligible for tax deduction. ELSS schemes offer higher returns and the least lock-in period of 3 years as compared to traditional tax saving instruments.

**8. Well Regulated** : In India, all mutual funds are regulated by the Securities and Exchange Board of India (SEBI). All mutual funds are required to follow transparent processes, as laid down by SEBI, protecting the interest of investors. Further, SEBI makes it compulsory for all mutual funds to disclose their portfolios every month.

**Equity****Market****Outlook**

On 29th April, we have finished 4 phases of Lok Sabha elections for 56 states and 374 seats. Still 3 more phases of election to be completed and outcome will come on 23rd May 2019.



As expected market volatility started increasing with wild swings in Index. In the month of April Nifty made a new high of 11856 which could not sustain as profit booking takes place at the high and Nifty made a low of 11565. Bears made lot of efforts to push Bulls down but somehow bulls managed to sustain at high level. As far as Nifty holds level of 11550, we can see Nifty flying to a new high before election results.

As suggested in last issue IT sector was a out performer of all sectors. TCS, Wipro and HCL Tech were the leaders even though dollar was a range bound.

Metal sector showing some strength after underperforming for weeks. Thanks to TATA Steel for good numbers. Stocks to watch from this space are Tata Steel, JSW Steel, Hind Zinc and Coal India

Next promising sector is Financial Services sector. This is again trying to make a new high. Our preferred picks from this space are Bajaj Finance, ICICI bank, Axis Bank, HDFC twins and SBI.

Hope to see Nifty at new High before election results.

**Funds****Performance Watch as on 26<sup>th</sup> April 2019**

Equity Schemes				Debt Schemes			
Scheme Name	Scheme Category	Returns (CAGR%)		Scheme Name	Scheme Category	Returns (CAGR%)	
		3 Yrs	5 Yrs			3 Yrs	5 Yrs
Axis Bluechip Fund	Large Cap	14.70	14.27	ICICI Pru Regular Savings Fund	Conservative Hybrid	10.00	11.25
HDFC Top 100 Fund	Large Cap	15.82	13.96	Aditya Birla SL Regular Savings Fund	Conservative Hybrid	8.33	10.79
Kotak Emerging Equity Scheme	Mid Cap	12.88	21.22	Franklin India Liquid Fund - SuperInst. Plan	Liquid Fund	7.22	7.81
L&T Midcap Fund	Mid Cap	15.62	21.04	ICICI Pru Ultra Short Term Fund	Ultra Short Term	8.06	9.66
SBI Small Cap Fund	Small Cap	16.12	26.15	UTI Ultra Short Term Fund	Ultra Short Term	7.27	7.85
FT India Smaller Companies Fund	Small Cap	10.18	19.04	Franklin India Short Term Income Plan	Ultra Short Duration	9.55	9.29
Principal Emerging Bluechip Fund	Large & Midcap	15.00	20.17	Aditya Birla SL credit Risk Fund	Credit Risk	8.00	-
Sundaram Large and Midcap Fund	Large & Midcap	16.14	16.87	Kotak Dynamic Bond Fund	Dynamic Bond	8.85	9.02
Aditya Birla SL Equity Fund	Multicap	14.63	16.87	Aditya Birla SL Corporate Bond Fund	Corporate Bond	8.09	8.78
Mirae Asset India Equity Fund	Multicap	16.76	17.86	ICICI Prudential Gilt Fund	Gilt Fund	8.42	10.14
ICICI Pru Equity & Debt Fund	Hybrid	13.14	14.93	Axis liquid fund	Liquid	7.17	7.72
DSP Equity & Bond Fund	Hybrid	11.56	14.72	UTI Regular Savings Fund	Conservative Hybrid	8.24	9.86
Axis Long Term Equity Fund	Tax Saving (ELSS)	13.94	17.94	Source: Value Research Online			
Aditya Birla SL Tax Relief 96	Tax Saving (ELSS)	13.79	18.23				

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

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