

Binduwasini Group

Our Mission...Your Growth...

COMPANY PROFILE

Binduwasini Group is a flagship financial consultant group under which two company operates mainly

1. Binduwasini Global &
2. B&M Global

Both the company is registered with SEBI & AMFI which deals with the Mutual Fund Distribution through the expertise research and services.

We deal with the Financial products distribution such as PMS, Foreign Exchange, Share Trading Services, Life Insurance and General Insurance.

We provide wealth creation expertise solutions with the tagline :

OUR MISSION....YOUR GROWTH....



RESEARCH
ON
WEALTH CREATION & RETIREMENT SOLUTION




WEALTH CREATION

Wealth creation is the process of investing in different asset classes where the investments will help in fulfilling key needs. ...

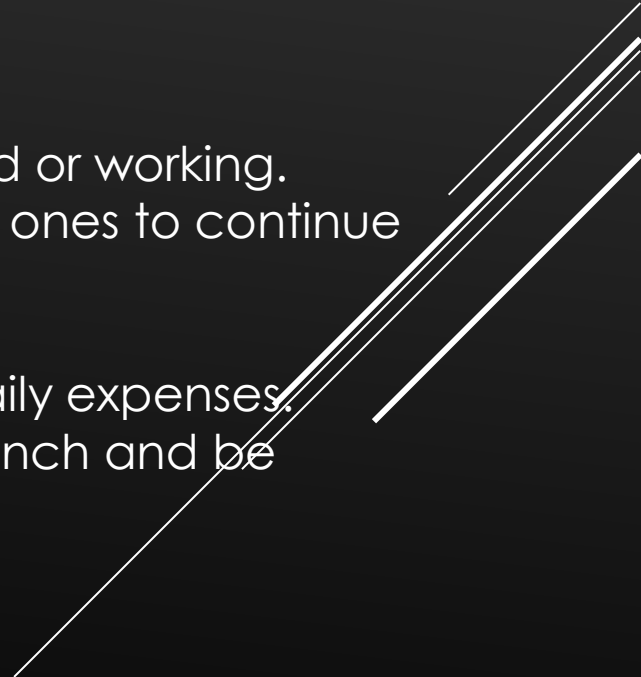
Therefore, the longer one stays invested, the higher will be the gain in wealth. Wealth creation process always starts with setting financial goals.

Wealth creation refers to building wealth through a variety of methods using financial products. When you invest in financial products for a long period, you get back higher returns. Hence, it is an essential part of your financial journey in order to achieve all your long-term financial goals like your dream house, your child's education, and much more.



IMPORTANCE OF WEALTH CREATION

Wealth creation is essential for a number of reasons:

1. It provides you money to fulfill your future goals.
 2. It offers a steady flow of income even when you are no longer employed or working. This can be a great way to ensure financial liquidity and help your loved ones to continue to live a life of comfort, abundance, and security.
 3. Retirement can be a challenging phase with increasing medical and daily expenses. However, with wealth creation, you will never experience a financial crunch and be independent for as long as you live.
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STEPS FOR WEALTH CREATION & RETIREMENT PLANNING..

- You should start by setting a financial goal for yourself. Keep in mind that your goal needs to be realistic and should promote long-term wealth creation. When you set a goal, make sure that you choose an appropriate timeline for it too. So, you can achieve them without being frustrated or facing disappointments.
- The power of compounding forms the foundation of long-term investments. The power of compounding is a concept that will help in building a considerable amount of money in the future. The concept of compounding revolves around reinvesting the returns back into the initial investment to earn higher growth. As a result, the earlier you start investing, the higher will be the rewards.
- Consistency can go a long way. This is why you must remember to invest periodically. Monthly, quarterly, half-yearly, or yearly plans can turn into substantial investments over time, without creating a burden on your present needs or wants.
- Having a well-balanced and diversified portfolio will guarantee that your risk is under control.

RETIREMENT PLANNING
VIA
RESEARCH & PROPER EXECUTION



MUTUAL FUND

'Mutual Fund' is an investment vehicle that allows several investors to pool their resources in order to purchase stocks, bonds and other securities. These collective funds (referred to as Assets Under Management or AUM) are then invested by an expert fund manager appointed by a mutual fund company (called Asset Management Company or AMC). The combined underlying holding of the fund is known as the 'Portfolio', and each investor owns a portion of this portfolio in form of units.

Mutual funds give individual investors access to professionally managed portfolios of equities, bonds, and other securities.

MUTUAL FUND PORTFOLIO

After extensive research on Mutual Fund Schemes, the details are as follows for your Approval. In the next Slide.

- We deals in online as well as offline method of transaction as per your convenience.
 - After every transaction the portfolio is updated in the website of CAMS, KARVY and our website www.binduwasini.com
 - You can check your investment in all the above website online which is registered under SEBI and AMFI.
 - All the transaction is updated in NSDL and CDSL automatically.
 - All transaction is smooth and very complied as per the rules and regulation of NSE & BSE, AMFI APPROVED
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MUTUAL FUND RESEARCH BASKET

FUND NAME	FUND TYPE	CORPUS	1 YR%	3 YR%	5 YR%	SI%
Tata Digital India Fund	Eq-Sectoral	2,179.43	97.87	33.42	31.69	25.94
Canara Robeco Emerging Equities Fund	Eq-Large & Mid Cap	10,264.3	58.91	19.66	18.67	18.42
Parag Parikh Flexi Cap Fund	Eq-Flexi Cap	5,985.49	58.80	25.78	22.09	21.29
Kotak Emerging Equity Fund	Eq-Mid Cap	15,193.4	68.14	22.08	17.79	14.49
Axis Growth Opportunities Fund	Eq-Large & Mid Cap	3,925.17	65.72	-	-	28.78
Mirae Asset Midcap Fund	Eq-Mid Cap	5,926.52	77.18	-	-	40.32

PORTFOLIO MANAGEMENT SCHEME

Our Most important mission is your Growth. we are always aware that in the end we are generating wealth for someone's hard earned resources. We strive to deserve their trust in our character and competence through effective Management.

Features Of PMS

- PMS is a SEBI-approved alternative to mutual funds.
 - With the right Asset Manager, you can get superior returns with least possible risk.
 - Performance fees only. No set up fee as earlier.
 - Greater flexibility and larger opportunity set in the market.
 - Minimum investment of Rupees. 50 lacs.
 - For the aggressive, conservative, long-term saver, enabling retirement, children's education or future family goals.
 - All investments in the securities markets which are held for more than one year enjoy preferential tax rates.
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IIFL MULTICAP PORTFOLIO MANAGEMENT SCHEME

Investment Objective

The objective of the investment approach is to generate long term capital appreciation for investors from a portfolio of equity and equity related securities. The investment strategy is to invest in a portfolio following the SCDV framework (Secular, Cyclical, Defensives, Value Trap) wherein it invests a large proportion of the portfolio in high quality Secular growth Companies which are long term compounding stories. Rest of the portfolio is invested across quality Cyclical and Defensives while avoiding Value traps. Portfolio construction across these three quadrants enables us to enhance diversification even with limited number of stocks

Allocation of portfolio across types of securities

- Equity Investment – up to 100% of corpus
- Liquid schemes of Mutual funds and other securities as per discretion of Portfolio Manager

Benchmark

S&P BSE 200 TR Index is the benchmark of the strategy as it is a broad-based index and its composition broadly represents the strategy's investment universe

Investment Time Horizon

Recommended minimum 36 months



PERFORMANCE POINTERS IN %

Strategy / Benchmark	1 MTH	3 MTH	6MTH	YTD	1 YR	2 YRS	3YRS	5 YRS	SI
IFL Multi cap PMS Fund	4.39	13.31	22.53	27.13	58.20	33.55	21.56	18.77	21.62
S&P BSE 200 TRI	7.44	10.26	19.64	26.11	55.45	28.08	14.97	15.83	13.67

KEY DETAILS

KEY TERMS		STRATEGY DETAILS	
POINTERS	DETAILS	POINTERS	DETAILS
Inception Date	December 31, 2014	SI returns-IIFL Multi cap PMS Fund	21.62%
Bloomberg Ticker	NA	SI returns-S&P BSE 200 TRI	13.67%
Benchmark	S&P BSE 200 TRI	Outperformance/ (Underperformance)	7.95%

IMPORTANT POINT TO NOTE

PORTFOLIO –TOP 10 HOLDINGS (%)

COMPANY	WEIGHTAGE
ICICI BANK LIMITED	9.89
INFOSYS LIMITED	7.18
HDFC BANK LIMITED	5.19
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.85
BAJAJ FINANCE LIMITED	4.58
SRF LIMITED	4.56
LARSEN & TOUBRO LIMITED	4.54
BHARTI AIRTEL LIMITED	4.18
LARSEN & TOUBRO INFOTECH LIMITED	3.79
STATE BANK OF INDIA	3.50
CASH AND CASH EQUIVALENTS	0.74

RISK RATIOS

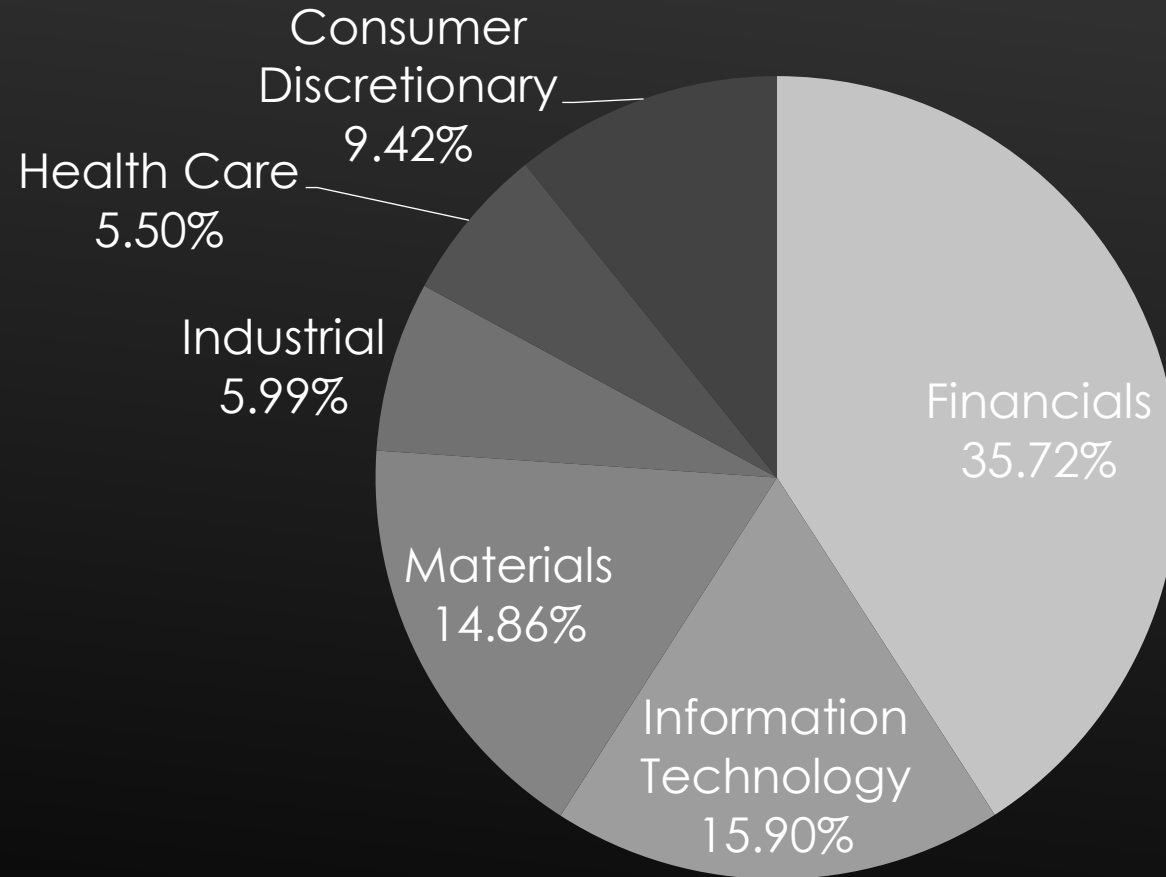
Beta	0.85
Sharpe Ratio	1.05
Information Ratio*	18.15
Treynor Ratio	0.18
Volatility**	13.85%

All risk ratios are calculated since inception

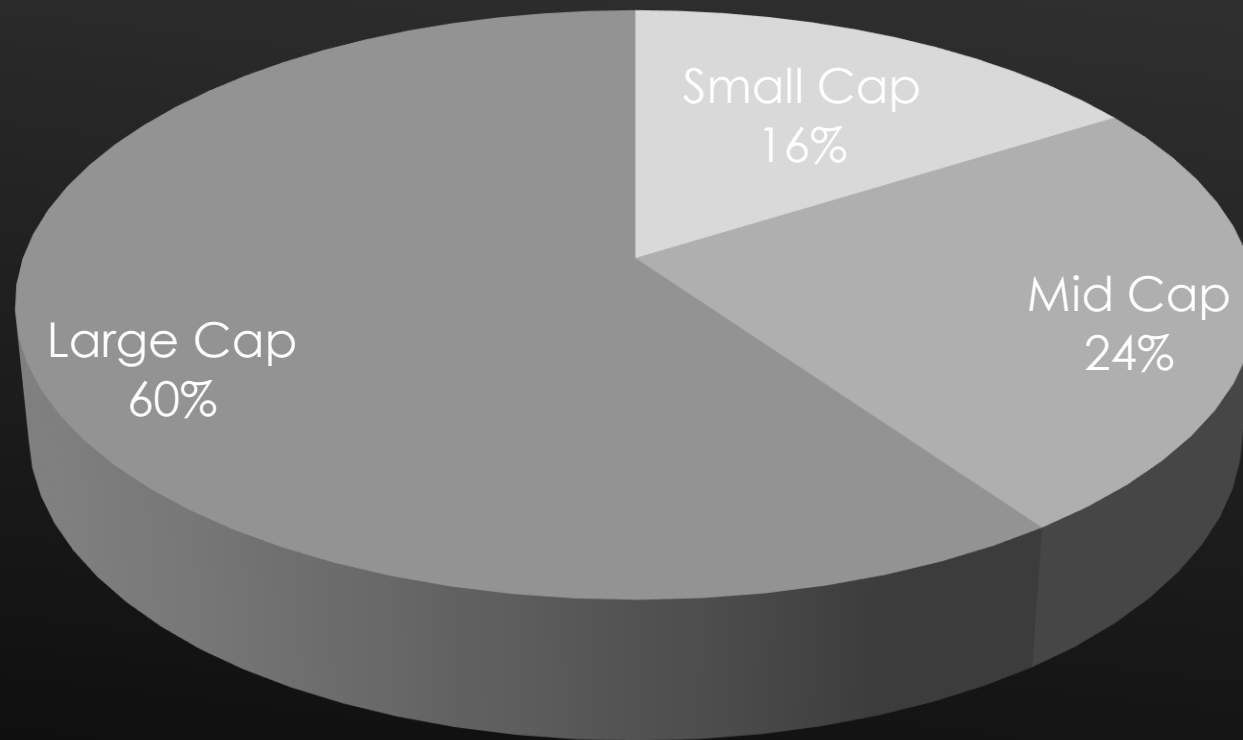
***Information Ratio is a ratio of portfolio returns above The returns of a benchmark index to the volatility of those returns.**

****Volatility measures the risk of a security by using the standard deviation of the asset returns**

SECTOR - TOP 6 HOLDINGS



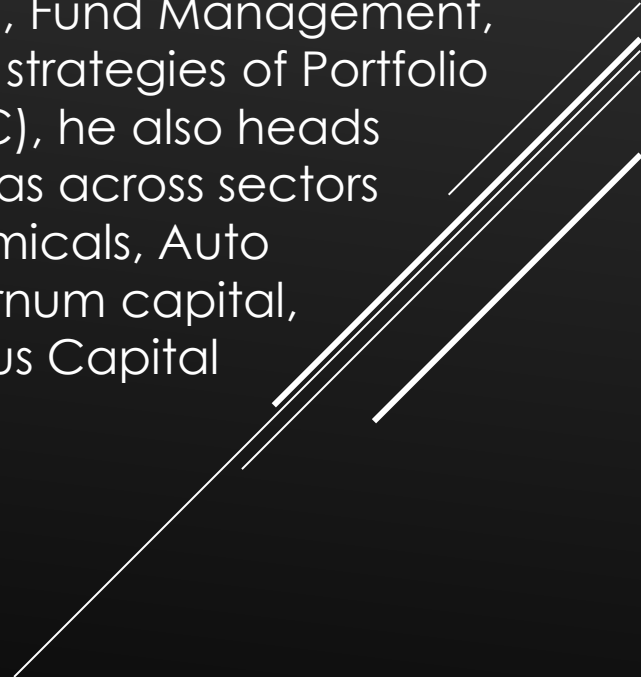
Market Capitalization



ABOUT FUND MANAGER

Mitul Patel

Mitul has an overall experience of 16 years across areas of Equity Research, Fund Management, Private Equity Advisory and Investment banking. Apart from managing the strategies of Portfolio Management Services offered by IIFL Asset Management Limited (IIFL AMC), he also heads research for listed equities and is responsible for generating investment ideas across sectors And market capitalizations. And also directly tracks companies in the Chemicals, Auto and Pharma sectors. Prior to joining IIFL AMC, Mitul spent 7 years with Laburnum capital, a boutique investment management firm. He has also worked with Avendus Capital and JP Morgan Chase India.



THANK YOU



TAXATION

Taxation of Dividends Offered by Mutual Funds

The dividends offered by any mutual fund scheme are taxed in the classical manner. That is, dividends received by investors are added to their taxable income and taxed at their respective income tax slab rates.

Taxation of Capital Gains Offered by Mutual Funds

The taxation rate of capital gains of mutual funds depends on the holding period and type of mutual fund. The holding period is the time between the date of the purchase and sale of mutual fund units. Capital gains realized on selling units of mutual funds are categorized as follows

Fund Type	Short-term capital gains	Long-term capital gains
Equity funds	Shorter than 12 months	12 months and longer
Debt funds	Shorter than 36 months	36 months and longer

Taxation of Capital Gains of Equity Funds

Equity funds are those mutual funds whose portfolio's equity exposure exceeds 65%. Short-term capital gains on redeeming your equity fund units within a holding period of one year. These gains are taxed at a flat rate of 15%, irrespective of your income tax bracket. You make long-term capital gains on selling your equity fund units after a holding period of one year or more. These capital gains of up to Rs 1 lakh a year are tax-exempt. Any long-term capital gains exceeding this limit attracts LTCG tax at the rate of 10%, and there is no benefit of indexation provided.

Taxation of Capital Gains of Debt Funds

Debt funds are those mutual funds whose portfolio's debt exposure is in excess of 65%. Long-term capital gains are realised when you sell units of a debt fund after a holding period of three years. These gains are taxed at a flat rate of 20% after indexation. Also, you are levied with applicable cess and surcharge on tax.

Long Term Capital Gain and Short Term Capital Gain Table.

Fund type	Short-term capital gains	Long-term capital gains
Equity funds	15% + cess + surcharge	Up to Rs 1 lakh a year is tax-exempt. Any gains above Rs 1 lakh are taxed at 10% + cess + surcharge
Debt funds	Taxed at the investor's income tax slab rate	20% + cess + surcharge

Securities Transaction Tax (STT)

Apart from the tax on dividends and capital gains, there is another tax called the Securities Transaction Tax (STT). An STT of 0.001% is levied by the government (Ministry of Finance) when you decide to buy or sell mutual fund units of an equity fund or a hybrid equity-oriented fund. There is no STT on the sale of debt fund units.

Conclusion

The longer you hold on to your mutual fund units, the more tax-efficient they become. The tax on long-term capital gains is comparatively lower than the tax on short-term gains.

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