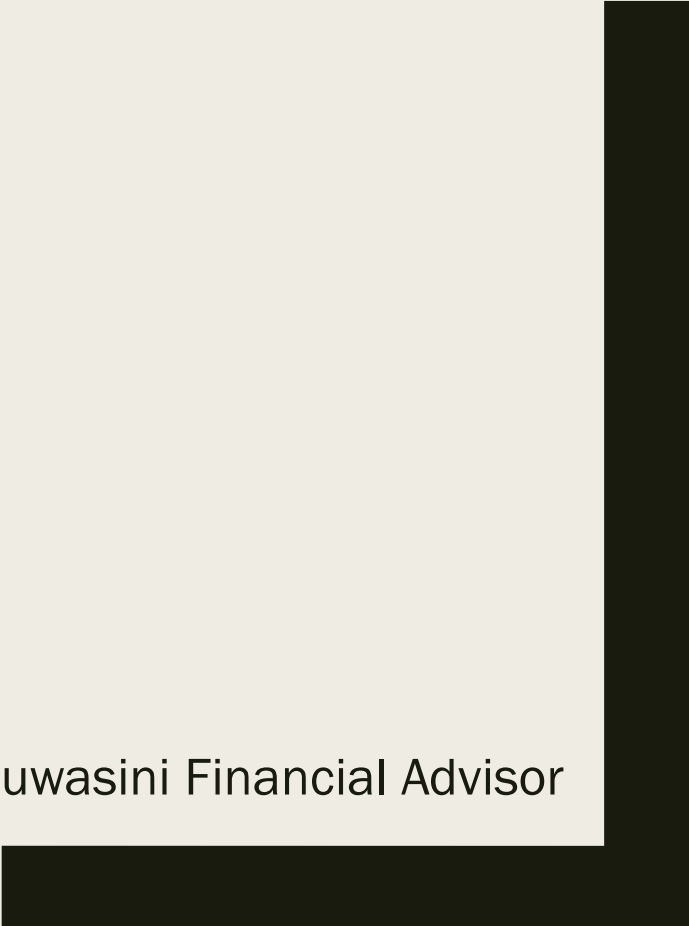




# RESEARCH

Binduwasini Financial Advisor



## BINDUWASINI RESEARCH ANALYSIS

We research on the below details before deciding MF or Stock.

1. Fundamentals of company Business.
2. Price History of the stock whether the people is ready to buy.
3. Price Target whether people is ready to buy stock in future.
4. What catalysts will change investors' perceptions in future.
5. How does the stock compare to others in its industry.
6. Check out what are the recent developments in the company.

# MIRAE ASSET MANAGEMENT COMPANY



## Mirae Asset in India

- Established in November 2007 with a seed capital of US\$ 50 million\*\*
- Mirae Asset Mutual Fund is sponsored by Mirae Asset Global Investments Co. Limited, South Korea
- Mirae Asset present in India as an FII since 2004\*
- MAGI India\*\* provides Advisory Services to Hong Kong and Korea offices.
- Mix of domestic and International businesses providing stable growth for Mirae Asset India business

# CORE STRENGTHS



# MIRAE ASSET AT GLANCE

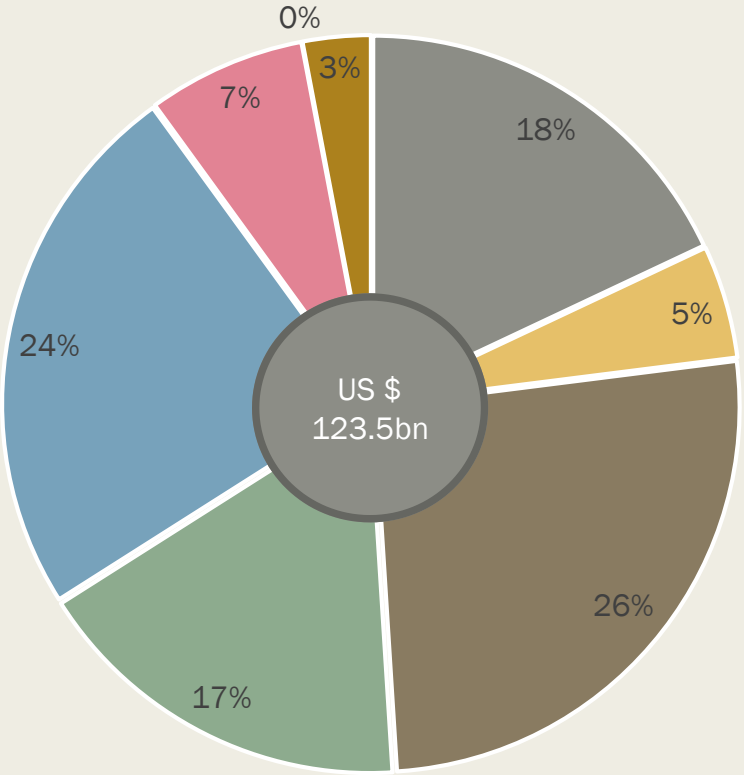


## INVESTMENT EXPOSURE IN

- Australia
- Brazil
- Canada
- China
- Colombia
- Hong Kong
- India
- Korea
- Taiwan
- United Kingdom
- United States
- Vietnam



# TOTAL AUM BY ASSET CLASS



- Equity
- Balanced
- Fixed Income
- Private Equity
- ETFs
- Multi Asset/HFs
- Real Estate
- Infrastructure

# MIRAE ASSET MANAGEMENT COMPANY



Sundaram Asset Management Company (Company) has over 20 years of experience in fund management and is a fully owned subsidiary of one of India's oldest and most respected NBFCs - Sundaram Finance Limited. The Company was jointly promoted by Sundaram Finance Ltd and Stewart Newton Holdings (Mauritius) Ltd in 1996.

Sundaram Finance Ltd (SFL) was incorporated in 1954, with the object of financing the purchase of commercial vehicles and passenger cars. The company was started with a paid-up capital of Rs.2.00 Lakhs and later went public in 1972. SFL is one of the largest non-banking financial companies in India with presence across multiple facets of the Financial Services industry including Vehicle Finance, Home Finance, Mutual Fund, General Insurance and Financial Services Distribution. As of 31 March 2016, SFL Group reported revenues of Rs.5035 crores and profits of Rs.583 crores.

## ABOUT SUNDARAM ASSET MANAGEMENT COMPANY



Sundaram Asset Management has always been innovative and was the first to launch funds in new themes like Mid-cap, Capex, Leadership, Rural India and Micro cap series of funds.

The Company also has a Portfolio Management Services (PMS) division and offers PMS for high net worth individuals. The Company has also entered into the Alternative Investment Funds (AIF) vertical. It has also recently launched a scheme - Sundaram Alternative Opportunities Fund - Nano Cap Series I.

Sundaram Asset Management Company Ltd has always and will always strive to hold the highest degree of ethics in all its business dealings and work for the enhancement of value for all stakeholders.



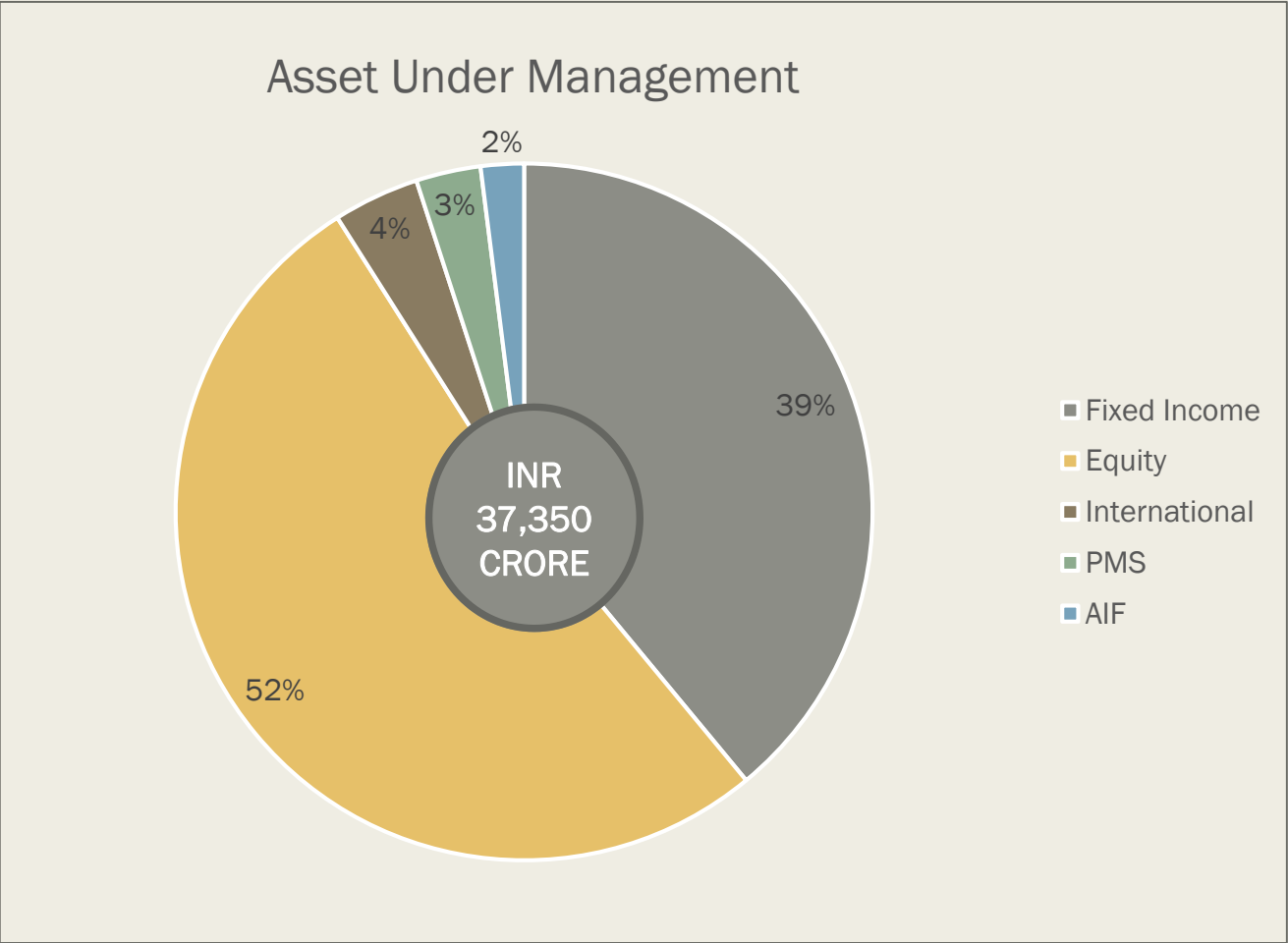
# COMPANY PROFILE



**SUNDARAM MUTUAL**  
UNEARTHING OPPORTUNITIES



# TOTAL AUM BY ASSET CLASS



# ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY

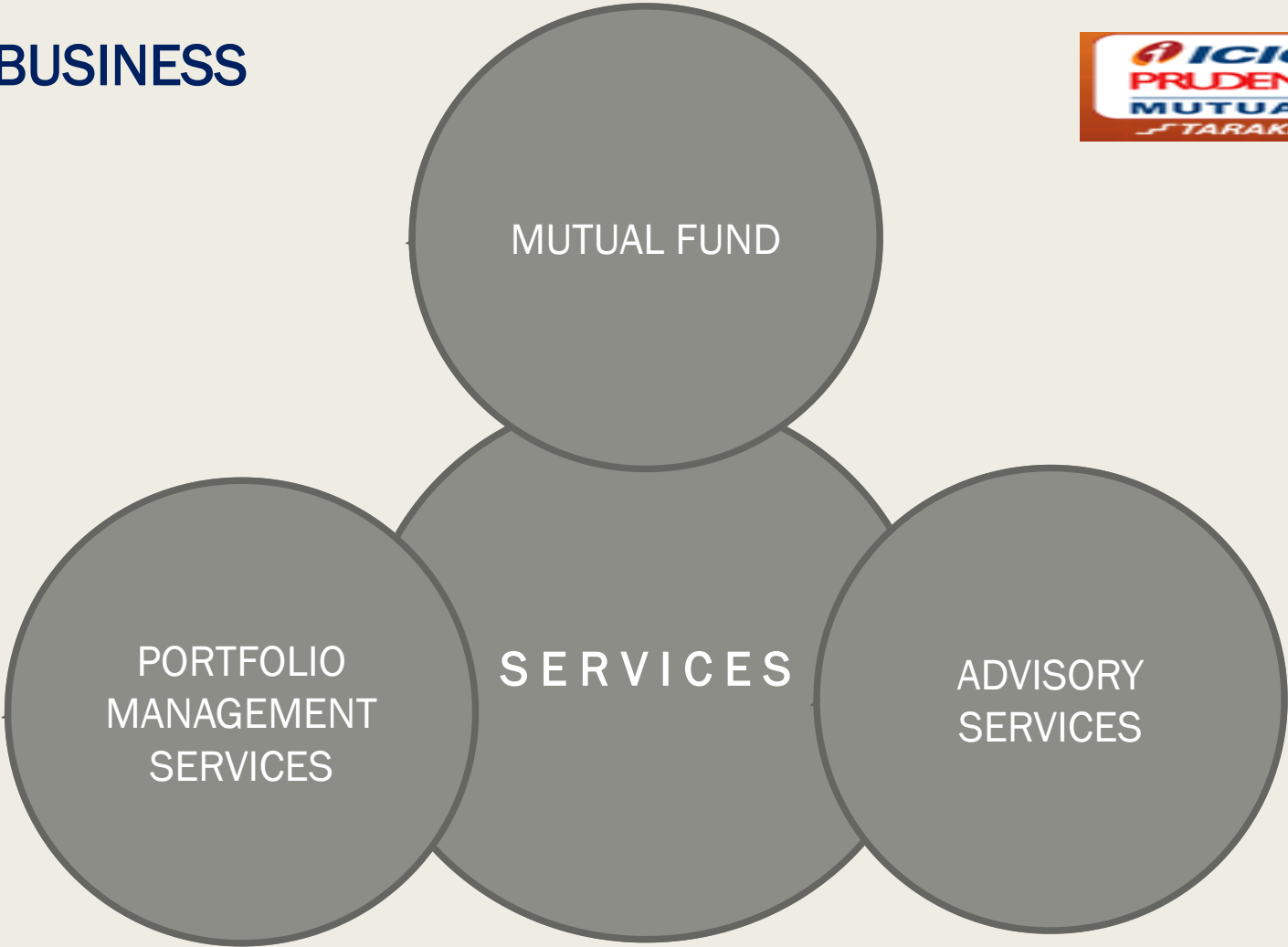


ICICI Prudential Asset Management Company Ltd. is a leading asset management company (AMC) in the country focused on bridging the gap between savings & investments and creating long term wealth for investors through a range of simple and relevant investment solutions.

The AMC manages significant Assets under Management (AUM) in the mutual fund segment. The AMC also caters to Portfolio Management Services for investors, spread across the country, along with International Advisory Mandates for clients across international markets in asset classes like Debt, Equity and Real Estate.

Prudential plc is an international financial services group with significant operations in Asia, US and the UK. The company serves more than 26 million insurance customers and has £669 billion of assets under management (as at 31 December 2017).

# SERVICES - BUSINESS



# GROUP OF COMPANIES



## 1. Prudential Corporation Asia (PCA)

Prudential is a leading life insurer that spans 14 markets in Asia, covering Cambodia, China, Hong Kong, India, Indonesia, Korea, Laos, Malaysia, the Philippines, Singapore, Taiwan, Thailand and Vietnam. Prudential has a robust multi-channel distribution platform providing a comprehensive range of savings, investment and protection products.

## 2. Jackson National Life Insurance Company

Jackson is one of the largest life insurance companies in the US, providing retirement products and income strategies aimed at the approximately 75 million baby boomers in the United States. Jackson is also one of the top three providers of variable annuities in the US. Founded over 50 years ago, Jackson has a long and successful record of providing advisers with the products, tools and support to design effective retirement solutions for their clients.

## 3. M&G Prudential

M&G is Prudential's UK and European fund management business with total assets under management in excess of £351 bn (as at 31 December 2017). M&G has been investing money for individual and institutional clients for over 80 years. Today it is one of Europe's largest active investment managers as well as being a powerhouse in fixed income.

# FRANKLIN TEMPLETON INVESTMENTS



FRANKLIN TEMPLETON  
INVESTMENTS

Since 1947, our firm has been dedicated to delivering exceptional asset management for institutional, retail, and high-net-worth clients. Find out what gives us our unique investment perspective.

With more than 600 investment professionals in 28 countries around the world, we are uniquely positioned to look beyond the largest or most visible securities in each market to spot smart global investments that meet our rigorous investment criteria.

Franklin has also been strengthened through our commitment to putting clients first, working with integrity, building relationships, and achieving quality results. This client-centric approach has earned us the reputation of being one of the most trusted names in asset management.

600+  
Investment  
Professional

35  
Countries

9000+  
Employees

742.6  
Billions In  
Asset

# FRANKLIN TEMPLETON INDIA



Franklin Templeton's association with India dates back to over 2 decades as an investor. As part of the group's major thrust on investing in markets around the world, the India office was set up in 1996 as Templeton Asset Management India Private Limited. It flagged off the mutual fund business with the launch of Templeton India Growth Fund in September 1996, and since then the business has grown at a steady pace.

## CORE VALUES

**PUT CLIENTS FIRST**



**BUILD RELATIONSHIPS**



**WORK WITH INTEGRITY**



**SEEK TO ACHIEVE QUALITY RESULT**



## CSR INITIATIVES



The program tries to address the inequities in education by creating sustainable, systemic reforms within the education system and work in partnership with the Government. The program aims to achieve transformation in Testing 3 areas:

- a) Prove that every child has the ability to learn and achieve high levels,
- b) Demonstrate importance of skilled educators by investing into the recruitment and retention of high quality school staff,
- c) Using schools as learning labs to improve quality of education in Government schools. The school adopted has 447 children from Grade 1 to VIII.



# OVERVIEW



## What HDFC AMC does

HDFC Mutual Fund is one of the largest mutual funds and well-established fund house in the country with focus on delivering consistent fund performance across categories since the launch of the first scheme(s) in July 2000.

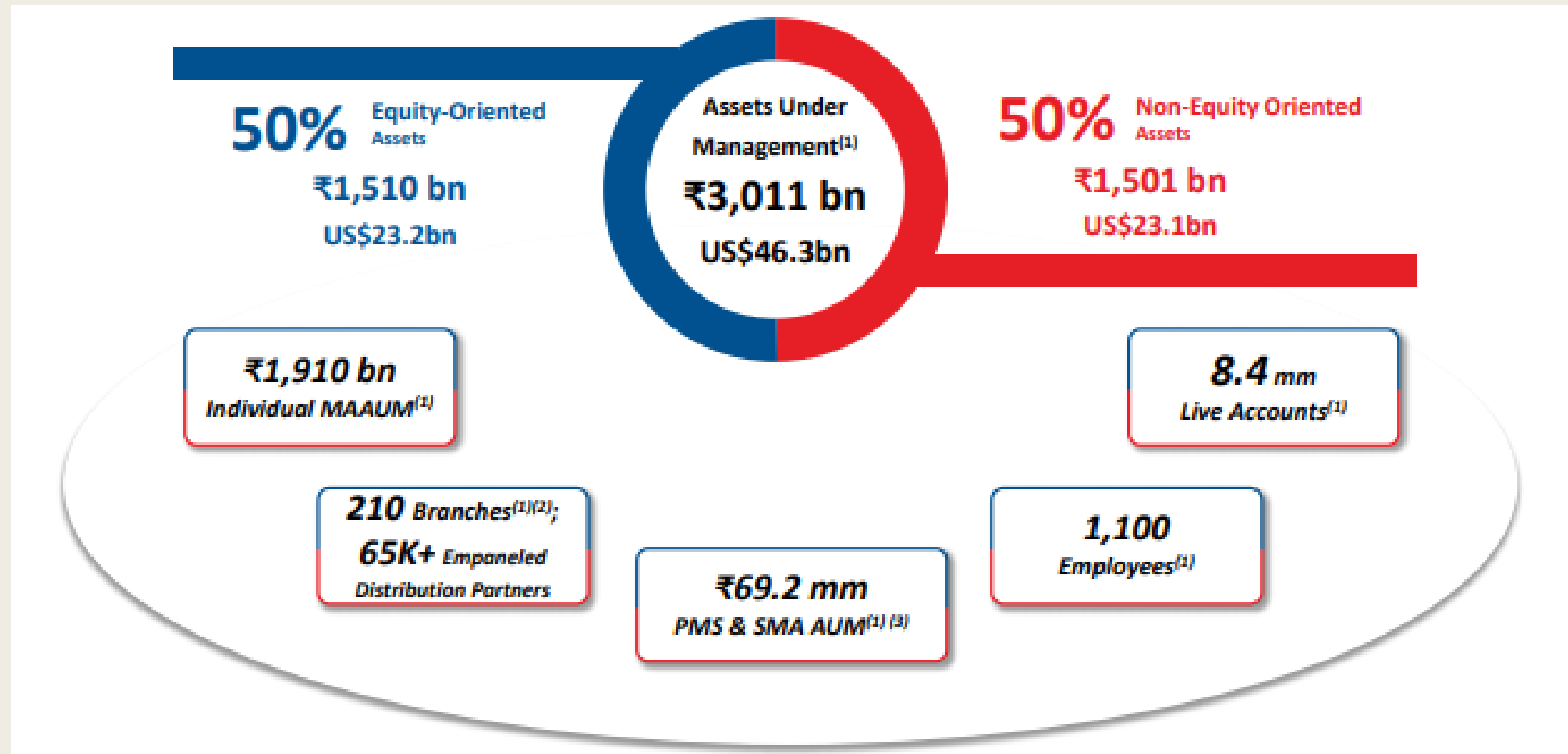
## Vision

To be a dominant player in the Indian mutual fund space, recognized for it's high levels of ethical and professional conduct & a commitment towards enhancing investor's interests.

# INVESTMENT PHILOSOPHY



# HDFC AMC AT GLANCE



## RECOMMENDED FUND AND THEIR DETAILS

### MIRAE ASSET INDIA EQUITY FUND

#### INVESTMENT STYLE

Mirae Asset India Equity Fund is a Multicap Fund which follows the below strategy

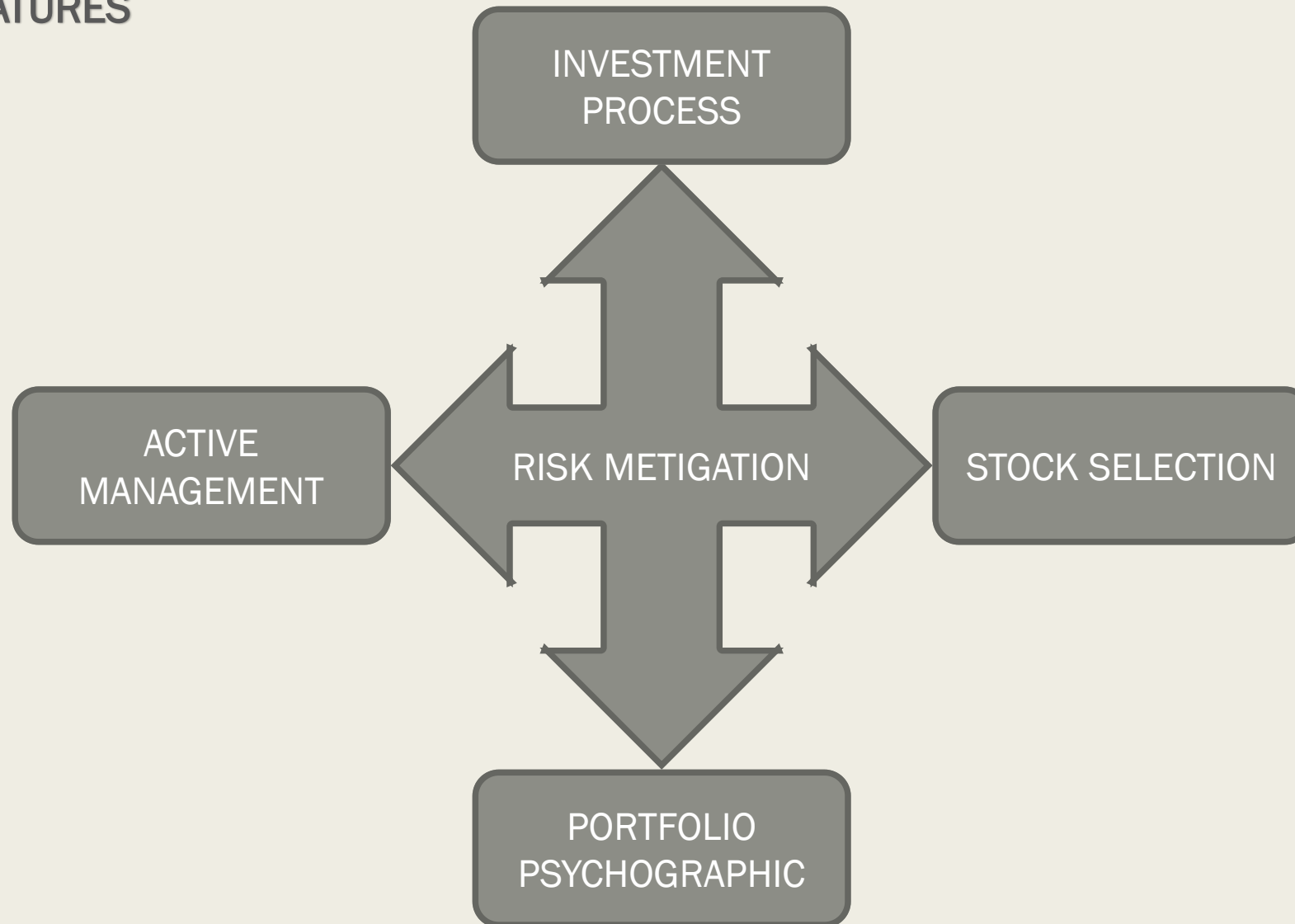
- ❖ Investment Approach is centered around high quality business up to a reasonable Price ratio.
- ❖ Flexible in investing across sectors, theme and market caps
- ❖ Consistency of Large Caps with Conviction Ideas from Mid caps
- ❖ Focus on companies with sustainable and competitive advantage and the pricing( Expense Ratio's)

## INVESTMENT STYLE

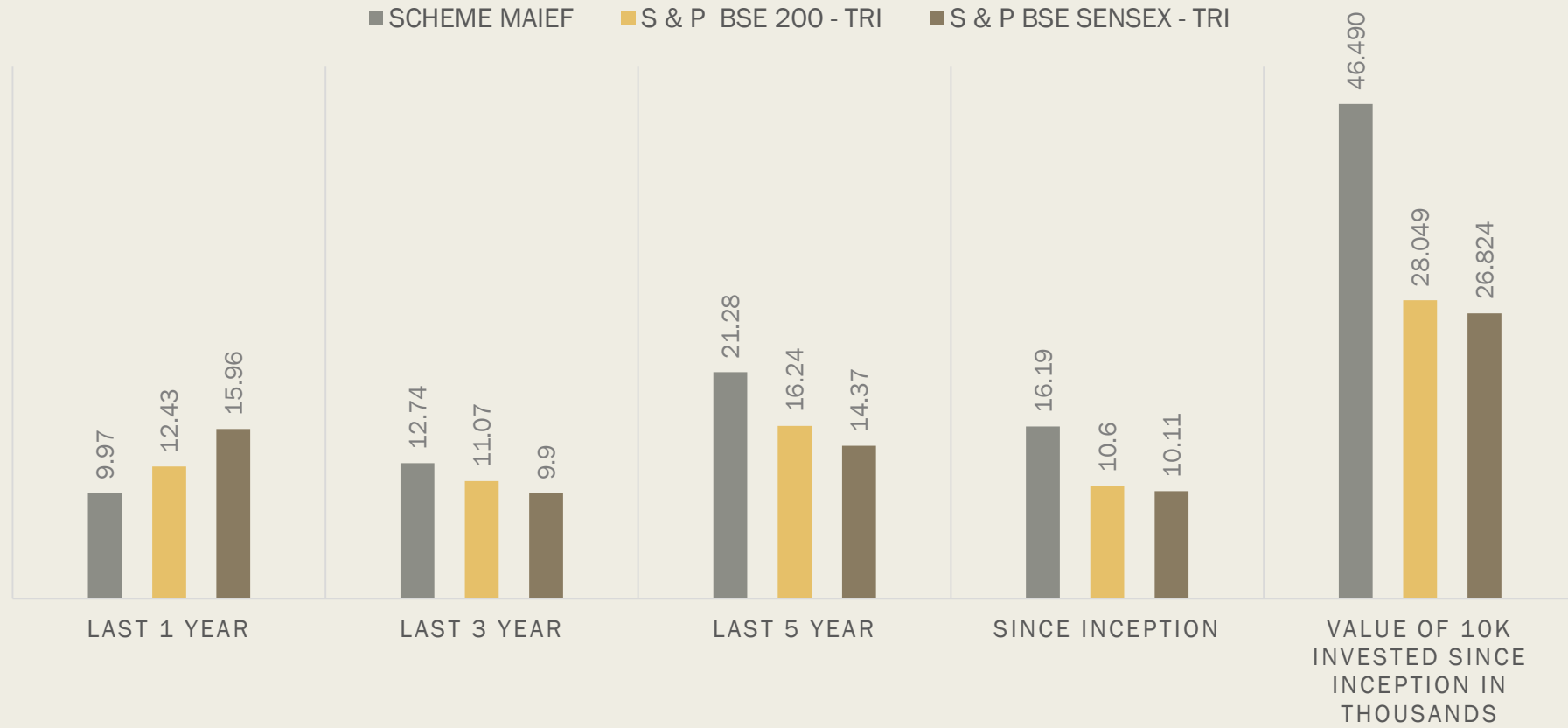
Mirae Asset India Equity Fund (MAIEF) is a Multicap Fund which follows below strategy

- ❖ Investment Approach is centered around quality Business at a reasonable Price over time.
- ❖ Flexibility to invest across sectors, themes and market caps.
- ❖ Comines consistency of Large Caps with conviction ideas from Mid Caps.
- ❖ Focus on Companies with sustainable competitive advantage-Stocks with strong Prices at different sectors Leaders

## FUND FEATURES



# PERFORMANCE



## INVESTMENT DETAILS

### TYPE OF SCHEME

Multicap Fund-An open ended equity Scheme across Large Cap, Mid Cap and Small Cap

### BENCHMARK

S & P BSE 200 (TRI)

### PLAN /OPTIONS

Regular under Growth and Dividend option

### FUND MANAGER

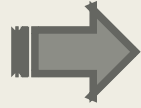
Mr. Neelesh Surana & Mr. Harshad Borawake.

### ALLOTMENT DATE

April 04,2008



## **SUNDARAM SELECT FOCUS**



An Open ended Scheme investing in a maximum of 30 stocks with a focus on Large cap companies

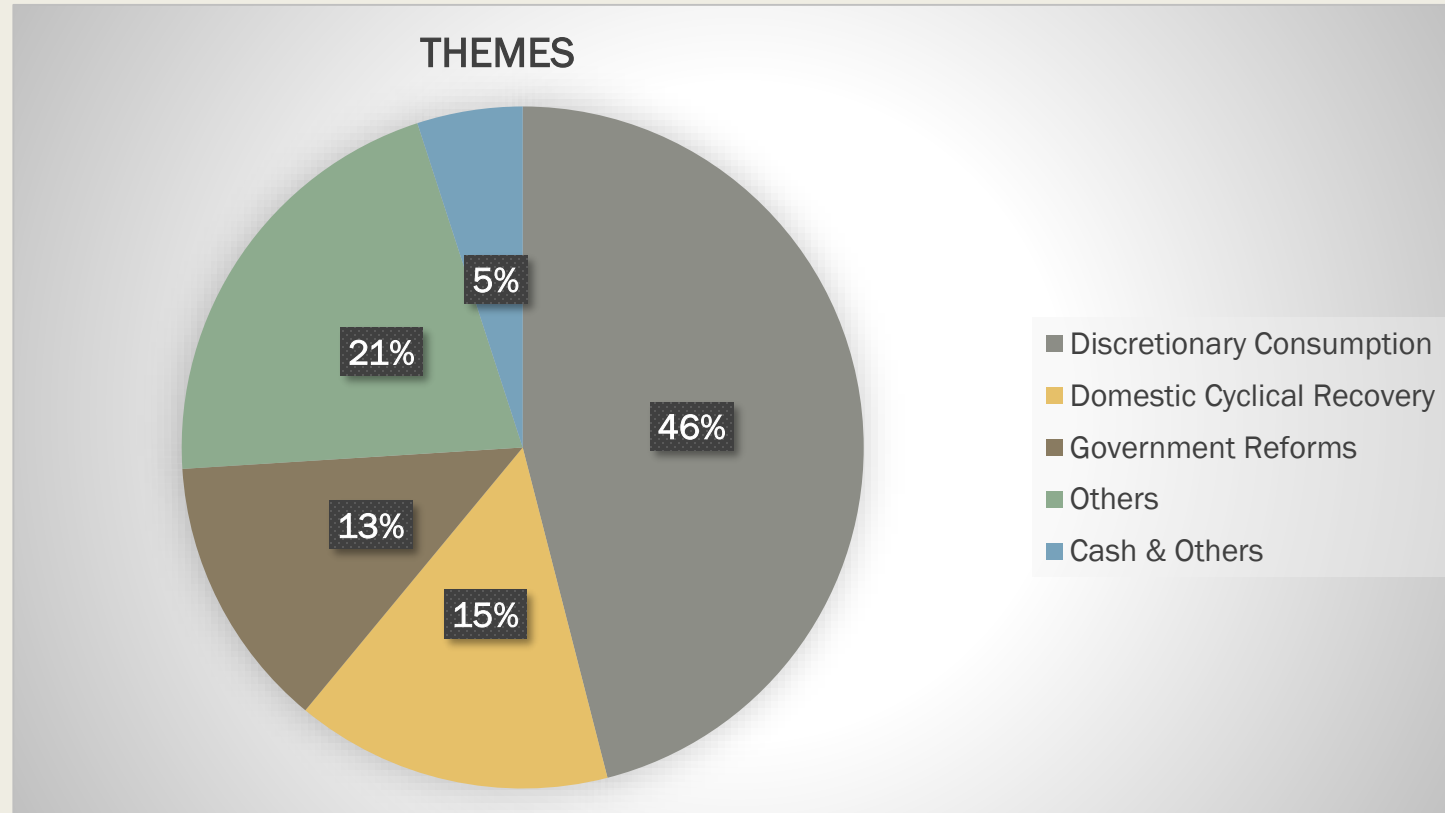
### **OBJECTIVES**

To achieve capital appreciation through concentrated investments in equity and equity related instruments of large cap companies.

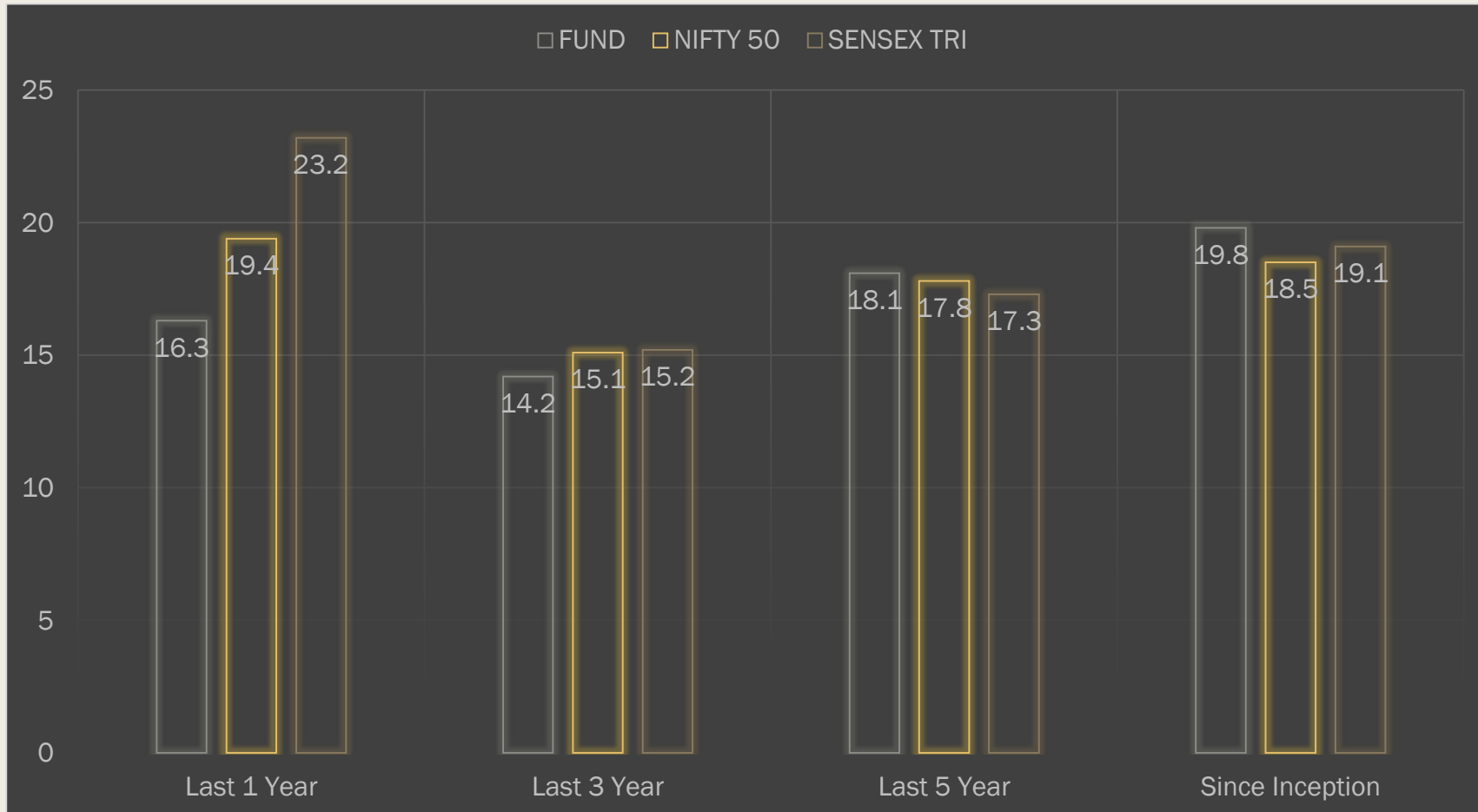
### **FUND FEATURES**

- A concentrated large-cap fund.
- The fund would be investing in a MAXIMUM of 30 stocks across sectors with the objective to deliver consistent and steady returns over time with limited volatility.
- The fund would have >80% of the corpus invested in well managed and established large cap companies (Top 100 companies).
- The fund would follow a bottom up approach in stock picking based on in- house research and fund managers conviction and would generally be focussed around 3-4 themes.
- The investing style would have GARP (Growth at Reasonable Price) bias

## KEY THEMES



# PERFORMANCE



## PORTFOLIO ANALYSIS

SECURITY	WEIGHT (%)
Infosys	9.4
HDFC Bank	8.0
ICICI Bank	7.9
Reliance Industries	6.5
ITC	6.1
IndusInd Bank	5.4
HDFC	5.4
Maruti Suzuki India	5.0
Tata Consultancy Services	3.4
State Bank of India	3.1

Source: In house computation & Fact Sheet

## SCHEME FEATURES

PARTICULARS	DETAILS
Scheme Type	An open ended equity scheme investing in a maximum of 30 stocks with a focus on large cap companies
Entry Load	Nil
Exit Load	1% if redeemed within one year. Nil - if redeemed beyond 12 months.
Plan	Regular and Direct
Month End AUM	Rs. 886 CRORE
Benchmark	Nifty 50 Index
Fund Manager	Rahul Baija

# ICICI PRUDENTIAL MULTICAP FUND



An open ended equity scheme investing across large cap, mid cap and small cap stocks

## OBJECTIVES

To generate capital appreciation through investments in equity & equity related instrument across large cap, mid cap and small cap stocks of various industries. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved

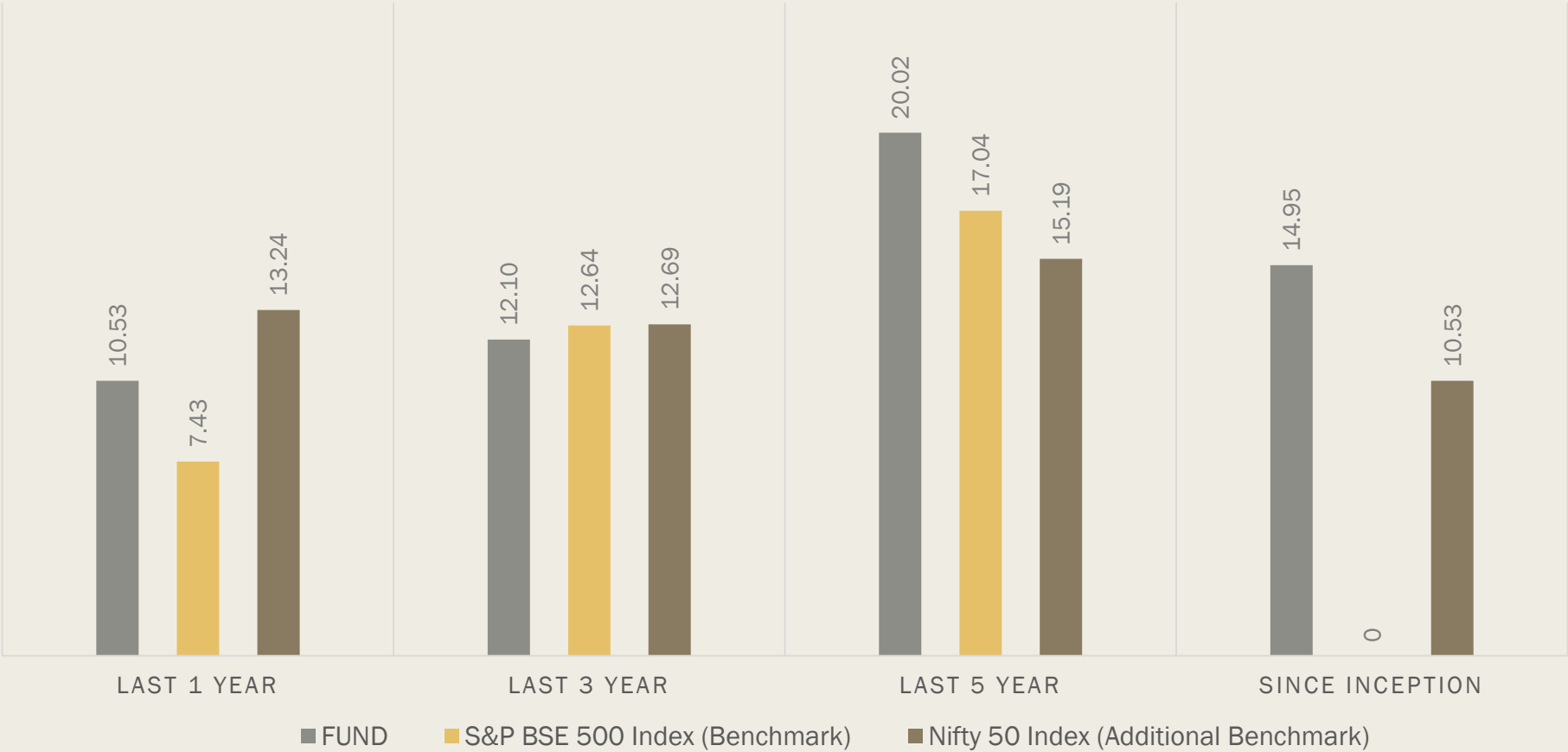
## PRODUCT SUITABILITY

- Long Term Wealth Creation
- An open-ended equity scheme that aims for capital appreciation by investing in diversified mid cap companies.

## KEY FEATURES

PARTICULARS	DETAILS
TYPE	An open ended equity scheme investing across large cap, mid cap and small cap stocks
OPTION	Growth and Dividend (Pay-out and Reinvestment sub-options)
ENTRY LOAD	NIL
EXIT LOAD	Up to 12 Months from allotment - 1% of applicable NAV, More than 12 Months - Nil
FUND MANAGER	Sankaran Naren
AUM	Rs. 2,911.34 crores
ALLOTMENT DATE	01-Oct-94

# PERFORMANCE





# PORTFOLIO ANALYSIS



# FRANKLIN INDIA BLUECHIP FUND

## WHY INVEST

- Franklin India Blue chip Fund predominantly invests in companies that:
- Run large and established businesses
- Have a long track record
- Enjoy leadership in their respective industries
- The fund has declared a dividend every year for the last 20 years.

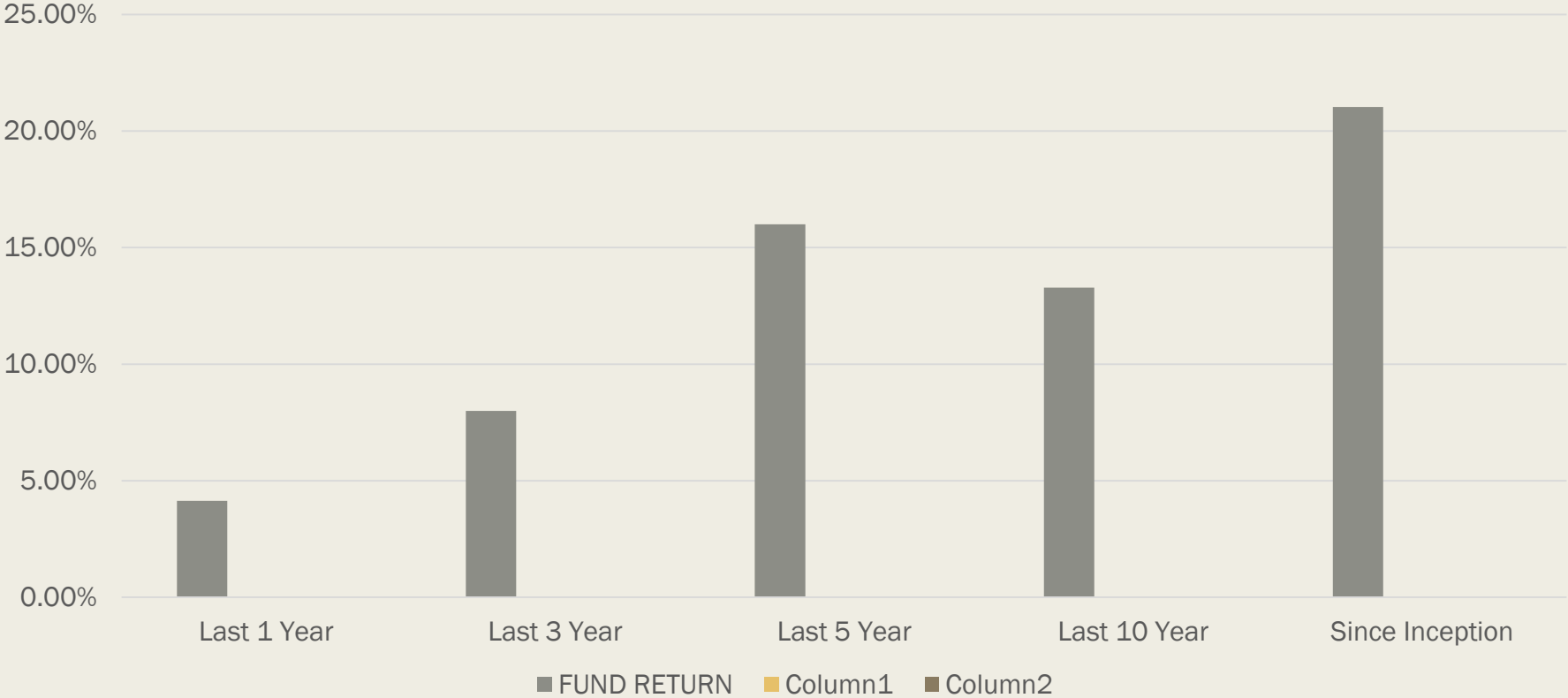
## TOP 10 COMPANIES

- HDFC Bank Ltd. (Banks)
- Larsen & Toubro Ltd. (Capital Goods)
- ICICI Bank Ltd. (Banks)
- Mahindra & Mahindra Ltd. (Automobiles & Components)
- HCL Technologies Ltd. (Software & Services)
- Infosys Ltd. (Software & Services)
- Bharti Airtel Ltd. (Telecommunication Services)
- Axis Bank Ltd. (Banks)
- Yes Bank Ltd. (Banks)
- Dr Reddy's Laboratories Ltd. (Pharmaceuticals, Biotechnology & Life Sciences)

## FUND INFORMATION

ALLOTMENT DATE	Dec 01,1993
ENTRY LOAD	NIL
EXIT LOAD	In respect of each purchase of units - 1% if the units are redeemed/switched-out within one year of allotment
FUND SIZE	Rs. 8400.69
PORTFOLIO TURNOVER	21.71%
BENCHMARK(s)	Nifty 50 Nifty 100
FUND MANAGER	Anand Radhakrishnan, Roshi Jain & Srikesk Karunakaran Nair

# PERFORMANCE

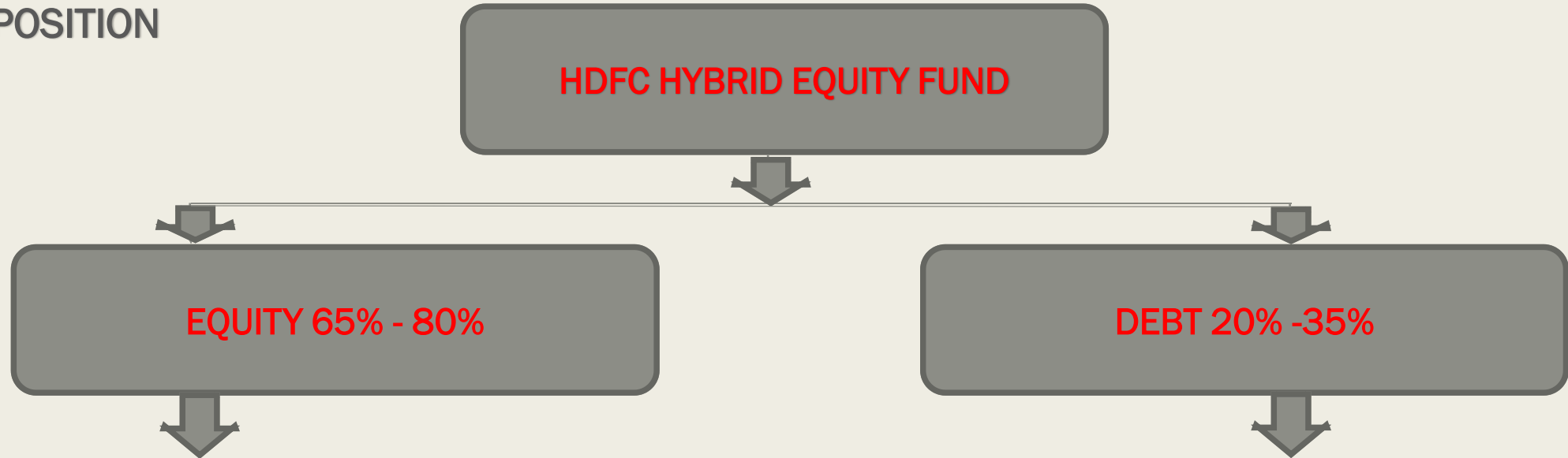


## HDFC HYBRID EQUITY FUND



It is difficult to predict market cycles –  
Hybrid Funds provide a solution

### COMPOSITION



- Flexibility to invest across market capitalisation.
- Currently, large cap exposure is around 70%^ of the equity exposure.
- Total equity exposure 69.4%.

- Flexibility to invest across duration buckets.
- Currently the Macaulay Duration is 3.19^ years & Yield To Maturity is 8.05%^

## EQUITY STRATEGY

- ❖ Balanced mix between consumption and investment themes.
- ❖ Bottom up stock picking.
- ❖ Allocation to economically sensitive investment themes has increased.
- ❖ Recovery in earnings growth may provide impetus to equity markets;
- ❖ Earnings are expected to recover over a 3 year horizon.

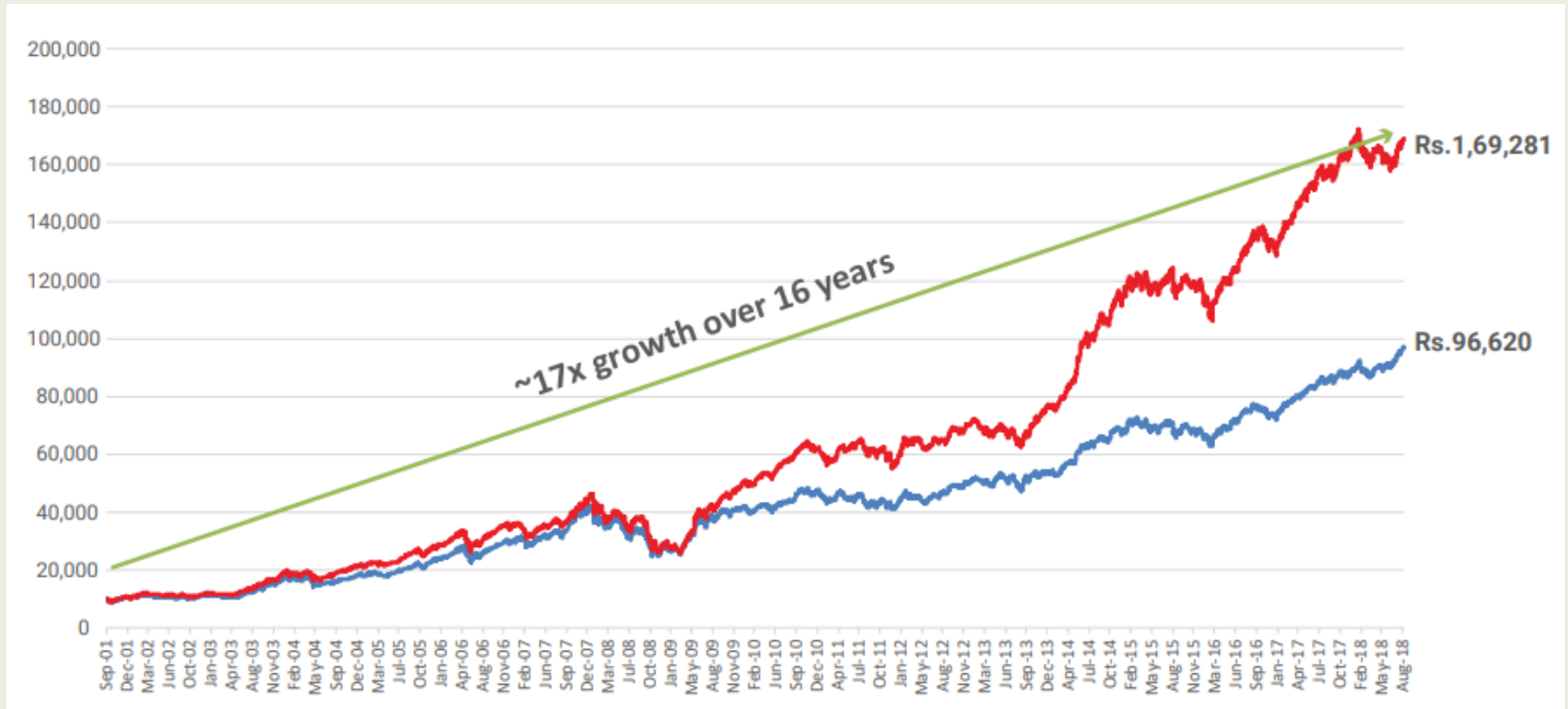
## DEBT STRATEGY

- ❖ The Fund has reduced the G - Sec exposure over time and increased the exposure to accrual based debt instruments.
- ❖ The Fund has even reduced its average maturity as inflation and interest rates seem to have bottomed out.

# WEALTH CREATION JOURNEY



Growth of Rs.10,000 invested in Sept, 2001



## PURPOSE TO INVEST

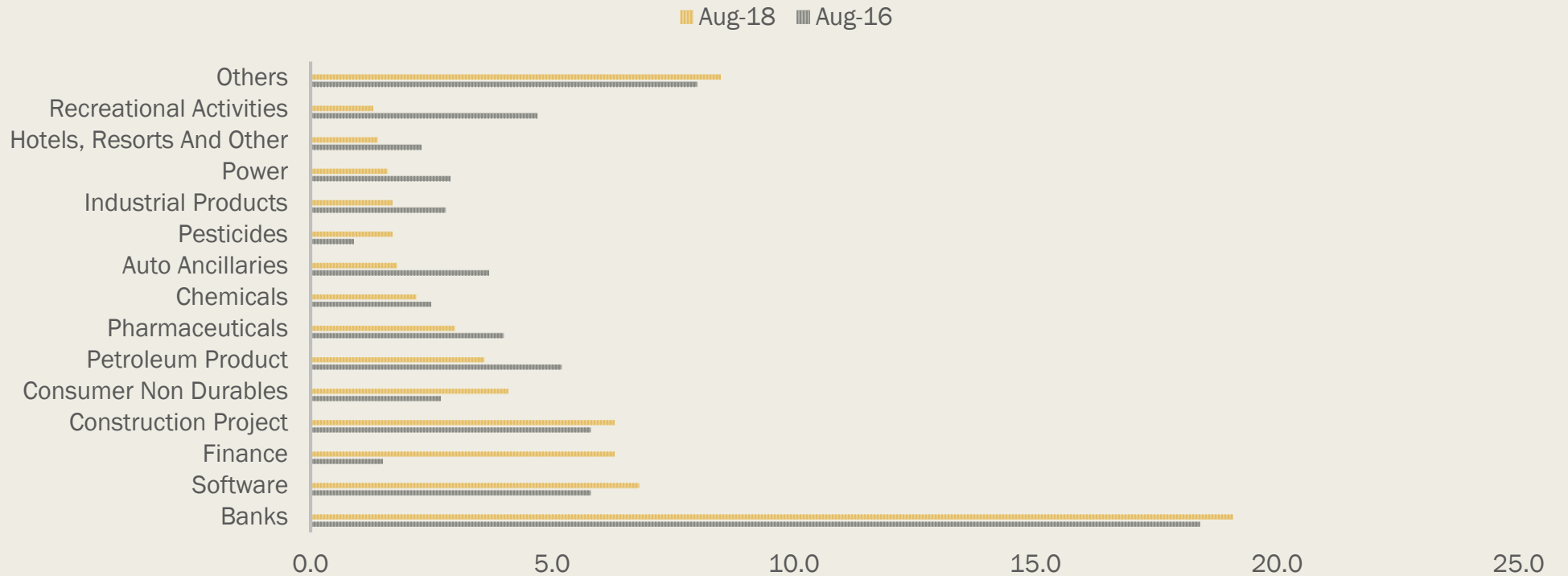
- The scheme will invest in equity in the range of 65%-80% of its corpus. Therefore, it qualifies for equity taxation\* and hence provides tax efficient asset allocation.
- Debt reduces volatility of equity.
- Provides diversification across asset classes.
- Suitable for investors with moderately high risk appetite

## PRODUCT SUITABILITY

- To generate long-term capital appreciation / income.
- Investment predominantly in equity & equity related instruments. The scheme will also invest in debt and money market instruments.



# PORTFOLIO ANALYSIS



	Banks	Software	Finance	Construction Project	Consumer Non Durables	Petroleum Product	Pharmaceuticals	Chemicals	Auto Ancillaries	Pesticides	Industrial Products	Power	Hotels, Resorts And Other	Recreational Activities	Others
Column3															
Aug-18	19.1	6.8	6.3	6.3	4.1	3.6	3.0	2.2	1.8	1.7	1.7	1.6	1.4	1.3	8.5
Aug-16	18.4	5.8	1.5	5.8	2.7	5.2	4.0	2.5	3.7	0.9	2.8	2.9	2.3	4.7	8.0

# PERFORMANCE

