



***Personal* FN MUTUAL FUND PORTFOLIO REVIEW**

CREATED FOR

Mr. X

Risk Profile

Your Risk Profile

Medium-High

Since your Risk Profile is Medium-High, you are a balanced investor and hence wants to invest in medium risk investments. You require capital appreciation with some amount of capital at risk.

Your FRAQ Ans

Q1. What is your current age?

Ans. 60 and above

Q2. What is your knowledge of financial markets and investments?

Ans. Above Average Knowledge

Q3.

On an average, what is your monthly investible surplus (after taking care of all expenses and contingencies)?

Ans. 20 - 50% of total income

Q4. Approximately what percentage of your investible surplus would you feel comfortable to invest in high risk asset class i.e. equity?

Ans. Upto 20%

Q5. When investing in equity market related products, what would be your time horizon?

Ans. 1 to 3 years

Q6. Which of the following best describes your investment objective?

Ans. **Generate stable income with low risk**

Q7. What do you expect the total return of your investment portfolio to be (p.a.)?

Ans. 10-15%

Q8. How would you react if your investment of Rs. 1,00,000 becomes Rs. 85,000 in 3 months?

Ans. **You will Buy more to take advantage of lower price**

Q9. If you had to invest Rs. 1,00,000 in one of the 4 investment portfolios having different Highest Gain (HG) and Highest Loss (HL) possibilities? In which of the following portfolios will you invest?

Ans. Maximum Rs. 1,10,000 - Minimum Rs. 97,000

Planner Comments :

Since you mentioned in your investment objective that safety of investment is of utmost importance to you, and also certain questions can have alternative answers; hence we have calculated your risk profile, in both the ways. As you can note from above, your risk profile covers "Low-Medium-High", and hence we have made sure that the risk of the portfolio is a also a healthy mix between low and medium risk.

Risk Profile

Your Risk Profile

Low - Medium

Since your Risk Profile is Low-Medium, you are a conservative investor and hence would not want to invest in high risk investments. Your main priority is safety of investments, even if returns are low.

Your FRAQ Ans

Q1. What is your current age?

Ans. 60 and above

Q2. What is your knowledge of financial markets and investments?

Ans. Above Average Knowledge

Q3.

On an average, what is your monthly investible surplus (after taking care of all expenses and contingencies)?

Ans. 20 - 50% of total income

Q4. Approximately what percentage of your investible surplus would you feel comfortable to invest in high risk asset class i.e. equity?

Ans. Upto 20%

Q5. When investing in equity market related products, what would be your time horizon?

Ans. 1 to 3 years

Q6. Which of the following best describes your investment objective?

Ans. Capital Protection, even if returns are low

Q7. What do you expect the total return of your investment portfolio to be (p.a.)?

Ans. 10-15%

Q8. How would you react if your investment of Rs. 1,00,000 becomes Rs. 85,000 in 3 months?

Ans. You will hold all your investments

Q9. If you had to invest Rs. 1,00,000 in one of the 4 investment portfolios having different Highest Gain (HG) and Highest Loss (HL) possibilities? In which of the following portfolios will you invest?

Ans. Maximum Rs. 1,10,000 - Minimum Rs. 97,000

MUTUAL FUND HOLDING

CURRENT PORTFOLIO										
S.No.	MF Holder	AMC	SCHEME NAME	OPTION	Plan Type	AMOUNT (Rs)	WEIGHTAGE	CATEGORY	SUB CATEGORY	RISK
1	Mr. X	Kotak	Kotak Flexi Debt	Div. Reinvest	Direct	15,85,937	10.65%	Income	Medium/Long Term	Average
2	Mr. X	Franklin Templeton	Franklin India Ultra Short Bond	Div. Reinvest	Direct	12,67,514	8.51%	Income	Ultra Short Term	Low
3	Mr. X	UTI	UTI Treasury Advantage	Div. Reinvest	Direct	12,66,362	8.51%	Income	Ultra Short Term	Low
4	Mr. X	Birla SL	Birla SL Income Plus	Growth	Direct	13,60,450	9.14%	Income	Medium/Long Term	High
5	Mr. X	Franklin Templeton	Franklin India IBA-A	Growth	Direct	6,11,650	4.11%	Income	Medium/Long Term	High
6	Mr. X	Franklin Templeton	Franklin India Ultra Short Bond	Growth	Direct	9,86,875	6.63%	Income	Ultra Short Term	Low
7	Mr. X	IDFC	IDFC SSIF-MT	Growth	Direct	3,21,475	2.16%	Income	Medium/Long Term	Average
8	Mr. X	IDFC	IDFC Dynamic Bond-A	Growth	Direct	3,97,150	2.67%	Income	Medium/Long Term	High
9	Mr. X	IDFC	IDFC SSIF-Invest	Growth	Direct	1,04,425	0.70%	Income	Medium/Long Term	High
10	Mr. X	UTI	UTI Dynamic Bond Fund	Growth	Direct	7,91,200	5.32%	Income	Medium/Long Term	High
11	Mr. X	UTI	UTI ST Income Fund	Growth	Direct	3,41,600	2.29%	Income	Short Term	Average
12	Mr. X	UTI	UTI Bond Fund	Growth	Direct	8,16,250	5.48%	Income	Medium/Long Term	High
13	Mr. X	SBI	SBI Magnum Gilt-LTP	Growth	Direct	1,49,400	1.00%	Gilt	Medium/Long Term	High
14	Mr. X	Canara Robeco	Canara Rob Dynamic Bond Fund	Growth	Direct	6,97,275	4.68%	Income	Medium/Long Term	High
15	Mr. X	BNP Paribas	BNP Paribas ST Income Fund	Growth	Direct	32,775	0.22%	Income	Short Term	Average
16	Mr. X	Birla SL	Birla SL Frontline Equity Fund	Growth	Direct	1,16,460	0.78%	Diversified	Large-cap	Average
17	Mr. X	Birla SL	Birla SL Pure Value Fund	Growth	Direct	73,860	0.50%	Diversified	Value	Very High
18	Mr. X	Franklin Templeton	Franklin India Smaller Cos Fund	Growth	Direct	84,980	0.57%	Diversified	Small-cap	High
19	Mr. X	SBI	SBI Small & Midcap Fund	Growth	Direct	48,209	0.32%	Diversified	Small-cap	Very High
20	Mr. X	UTI	UTI Mid Cap Fund	Growth	Direct	1,08,911	0.73%	Diversified	Mid-cap	Very High
21	Mr. X	UTI	UTI Transportation & Logistics Fund	Growth	Direct	27,535	0.18%	Sector	Auto	Very High
22	Mrs. X	Birla SL	Birla SL Dynamic Bond Fund	Growth	Direct	2,40,694	1.62%	Income	Medium/Long Term	High
23	Mrs. X	Birla SL	Birla SL FRF-Long Term Plan	Growth	Direct	62,549	0.42%	Floating Rate	Medium/Long Term	Average
24	Mrs. X	SBI	SBI Corporate Bond Fund	Growth	Direct	8,13,561	5.47%	Income	Medium/Long Term	Average
25	Mrs. X	SBI	SBI Magnum Gilt-LTP	Growth	Direct	1,32,025	0.89%	Gilt	Medium/Long Term	High
26	Mrs. X	SBI	SBI Magnum InstaCash-Cash	Growth	Direct	2,11,907	1.42%	Liquid	Liquid	Low
27	Mrs. X	SBI	SBI Small & Midcap Fund	Growth	Direct	41,063	0.28%	Diversified	Small-cap	Very High
28	Mrs. X	IDFC	IDFC Ultra Short Term Fund	Growth	Direct	4,43,958	2.98%	Income	Ultra Short Term	Average
29	Mrs. X	IDFC	IDFC Cash-A	Growth	Direct	3,19,434	2.15%	Liquid	Liquid	Low
30	Mrs. X	Reliance	Reliance Tax Saver (ELSS) Fund	Growth	Direct	27,002	0.18%	Diversified	ELSS	Very High
31	Mrs. X	Kotak	Kotak Flexi Debt	Div. Reinvest	Direct	7,55,675	5.08%	Income	Medium/Long Term	Average
32	Mrs. X	ICICI	ICICI Pru Short Term Plan	Div. Reinvest	Direct	2,52,233	1.69%	Income	Short Term	Average
33	Mrs. X	BNP Paribas	BNP Paribas Money Plus Fund	Growth	Direct	3,95,413	2.66%	Income	Ultra Short Term	Average
			Total			148,85,807	100.00%			

PLEASE NOTE:

The above Review is conducted to the best of our knowledge and making use of PersonalFN's Research Methodology.

The subscribed user cannot contest the methodology applied in doing this analysis or take any kind of action against Personal FN for any consequences because of decisions taking basis the review provided.

CURRENT PORTFOLIO HISTORICAL PERFORMANCE

S.No.	SCHEME NAME	BENCHMARKS	INCEPTION DATE	3 months	1 year	3 years	Std. Dev.	Sharpe Ratio
1	Kotak Flexi Debt	Crisil Composite Bond Fund Index	7-Dec-04	4.73	11.92	10.15	1.89	0.17
2	Franklin India Ultra Short Bond	Crisil Liquid Fund Index	19-Dec-07	2.51	9.88	9.99	0.47	1.02
3	UTI Treasury Advantage	Crisil Liquid Fund Index	26-Jul-99	2.17	8.36	8.60	0.50	0.62
4	Birla SL Income Plus	Crisil Composite Bond Fund Index	10-Nov-95	5.66	12.60	11.55	5.60	(0.06)
5	Franklin India IBA-A	Crisil Composite Bond Fund Index	14-Jul-97	3.38	9.01	10.76	3.41	0.04
6	IDFC Dynamic Bond-A	Crisil Composite Bond Fund Index	26-Jun-02	4.72	11.02	11.49	4.30	(0.02)
7	IDFC SSIF-Invest	Crisil Composite Bond Fund Index	22-Aug-00	4.62	10.48	11.03	4.29	(0.01)
8	UTI Dynamic Bond Fund	Crisil Composite Bond Fund Index	25-Jun-10	4.60	11.46	11.89	2.87	0.14
9	UTI ST Income Fund	Crisil Short Term Bond Fund Index	27-Jun-03	2.96	9.05	9.39	1.91	0.13
10	UTI Bond Fund	Crisil Composite Bond Fund Index	18-Jul-98	4.75	10.95	11.36	4.37	(0.04)
11	SBI Magnum Gilt-LTP	I-Sec Li-BEX	30-Dec-00	5.66	12.38	13.24	5.43	0.11
12	Canara Rob Dynamic Bond Fund	Crisil Composite Bond Fund Index	1-Jun-09	5.63	12.03	11.25	4.30	0.02
13	BNP Paribas ST Income Fund	Crisil Short Term Bond Fund Index	13-Sep-04	2.80	9.32	9.19	1.53	0.14
14	Birla SL Frontline Equity Fund	S&P BSE 200	30-Aug-02	5.50	12.86	21.77	16.14	0.16
15	Birla SL Pure Value Fund	S&P BSE 200	27-Mar-08	15.01	23.41	42.23	25.35	0.26
16	Franklin India Smaller Cos Fund	Nifty Free Float Midcap 100	13-Jan-06	10.25	23.31	42.39	18.46	0.38
17	SBI Small & Midcap Fund	S&P BSE Small-Cap	11-Sep-09	11.36	20.75	45.33	20.02	0.39
18	UTI Mid Cap Fund	Nifty Free Float Midcap 100	19-Apr-04	10.85	15.27	41.91	19.67	0.35
19	UTI Transportation & Logistics Fund	S&P BSE 200	11-Apr-04	9.37	13.47	45.96	21.74	0.37
20	Birla SL Dynamic Bond Fund	Crisil Short Term Bond Fund Index	27-Sep-04	5.08	13.34	12.90	3.71	0.13
21	Birla SL FRF-Long Term Plan	Crisil Liquid Fund Index	4-Jun-03	2.67	9.71	9.46	0.71	0.64
22	SBI Corporate Bond Fund	Crisil Composite Bond Fund Index	15-Jul-04	3.27	10.93	11.03	0.99	0.79
23	SBI Magnum InstaCash-Cash	Crisil Liquid Fund Index	21-May-99	1.77	7.91	8.59	0.26	1.24
24	IDFC Ultra Short Term Fund	Crisil Liquid Fund Index	17-Jan-06	2.27	8.93	9.30	0.68	0.65
25	IDFC Cash-A	Crisil Liquid Fund Index	3-Jul-01	1.76	7.88	8.60	0.30	0.49
26	Reliance Tax Saver (ELSS) Fund	S&P BSE 100	23-Sep-05	8.34	15.32	33.87	22.95	0.19

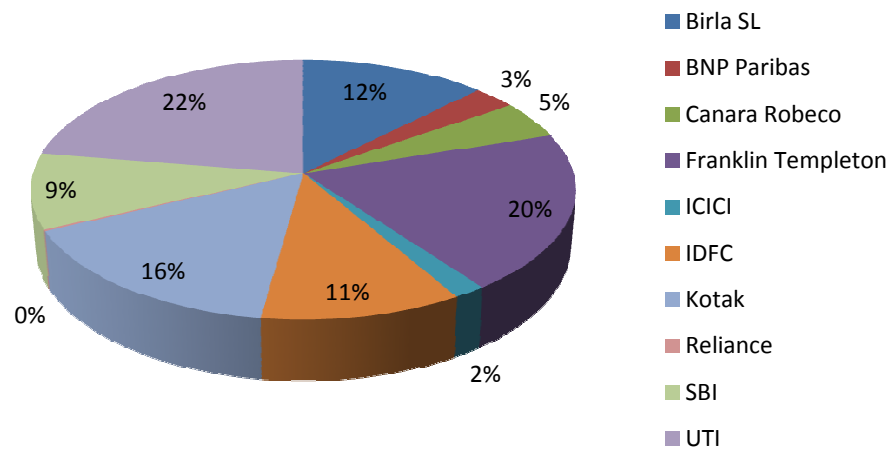
27	ICICI Pru Short Term Plan	Crisil Short Term Bond Fund Index	29-Oct-01	3.42	10.94	10.68	2.44	0.11
28	BNP Paribas Money Plus Fund	Crisil Liquid Fund Index	21-Oct-05	2.20	8.72	9.14	0.63	0.37
29	IDFC SSIF-MT	Crisil Short Term Bond Fund Index	9-Jul-03	3.04	9.74	9.90	2.21	0.01
BENCHMARKS								
Crisil Composite Bond Fund Index				4.58	8.91	7.88	4.00	0.04
Crisil Liquid Fund Index				3.90	7.92	8.77	0.46	0.67
Crisil Short Term Bond Fund Index				4.26	8.58	8.98	1.32	0.28
I-Sec Li-BEX				5.32	9.18	7.74	6.13	0.04
S&P BSE 200				2.30	-2.55	12.62	16.18	0.07
Nifty Free Float Midcap 100				0.33	0.85	19.32	19.96	0.16
S&P BSE Small-Cap				-4.25	-1.22	23.28	23.48	0.19
S&P BSE 100				2.41	-3.20	11.36	16.17	0.05

CURRENT AMC WISE EXPOSURE

Your maximum exposure is to UTI Fund House. You currently hold schemes from 10 fund houses.

S.No.	AMC	AMOUNT (Rs)	WEIGHTAGE
1	Birla SL	18,54,013	12.45%
2	BNP Paribas	4,28,188	2.88%
3	Canara Robeco	6,97,275	4.68%
4	Franklin Templeton	29,51,019	19.82%
5	ICICI	2,52,233	1.69%
6	IDFC	15,86,442	10.66%
7	Kotak	23,41,612	15.73%
8	Reliance	27,002	0.18%
9	SBI	13,96,165	9.38%
10	UTI	33,51,858	22.52%
	TOTAL	148,85,807	100.00%

AMC WISE EXPOSURE

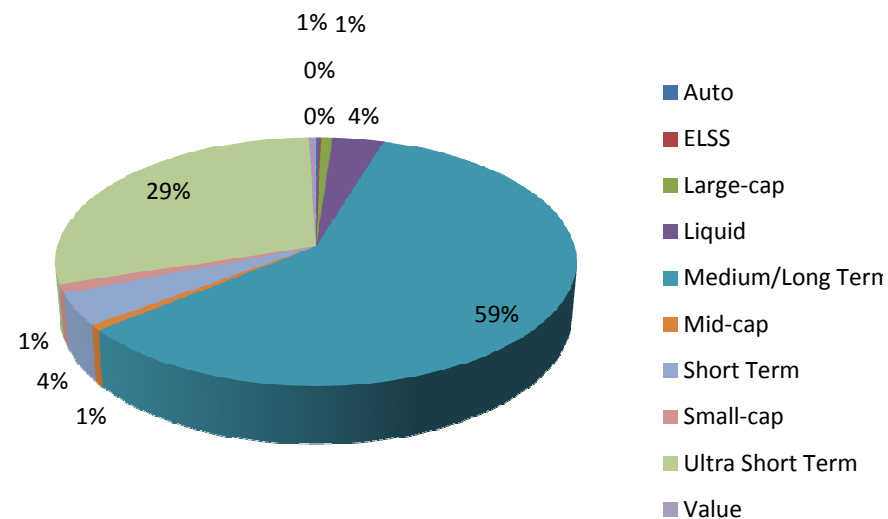


CURRENT PORTFOLIO SUB-CATEGORY HOLDING

Your maximum exposure is to Medium/Long Term, Ultra Short Term & Short term schemes.

S.No.	SUB CATEGORY	AMOUNT (Rs)	WEIGHTAGE
1	Auto	27,535	0.18%
2	ELSS	27,002	0.18%
3	Large-cap	1,16,460	0.78%
4	Liquid	5,31,341	3.57%
5	Medium/Long Term	88,39,716	59.38%
6	Mid-cap	1,08,911	0.73%
7	Short Term	6,26,608	4.21%
8	Small-cap	1,74,252	1.17%
9	Ultra Short Term	43,60,122	29.29%
10	Value	73,860	0.50%
	TOTAL	148,85,807	100.00%

PORTFOLIO SUB-CATEGORY

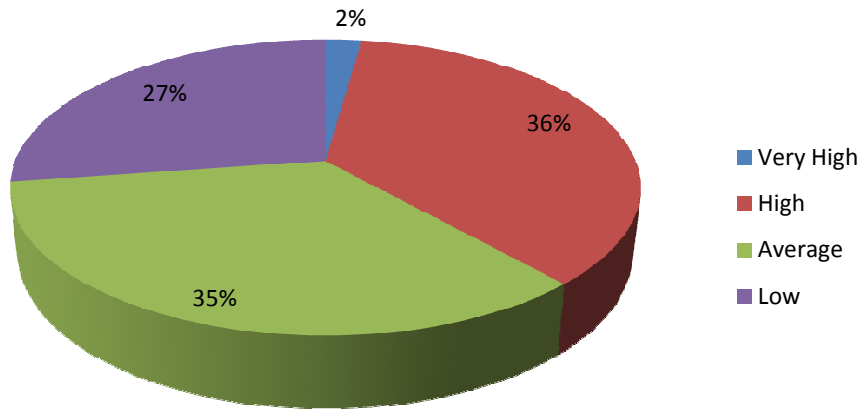


CURRENT PORTFOLIO RISK ANALYSIS

Majority of your funds fall in High risk bracket.

S.No.	RISK CATEGORY	AMOUNT (Rs)	WEIGHTAGE
1	Very High	3,26,580	2.19%
2	High	53,85,499	36.18%
3	Average	51,21,636	34.41%
4	Low	40,52,092	27.22%
	TOTAL	148,85,807	100.00%

PORTFOLIO RISK ANALYSIS

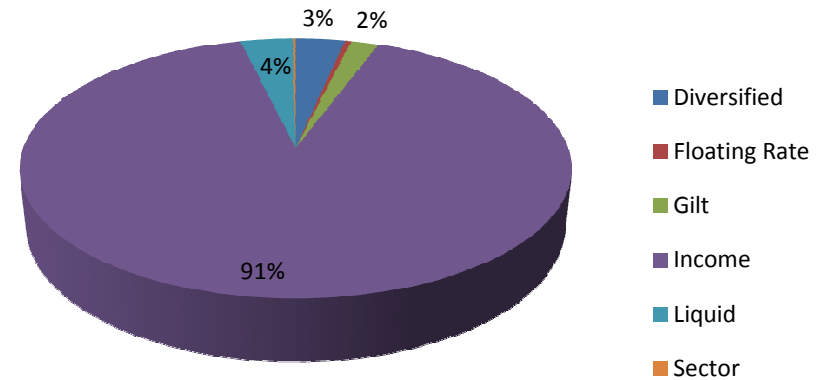


CURRENT PORTFOLIO CATEGORY HOLDING

Your portfolio is currently skewed towards Income schemes.

S.No.	CATEGORY	AMOUNT (Rs)	WEIGHTAGE
1	Diversified	5,00,485	3.36%
2	Floating Rate	62,549	0.42%
3	Gilt	2,81,425	1.89%
4	Income	134,82,472	90.57%
5	Liquid	5,31,341	3.57%
6	Sector	27,535	0.18%
	TOTAL	148,85,807	100.00%

PORTFOLIO CATEGORY



Current Allocation (Mr. X)						
S.No.	MF Holder	Asset Class	Category	Scheme Name	Current Value	Allocation (%)
1	Mr. X	Debt	Medium/Long Term	Kotak Flexi Debt	15,85,937	14.17%
2	Mr. X	Debt	Ultra Short Term	Franklin India Ultra Short Bond	22,54,389	20.15%
3	Mr. X	Debt	Ultra Short Term	UTI Treasury Advantage	12,66,362	11.32%
4	Mr. X	Debt	Medium/Long Term	Birla SL Income Plus	13,60,450	12.16%
5	Mr. X	Debt	Medium/Long Term	Franklin India IBA-A	6,11,650	5.47%
6	Mr. X	Debt	Medium/Long Term	IDFC SSIF-MT	3,21,475	2.87%
7	Mr. X	Debt	Medium/Long Term	IDFC Dynamic Bond-A	3,97,150	3.55%
8	Mr. X	Debt	Medium/Long Term	IDFC SSIF-Invest	1,04,425	0.93%
9	Mr. X	Debt	Medium/Long Term	UTI Dynamic Bond Fund	7,91,200	7.07%
10	Mr. X	Debt	Short Term	UTI ST Income Fund	3,41,600	3.05%
11	Mr. X	Debt	Medium/Long Term	UTI Bond Fund	8,16,250	7.29%
12	Mr. X	Debt	Medium/Long Term	SBI Magnum Gilt-LTP	1,49,400	1.34%
13	Mr. X	Debt	Medium/Long Term	Canara Rob Dynamic Bond Fund	6,97,275	6.23%
14	Mr. X	Debt	Short Term	BNP Paribas ST Income Fund	32,775	0.29%
15	Mr. X	Equity	Large-cap	Birla SL Frontline Equity Fund	1,16,460	1.04%
16	Mr. X	Equity	Value	Birla SL Pure Value Fund	73,860	0.66%
17	Mr. X	Equity	Small-cap	Franklin India Smaller Cos Fund	84,980	0.76%
18	Mr. X	Equity	Small-cap	SBI Small & Midcap Fund	48,209	0.43%
19	Mr. X	Equity	Mid-cap	UTI Mid Cap Fund	1,08,911	0.97%
20	Mr. X	Equity	Auto	UTI Transportation & Logistics Fund	27,535	0.25%
Total					111,90,293	100.00%

Asset Allocation (Mr. X)		
Asset Class	Projected Value	Allocation (%)
Equity	4,59,955	4.11%
Debt	107,30,338	95.89%
Gold	-	0.00%
Total	111,90,293	100.00%

Current Allocation (Mrs. X)						
S.No.	MF Holder	Asset Class	Category	Scheme Name	Current Value	Allocation (%)
1	Mrs. X	Debt	Medium/Long Term	Birla SL Dynamic Bond Fund	2,40,694	6.51%
2	Mrs. X	Debt	Medium/Long Term	Birla SL FRF-Long Term Plan	62,549	1.69%
3	Mrs. X	Debt	Medium/Long Term	SBI Corporate Bond Fund	8,13,561	22.01%
4	Mrs. X	Debt	Medium/Long Term	SBI Magnum Gilt-LTP	1,32,025	3.57%
5	Mrs. X	Debt	Liquid	SBI Magnum InstaCash-Cash	2,11,907	5.73%
6	Mrs. X	Equity	Small-cap	SBI Small & Midcap Fund	41,063	1.11%
7	Mrs. X	Debt	Ultra Short Term	IDFC Ultra Short Term Fund	4,43,958	12.01%
8	Mrs. X	Debt	Liquid	IDFC Cash-A	3,19,434	8.64%
9	Mrs. X	Equity	ELSS	Reliance Tax Saver (ELSS) Fund	27,002	0.73%
10	Mrs. X	Debt	Medium/Long Term	Kotak Flexi Debt	7,55,675	20.45%
11	Mrs. X	Debt	Short Term	ICICI Pru Short Term Plan	2,52,233	6.83%
12	Mrs. X	Debt	Ultra Short Term	BNP Paribas Money Plus Fund	3,95,413	10.70%
Total					36,95,514	100.00%

Asset Allocation (Mrs. X)		
Asset Class	Projected	Allocation (%)
Equity	68,065	1.84%
Debt	36,27,449	98.16%
Gold	-	0.00%
Total	36,95,514	100.00%

Current Allocation (Entire Portfolio)						
S.No.	MF Holder	Asset Class	Category	Scheme Name	Current Value	Allocation (%)
1	Mr. X	Debt	Medium/Long Term	Kotak Flexi Debt	15,85,937	10.65%
2	Mr. X	Debt	Ultra Short Term	Franklin India Ultra Short Bond	22,54,389	15.14%
3	Mr. X	Debt	Ultra Short Term	UTI Treasury Advantage	12,66,362	8.51%
4	Mr. X	Debt	Medium/Long Term	Birla SL Income Plus	13,60,450	9.14%
5	Mr. X	Debt	Medium/Long Term	Franklin India IBA-A	6,11,650	4.11%
6	Mr. X	Debt	Medium/Long Term	IDFC SSIF-MT	3,21,475	2.16%
7	Mr. X	Debt	Medium/Long Term	IDFC Dynamic Bond-A	3,97,150	2.67%
8	Mr. X	Debt	Medium/Long Term	IDFC SSIF-Invest	1,04,425	0.70%
9	Mr. X	Debt	Medium/Long Term	UTI Dynamic Bond Fund	7,91,200	5.32%
10	Mr. X	Debt	Short Term	UTI ST Income Fund	3,41,600	2.29%
11	Mr. X	Debt	Medium/Long Term	UTI Bond Fund	8,16,250	5.48%
12	Mr. X	Debt	Medium/Long Term	SBI Magnum Gilt-LTP	1,49,400	1.00%
13	Mr. X	Debt	Medium/Long Term	Canara Rob Dynamic Bond Fund	6,97,275	4.68%
14	Mr. X	Debt	Short Term	BNP Paribas ST Income Fund	32,775	0.22%
15	Mr. X	Equity	Large-cap	Birla SL Frontline Equity Fund	1,16,460	0.78%
16	Mr. X	Equity	Value	Birla SL Pure Value Fund	73,860	0.50%
17	Mr. X	Equity	Small-cap	Franklin India Smaller Cos Fund	84,980	0.57%
18	Mr. X	Equity	Small-cap	SBI Small & Midcap Fund	48,209	0.32%
19	Mr. X	Equity	Mid-cap	UTI Mid Cap Fund	1,08,911	0.73%
20	Mr. X	Equity	Auto	UTI Transportation & Logistics Fund	27,535	0.18%
21	Mrs. X	Debt	Medium/Long Term	Birla SL Dynamic Bond Fund	2,40,694	1.62%
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7	Mr. X	Debt	Medium/Long Term	IDFC Dynamic Bond-A	3,97,150	2.67%
8	Mr. X	Debt	Medium/Long Term	IDFC SSIF-Invest	1,04,425	0.70%
9	Mr. X	Debt	Medium/Long Term	UTI Dynamic Bond Fund	7,91,200	5.32%
10	Mr. X	Debt	Short Term	UTI ST Income Fund	3,41,600	2.29%
11	Mr. X	Debt	Medium/Long Term	UTI Bond Fund	8,16,250	5.48%
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13	Mr. X	Debt	Medium/Long Term	Canara Rob Dynamic Bond Fund	6,97,275	4.68%
14	Mr. X	Debt	Short Term	BNP Paribas ST Income Fund	32,775	0.22%
15	Mr. X	Equity	Large-cap	Birla SL Frontline Equity Fund	1,16,460	0.78%
16	Mr. X	Equity	Value	Birla SL Pure Value Fund	73,860	0.50%
17	Mr. X	Equity	Small-cap	Franklin India Smaller Cos Fund	84,980	0.57%
18	Mr. X	Equity	Small-cap	SBI Small & Midcap Fund	48,209	0.32%
19	Mr. X	Equity	Mid-cap	UTI Mid Cap Fund	1,08,911	0.73%
20	Mr. X	Equity	Auto	UTI Transportation & Logistics Fund	27,535	0.18%
21	Mrs. X	Debt	Medium/Long Term	Birla SL Dynamic Bond Fund	2,40,694	1.62%
22	Mrs. X	Debt	Medium/Long Term	Birla SL FRF-Long Term Plan	62,549	0.42%
23	Mrs. X	Debt	Medium/Long Term	SBI Corporate Bond Fund	8,13,561	5.47%
24	Mrs. X	Debt	Medium/Long Term	SBI Magnum Gilt-LTP	1,32,025	0.89%
25	Mrs. X	Debt	Liquid	SBI Magnum InstaCash-Cash	2,11,907	1.42%
26	Mrs. X	Equity	Small-cap	SBI Small & Midcap Fund	41,063	0.28%
27	Mrs. X	Debt	Ultra Short Term	IDFC Ultra Short Term Fund	4,43,958	2.98%
28	Mrs. X	Debt	Liquid	IDFC Cash-A	3,19,434	2.15%
29	Mrs. X	Equity	ELSS	Reliance Tax Saver (ELSS) Fund	27,002	0.18%
30	Mrs. X	Debt	Medium/Long Term	Kotak Flexi Debt	7,55,675	5.08%
31	Mrs. X	Debt	Short Term	ICICI Pru Short Term Plan	2,52,233	1.69%
32	Mrs. X	Debt	Ultra Short Term	BNP Paribas Money Plus Fund	3,95,413	2.66%
Total					148,85,807	100.00%

Asset Allocation (Entire Portfolio)		
Asset Class	Projected Value	Allocation (%)
Equity	5,28,020	3.55%
Debt	143,57,787	96.45%
Gold	-	0.00%
Total	148,85,807	100.00%

New Portfolio

CURRENT PORTFOLIO (Mr. X)					
S.No.	SCHEME NAME	Invested Amount	Research View	Final Portfolio View	Category
1	Kotak Flexi Debt	15,85,937	Hold	Hold	Income
2	Franklin India Ultra Short Bond	12,67,514	Buy	Sell	Income
3	UTI Treasury Advantage	12,66,362	Hold	Hold	Income
4	Birla SL Income Plus	13,60,450	Sell	Switch	Income
5	Franklin India IBA-A	6,11,650	Hold	Sell	Income
6	Franklin India Ultra Short Bond	9,86,875	Buy	Buy	Income
7	IDFC SSIF-MT	3,21,475	Hold	Sell	Income
8	IDFC Dynamic Bond-A	3,97,150	Hold	Sell	Income
9	IDFC SSIF-Invest	1,04,425	Hold	Sell	Income
10	UTI Dynamic Bond Fund	7,91,200	Hold	Sell	Income
11	UTI ST Income Fund	3,41,600	Hold	Hold	Income
12	UTI Bond Fund	8,16,250	Hold	Sell	Income
13	SBI Magnum Gilt-LTP	1,49,400	Buy	Sell	Gilt
14	Canara Rob Dynamic Bond Fund	6,97,275	Sell	Sell	Income
15	BNP Paribas ST Income Fund	32,775	Hold	Sell	Income
16	Birla SL Frontline Equity Fund	1,16,460	Hold	Hold	Diversified
17	Birla SL Pure Value Fund	73,860	Sell	Switch	Diversified
18	Franklin India Smaller Cos Fund	84,980	Buy	Buy	Diversified
19	SBI Small & Midcap Fund	48,209	Hold	Switch	Diversified
20	UTI Mid Cap Fund	1,08,911	Hold	Sell	Diversified
21	UTI Transportation & Logistics Fund	27,535	Sell	Sell	Sector
Total Redemption Proceeds		53,25,560			

Steps to be taken towards optimising your Current Portfolio (Mr. X)

1. Withdraw 50% from **Franklin India Ultra Short Bond Fund** and reinvest in **"Birla SunLife Dynamic Bond Fund - Growth Option"**.
2. The 50% in fund **"Franklin India Ultra Short Bond Fund "** is to be shifted to **"HDFC STP" - Growth Option**.
3. We recommend you to switch out from **"Birla SL Income Plus fund"** and Switch into **"Birla SL Short Term Plan" - Growth Option**.
4. We recommend you to SELL **"Franklin India IBA-A "** and reinvest the redemption proceeds into **"ICICI Pru Long Term Plan"- Growth Option**
5. We recommend you to SELL **"IDFC SSIF-MT Fund"** and reinvest the redemption proceeds into **"HDFC Short Term Plan" - Growth Option**.
6. We recommend you to SELL **"IDFC Dynamic Bond-A "** and reinvest the redemption proceeds into **"Birla Sun Life Dynamic Bond Fund" - Growth Option**.
7. We recommend you to SELL **"IDFC SSIF-Invest Fund"** and reinvest the redemption proceeds into **"HDFC Short Term Plan" - Growth Option**.
8. We recommend you to SELL **"UTI Bond Fund"** and reinvest the redemption proceeds into **"ICICI Pru Long Term Plan" - Growth Option**.
9. We recommend you to SELL **"SBI Magnum Gilt-LTP "**and reinvest the redemption proceeds into **"Birla SL Dynamic Bond Fund" - Growth Option**.
10. We recommend you to SELL **"Canara Robecco Dynamic Bond Fund"**and reinvest the redemption proceeds into **"Birla SL Dynamic Bond Fund". - Growth Option**.
11. We recommend you to SELL **"BNP Paribas ST Income Fund"**and reinvest the redemption proceeds into **"HDFC Short Term Plan" - Growth Option**.
12. We recommend you to switch out from **"Birla SL Pure Value Fund"** and Switch into **"Birla SL Frontline Equity Fund" - Growth Option**.
13. We recommend you to switch out from **"SBI Small & Midcap Fund "** and Switch into **"SBI BlueChip Fund"- Growth Option**.
14. We recommend you to SELL **"UTI Mid Cap Fund"** and reinvest the redemption proceeds into **"Franklin India Prima Plus Fund" - Growth Option**.
15. We recommend you to SELL **"UTI Transportation & Logistics Fund "** and reinvest the redemption proceeds into **"Franklin India Prima Plus Fund" - Growth Option**.
16. As per your call, and we agree, you can sell **"UTI Dynamic Bond Fund"** and **reinvest 2/3 in "ICICI Pru Long Term Plan - Growth Option" and the balance 1/3rd in "BSL Dynamic Bond Fund - Growth Option"**.

CURRENT PORTFOLIO (Mrs. X)					
S.No.	SCHEME NAME	Invested Amount	Research View	Final Portfolio View	Category
1	Birla SL Dynamic Bond Fund	2,40,694	Buy	Buy	Income
2	Birla SL FRF-Long Term Plan	62,549	Buy	Buy	Floating Rate
3	SBI Corporate Bond Fund	8,13,561	Buy	Partial Sell	Income
4	SBI Magnum Gilt-LTP	1,32,025	Buy	Sell	Gilt
5	SBI Magnum InstaCash-Cash	2,11,907	hold	Hold	Liquid
6	SBI Small & Midcap Fund	41,063	hold	Switch	Diversified
7	IDFC Ultra Short Term Fund	4,43,958	hold	Sell	Income
8	IDFC Cash-A	3,19,434	Sell	Sell	Liquid
9	Reliance Tax Saver (ELSS) Fund	27,002	Sell	Hold	Diversified
10	Kotak Flexi Debt	7,55,675	hold	Hold	Income
11	ICICI Pru Short Term Plan	2,52,233	hold	Hold	Income
12	BNP Paribas Money Plus Fund	3,95,413	Sell	Sell	Income
Total Redemption Proceeds		16,97,611			

Steps to be taken towards optimising your Current Potfolio (Mrs. X)

1. We recommend you to SELL Partially i.e. **50%** from "**SBI Corporate Bond Fund** " and reinvest the redemption proceeds in "**Birla SL Short Term Plan**" - **Growth Option**.
2. The balance 50% is to be kept in the same fund i.e. Maintain the balance 50% in "**SBI Corporate Bond Fund**"
3. We recommend you to SELL "**SBI Magnum Gilt-LTP** "and reinvest the redemption proceeds into "**Birla SL Dynamic Bond Fund** " - **Growth Option**.
4. We recommend you to switch out from "**SBI Small & Midcap Fund**" and Switch into "**SBI BlueChip Fund**" **Growth Option..**
5. We recommend you to SELL "**IDFC Ultra Short Term Fund** " & reinvest the redemption proceeds into :
 - a) 50% in **JM High Liquidity Fund - Dividend Reinvestment Option**
 - b) 50% in **HDFC Liquid Fund - Dividend Reinvestment Option**
6. We recommend you to SELL "**IDFC Cash-A fund**"and reinvest the redemption proceeds into "**UTI MIS Advantage Fund** " - **Dividend Payout Option**
7. We recommend you to SELL "**BNP Paribas Money Plus Fund**" and reinvest the redemption proceeds into "**SBI Magnum MIP Floater Fund** " - **Dividend Payout Option**.
8. Even though our recommendation for "Reliance Tax Saver Fund (ELSS) is "SELL" ; since the investment has not completed 3 years from date of investment, you can **continue to hold it**.

Projected Allocation (Entire Portfolio)						
S.No.	MF Holder	Asset Class	Category	Scheme Name	Projected Value	Allocation (%)
1	Mr. X	Debt	Medium/Long Term	Kotak Flexi Debt	15,85,937	9.98%
2	Mr. X	Debt	Ultra Short Term	UTI Treasury Advantage	12,66,362	7.97%
3	Mr. X	Debt	Ultra Short Term	Franklin India Ultra Short Bond	9,86,875	6.21%
4	Mr. X	Debt	Short Term	UTI ST Income Fund	3,41,600	2.15%
5	Mr. X	Equity	Large-cap	Birla SL Frontline Equity Fund	1,90,320	1.20%
6	Mr. X	Equity	Small-cap	Franklin India Smaller Cos Fund	84,980	0.53%
7	Mr. X	Debt	Short Term	Birla SL Short Term Plan	13,60,450	8.56%
8	Mr. X	Debt	Short Term	HDFC STP	10,92,432	6.88%
9	Mr. X	Debt	Medium/Long Term	Birla SL Dynamic Bond Fund	21,41,315	13.48%
10	Mr. X	Debt	Medium/Long Term	ICICI Pru Long Term Plan	19,55,367	12.31%
11	Mr. X	Equity	Large-cap	SBI BlueChip Fund	3,98,209	2.51%
12	Mr. X	Equity	Large-cap	Franklin India Prima Plus Fund	4,36,446	2.75%
13	Mr. X	Equity	Balanced	HDFC Balanced Fund	3,50,000	2.20%
14	Mrs. X	Debt	Medium/Long Term	Birla SL Dynamic Bond Fund	3,72,719	2.35%
15	Mrs. X	Debt	Medium/Long Term	Birla SL FRF-Long Term Plan	62,549	0.39%
16	Mrs. X	Debt	Medium/Long Term	SBI Corporate Bond Fund	4,06,781	2.56%
17	Mrs. X	Debt	Short Term	Birla SL Short Term Plan	4,06,781	2.56%
18	Mrs. X	Debt	Liquid	SBI Magnum InstaCash-Cash	2,11,907	1.33%
19	Mrs. X	Equity	ELSS	Reliance Tax Saver (ELSS) Fund	27,002	0.17%
20	Mrs. X	Debt	Medium/Long Term	Kotak Flexi Debt	7,55,675	4.76%
21	Mrs. X	Debt	Short Term	ICICI Pru Short Term Plan	2,52,233	1.59%
22	Mrs. X	Equity	Large-cap	SBI BlueChip Fund	41,063	0.26%
23	Mrs. X	Debt	Liquid	HDFC Liquid Fund	2,21,979	1.40%
24	Mrs. X	Debt	Liquid	JM High Liquidity Fund	2,21,979	1.40%
25	Mrs. X	Debt	MIP	UTI MIS Adv Plan	3,19,434	2.01%
26	Mrs. X	Debt	MIP	SBI Magnum MIP-Floater Plan	3,95,413	2.49%
Total					158,85,808	100.00%

Asset Allocation		
Asset Class	Projected Value	Allocation (%)
Equity	15,28,020	9.62%
Debt	143,57,788	90.38%
Gold	-	0.00%
Total	158,85,808	100.00%

Projected Allocation (Mr. X)					
S.No.	MF Holder	Asset Class	Category	Scheme Name	Projected Value
1	Mr. X	Debt	Medium/Long Term	Kotak Flexi Debt	15,85,937
2	Mr. X	Debt	Ultra Short Term	UTI Treasury Advantage	12,66,362
3	Mr. X	Debt	Ultra Short Term	Franklin India Ultra Short Bond	9,86,875
4	Mr. X	Debt	Short Term	UTI ST Income Fund	3,41,600
5	Mr. X	Equity	Large-cap	Birla SL Frontline Equity Fund	1,90,320
6	Mr. X	Equity	Small-cap	Franklin India Smaller Cos Fund	84,980
7	Mr. X	Debt	Short Term	Birla SL Short Term Income Plan	13,60,450
8	Mr. X	Debt	Short Term	HDFC STP	10,92,432
9	Mr. X	Debt	Medium/Long Term	Birla SL Dynamic Bond Fund	21,41,315
10	Mr. X	Debt	Medium/Long Term	ICICI Pru Long Term Plan	19,55,367
11	Mr. X	Equity	Large-cap	SBI BlueChip Fund	3,98,209
12	Mr. X	Equity	Large-cap	Franklin India Prima Plus Fund	4,36,446
13	Mr. X	Equity	Balanced	HDFC Balanced Fund	3,50,000
Total					121,90,293

Asset Allocation (Mr. X)		
Asset Class	Projected	Allocation (%)
Equity	14,59,955	11.98%
Debt	107,30,338	88.02%
Gold	-	0.00%
Total	121,90,293	100.00%

Brokerage Dsiclosures

Equity Schemes				
Scheme Name	Upfront Commission	Trail commission 1st Yr	Trail commission 2nd Yr	Trail commission 3rd Yr
Category: Large Cap				
SBI Bluechip Fund	0.40%	0.70%	0.40%	0.40%
Category: Predominant Large Cap				
Franklin India Prima Plus Fund	Nil	1.00%	1.00%	1.00%
Category: Balanced				
HDFC Balanced Fund	0.40%	0.70%	0.40%	0.40%
Debt Shemes				
Scheme Name	Upfront Commission	Trail commission 1st Yr	Trail commission 2nd Yr	Trail commission 3rd Yr
Category: Liquid Fund				
JM High Liquidity Fund	Nil	0.05%	0.05%	0.05%
HDFC Liquid Fund	Nil	0.05%	0.05%	0.05%
Category: Short Term Income				
Birla Sun Life Short Term Fund	Nil	0.10%	0.10%	0.10%
HDFC Short Term	Nil	0.20%	0.20%	0.20%
Category: Long Term Income				
Birla Sun Life Dynamic Bond Fund	0.50%	Nil	0.40%	0.40%
ICICI Pru Long Term Fund	0.60%	Nil	0.40%	0.40%
Category: Monthly Income Plan				
SBI Magnum MIP Floater	0.75%	0.50%	0.50%	0.50%
UTI MIS Advantage	1.00%	Nil	0.60%	0.60%

Exit Load & Expense Ratio of Recommended Schemes		
Scheme Name	Exit Load	Expense Ratio
Equity Schemes		
Category: Large Cap		
SBI Bluechip Fund	Exit Load of 1% if Redeemed within 365 days	1.99%
Category: Predominant Large Cap		
Franklin India Prima Plus Fund	Exit Load of 1% if Redeemed within 365 days	2.28%
Category: Balanced Funds		
HDFC Balanced Fund	Exit Load of 1% if Redeemed within 12 months.	2.39%
Debt Schemes		
Category: Liquid Fund		
JM High Liquidity Fund	No Exit Load	-
HDFC Liquid Fund	No Exit Load	0.49%
HDFC Cash Mgmt Savings	No Exit Load	0.64%
Category: Short Term Income		
HDFC Short Term	Exit Load of 0.75% will be charged if units in excess of 15% for redemption within 365 days	1.74%
Birla Sun Life Short Term Fund	No Exit Load	0.32%
Category: Long Term Income		
Birla Sun Life Dynamic Bond Fund	Exit Load of 0.5% will be charged if units in excess of 15% for redemption within 90 days	1.62%
ICICI Pru Long Term Fund	Exit Load (%) 0.25% for redemption within 30 days	1.22%
Category: Monthly Income Plan		
SBI Magnum MIP Floater	Exit Load of 1% if Redeemed within 12 months.	2.38%
UTI MIS Advantage	No Exit Load	1.80%

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