



CLIENT FIRST A S I A

YOUR TRUST, OUR ASSET

Your trusted partner in Wealth Creation



MARCH 2021

**MONTHLY
MAGAZINE**



Mr. KUNJAN GUPTA

**Founder and MD
Client First Wealth Management Pvt Ltd**

Hello Friends and Investors,

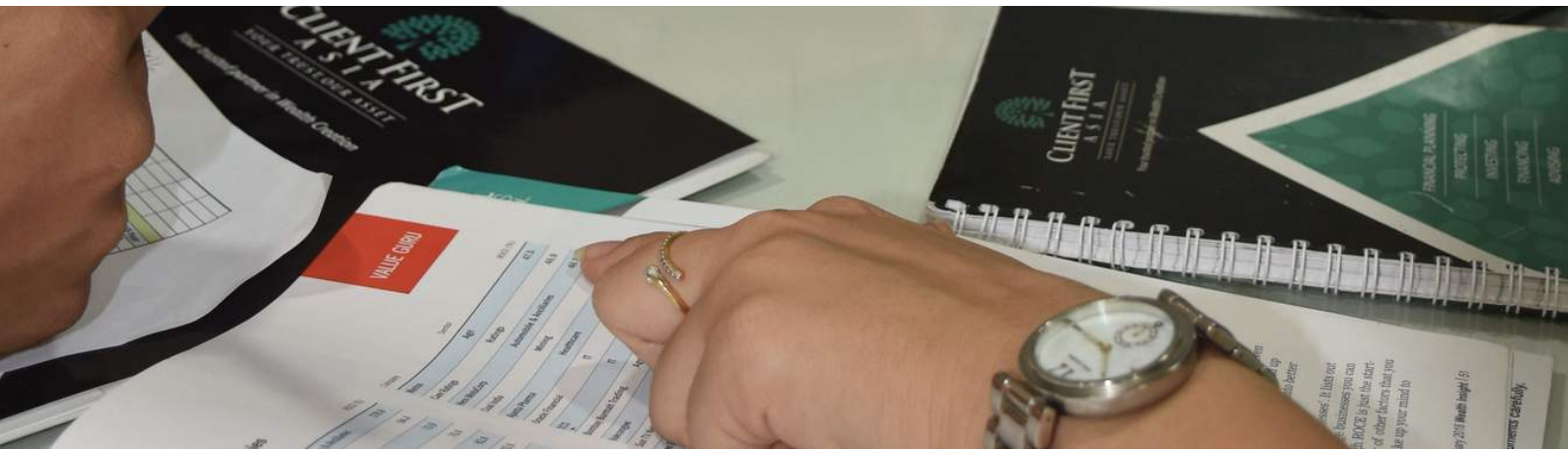
Your continuous support and Trust help us in delivering consistent performance.

Thank you for helping us in living our tagline “ Your Trust, Our Asset”.

Our financial performance is strong, and so is our organizational health. Client First Wealth Management Pvt Ltd is a loyalty leader when customers are asked about their willingness to recommend us to their family and friends. Nevertheless, we must become even better in customer service excellence. Our focus on productivity can never be an excuse to compromise on customer experience. Our new “Monthly Magazine” series is an added feather in Customer Service, where we will put our best knowledge forward to educate our customers and keep them updated on financial planning and Wealth Management fronts along with the updates on the company happenings.

Keep Investing, Keep Growing!!!

FINANCIAL SNAPSHOT - INDEX



TOP MONTHLY GAINERS - NSE

TOP GAINERS NSE	MONTHLY RANGE	% CHANGE
CAN FIN HOMES LTD.	469 - 613	30.84%
PRISM JOHNSON LTD.	106 - 131	23.52%
IDBI BANK LTD.	31 -38	22.58%
3M INDIA LTD.	25004 - 30048	21.41%
MAHINDRA LOGISTICS LTD.	478 - 579	21.27%

TOP MONTHLY LOSERS - NSE

TOP LOSERS NSE	MONTHLY RANGE	% CHANGE
DHANI SERVICES LTD.	349 - 168	-51.83%
BLISS GVS PHARMA LTD.	175 - 98	-42.60%
FUTURE RETAIL LTD.	69-42	-38.28%
FUTURE CONSUMER LTD.	7.95 - 6	-24.53%
HINDUSTAN COPPER LTD.	150 -119	-20.43%

SEGMENT PERFORMANCE

TOP PERFORMING SEGMENT	MONTHLY RANGE	% CHANGE
NIFTY METAL	8.17	10.79
NIFTY IT	1.57	5.16
NIFTY FMCG	0.12	3.7
NIFTY PHARMA	2.80	2.92
POWER	1.48	1.19

OTHER ASSETS

ASSETS	MONTHLY RANGE	% CHANGE
USD /INR	73.88- 72.13	-0.80
GOLD	46139-44108	-1.75
SILVER	69369-62500	-5.12
CRUDE OIL	4967 - 4384	-4.78
NATURAL GAS	210 - 176	-7.19

FINANCIAL SNAPSHOT - TOP PERFORMING MUTUAL FUND



MUTUAL FUND (LARGE CAP)

LARGE CAP FUND	MAR'21
DSP TOP 100 EQUITY FUND - REGULAR PLAN - GROWTH LARGE CAP FUND	1.00%
UTI MASTER SHARE UNIT SCHEME - GROWTH LARGE CAP FUND	0.90%
KOTAK BLUECHIP FUND - GROWTH LARGE CAP FUND	0.20%
CANARA ROBECO BLUECHIP EQUITY FUND - REGULAR PLAN - GROWTH LARGE CAP FUND	0.10%
AXIS BLUECHIP FUND - GROWTH LARGE CAP FUND	-0.10%

MUTUAL FUND (MID CAP)

MID CAP FUND	MAR'21
QUANT ACTIVE FUND - GROWTH MULTI CAP FUND	4.0%
NIPPON INDIA CAPITAL BUILDER FUND IV - SERIES B - GROWTHMULTI CAP FUND	4.0%
ADITYA BIRLA SUN LIFE RESURGENT INDIA FUND - SERIES B - GROWTH MULTI CAP FUND	3.0%
EDELWEISS MAIDEN OPPORTUNITIES FUND - SERIES I - GROWTH MULTI CAP FUND	2.0%
AXIS CAPITAL BUILDER FUND - SERIES 4 - GROWTH MULTI CAP FUND	1.0%

MUTUAL FUND (MULTI CAP)

MULTICAP FUND	MAR'21
QUANT MID CAP FUND - GROWTH MID CAP FUND	4.3%
L&T MID CAP FUND - GROWTH MID CAP FUND	1.7%
UNION MIDCAP FUND - REGULAR PLAN - GROWTH MID CAP FUND	1.6%
UTI MID CAP FUND - GROWTH MID CAP FUND	1.5%
TATA MID CAP GROWTH FUND - REGULAR PLAN - GROWTH MID CAP FUND	1.3%

MUTUAL FUND (ELSS)

ELSS FUND	MAR'21
BOI AXA MID CAP TAX FUND - SERIES 1- GROWTH ELSS	2.5%
QUANT TAX PLAN - GROWTH ELSS	2.2%
BOI AXA MID CAP TAX FUND - SERIES 2 - REGALAR PLAN - GROWTH ELSS	2.2%
SBI LONG TERM ADVANTAGE FUND - SERIES 1 - REGULAR PLAN - GROWTH ELSS	2.0%
ISBI LONG TERM ADVANTAGE FUND - SERIES 4 - REGULAR PLAN - GROWTH ELSS	2.0%

GLOBAL COVERAGE - EQUITY

TOP GAINERS - S&P 500

TOP GAINERS - S&P 500	% CHANGE
HOLLYFRONTIER CORPORATION	37.13
EOG RESOURCES INC.	37.52
VALERO ENERGY CORPORATION	38.96
ROYAL CARIBBEAN GROUP	39.36
TWITTER INC.	41.64

WORLD INDICES

WORLD INDICES	MONTHLY RANGE	% CHANGE
DOW JONES (US)	30211-31402	3.94
HANG SENG (CHINA)	28455-28980	2.46
S&P 500 (US)	3773-3829	1.47
FTSE 100 (UK)	6466-6651	2.87
DAX (GERMANY)	13622-13879	1.89

MARKET SYNOPSIS

- FASTER GLOBAL GROWTH DRIVEN PRIMARILY BY US, CHINA AND INDIA: WORLD BANK PRESIDENT
- UK AND EU AGREE BREXIT DEAL FOR FINANCIAL SERVICES
- FINANCE MINISTER NIRMALA SITHARAMAN INTRODUCES BILL TO FACILITATE HIKE IN INSURANCE FDI
- WITH RS 1.18 TRILLION, GAUTAM ADANI'S WEALTH HAS GROWN THE MOST IN THE WORLD IN 2021
- IMF FORECASTS STRONGER RECOVERY FOR WORLD ECONOMY
- WORLD FOOD PRICES CONTINUE TO SOAR, HITTING NEARLY 7-YEAR HIGH



Why Should you invest in debt funds ?

LOWER RISK



Debt funds are less risky than equity funds, and have the potential to offer better returns as compared to traditional saving products

MORE LIQUIDITY



Debt funds offer high amount of liquidity; its possible to withdraw the required amount at any given time and still stay invested

CONDUCTIVE TO MEETING SHORT-TERM GOALS



With the range of debt funds available, its possible to invest for the short term- be it 3 months or 3 years

With debt funds, invest as per your risk appetite and objectives.

GET IN TOUCH WITH YOUR FINANCIAL ADVISOR TODAY

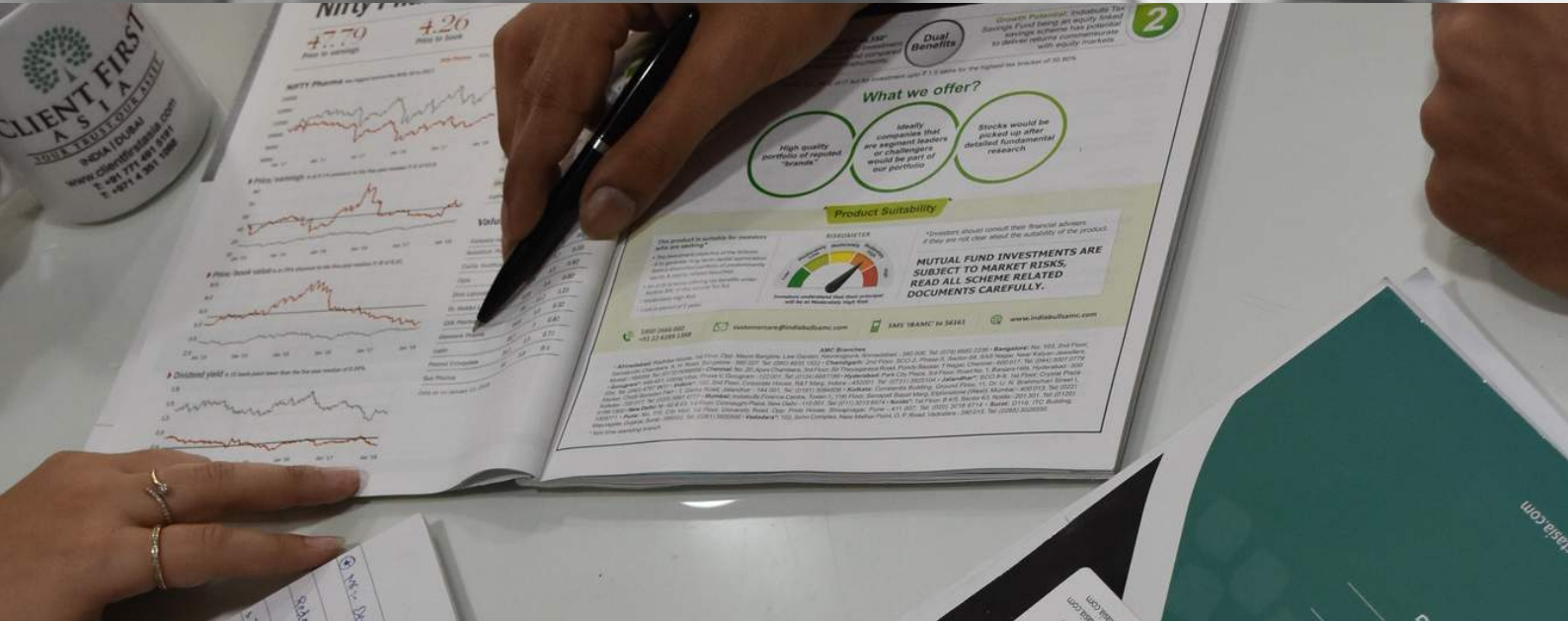
Why Debt Mutual Funds are Better than Fixed Deposits

Below we have a detailed comparison between debt fund and fixed deposit and which one is better for you. Fixed Deposits (FDs) have been a part of every Indian household for decades now.

The present times, however, are witnessing a slump in FDs with a marked transition toward debt mutual funds. This is happening because debt funds bypass this aversion towards mutual funds, creating a niche for individuals looking to mobilise their corpora without the risk connotation of MFs.

In this case study, let's explore why debt mutual funds are better than fixed deposits. While both offer fixed returns and are relatively risk-free, especially when compared to equity investments, there are significant differences between the two.

Below, we have taken the same principal amount of Rs.100 invested in both debts and fixed deposit for 5 years. But when we see the net gain realized by FD's and debt funds, there's a drastic difference. After 5 years, post-tax returns are 7.15% in Debt and 5.6 % in FD. This difference is due to indexation and taxation benefits that debt funds provide which FD doesn't.

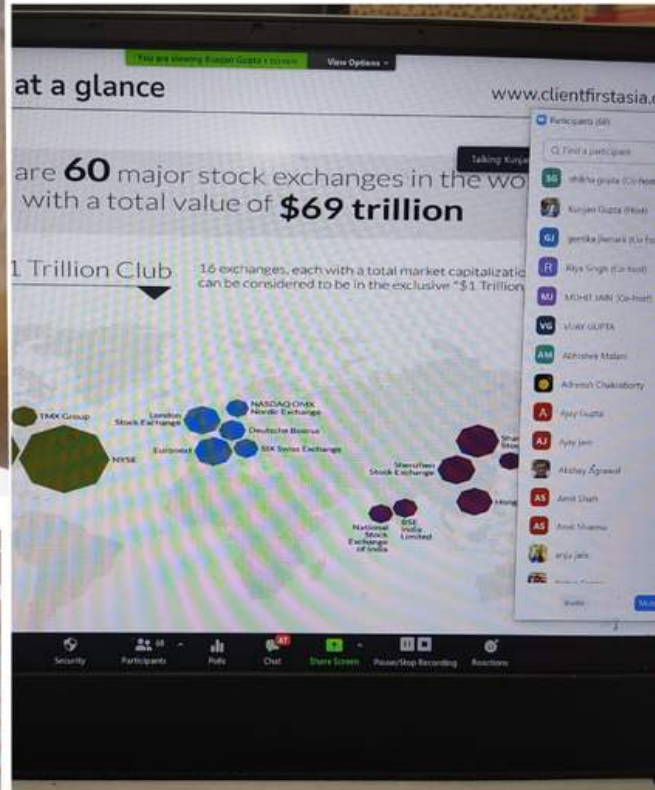


BENEFITS OF DEBT FUNDS

- INDEXATION BENEFITS
- COMPOUNDING BENEFITS
- CAPITAL GAIN - NON-EQUITY - 20%

	DEBT FUND	FIXED DEPOSIT
PRINCIPAL	100	100
YEARS INVESTED	5 YEARS	5 YEARS
EXPECTED RETURNS	8% (pa)	8% (pa)
PRE TAX RETURNS AFTER 5 YEARS	146.93	146.93
COST OF ACQUISITION WITH INDEXATION (CII)	118.5	NA
TAXABLE AMOUNT	28.43	46.93
TAX (%)	20%	30%
TOTAL TAX DEDUCTIBLE (Rs)	5.6852	15.61
NET GAINS (Rs)	41.2448	31.32
NET GAINS (%)	7.15%	5.60%
POST TAX RETURNS AFTER 5 YEARS	141.2448	131.32

Events Details



We always believe in sharing the best of the knowledge we have for the benefit of our believers. On public demand, we have conducted the webinar to share our knowledge with the leading businessman of the country. The presence and enthusiasm of the participants made it a successful and memorable one.

Without a super supportive team, it is not possible to mark such success. We are Grateful and Blessed to be the "Proud Team" of Client First Wealth Management Pvt Ltd.



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ASIA

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