



CLIENT FIRST A S I A

YOUR TRUST, OUR ASSET

Your trusted partner in Wealth Creation



APRIL 2021

**MONTHLY
MAGAZINE**



Mr. KUNJAN GUPTA

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

Hello Friends and Investors,

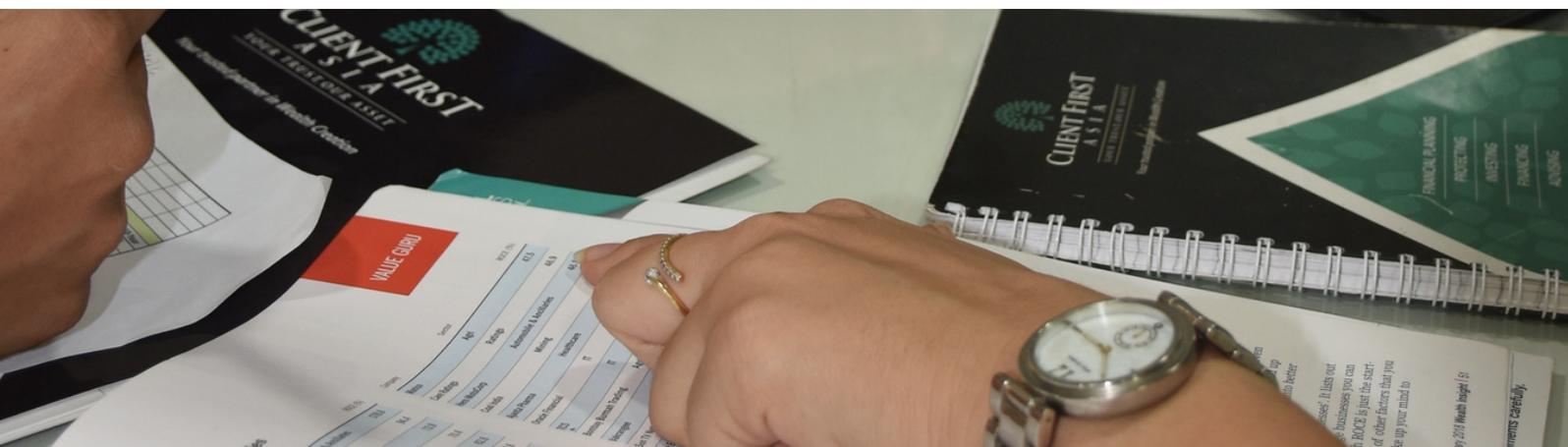
Your continuous support and Trust help us in delivering consistent performance.

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	CURRENT PRICE	% CHANGE
SUPREME PETROCHEM LTD.	727	71.75%
H.E.G. LTD.	2303	49.76%
ALKYL AMINES CHEMICALS LTD.	8471	49.61%
DCM SHRIRAM LTD.	702	38.87%
JSW STEEL LTD.	717	38.71%

TOP MONTHLY LOSERS - NSE

TOP LOSERS NSE	CURRENT PRICE	% CHANGE
AU SMALL FINANCE BANK LTD.	1004	-18.25%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	162	-17.21%
EDELWEISS FINANCIAL SERVICES LTD.	58	-15.96%
VAKRANGEE LTD.	50.95	-14.94%
ASHOKA BUILDCON LTD.	82.55	-14.23%

SEGMENT PERFORMANCE

TOP PERFORMING SEGMENT	WEEK CHANGE%	MONTHLY CHANGE
SUGAR	17.13	37.70
PETROCHEMICALS	4.83	49.01
PHARMACEUTICALS	1.82	20.59
STEEL	10.59	30.42
REFRACTORIES	2.04	35.27

OTHER ASSETS

ASSETS	CURRENT PRICE	% CHANGE
USD /INR	74.05	1.25%
GOLD	46373	4.01%
SILVER	68366	7.13%
CRUDE OIL	4723	7.73%
NATURAL GAS	218	14.09%

FINANCIAL SNAPSHOT - TOP PERFORMING MUTUAL FUND



MUTUAL FUND (LARGE CAP)

LARGE CAP FUND	APRIL 21
PRINCIPAL LARGE CAP FUND - REGULAR PLAN - GROWTHLARGE CAP FUND	0.66%
ICICI PRUDENTIAL BLUECHIP FUND - GROWTHLARGE CAP FUND	0.61%
FRANKLIN INDIA BLUECHIP FUND- GROWTH LARGE CAP FUND	0.20%
PGIM INDIA LARGE CAP FUND - GROWTHLARGE CAP FUND	0.44%
INVESCO INDIA LARGE CAP FUND - GROWTHLARGE CAP FUND	0.25%

MUTUAL FUND (MID CAP)

MID CAP FUND	APRIL 21
QUANT MID CAP FUND - GROWTHMID CAP FUND	5.56%
PGIM INDIA MIDCAP OPPORTUNITIES FUND - GROWTHMID CAP FUND	4.61%
MAHINDRA MANULIFE MID CAP UNNATI YOJANA - REGULAR PLAN - GROWTHMID CAP FUND	3.30%
MIRAE ASSET MIDCAP FUND - REGULAR PLAN - GROWTHMID CAP FUND	3.21%
TAURUS DISCOVERY (MIDCAP) FUND - GROWTHMID CAP FUND	3.02%

MUTUAL FUND (MULTI CAP)

MULTICAP FUND	APRIL 21
QUANT ACTIVE FUND - GROWTHMULTI CAP FUND	8.90%
ADITYA BIRLA SUN LIFE RESURGENT INDIA FUND - SERIES 7 - GROWTHMULTI CAP FUND	4.58%
MAHINDRA MANULIFE MULTI CAP BADHAT YOJANA - REGULAR PLAN - GROWTHMULTI CAP FUND	2.93%
ADITYA BIRLA SUN LIFE RESURGENT INDIA FUND - SERIES 6 - GROWTHMULTI CAP FUND	2.74%
SBI EQUITY OPPORTUNITIES FUND - SERIES IV - REGULAR PLAN - GROWTHMULTI CAP FUND	2.00%

MUTUAL FUND (ELSS)

ELSS FUND	APRIL 21
QUANT TAX PLAN - GROWTHELSS	8.96%
SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND SERIES VI - REGULAR PLAN - GROWTHELSS	6.51%
SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND - SERIES V - REGULAR PLAN - GROWTHELSS	5.65%
SUNDARAM LONG TERM TAX ADVANTAGE FUND - SERIES III - REGULAR PLAN - GROWTHELSS	5.48%
SBI TAX ADVANTAGE FUND - SERIES III - REGULAR PLAN - GROWTHELSS	5.08%

GLOBAL COVERAGE - EQUITY

TOP GAINERS - S&P 500

TOP GAINERS - S&P 500	% CHANGE
EQUIFAX INC.	24.86%
SEAGATE TECHNOLOGY PLC	23.37%
DISH NETWORK CORPORATION CLASS A	22.42%
SVB FINANCIAL GROUP	20.04%
POOL CORPORATION	19.88%

WORLD INDICES

WORLD INDICES	MONTHLY RANGE	% CHANGE
DOW JONES (US)	33153-33874	2.18%
HANG SENG (CHINA)	29297-28724	-1.95%
S&P 500 (US)	4019-4181	4.01%
FTSE 100 (UK)	6737-6969	3.45%
DAX (GERMANY)	15107-15135	0.19%

MARKET SYNOPSIS

- CHINA 2020 FISCAL SPENDING UP 2.8% Y/Y, REVENUE FALLS 3.9%
- U.S. ECONOMY LIKELY LOGGED ITS WEAKEST PERFORMANCE IN 74 YEARS IN 2020
- JOE BIDEN BECOMES 46TH US PRESIDENT
- KAMALA HARRIS BECOMES FIRST WOMAN VICE PRESIDENT OF US
- INDIA'S GDP TO CONTRACT 8% IN FY21: FICCI SURVEY
- INDIA'S WHOLESALE INFLATION EASES TO 1.22 PCT IN DECEMBER



TIPS TO SET UP AN EMERGENCY FUND



**SET UP A
REALISTIC
SAVINGS GOAL**



**OPEN A
SAVINGS
ACCOUNT**



**CONTINUE
TO PAY YOUR
DEBTS**



**MAKE A
BUDGET AND
TRACK
SPENDING**



**MAKE EXTRA
PAYMENTS**



**ELIMINATE
UNNECESSARY
SPENDING**

How and why you should start an emergency fund

What Is an Emergency Fund?

An emergency fund — or “rainy-day account” or “safe and sound money” or whatever you’d like to call it — is a chunk of money set aside particularly for the unexpected things life throws your way. It’s not to be used to buy a new car. It’s not to be used for a vacation to Rome. It’s for use only in case of emergency: a tree falls on your house, your youngest daughter breaks her arm, you lose your job.

How Much to Save in Your Emergency Fund

STEP 01 Calculate your monthly expenses

What can easily be cut and what will need to be paid no matter what?

STEP 02 Consider the worst case scenario

What would you need to weather a true crisis? Save for that.

STEP 03 Set a Savings Target

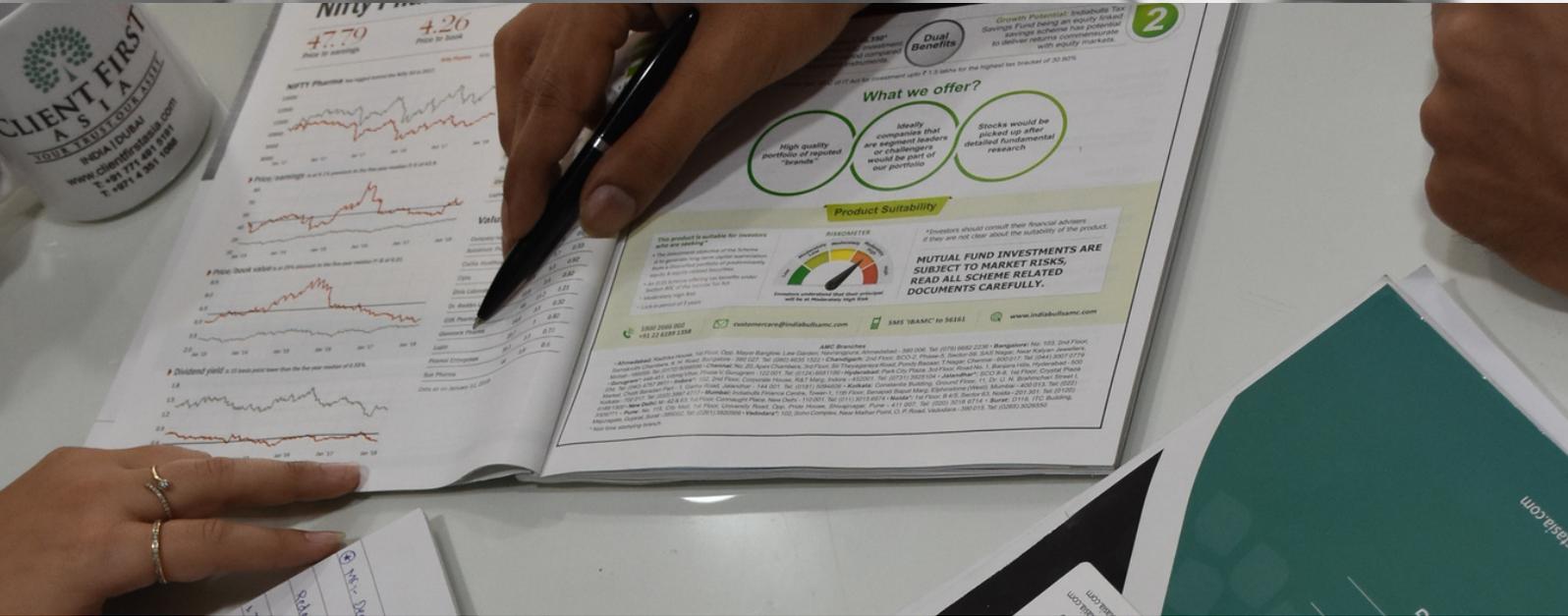
Now that you know how much you will need to stay afloat, you can start saving each month. Even if you can only start small, that's OK. The most important thing is to start.

Do:

- Automate savings
- Stay consistent
- Keep pace with new expenses (child, college, first home)

Don't:

- Dip in for 'wants' or 'just this once'



KNOWLEDGE CORNER

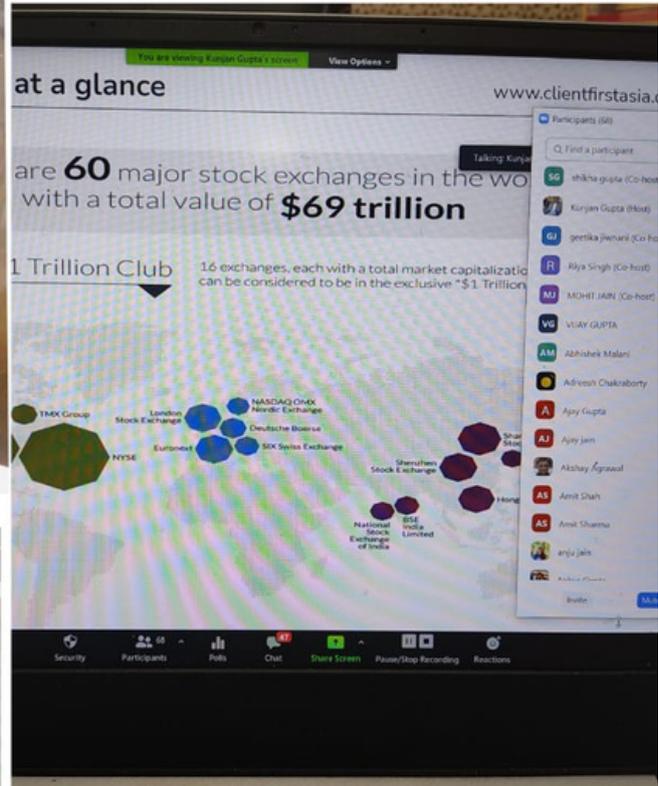
Most personal finance experts agree: The first thing you should do after meeting basic needs is to establish an emergency fund. Life is full of surprises. You've probably heard of an emergency fund before, but maybe you've never started saving for one, and now with all of the developments with COVID-19, you may wish you had.

Why Emergency Funds Are Important?

Emergency funds are designed for situations like COVID-19 because they can give you some peace of mind when faced with a reduced income and other instances that could hit you financially. Knowing that you have everything covered for a few months can hopefully help ease your mind in a time of distress and uncertainty.

Our experts recommend saving enough to cover roughly 3-6 months of expenses in the event of an unexpected situation like a job loss, Slowdown in business, car breakdown, and so forth.

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.



CLIENT FIRST

A S I A

YOUR TRUST, OUR ASSET

DISCLAIMER

Disclaimer: This Newsletter has been prepared and issued on the basis of internal data, publicly available information and other sources believed to be reliable. The information contained in this document is for general purposes only and not a complete disclosure of every material fact and terms and conditions. The information/data herein alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All opinions, figures, charts/graphs, estimates, and data included in this presentation are as on date and are subject to change without notice. While utmost care has been exercised while preparing this document, Client First Wealth Management Pvt Ltd does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses, and damages arising out of the use of this information. The statements contained herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance, or events to differ materially from those expressed or implied in such statements. Readers shall be fully responsible/liable for any decision taken on the basis of this presentation. No part of this document may be duplicated in whole or in part in any form and/or redistributed without the prior written consent of the Client First Wealth Management Pvt Ltd Readers should before investing in the Strategy make their own investigation and seek appropriate professional advice. • Investments in Securities are subject to market and other risks and there is no assurance or guarantee that the objectives of any of the strategies of the Portfolio Management Services will be achieved. • Past performance of the Portfolio Manager does not indicate the future performance of any of the strategies. • The name of the Strategies does not in any manner indicate their prospects or return. • The strategy may not be suited to all categories of investors. • The material is based upon information that we consider reliable, but we do not represent that it is accurate or complete, and it should not be relied upon as such. • Neither Clientfirstasia Management, nor any person connected with it, accepts any liability arising from the use of this material. The recipient of this material should rely on their investigations and take their own professional advice. • Opinions, if any, expressed are our opinions as of the date of appearing on this material only. While we endeavor to update on a reasonable basis the information discussed in this material, there may be regulatory, compliance, or other reasons that prevent us from doing so. • The Portfolio Manager is not responsible for any loss or shortfall resulting from the operation of the strategy. • Recipient shall understand that the aforementioned statements cannot disclose all the risks and characteristics. The recipient is requested to take into consideration all the risk factors including their financial condition, suitability to risk-return, etc., and take professional advice before investing. As with any investment in securities, the value of the portfolio under management may go up or down depending on the various factors and forces affecting the capital market. Disclosure Document shall be read carefully before executing the PMS agreement. • Prospective investors and others are cautioned that any forward-looking statements are not predictions and may be subject to change without notice. • For tax consequences, each investor is advised to consult his / her own professional tax advisor. • This document is not for public distribution and has been furnished solely for information and must not be reproduced or redistributed to any other person. Persons into whose possession this document may come are required to observe these restrictions. No part of this material may be duplicated in any form and/or redistributed without Clientfirstasia prior written consent. • Distribution Restrictions – This material should not be circulated in countries where restrictions exist on soliciting business from potential clients residing in such countries. Recipients of this material should inform themselves about and observe any such restrictions. Recipients shall be solely liable for any liability incurred by them in this regard and will indemnify for any liability it may incur in this respect.