



# CLIENT FIRST A S I A

YOUR TRUST, OUR ASSET

*Your trusted partner in Wealth Creation*



**JULY 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”.

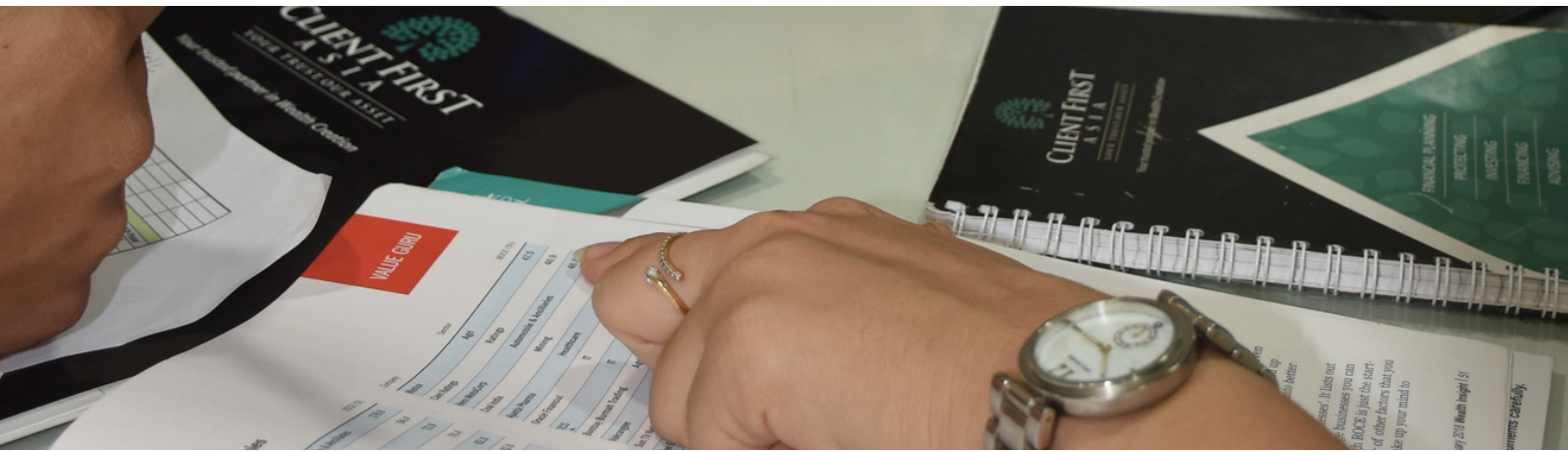
Our financial performance is strong, and so is our organizational health.

Even Nifty has touched 16000 and this is just the beginning, it has to go long way.

We are committed to build wealth for our clients in long run and 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 as we are proving it during pandemic by providing them constant healthy and wealthy services. 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
GUJARAT FLUORO CHEMICALS LTD..	1,734.80	49.44%
JSW ENERGY LTD..	253.00	48.57%
JINDAL STAINLESS LTD.	162.40	45.35%
EQUITAS HOLDINGS LTD.	129.50	40.60%
RAIN INDUSTRIES LTD.	259.00	38.62%

## TOP MONTHLY LOSERS - NSE

TOP LOSERS NSE	CURRENT PRICE	% CHANGE
SUZLON ENERGY LTD.	241.9	-28.27%
ALEMBIC PHARMACEUTICALS LTD.	45.25	-17.58%
CHENNAI PETROLEUM CORPORATION LTD.	128.85	-15.31%
SOUTH INDIAN BANK LTD.	1598.65	-13.58%
DR. REDDY'S LABORATORIES LTD.	2769.25	-12.86%

## SEGMENT PERFORMANCE

TOP PERFORMING SEGMENT	MONTHLY CHANGE
PHARMA	0.80
IT	4.50
REALTY	15.90
FMCG	-0.10
AUTO	-5.20

## OTHER ASSETS

ASSETS	MONTHLY CHANGE
USD /INR	-0.04%
GOLD	2.15%
SILVER	-0.52%
CRUDE OIL	0.46%
NATURAL GAS	6.54%

# FINANCIAL SNAPSHOT - TOP PERFORMING MUTUAL FUND



## MUTUAL FUND (LARGE CAP)

LARGE CAP FUND	MAY 21
INVESCO INDIA LARGE CAP FUND - GROWTHLARGE CAP FUND	4.93%
BARODA LARGE CAP FUND - PLAN A - GROWTHLARGE CAP FUND	3.07%
DSP TOP 100 EQUITY FUND - REGULAR PLAN - GROWTHLARGE CAP FUND	2.91%
JM LARGE CAP FUND - GROWTHLARGE CAP FUND	2.83%
ADITYA BIRLA SUN LIFE FRONTLINE EQUITY FUND - REGULAR PLAN - GROWTHLARGE CAP FUND	2.68%

## MUTUAL FUND (MID CAP)

MID CAP FUND	MAY 21
NIPPON INDIA GROWTH FUND - GROWTHMID CAP FUND	8%
PGIM INDIA MIDCAP OPPORTUNITIES FUND - GROWTHMID CAP FUND	7.63%
ADITYA BIRLA SUN LIFE MIDCAP FUND - REGULAR PLAN - GROWTHMID CAP FUND	7.11%
IDBI MIDCAP FUND - GROWTHMID CAP FUND	6.37%
UTI MID CAP FUND - GROWTHMID CAP FUND	6.1%

## MUTUAL FUND (MULTI CAP)

MULTICAP FUND	MAY 21
NIPPON INDIA CAPITAL BUILDER FUND IV - SERIES B - GROWTHMULTI CAP FUND	8.81%
EDELWEISS RECENTLY LISTED IPO FUND - GROWTHMULTI CAP FUND	8.62%
EDELWEISS MAIDEN OPPORTUNITIES FUND - SERIES I - GROWTHMULTI CAP FUND	8.62%
QUANT ACTIVE FUND - GROWTHMULTI CAP FUND	7.27%
BARODA MULTI CAP FUND - PLAN A - GROWTHMULTI CAP FUND	6.29%

## MUTUAL FUND (ELSS)

ELSS FUND	MAY 21
SBI LONG TERM ADVANTAGE FUND - SERIES IV - REGULAR PLAN - GROWTHELSS	12.51%
SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND - SERIES IV - REGULAR PLAN - GROWTHELSS	11.06%
SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND - SERIES VI - REGULAR PLAN - GROWTHELSS	10.92%
SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND - SERIES III - REGULAR PLAN - GROWTHELSS	10.8%
SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND - SERIES V - REGULAR PLAN - GROWTHELSS	10.36%

# GLOBAL COVERAGE - EQUITY

## TOP GAINERS - S&P 500

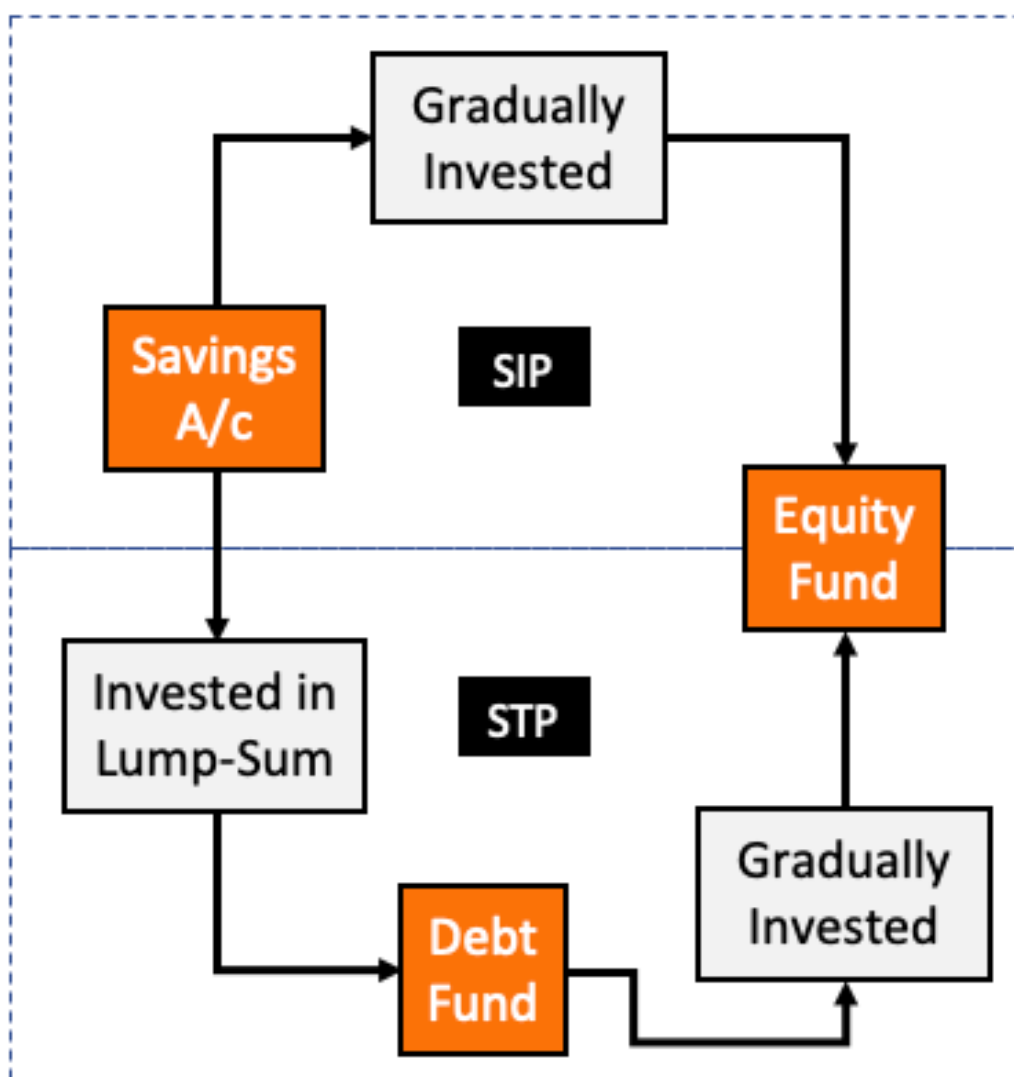
TOP GAINERS - S&P 500	% CHANGE
WALGREENS BOOTS ALLIANCE INC	7.19%
MICRON TECHNOLOGY INC.	4.08%
KLA CORPORATION	3.37%
KROGER CO.	3.23%
MICROCHIP TECHNOLOGY INCORPORATED	3.13%

## WORLD INDICES

WORLD INDICES	% CHANGE
DOW JONES	1.30%
NASDAQ COMPOSITE	1.76%
S&P	2.30%
FTSE100	-0.66%
DAX	0.23%

## MARKET SYNOPSIS

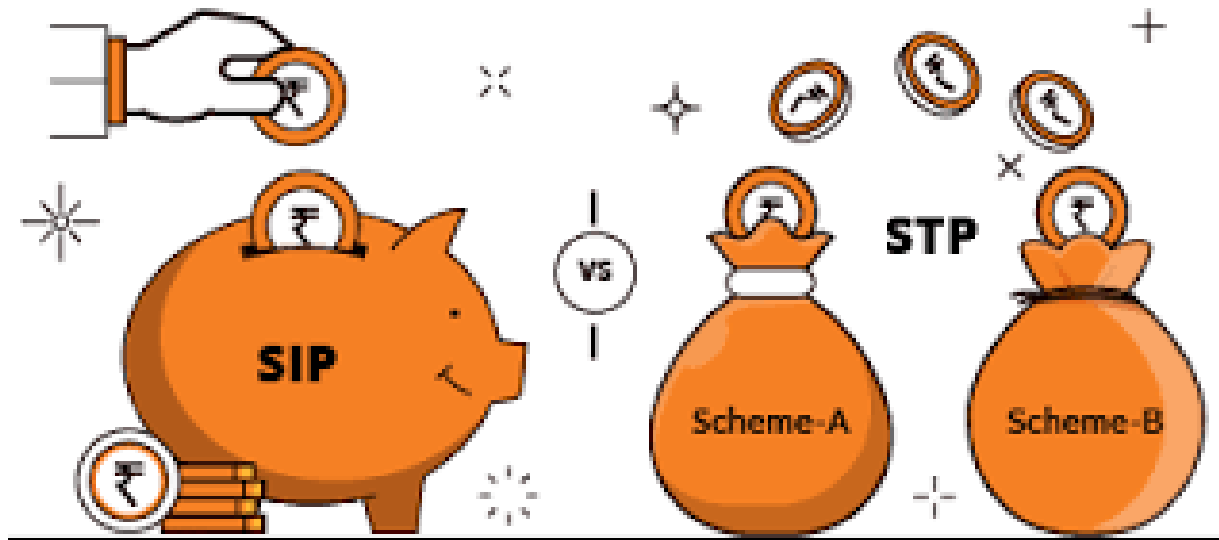
- **ELON MUSK'S NEURALINK RAISES OVER \$200 MILLION FROM GOOGLE VENTURES, OTHERS.**
- **NIFTY HITS 16,000 FOR 1ST TIME, SENSEX RISES 500 POINTS TO TOUCH ALL-TIME HIGH.**
- **PEPSICO TO SELL MAJORITY STAKE IN JUICE BUSINESS FOR \$3.3 BILLION.**
- **INDIA BEGINS ANTI-DUMPING DUTY SUNSET REVIEW PROBE ON STEEL WIRE RODS IMPORTED FROM CHINA**
- **FOREX RESERVES DOWN BY USD 1.581 BILLION TO USD 611.149 BILLION.**
- **INDIAN MARINER WINS \$1 MILLION IN UAE LUCKY DRAW.**



In SIP, individuals invest a fixed sum of money in a particular mutual fund scheme. The money is invested at regular intervals. Generally, we prefer SIPs in equity funds and for a longer horizon.

In STP, lump sum money is first invested in a mutual fund scheme (usually a debt fund). This money is transferred at regular intervals in the equity scheme. Even here, the amount of transfer and tenure is predetermined. In other funds, money is transferred from one scheme to another periodically.

# CASE STUDY

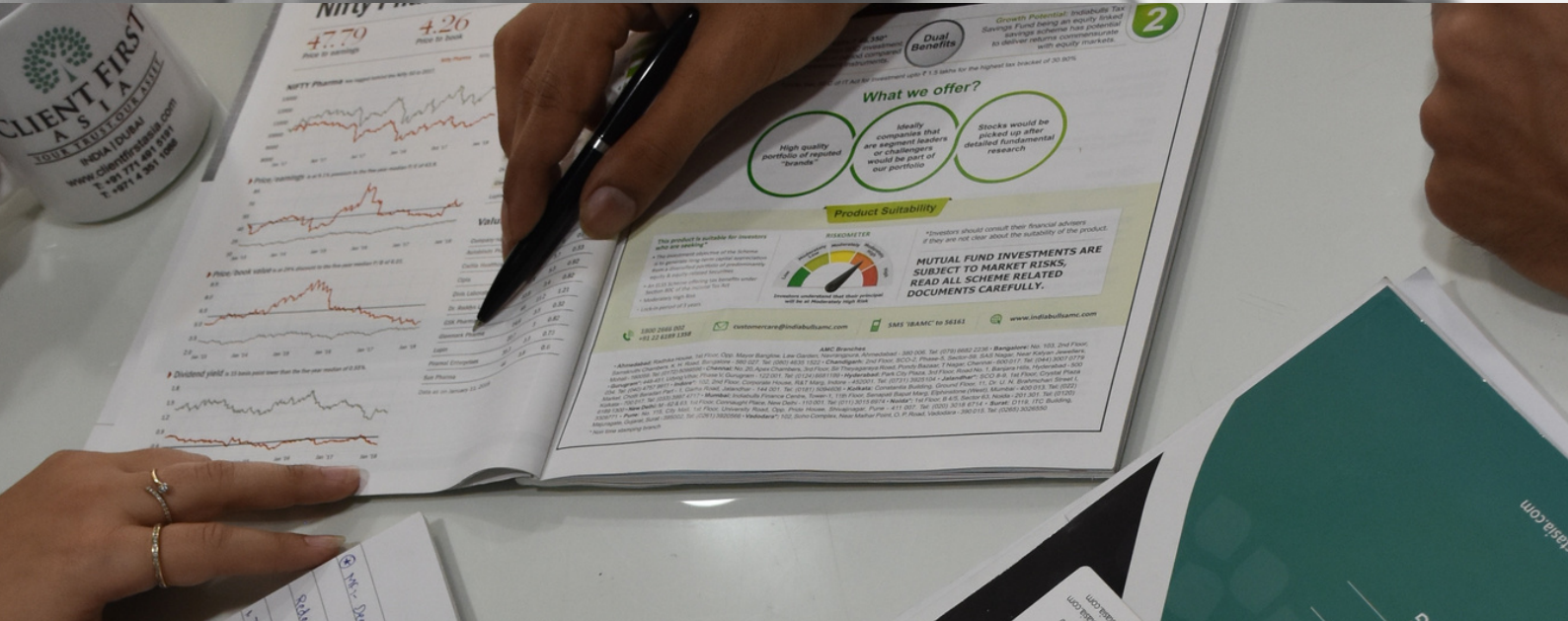


## STP OR SIP WHICH ONE IS A BETTER OPTION?

Ramesh is a salaried person earning 24 lakh per annum. He wants to start investing with his remaining savings of 1 lakh per month for the long term.

Ramesh's friend Rakesh is a businessman who has a corpus of Rs 25 lakh in his savings account. They both want to start investing through equity-related mutual funds but don't know how to do it.

Our financial advisor recommends Ramesh to start SIP investment of 1 lakh per month directly into Equity MF.



# CASE STUDY

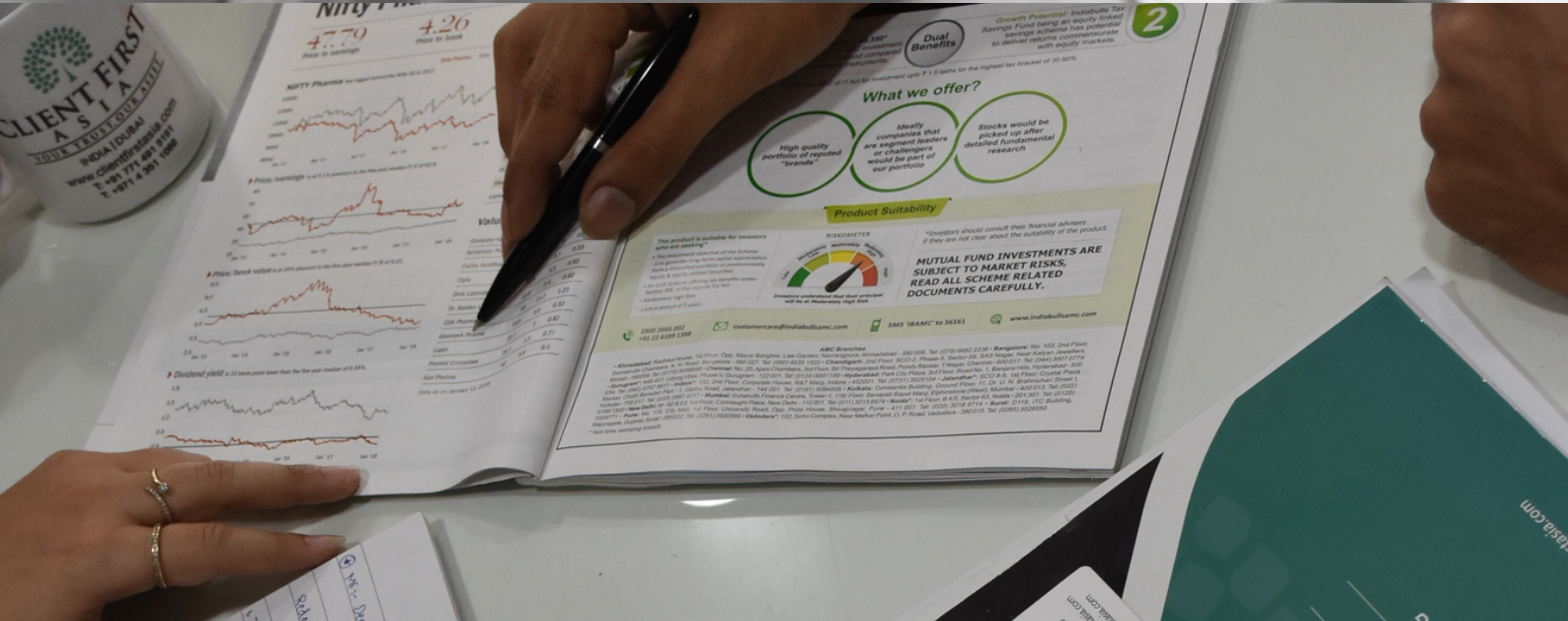
**SIP is more suitable to investors who do not have a lump sum corpus in hand but are tied to monthly regular salary or income. And that's why our Financial Advisor recommended a monthly sip of 1lakh divided into 4 -6 funds.**

**Our financial advisor recommends Rakesh to invest his entire corpus in a debt fund and with the use of STP, Invest Rs 1 lakh per month to equity MF. The reason behind this recommendation is that through STP, Money would be taken out systematically from debt funds and invested in equity MF which will help the investor to average out his investment price over a period of time.**

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## CONCLUSION

The need for choosing SIP and STP also differs.

SIP is suitable for investors who wish to invest periodically for long term. Similarly, STP also can serve the same purpose. However, one has to invest a lump sum in a fund and then transfer it monthly for a certain period. SIP is more suitable for investors who do have lump sum money to invest. On the other hand, investors who are reluctant to invest their entire money at once in an equity scheme can prefer the STP option.

There are many differences between all the mutual fund schemes. Therefore, Investors must be cautious while selecting their investing options. We suggest that investors should always take guidance from a Certified Financial Advisor before investing their hard earned money. They should also understand the scheme's structure before investing in them as mutual fund investments are subjected to market risk. Additionally, they should check whether such investment mode (SIP or STP) is suitable for them or not. Keeping these things in mind will help investors to attain their financial plan objectives on time.



# CLIENT FIRST

## A S I A

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