

# **An Introduction**

**to**

# **FundsIndia**

# **Smart Solutions**

**Your Life. Our Solutions.**  
**Together, all the way.**

# Motivation

At FundsIndia, our advisory services have always been free of cost. Our customers could write to us, call us or schedule a time for us to call them and we would answer all their queries pertaining to personal finance. Given the nature of our services, most questions would be about mutual funds and would revolve around:

- Reviewing existing investment portfolios or creating new ones.
- Saving and investing for life goals – children’s needs and retirement.

We would understand what the investor requires and then design a portfolio for his needs, time frame and the amount of investment he was willing to make regularly.

After taking a look at the portfolio provided, investors would ask us – “Will you tell me when to change funds and when to sell these funds? Will you track this portfolio for me?” Sadly, our answer to them was— “No”.

This was because as FundsIndia caters to thousands of investors, it was not possible for us to monitor and provide individual advice on each of the portfolios of our investors. Hence, the best we could do was to ask investors to schedule an advisory call with us at any time and we would review their portfolios for them.

Quite a few investors would actually follow-up and schedule portfolio review calls with us to check the health of their investments. However, a great many did not do this, staying oblivious to the performance of their portfolios and as a consequence, many lost money on their investments.

We had always wanted to address the issue of how we could provide advice and monitor the portfolios of our customers in a manner that would enable us to serve tens of thousands of customers at the same time. This was a major cause of concern to us as ever since our inception, we wanted to offer mutual funds as solutions that would cater to the needs and aspirations of our customers, instead of just being sold as discrete products.

FundsIndia Smart Solutions is our way to make this happen – provide a solution to the problem of scalability of advice, while making investment products available as solutions to cater to our customers’ life needs.

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# What It Is

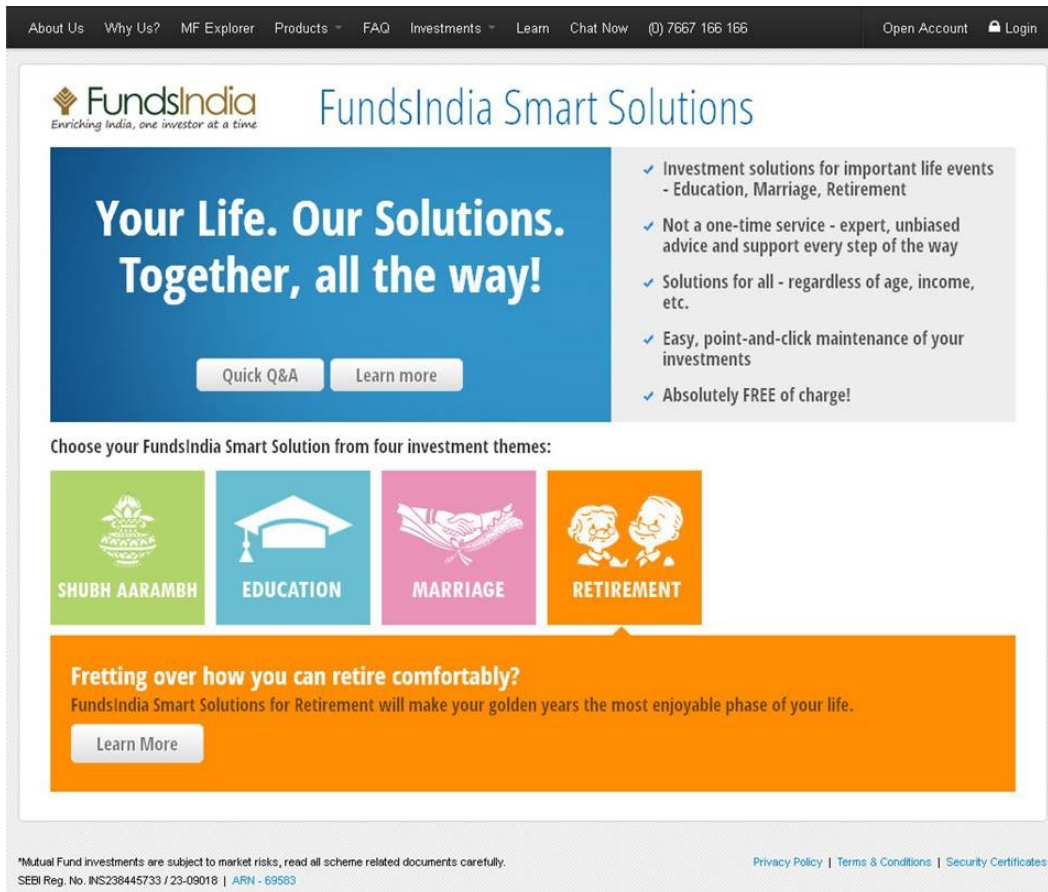
FundsIndia Smart Solutions is an actively advised portfolio service. To start with, it will be available in four variants:

1. FundsIndia Smart Solutions for Education
2. FundsIndia Smart Solutions for Marriage
3. FundsIndia Smart Solutions for Retirement
4. 'Shubh Aarambh' – A FundsIndia Smart Solutions Investment Starter Kit

Each solution will be a mutual fund portfolio and will contain well-researched funds that are diversified and asset-balanced. Each will have a minimum monthly subscription amount of Rs 5000, except for the Shubh Aarambh solution where the minimum monthly subscription amount will be Rs 3000. These solutions will cater to long-term life goals and hence, the minimum investment tenure will be five years for life goals, and three years for the Shubh Aarambh solution. Investors can sign-up for any number of solutions depending on their needs and requirements.

Please note that this is not a one-size-fits-all, one-portfolio-for-all solution. Portfolios are customized to the time frame of the individual investor and the type of his financial goal.

**This service is provided free of cost to all new and existing customers of FundsIndia.**



The screenshot shows the FundsIndia Smart Solutions Home Page. At the top, there is a navigation bar with links for About Us, Why Us?, MF Explorer, Products, FAQ, Investments, Learn, Chat Now, and a contact number (0) 7657 166 166. There are also links for Open Account and Login. The main header features the FundsIndia logo and the text "FundsIndia Smart Solutions". Below this is a large blue banner with the headline "Your Life. Our Solutions. Together, all the way!". To the right of the banner is a list of benefits:
 

- ✓ Investment solutions for important life events - Education, Marriage, Retirement
- ✓ Not a one-time service - expert, unbiased advice and support every step of the way
- ✓ Solutions for all - regardless of age, income, etc.
- ✓ Easy, point-and-click maintenance of your investments
- ✓ Absolutely FREE of charge!

 Below the banner, there is a section titled "Choose your FundsIndia Smart Solution from four investment themes:" with four colored buttons: SHUBH AARAMBH (green), EDUCATION (blue), MARRIAGE (pink), and RETIREMENT (orange). Below these buttons is a promotional banner for the Retirement solution, titled "Fretting over how you can retire comfortably?" and stating "FundsIndia Smart Solutions for Retirement will make your golden years the most enjoyable phase of your life." with a "Learn More" button. At the bottom of the page, there is a footer with a disclaimer: "Mutual Fund investments are subject to market risks, read all scheme related documents carefully." and a link to "Privacy Policy | Terms & Conditions | Security Certificates".

## The FundsIndia Smart Solutions Home Page

# How It Works

## Getting Started

An investor can sign-up to one or more of the FundsIndia Smart Solutions by providing some basic information such as the time period remaining to reach a financial goal – say the number of years left till a child turns 17 for higher education.



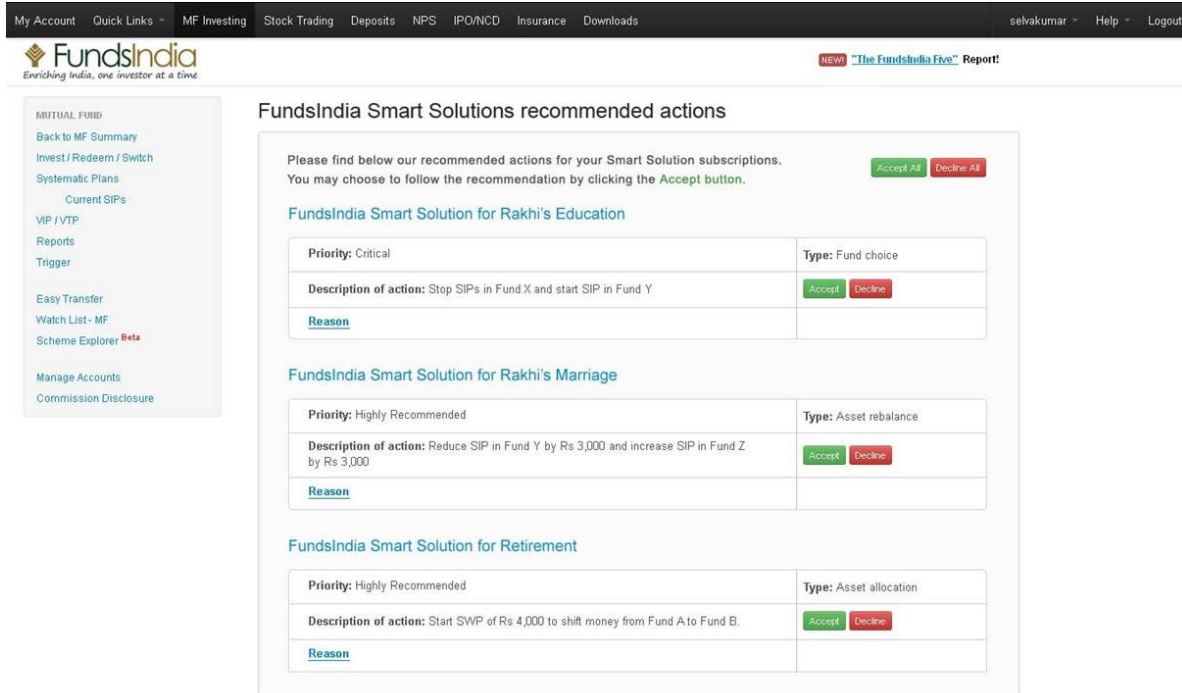
### The FundsIndia Smart Solutions for Education Page

Once this is done, investments will commence using a standard ECS mandate to enable SIP investments. A new investor at FundsIndia will, of course, need to open a free FundsIndia account as a part of the process.

# How It Works (contd.)

## Staying On Track

One of the best features of FundsIndia Smart Solutions is that it does not constitute one-time advice – it is an ongoing solution that will stay with you throughout the course of your investment time-frame.



The screenshot displays the FundsIndia Smart Solutions recommended actions page. The page header includes navigation links like 'My Account', 'Quick Links', 'MF Investing', 'Stock Trading', 'Deposits', 'NPS', 'IPO/NCD', 'Insurance', and 'Downloads'. The user is logged in as 'selvakumar'. A sidebar on the left lists various account management options. The main content area is titled 'FundsIndia Smart Solutions recommended actions' and contains three sections:

- FundsIndia Smart Solution for Rakhi's Education:** Priority: Critical, Type: Fund choice. Description of action: Stop SIPs in Fund X and start SIP in Fund Y. Buttons: Accept, Decline.
- FundsIndia Smart Solution for Rakhi's Marriage:** Priority: Highly Recommended, Type: Asset rebalance. Description of action: Reduce SIP in Fund Y by Rs 3,000 and increase SIP in Fund Z by Rs 3,000. Buttons: Accept, Decline.
- FundsIndia Smart Solution for Retirement:** Priority: Highly Recommended, Type: Asset allocation. Description of action: Start SWP of Rs 4,000 to shift money from Fund A to Fund B. Buttons: Accept, Decline.

## How Updates On Your FundsIndia Smart Solutions Portfolio Are Presented To You

Once every six months, investors subscribed to FundsIndia Smart Solutions will get a review of their respective portfolios. These reviews will be along two perspectives:

### 1. Fund review

- Whether or not the funds in the portfolio are still performing well.
- Whether the SIPs should continue in the same investments or if there is a need to change to other funds.

### 2. Asset allocation

- Whether the equity/debt/gold ratio in the portfolio is appropriate or not.
- If a rebalancing or asset re-allocation (because the financial goal is close at hand) is required.

**Every recommendation will provide a rationale and will be quite easy to follow** - For each of the recommendations that we make, the investor will simply need to login to his account and click on either an 'Accept' or 'Decline' button. If the investor does not do anything, the recommendation will NOT be executed.

FundsIndia Smart Solutions portfolios will be displayed as separate portfolios in an investor's account for easy monitoring. Also, apart from these recommendations, investors will be provided with quarterly tracking reports to let them know how their investments are performing in relation to their goal.

## Other Features

- ★ **Folios:** Each FundsIndia Smart Solution portfolio will use distinct folio IDs for the schemes involved so as to keep the investment specific to that particular portfolio.
- ★ **Redemption:** As an investor saving for a long-term goal, the ideal scenario would be to avoid redeeming investments from the FundsIndia Smart Solutions portfolios. However, all investments will be made in open-ended funds, and will be available for redemption. The caveat is that the redemption can be made only at the portfolio level, and not at the individual scheme level. This is done so as to maintain the asset allocation in the portfolio at the recommended levels.
- ★ **Fund selection:** The FundsIndia Mutual Fund Research team will select funds for an investor's FundsIndia Smart Solutions portfolio. Investors cannot add or remove funds from these portfolios.
- ★ **Other investments:** FundsIndia Smart Solutions will be housed within the FundsIndia Investment Services accounts. As such, investors can make other investments (in separate portfolios), and can also use our equity and fixed deposit services.

## Summary



We believe that FundsIndia Smart Solutions is a unique product in the marketplace for individual investors. It combines the strength of technology with a commitment to provide good, unbiased research and advisory services in an innovatively packaged service. It would benefit investors who seek to have well-maintained portfolios for their long-term financial goals in a convenient, yet powerful way.

On a final note, we would like to tell you that FundsIndia Smart Solutions is not just a product. It is a service that promises to stay with you until you achieve your financial goal. A promise to be together, all the way.