



CRISIL WEALTH TRACKER (CRISIL~WT) Version 3.0



CRISIL FundServices

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Introduction

CRISIL~ Wealth Tracker (CRISIL~WT) is a tool that allows the user to monitor investments in Indian mutual funds. CRISIL~WT has an inbuilt database on the Indian mutual fund industry that is updated on a daily basis.

Distributors and financial planners in the Indian mutual fund industry need tools that can provide a synthesis of the portfolio that they manage for their clients. CRISIL~WT addresses this need by generating reports on performance analysis, portfolio and asset allocation. The tool displays a comprehensive performance profile detailing the profit/loss on each transaction, along with tax implications (short term and long term). Other reports include a consolidated holding statement and transaction statement.

Platform

CRISIL~WT is a desktop product developed in VB which works on a Client-Server architecture. The architecture empowers the user to work on a centralised database by different users to enter the data and generate reports.

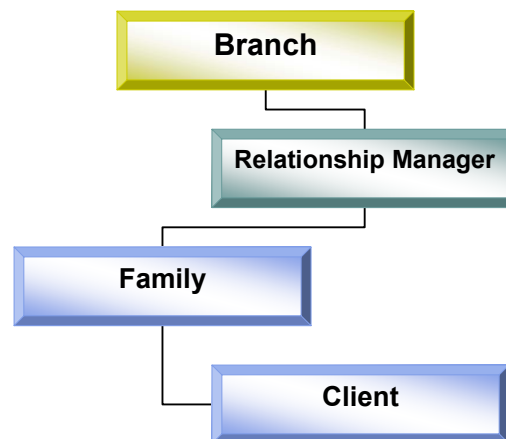
Highlights

- ➔ CRISIL~WT is a tool that facilitates managing investments in mutual funds. Once the purchase/sell tab is clicked, and relevant information regarding date of purchase, amount and price is entered all corporate announcements pertaining to the scheme are automatically updated
- ➔ It can work offline as all client details are present in the users' PC and only NAV information and other scheme details are updated using the Internet
- ➔ It assures complete control and confidentiality of client data
- ➔ It facilitates investment planning, monitoring and control
- ➔ It is a customisable, menu driven and user-friendly analytical tool

Getting Started

The user needs to use the admin id and password to access the software. After logging in as an administrator, the user must create a branch from the 'Maintain Master Details' section in the 'Master' Menu. Within the branch, different Relationship Managers (RMs), Families and Clients need to be registered. Once this is done, RMs can select the client's name by clicking on 'Select Customer' from the top menu and click on the client's name from the tree provided on the left side of the screen. After the client selection, transactions can be entered from the sections provided in the right menu and then different reports can be generated.

Business Hierarchy



Features of CRISIL~Wealth Tracker

Masters

Maintain Master Details

CRISIL~WT comes with a hierarchy where 'Branch' heads the tree and RMs are registered under Branches. It provides for a 2-tier registration to facilitate different levels of users and can distinguish between a client and a family. A client level registration is for individual clients and is at the lowest level of the hierarchy while a family can have several clients. This demarcation is done to facilitate portfolio tracking at the client or the family level.

Frequency Master

This section facilitates the user to manage the master file on frequency with which the system should allow the user to access the Systematic Investment Plans (SIP), Systematic Withdrawal Plans (SWP) and Systematic Transfer Plans (STP) segment.

Transfer Transactions

This segment helps in shifting families/ clients from one RM to another or client from one family to another. The user can also transfer a transaction from one client to another.

Show Alert Screen

This section supports the SIP/ SWP and STP Transactions. Whenever an SIP/SWP/STP transaction is done, it is recorded in the memory and is triggered on the scheduled dates. This section allows the user to check such transactions and validate the price and other details. In case some transactions are scheduled for the current day, they are triggered at the time of opening the package itself.

House Keeping

General Application Settings

This section provides for general administrative tools that are used across different sections of the package.

Colour Settings

This segment allows the user to change the display colour of different attributes of the software.

Decimal Settings

This segment allows the user to define the decimal points in which the reports can be displayed as well as the decimal points in which the calculations need to be done.

Logo Settings

CRISIL~WT facilitates the generation of reports with customised logo and user defined disclaimers. The user can define the address where the logo is saved and the disclaimer, which will be used in the generation of reports.

Application Defaults

This segment facilitates the user to define the default settings of the application in terms of dividend options, Security Transaction Tax (STT) and alert checking screen at the time of starting the system. If the box is left unchecked, the system would not run the SIP/SWP/STP triggered transactions at the start of the system but will have to be run manually. This is important as when the option is checked, the starting of the system would require much more time depending upon the number of SIP/SWP/STPs defined.

Download Latest Exe

This segment helps updating the system with new developments and changes. From time to time CRISIL upgrades certain reports and adds new features. To receive these features, the user can click on 'Update', and the system would download the latest executable file from the internet and install in the system.

Compact Database

This segment enables the user to compact the database for client related data. This is done to manage the disk space in the user's computer.

Internet Update

Auto NAV update

NAVs and other corporate announcements such as dividends and bonuses are updated on a daily basis by 9:00 A.M. on all working days. The segment enables the user to update this data into the system for generating reports, by a click on the 'update' button.

Re-Update NAV

In the eventuality that NAV and other relevant corporate data arrive later in the day, the new data can be updated in the user system through this segment.

Update Portfolio

Portfolio details of schemes are updated on a monthly basis. This updation, however does not occur on a one-time basis for all the schemes. The information, obtained from fund houses, arrives on different dates and most of the portfolios are updated by the end of six-seven working days in every month. This information can be updated in the user system throughout any month till the complete update.

TRANSACTIONS

Transactions such as purchase and sale can be manually entered using an easy-to-use form provided in the package. The user needs to select the scheme, enter date of transaction, number of units bought/sold, or amount invested/redeemed and the applicable rate. The system automatically populates the NAV as soon the date of the transaction is entered. The user has the option to change the purchase rate. CRISIL~WT enables the user to enter transactions of various types namely;

- **Purchase and Systematic Investment Plans (SIP)**
- **Redemption and Systematic Withdrawal Plans (SWP)**
- **Switch and Systematic Transfer Plans (STP).**

Transactions of other nature such as dividend reinvestment, bonus and more are recorded by the system itself, by picking them up from the database. However, the user may if required, enter / alter the data pertaining to dividend reinvestment / bonus transactions.

Delete Transaction

The user can delete the transactions entered for any client for any date by selecting the transaction by filtering it on the basis of the options available. Deletion must be done in chronological order.

Set NAV Alerts

This section enables the user to set upper as well as lower limits on the NAVs of any scheme present in the portfolio. The moment the NAV crosses any of the upper or lower limits, a mail is automatically sent to the client. The values entered can be edited as well as deleted in future should the user desire to do so.

Performance

Performance Report

The segment enables the user to check the current market value of investments along with the details like age of transaction, price, absolute return and yield. It also provides realised profit/loss, unrealised profit/loss, Cost of holdings and more. It also generates a summary report that contains details like total amount invested, total profit/loss realised and unrealised, current market value and overall yield of the portfolio.

Performance Report – Scheme wise

The segment enables user to generate performance report scheme wise.

Performance Report - Dividend Details

The segment enables the user to generate the account statement with all the transactions, including the corporate announcements, in chronological order and performance analysis with current market value, realised and unrealised profit/loss, absolute return and annualised yield.

Compare With Index

This segment enables the user to compare the performance of the schemes with any of the benchmark indices. The comparison is done between the selected set of days for absolute return and annualised yield.

Capital Gains Reports

This segment enables the user to calculate the long term and short term capital gains/losses realised as well as unrealised. It also calculates the tax payable both short term and long term on the realised capital gains. It provides the user to define the tax rates based on different financial years and for different client category based on nature of schemes.

It also calculates the post tax return from the investments and also the equivalent pre tax returns so that it can be compared with other investment avenues where the returns are fully taxable.

Trade Book

This section facilitates the user to check transactions by date entered into the system with the help of different scheme level filters.

Portfolio

CRISIL~Wealth Tracker facilitates the user to generate reports based on the portfolio details provided by the fund houses for the mutual fund schemes in which the client has invested.

The investment of a client in various schemes is segregated on the basis of the asset allocation of individual schemes. The asset allocation of an investor's investment is calculated on the basis of the aggregate asset allocation of schemes in which the money is invested. The tool takes into account the credit quality, sector of investment, the nature of investments and company wise investment of each scheme and factors the same with the amount of investment in proportion to the total investment to calculate the asset allocation of the investor.

Portfolio Break-up – Holdings

This segment helps in ascertaining the exposure of any client to a particular company albeit indirectly, through the schemes a client has invested in. The segment will classify the investment across companies based on the portfolio of schemes in which the client has invested. In case the portfolio for a particular scheme has not been disclosed or is not available, it will take the previous disclosed portfolio.

Portfolio Break-up – Industry

This segment helps in ascertaining the exposure of any client to a particular sector/industry albeit indirectly, through the schemes a client has invested in. This segment helps the user to see the investments across various sectors that the schemes have invested in.

Portfolio Break-up – Asset Allocation

The investment can be segregated into various asset classes namely equity, bonds, NCDs, securitised debt, cash/money market holdings etc. The investment pattern for the schemes invested in is considered and accordingly the total exposure of the client to equity, debt and others is calculated.

Portfolio Break-up – Asset Quality

This report is appropriate for debt-based portfolios where the credit quality of the total portfolio is often critical in ascertaining the risk associated with the portfolio. This report enables the user to evaluate the exposure across debt papers of various qualities such as AAA, AA and others for the latest disclosed portfolio of the schemes invested in.

Portfolio Break-up – Scheme Category

This report enables the user to evaluate the exposure across different category of schemes namely General Debt, General Equity, ELSS, Sector funds and more. The report reflects the portfolio suitability from asset allocation of the client which should be in line with the risk tolerance of the investor.