



THE SAVING PLUS VIEW

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FOR PRIVATE CIRCULATION

Features

Pg. No.

• Investor Manifesto	1
• SIP Follow Your Dreams	1
• Inflation Chart	1
• ELSS Tax Saving U/s 80C	2
• Start Early Chart	2
• Scheme Based Returns	3
• SIP & STP Details	3
• Regular Dividend Schemes	4
• Avoid Mistakes	4

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Service Area
Representative
of MICPL for
Clients

WESTERN SUBURBS

BORIVALI

MALAD / KANDIVALI	MOB.: 9920903079
GOREGAON / ANDHERI	TMOB.: 99209 03079
JOGESHWAR/ANDHERI	TEL.: 98923 43457
SANTACRUZ (EAST/WEST)	TEL.: 98923 43457
	MOB.: 98338 84576
MAHIM, SHIVAJI PARK,	TEL.: 2447 4043
DADAR	MOB.: 98209 65319
VASAI/VIRAR/NALASOPARA	MOB.: 90046 93334
	MOB.: 90969 81475

CENTRALSUBURBS

DOMBIVLI, KALYAN	MOB.: 98208 20274
BHANDUP / MULUND	MOB.: 9819789239
GHATKOPAR	TEL.: 98694 20081
	MOB.: 98338 84571
THANE	TEL.: 2532 9267
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	MOB.: 98338 84571
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On the spot Brokerage
plus Collection of forms.

THE INVESTOR'S MANIFESTO

I AM AN INVESTOR I AM NOT A SPECULATOR.

IT'S NOT HOW MUCH MONEY I MAKE THAT MATTERS,
BUT HOW MUCH MONEY I KEEP, HOW HARD IT WORKS,
AND HOW MANY YEARS I LET IT WORK.

PATIENCE IS A VIRTUE FOR ME.
I RESIST THE NATURAL HUMAN BIAS TO ACT.

I KNOW IF I KEEP AT HARD WORK AND HONESTY,
I WILL GET ALMOST ANYTHING IN LIFE. INVESTING ISN'T DIFFERENT.

I DON'T TRY TO
PREDICT THE FUTURE.
I ALWAYS TRY TO
PREPARE FOR IT.

I KNOW THAT TO MAKE MONEY
IN STOCKS, I MUST HAVE
VISION TO SEE THEM,
COURAGE TO BUY THEM,
AND PATIENCE TO HOLD THEM.

I AM NOT AS BRAVE
AS MY BROKER THINKS I AM.
FOR ME, LOSS PREVENTION
IS MORE IMPORTANT THAN
PURSUIT OF GAIN.

I UNDERSTAND THAT KNOWING:
WHAT I DON'T KNOW
IS MORE USEFUL
THAN BEING BRILLIANT.

I KNOW LEVERAGE WHEN COMBINED
WITH STOCK MARKET VOLATILITY
EQUALS DYNAMITE, AND THUS I
KEEP MYSELF FAR AWAY FROM IT.

I KNOW WHAT I OWN,
AND WHY I OWN IT.

I KNOW THERE IS NO EASY ROAD.
THE MOMENT I BELIEVE THE ROAD IS EASY,
I WILL PUT MYSELF AT GREAT RISK.

FOR ME, THERE IS NO
SUCH THING AS GETTING
RICH QUICK.

I KNOW TO ACHIEVE SUCCESS AS AN INVESTOR I DON'T
HAVE TO BE BRILLIANT, BUT ONLY A LITTLE BIT WISER THAN
THE OTHER GUYS, ON AVERAGE, FOR A LONG, LONG TIME.

I KNOW THAT IN INVESTING,
I ONLY HAVE TO DO FEW THINGS RIGHT
SO LONG AS I DO NOT DO
TOO MANY THINGS WRONG.

I REMEMBER THAT THE
MOST DANGEROUS WORDS
IN INVESTING ARE
'THIS TIME IT'S DIFFERENT.'

I CAN'T LIVE LONG ENOUGH TO MAKE ALL INVESTING MISTAKES MYSELF.
I MUST THUS LEARN FROM THE MISTAKES OF OTHERS.

HUMILITY AND COURAGE
ARE MY GREATEST ASSETS
AS AN INVESTOR.

I TRY TO KEEP MY HEAD WHEN OTHERS ARE LOSING THEIRS.
SUCCESSFUL INVESTING FOR ME IS
99% TEMPERAMENT AND 1% INTELLIGENCE.

I REMIND MYSELF OFTEN:
I AM AN INVESTOR

Finance your future dreams through SIPs

1) **Finance your future dreams** : The ultimate objective of investing is to achieve financial goals like buying a house or creating a corpus for your children's future education SIPs can help you achieve these goals over a period of time through small but regular investments.

2) **Become disciplined with savings** : SIPs help you inculcate a regular saving habit as they require you to invest a fixed sum of money on regular basis investing regularly in small amounts may often lead to better results than investing a lump sum.

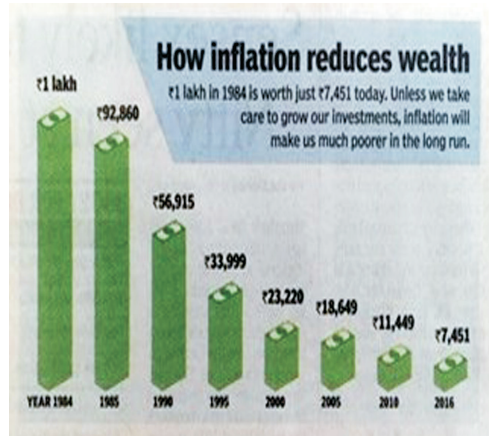
3) **SIPs offer flexibility** : SIPs offer you the flexibility to select an amount that you intend to invest. SIP is a simple, convenient and affordable way to invest for your future with as little as Rs. 500 every month.

Any dream can be achieved if you work towards it. Building wealth is no different. A Systematic Investment Plan (SIP) can help you work towards your financial goals. Let us look at the features of a Systematic Investment Plan and how it can help you fulfil your investment objectives.

4) **Minimise your exposure to stock market volatility** : Through an SIP, you have the option to invest regularly in equity markets irrespective of the bull and bear phases. By investing a fixed amount every month, you may be able to pick up more units when the prices are low and vice versa so that, over a period of time the acquisition cost per unit may come down. This is called rupee cost averaging

5) **Create wealth with the power of compounding** : Compounding is a disciplined investor's best friend. A Systematic Investment Plan (SIP) is one of the most effective means to beat market volatility and benefit from the enormous power of compounding over time.

With SIPs, you can dream bigger and achieve much more over a period of time. Start investing a SIP today and work towards realising your dreams.



Source : Times of India



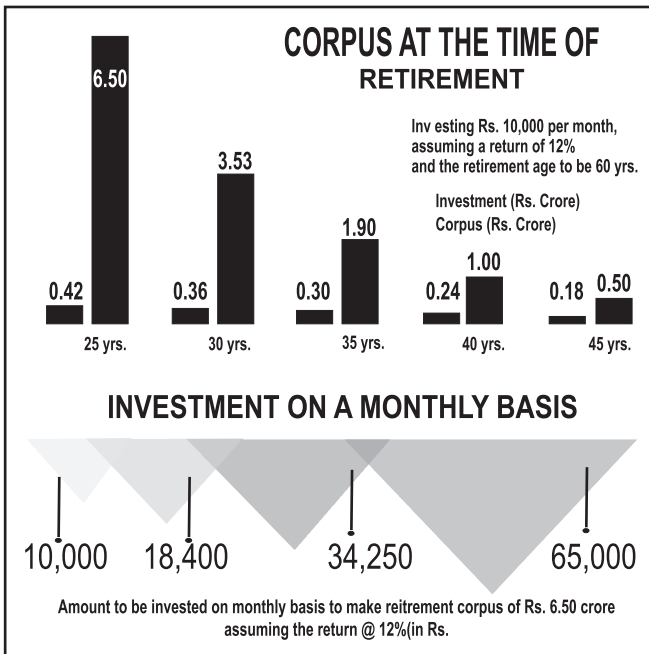
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SIP SCHEME : BEST WAY TO CATCH YOUR DREAMS



Source : DNA Paper

Market timing does not help

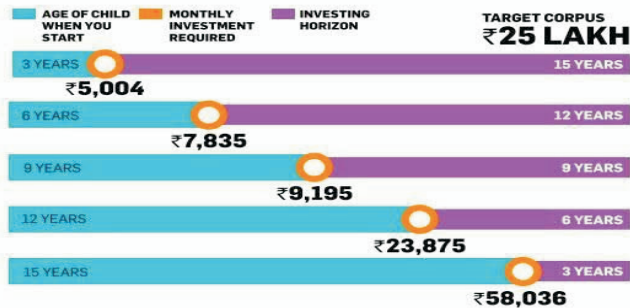
Even if an investor managed to miss the 10 biggest market declines in 5 years, he would have earned less than investor who continued SIPs.

INVESTOR	WHAT HE DID	CORPUS VALUE AFTER FIVE YEARS	RETURNS
Regular investor	Continued SIPs started in July 2011.	9.26 lakh	17.3%
Market Timer I	Withdraw before 10 biggest falls and reinvested on next SIP date.	8.91 lakh (plus short term loss of 58,333 which can be adjusted against other gains)	15.62%
Market Timer II	Advanced the next SIP and invested it when markets fell.	9.33 lakh	17.27%

SIP of Rs. 10,000 started in an equity diversified fund (Birla Sun Life Frontline Equity) for five years from July 2011 till June 2016

START EARLY, INVEST LESS

This is the monthly investment needed (at 12% per annum) for a child's higher education goal of ₹25 lakh when he is 18 years old.



ELSS TAX SAVING SCHEME

Invest in **Equity Linked Saving Scheme** upto Rs. 1,50,000/-

Why ELSS ?
(u/s 80 C)

Save Tax upto Rs. 46,350/-

Reason 1 :

Lowest lock - in period of 3 years only

Reason 2 :

Better Return in Long Term, as compared to all the other Products available u/s 80 C.

Reason 3 :

Returns & Dividends are **TAX FREE.**

Various Products Available u/s 80 C				
Investment Instrument	Tax Free Contribution	Tax Free Income	Tax Free On Maturity	Lock in Period (Years)
ELSS Fund	✓	✓	✓	3
PPF	✓	✓		15
NSC	✓	X	X	5 Or 10
5 Yrs Bank Deposit	✓	X	✓	5

GET DOUBLE TAX BENEFITS

HOW MUCH WILL YOU MAKE IF YOU INVEST RS 10,000 ...

FOR 30 YEARS

- >> In a monthly SIP in equity fund: Rs 7.1 crore
- >> In an RD: Rs 1.7 crore
- >> In PPF account: Rs 1.58 crore
- >> In regular insurance policy: Rs 81.9 lakh
- >> In gold: Rs 1.7 crore

FOR 25 YEARS

- >> In a monthly SIP in equity fund: Rs 3.30 crore
- >> In an RD: Rs 1.04 crore
- >> In PPF account: Rs 99.74 lakh
- >> In regular insurance policy: Rs 58.9 lakh
- >> In gold: Rs 1.04 crore

FOR 20 YEARS

- >> In a monthly SIP in equity fund: Rs 1.52 crore
- >> In an RD: Rs 63.2 lakh
- >> In PPF account: Rs 61.2 lakh
- >> In regular insurance policy: Rs 40.75 lakh
- >> In gold: Rs 63.2 lakh

Average annual rates (pre-tax):
Equities 15.1%, RD 8.5%, PPF 8.25%, Regular insurance policy 5%, Gold 8.5%

Source : Times of India

Disclaimer: 1) Investment done in Mutual Funds, Company Fixed Deposits, Bonds etc. are subject to Market Risk. Investors are required to read the offer documents and application forms carefully before investing. 2. We act as the distributor between the company and the investor, we won't be responsible for any market losses occurred in investments in mutual funds & company fixed deposits. 3) Please confirm interest rates before applying, we don't take any responsibility for change in interest rates & loss occurred due to same. 4) Company FD investments are unsecured in nature. 5) We don't promote or recommend any schemes, investors need to clarify & understand the details of every investments done by them. 6) Dividend is declared after distribution surplus (It cannot be taken as a guarantee by Company). 7) Images are shown as used for illustrative purpose only. None of the person present in image are promoting the scheme. 8) Please consult our financial advisor before Investing. 9) Dividend is distributed as per surplus, it can be taken as guarantee.

GOAL BASED INVESTMENT : STAY INVESTED


SCHEMES	2015 BUDEGT	2016 BUDEGT	2017 BUDGET	POST UP ELECTION RESULT
LARGECAP				
	14/3/2017			
A	156873	133759	165283	173134
B	158923	135083	169525	170975
C	151807	131699	161389	163408
D	168292	135709	170380	173573
MIDCAP&SMALL				
A	187725	175445	243190	250664
B	192934	172928	236710	239650
C	205542	186918	261886	263216
D	189442	161530	199598	203986
E	203901	179639	246847	251073
F	198196	181673	244398	247628
G	205608	198860	285130	290739
MULTICAP				
A	162279	138866	181770	183567
B	159601	135546	171230	172819
C	169016	150236	182921	186656
D	170265	146077	193169	193552
TAX SAVER				
A	165885	142900	194138	194795
B	203415	157139	206659	210590
BALANCED				
A	154724	140948	173453	174920
B	152306	139816	179981	178928
C	150925	135025	175638	177299
D	109148	99886	130322	131775
E	157792	146274	177363	179004

Note : The amount invested is 1,00,000 on 1/3/2014 and the value follows as on mention date. The scheme names are not mentioned, please speak to us for details.

SIP returns of equity funds

	Amt. Invested	Corpus Value	Return %
2 Yrs.	24,000	24,721	2.88%
3 Yrs.	36,000	40,714	8.16%
5 Yrs.	60,000	84,458	13.65%
7 Yrs.	84,000	1,29,739	12.21%
10 Yrs.	1,20,000	2,27,228	12.27%
15 Yrs.	1,80,000	7,57,703	17.36%


Note : Amt. Invested Rs. 1,000 per month



BENEFITS OF INVESTING THROUGH THE STP ROUTE?

- Your money is in a less-risky investment option
- You get better returns in a liquid fund compared to in a savings bank
- Your cost of acquisition of new mutual fund units is averaged out
- You don't need to try the near-impossible step to time the market to your advantage
- Your urge to spend, when you see a large amount in your savings bank, is limited
- After investing through the STP structure, the investor often converts that SIP as a regular investment route

Source : Times of India



A TO Z OF STP

In the previous edition we introduced you to Systematic Transfer Plan (STP). This time, know how to use it better

WHAT

Consider STP a version of the Systematic Investment plan (SIP). It helps you to invest a fixed amount in a particular Fund on a monthly basis.

STP V/S SIP

In an SIP, your money moves from your bank account to a Mutual Fund. In an STP, it moves one Fund to another.

HOW TO WORKS

It's simple. First step involves accumulating investments in a Fund. When you want to exit this MF scheme, you sign up for an STP and specify a new Fund and monthly amount. The STP will exit your previous investment and move your money to the new Fund every month.

LIQUID TO EQUITY MF

The most common use of STP is to first invest your entire investment amount in a Liquid Fund in lump sum and then transfer it to an Equity Fund every month. This helps you earn by Equity Funds at different market prices, thus averaging your cost and lowering risks.

LIQUID TO DEBT MF

Another common use of STP is when you want to lower the risk of your investment, say at the age of 55. You then systematically move the Funds to a Debt scheme that can help you protect your month until retirement.

CAPITAL GAINS

When you start an STP, you are essentially selling your investments in an old MF scheme and buying a new one. This means you could be eligible for Capital Gains Tax either for the short term or long term. Consider this before making your decision.

EXIT LOAD

Before you start an STP, don't forget to consider the Exit Load on your prior MF investment. This could eat into your returns. This is explained below.

Source : Times of India

FOR DETAILS CONTACT : Mr.Anoll Merchaant / Mr.Uday Merchant +91-22 -66548097-98-99 |6634 8150 |6633 6781

Monthly Dividend Paying Schemes

- L & T INDIA PRUDENCE
- DSPBR BALANCE
- KOTAK BALANCE
- ICICI PRUDENTIAL BALANCE
- HDFC PRUDENCE
- RELIANCE RSF BALANCE
- RELIANCE TOP 200
- TATA BALANCE

Quarterly Dividend Paying Schemes

- HDFC BALANCE
- BIRLA SL BALANCE
- RELIANCE RSF BALANCE
- DSPBR TAX SAVER
- RELIANCE TAX SAVER

Annual Dividend option is all available in all schemes.



DON'T MAKE THESE MISTAKES

Small investors get unnered when markets fall. Here are common mistakes they should avoid.

1. **Don't stop mutual fund SIPs** when markets are down. You lose the very advantage that the SIP offers by averaging out the cost of purchase.
2. **Leveraged bets can be devastating** when markets drift down. If you buy stocks directly invest only in the cash segment, not F & O.

3. **Small-cap stocks can be very rewarding** but don't get lured into buying obscure scrips or low priced penny stock.
4. **Diversify your investments** across at least 3-4 stocks and sectors. Betting too much on a single stock or sector can be risky.
5. **Invest for at least 4-5 years.** Don't invest money which might be required in the next 1-2 years. Put in short-term debt funds or bank deposits.

SCHEME	Interest Rate in (%)			AMOUNT	Senior Citizen
	12 M	24 M	36 M		
Bajaj Finance	7.80	8.00	8.05	75,000	0.25
Mahindra & Mahindra Financial Services Ltd	7.50	7.50	7.55	10,000	0.25
DHFL	7.75	7.80	7.85	10,000	0.25
DHFL	7.80 (14 Months Deposit)			10,000	0.25
DHFL - Trust	7.80 (13 Months Deposit)			10,000	
DHFL	7.90 (40 Months Deposit)			10,000	0.25
DHFL - Wealth 2 Health	7.75	7.80	7.85	25,000	0.25
Gruh Finance	7.25	7.50	7.50	10,000	0.25
HDFC Regular Deposits	7.40	7.40	7.40	20,000	0.25
HDFC Premium Deposits	7.50 (15 & 30 Months)			20,000	0.25
HDFC Premium Deposits	7.55 (20 & 40 Months)			20,000	0.25
REC Capital Gain Bond	5.25 (36 Months)			Yearly Int. Rate	
NHAI Capital Gain Bond	5.25 (36 Months)			Yearly Int. Rate	
Shriram FD	7.75	7.85	8.00	25,000	0.25

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