



# THE SAVING PLUS VIEW

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## COMPANY FIXED DEPOSIT RECKONER

Company Name	Interest Rates				Senior Citizen	Yield 36 Months	Interest Mode
	12	24	36	48			
DHFL Ashray Deposit Plus	10.25				0.50		M/Q/H/Y
DHFL Swayam Sidha	10.25 ( 500 Days)				0.50		M/Q/H/Y
DHFL Ashray Deposit Single	10.51 (14 Months)				0.50		M/Q/H/Y
DHFL Aashray Deposit Trust	10.53 (13 Months)						M/Q/H/Y
.LIC Housing Finance	9.00	9.25	9.40	9.60	0.25	10.39	Q/Y
Mahindra & Mahindra Fin. Ltd.	9.25	10.00	10.25	9.75	0.25	11.34	Q/H/Y
PNB Housing Finance	9.30	9.30	9.30		0.25	10.45	H
Unitech Ltd	11.50	12.00	12.50			15.07	Q/Y
Godrej Industries	7.75 (13 M)	8.50	9.25				
Godrej Properties(Renewal)	9.00	9.50	10.50				
Shriram Deposit	9.25	9.75	10.75	10.75	0.25	11.94	Q/H/Y
<b>CAPITAL GAIN BONDS FOR TAX SAVING U/S 54 EC Bond</b>							
REC LTD / NHA I LTD	6 % for 3 Years						

**Service Area Representative of MICPL for Clients**

### WESTERN SUBURBS

BORIVALI TEL : 2862 2042  
 MALAD / KANDIVALI MOB.: 98203 25220  
 GOREGAON / ANDHERI TEL.: 2843 2022  
 MOB.: 99209 03079  
 SANTACRUZ (EAST/WEST) TEL.: 98923 43457  
 MOB.: 98338 84576  
 MAHIM, SHIVAJI PARK, TEL.: 2447 4043  
 DADAR MOB.: 98209 65319  
 VASAI/VIRAR/NALASOPARA MOB.: 94233 54260  
 MOB.: 90969 81475

### CENTRAL SUBURBS

DOMBIVLI, KALYAN MOB.: 98208 20274  
 GHATKOPAR TEL. : 25061651  
 MOB. : 9833884572  
 BHANDUP / MULUND TEL.: 97020 99951  
 MOB.: 97020 99951  
 THANE TEL.: 2532 9267  
 MOB.: 98195 98586  
 BHANDUP / MULUND TEL.: 2564 9396  
 MOB.: 98197 89239  
 THANE TEL.: 98694 20081  
 MOB.: 98338 84571

### HARBOUR SUBURBS

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 MOB.: 98194 92697

### SOUTH MUMBAI

WALKESHWAR / COLABA MOB. : 9833884577

**On the spot Brokerage plus Collection of forms.**

### GRUH SPECIAL DEPOSIT SCHEME (0.25 EXTRA SC)

Tenure	Monthly Income Plan (ROI %p.a.)	Quarterly Income Plan (ROI %p.a.)	Annual Income Plan (ROI %p.a.)
12-23	9.00	9.25	9.50
24-35	9.25	9.50	9.75
36-47	9.50	9.75	10.00
48-84	8.75	9.00	9.25
33	--	--	--
Minimum Amount	20000	20000	20000

**Note :** We also do Tax Free Bonds, NCD Bond, Capital Gain Bonds, Corporate Fixed Deposits, Mutual Funds, Life Stage Planning.

### A) HDFC Platinum Deposit Plan (for Individuals & Trusts) : PLATINUM DEPOSIT

Period	Rate of Interest (pa)				
	Monthly	Quarterly	Half Yearly	Annual	Cumulative
15 Month	9.40%	9.45%	9.55%	0.00%	9.75%
22 Month	9.25%	9.30%	9.40%	9.60%	9.60%
33 Month	9.15%	9.20%	9.30%	9.50%	9.50%

### B) REGULAR HDFC DEPOSITS

Period	Rate of Interest (pa)				
	Monthly	Quarterly	Half Yearly	Annual	Cumulative
12-23 Months	8.90%	8.95%	9.05%	—	9.25%
24-48 Months	8.90%	8.95%	9.05%	9.25%	9.25%
48-60 Months	8.65%	8.70%	8.80%	9.00%	9.00%



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## An Investor Education & Awareness Initiative by MICPL Pvt. Ltd.

SIP Investment Rs. 1000 per Month	1	2	3	4	5	7	10	12	15	20
Investment Amt.	12,000	24,000	36,000	48,000	60,000	84,000	1,20,000	1,44,000	1,80,000	2,40,000
8% Investment Value	12,450	25,933	40,536	56,350	73,477	1,12,113	1,82,946	240,508	3,46,038	5,89,020
10% Investment Value	12,566	26,477	41,782	58,722	77,437	1,20,950	2,04,845	2,76,438	4,14,470	7,59,369
12% Investment Value	12,683	26,973	43,077	61,233	81,670	1,30,672	230,039	3,19,062	4,99,580	9,89,255
14% Investment Value	12,801	27,513	44,423	63,858	86,195	1,41,376	2,59,069	3,69,740	605,786	13,01,166
16% Investment Value	12,920	28,066	45,822	66,636	91,036	1,53,169	2,92,571	4,30,122	7,38,730	17,26,442
18% Investment Value	13,041	28,634	47,276	69,565	96,215	1,66,173	3,31,288	5,02,211	9,05,625	23,08,854
20% Investment Value	13,163	29,215	48,788	72,655	1,01,758	1,01,758	3,76,095	5,88,436	11,15,700	31,09,652

Note : The Figures Above are hypothetical. Actual returns may vary.

## BNP Paribas Dividend Yield Fund

Dividend Date	Dividend Per Unit (Rs)
10-AUG-2009	1.00
27-OCT-2009	1.00
20-JAN-2010	1.00
8-SEP-2010	1.50
30-JUN-2011	0.50
14-DEC-2012	0.50
24-JAN-2013	0.08
22-FEB-2013	0.08

Dividend Date	Dividend Per Unit (Rs)
28-MAR-2013	0.08
26-APR-2013	0.08
31-MAY-2013	0.08
28-JUN-2013	0.08
26-JUL-2013	0.08
30-AUG-2013	0.08
27-SEP-2013	0.08
28-OCT-2013	0.08

## Performance of Scheme & Returns Over Years

Scheme Name	NAV	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs	5 Yrs.
Birla SL-Frontline Equity Fund Reg (G)	102.53	10.66	16.35	3.59	7.4	22.11
BNP Paribas - Div. Yield (G)	20.839	7.37	13.38	3.64	9.04	21.57
ICICI Pru-Focussed Bluechip Equity Fund Reg. (G)	19.29	9.98	13.9	4.86	9.89	23.92

## Birla Sunlife Frontline Equity

Dividend Date	Dividend Per Unit (Rs)
08-AUG-2008	2.00
31-JULY-2009	1.50
29-JAN-2010	2.00
06-AUG-2011	1.25
04-FEB-2011	1.25
27-APR-2012	1.00
09-NOV-2012	0.500
12-APR-2013	1.00

## ICICI Prudential Focussed Bluechip Fund

Dividend Date	Dividend Per Unit (Rs)
25-JAN-2011	0.750
25-JAN-2013	1.00

## Benefits with Merchant Investment Consultancy.

- (1) **Online Portfolio Viewer** Anytime and Anywhere in World On Our Website: [www.miconline.co.in](http://www.miconline.co.in)
- (2) **Mobile Portfolio Viewer**, You Can Download Our Smart Phone Application on Your CellPhone To View Your Investment Details Anytime
- (3) **Dedicated Backup Team & Staff To Take Care of Your Investment**
- (4) **Transaction Confirmation On EMAIL**, For Every Single Financial / Non Financial Transaction
- (5) **We Cover Major Of Mumbai City**, The Same Can be Checked on Our Website
- (6) **Monthly News On Market Through Our News Bulletin: "THE SAVING PLUS VIEW"**, Which Can Be Procured Through Our Website or Register Yourself to Get Delivered on Your Home/Office
- (7) **Weekly Update ON Products Cycle**, Investment Patterns, Market News and Analysis
- (8) **We Also Send Statement of Account On Email As And When Required**
- (9) **Financial Investment Reports** : Portfolio Summary, Dividend Report, Capital Gains, Holding Statement, XIRR and CAGR Report, Family Wise and Individual Wise
- (10) We Deal In **MUTUAL FUNDS**, Corporate Fixed Deposits, NCD Bonds, TAX Saving Schemes, CAPITAL GAIN Schemes Bonds, ETC

### SIP Equity Scheme Returns

### SIP Tax Saving Schemes

The scheme returns clearly states the performance of SIP Investment Vs one time investment returns which is shown in table down under. The SIP returns are for 1/4/2010 - 5/11/2013 : 43 month x 2000 each = 86000 invested over 3 yrs 7 months period.

Axis Equity Fund	
Returns Earned	21.9%
Amount Invested	86,000
Valuation	1,04,141

SBI Emerging Equity Fund	
Returns Earned	15.73%
Amount Invested	86,000
Valuation	99,531

AXIS Long Term Equity	
Returns Earned	24.60%
Amount Invested	86,000
Valuation	1,07,154

BNP Paribas Equity Fund	
Returns Earned	21.36%
Amount Invested	86,000
Valuation	1,04,371

Axis Midcap Fund	
Returns Earned	20.75%
Amount Invested	86,000
Valuation	1,03,842

ICICI Prudential Tax Plan	
Returns Earned	18.14%
Amount Invested	86,000
Valuation	1,07,599

ICICI Prudential Focussed Bluechip Fund	
Returns Earned	20.73%
Amount Invested	86,000
Valuation	1,03,827

BNP Paribas Dividend Yield Fund	
Returns Earned	17.45%
Amount Invested	86,000
Valuation	1,01,003

BNP Paribas Tax Saver	
Returns Earned	21.52%
Amount Invested	86,000
Valuation	1,04,506

Birla Sunlife Frontline Equity	
Returns Earned	19.91%
Amount Invested	86,000
Valuation	1,03,119

IDFC Premier Equity Fund	
Returns Earned	17.45%
Amount Invested	86,000
Valuation	1,01,006

Birla Sunlife Frontline Equity	
Returns Earned	11.72%
Amount Invested	86,000
Valuation	96,078

### RETURNS ON ONE TIME INVESTMENT IN EQUITY SCHEMES

Scheme Name	NAV	1 Yr.	2 Yrs.	3 Yrs.	5 Yrs
AXIS Equity Fund	13.18	14.51	14.50	2.61	--
BNP Paribas Equity Fund	41.94	13.32	12.38	4.31	16.04
ICICI Prudential Focussed Bluechip	19.66	11.70	11.43	3.79	22.65
BIRLA SL Frontline Equity	103.85	11.34	13.23	2.47	20.24
BNP Paribas Dividend Yield	21.01	7.58	9.86	2.05	20.69
SBI Emerging Business Fund	52.34	-4.43	7.97	4.95	25.90
AXIS Midcap Fund	12.76	2.08	13.34	---	---
IDFC Premier Equity	38.71	5.23	8.79	1.91	23.94

The scheme returns for one time investment done from 1/4/2010 - 5/11/2013 for 43 months. Do check 3 yrs. column and compare the returns with above SIP returns.

### TAX SAVER SCHEMES

Scheme Name	NAV	1 Yr.	2 Yrs.	3 Yrs.	5 Yrs
AXIS Long Term Equity	16.10	12.88	14.31	6.58	---
ICICI Prudential Tax Plan	163.20	9.47	12.00	1.92	23.19
BNP Paribas Tax Advantage	17.43	10.35	12.27	3.99	17.62
FRANKLIN India Tax Shiled	243.92	7.28	8.99	3.16	19.24

### US INTERNATIONAL FUND SCHEMES

Scheme Name	NAV	1 Mth.	3 Mths.	6 Mths.	1 yr.
FRANKLIN INDIA USOPP FUND	17.03	7.1	12.3	30.6	61.1
ICICI PRU US BLUECHIP	15.57	5.4	79	27.7	53.2

**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 wont be responsible for any market losses occurred in investments.

## SIPs best bet for those who don't have time to monitor markets

### SIP for Every Dream

**Systematic Investment Plan (SIP) is a smart financial planning tool that helps you to create wealth, by investing small sums of money every month, over a period of time. Systematic Investment Plan (SIP) is a planned approach to investments and an investment technique that allows you to provide for the future by investing small amounts of money in Mutual Fund Schemes.**

Many a times it becomes difficult for retail investor to analyze day-to-day movements and volatility of the stock market. To address this problem and to generate better returns the concept of rupee-cost averaging came into the picture. Generally speaking, rupee cost averaging is the process of making regular monthly investment over a period time at various market levels and this, to a large extent, will help the investor reduce the risk of timing the market.

### Traditional SIP vs flexi-SIP

At present, the most popular rupee-cost averaging method to invest in mutual fund schemes is called systematic investment plan (SIP). Of late another variant of the SIP called the flexi-SIP, is also gaining popularity.

Traditional SIPs allow investor to invest regularly say monthly or quarterly Flexi-Sips, on the other hand give investors the flexibility to decide how much they want to invest each month. It gives flexibility to invest more less or even decide the levels at which to invest in the market to generate better returns. So the investor can invest the amount depending upon how the investor perceives the market situation.

Investors can't alter the SIP amount under the conventional mode frequently but with the help of flexi-SIP they can invest the amount as the market situation warrants.

### Pros and cons

Flexi-Sips can be beneficial to those who are undecided about the actual amount contribution towards Sips because savings may fluctuate from time to time and at times it may become difficult for the investor to make periodic payments. In such situations, as per their liquidity, flexi-SIPs can be helpful for the investor. However, it is not advisable to those investors who are not able to time the market or not able to understand the behaviour of the market regularly

ideally, Flexi-SIP is not advisable for salaried persons because it not only disturbs the investment discipline but may also become an obstacle to other periodical payments. Traditional SIP option better for those investors who are not able to track the market properly and regularly, and it is beneficial to all class people no matter how the markets behave. Traditional SIPs or rupee-cost averaging will help them to do regular and disciplined investments. The concept of rupee-cost averaging works at the time of buying and also at the time of selling ones mutual fund units or any other securities.

### When to opt

If the investor wants to grab the opportunity of the market volatility then it is advisable to opt for flexi-SIPs in mutual funds. However, if the investor is not able to time the market properly then it is advisable to go for simple rupee cost averaging or to go for conventional mode of SIP, which is the traditional mode. Ideally, the investor should continue with the regular commitment under the conventional mode of SIP because monitoring flexi-SIPs may not be an easy task for the common investor. So the investor has to decide there after whether he or she wants to make use of these flexible SIP modes to take advantage of market volatility or not.

The bottomline, however is that the best way to achieve ones financial goals or to create handsome wealth is through disciplined investing.

Courtesy : Times of India, 6th Nov. 2012.

### The Six Advantages of Investing in SIP Plan

1. Disciplined approach to investments.
2. No need to time the market.
3. Lighter on wallet and Bank Balance.
4. Reap benefits of starting early.
5. Harness the power of two powerful investment.
6. Rupee cost Avg. Benefit from volatility.
7. Power of compounding -small investments create big, over a period.

Start Date	End Date	No. Of Month	Invested Amount	REFER TO PAGE 3 & COMPARE THE BENEFITS										
				ICICI Prudential FOC Bluechip	BNP Dividend Yield	Birla SL Front Line	DSP BR Small& MidCap	IDFC Premier Equity	RELIANCE EQTY. OPP FUND	ICICI PRUDENTIAL DISCOVERY	FRANKIN Prima Plus	SBI EMERGING BUSINESS	HDFC Equity	AXIS Equity Fund
1/4/2008	01/4/2011	36	72,000	1,08,022	1,02,850	1,00,911	1,15,264	1,11,494	1,14,113	1,19,668	99,615	1,12,091	1,13,713	83,520
1/4/2008	01/4/2012	48	96,000	1,28,771	1,27,028	1,17,336	1,35,862	1,37,990	1,42,029	1,43,650	1,35,578	1,50,719	1,28,036	1,11,605
1/4/2008	01/4/2013	60	1,20,000	1,62,328	1,61,531	1,56,717	1,59,028	1,74,224	1,83,703	1,81,039	1,54,548	2,01,428	1,55,861	1,40,014
1/4/2008	10/10/2013	67	1,34,000	1,98,773	1,91,611	1,89,115	1,84,036	2,01,420	2,01,107	2,11,258	1,81,366	2,11,918	1,79,038	1,65,225

Valuation as on 11/11/2013

Source : www.miconline.co.in / financial\_calculator.htm

### Invested during Turbulent Times are likely to benefit in the long term

Started invest of Rs. 5000 from July 2013 in CNX Nifty

Discontinued SIP Dec. 2008	Continued till June' 2003
Amt. Invest : 3,30,000	Amt. Invest : 6,00,000
Redemption Value : 3,76,864	Redemption Value : 10,57,805
Annualised Return : 4.90%	Annualised Return : 11.08%

Data Sources : Bloombers, SIP, Systematic Investment Plan. The data assumes that an invest of Rs. 5000 is made on the last business day of every month. There turns are using IRR, XIRR calculates the Internal rate return for schemes of cash plans.



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