



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
HDFC Regular Individuals	8.90	9.05	9.15	8.90	0.25		M/Q/H/Y
HDFC Regular TRUST	8.90	9.05	9.15	8.90			M/Q/H/Y
HDFC (Trust & Individuals) Less Than 1 Crore	9.40	9.30	9.20		0.25		M/Q/H/Y
HDFC Platinum (Trust&Individual)	9.65 (15 Months & 33 Months)				0.25		M/Q/H/Y
LIC Housing Finance	8.75	9.00	9.00	9.00	0.25	10.39	Q/Y
Sudarshan Chemicals	9.50	10.00	11.00		0.25		Q
Mahindra & Mahindra Finance Ltd	9.25	10.00	10.25	9.75	0.25	11.34	Q/H/Y
Shriram Unnati Deposit	9.25	9.75	10.75	10.75	0.25	11.94	Q/H/Y
PNB Housing Finance	9.30	9.30	9.30		0.25	10.45	H
Jai Prakash Associates	12.00	12.25	12.50			15.07	Q
JayPee Infratech	12.00	12.25	12.50			15.07	Q
Unitech Ltd	11.50	12.00	12.50			15.07	Q/Y
Godrej Industries	7.75	8.50	9.25				
	(13 M)						
Godrej Properties(Renewal)	9.00	9.50	10.50				

CAPITAL GAIN BONDS

REC LTD	6 % for 3 Years						
NHAI LTD							
GOI 8% Savings Taxable Bonds							
HDFC Bank Ltd & ICICI Bank Ltd	8 % for 6 Years						

SHRIRAM TRANSPORT FINANCE COMPANY LTD. - STRAIGHT BOND

Period in Months	Non Cumulative Option					Cumulative		
	Yearly % p.a.	Half Yearly % p.a.	Quarterly % p.a.	Monthly % p.a.	Yield p.a.	Maturity value for Rs. 1000 as per system	After Rounding	Maturity value for Rs. 10000 as per system
12 M	9.75	9.52	9.41	9.34	10.25	1097.50	1098	10975
24 M	10.25	10.00	9.88	9.80	10.25	1215.60	1216	12156
36M	10.75	10.47	10.34	10.25	11.94	1358.20	1358	13582
48M	10.75	10.47	10.34	10.25	11.94	1504.00	1358	15040
60M	10.75	10.47	10.34	10.25	13.32	1666.00	1666	16660

On the spot Brokerage plus Collection of forms.



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DEBT / BOND SCHEMES V/S CORPORATE FD'S & BANK FD'S

- (1) Investors can consider Debt Fund for their medium-term goals. The indicative investment time horizon for investing in this fund is 15 months and above.
- (2) The fund focuses on accrual income by investing in debt securities and money market instruments. Therefore, investors who seek income generation and diversification through investments in debt-oriented products can consider including this fund in their portfolio. In terms of risk profiling, the fund is suitable for investors with a low-moderate risk appetite.
- (3) This Debt Schemes can be positioned in an investor's portfolio with a view to capture accrual income from debt securities and money market instruments. The fund Investment strategy is to deliver returns through a diversified portfolio of debt securities and money market instruments. The fund intends to have limited exposure to government securities. Investors who wish to gain exposure to short-term debt can consider this fund from a diversification perspective.

Table to Understand Income Schemes & Its Duration

Investing Duration	Fund Type	Alternatives
Less Than 1 Months	Liquid Funds	Saving Bank Accounts
Between 1 - 9 Months	Ultra Short Term Bond Fund	Bank Fixed Deposits
6 Months – 2 Years	Short Term Bond Fund	Bank FD's or FMP's
2 YEARS +	Long Term Bond Fund	FMP's

Comparison Of Bank Fd's/Corporate Fd's / Debt Schemes

Duration	Bank FD's	Corporate FD's	Debt Bond Schemes
6 Months – 1 Years	7.50	8.50-9.00 (1 Yr ONLY)	5.75 – 7.10
1 Yr – 2 Yr	8.50-8.75	9 – 10.00	10.50 – 12.5
2 Yr – 3 Yr	8.75	10.50 – 11.50	9.80 – 11.50
3 Yr – 5 Yr	8.75	11.00	9.75 – 11.25
SAFETY & Risk	Safe	Moderate – High Risk	Safety As Investments are in Bond Paper which are rated by CRISIL,CARE,ICRA
TAX STRUCTURE	TDS	TDS	NO TDS

BONDS SCHEME FEATURES & BENEFITS

- Medium Term – Long Term : Duration Of Investment Should Be Atleast 15 Months – 24 Months
- Short Term – Medium Term Duration Of Investments Should Be Atleast 12 Months – 18 Months,
- Monthly Income Schemes : Duration Of Investment Should Be Atleast 18 Months – 24 Months,
- Large Cap Equity Schemes: Duration Of Investment Should Be Atleast 36 Months – 48 Months
- Diversified Equity & Midcap Schemes : Duration Of Investment Should Be Atleast 48 Months – 60 Months,
- Tax Saver ELSS Schemes: Compulsory Three Years LockIn As Per Income Tax Rules,Duration Should Be Atleast 48-60 Months(Including Lockin)
- In Equity Schemes,Our Recommendation is Through SIP (Systematic Investment Plan) Where The Capital Gets Best Average Return With Help Of SIP,The RISK gets Easily Divided over the Period (As Shown in Table Page 4)

Investment Done in DEBT/BOND Scheme

Government Securities - Short Term*

8.75% Gujarat SDL 2016	SOV
8.67% Karnataka SDL 2017	SOV
8.84% Karnataka SDL 2017	SOV
8.68% Karnataka SDL 2017	SOV

CPs and CDs

Vodafone India Ltd.	CRISIL A1+
HDFC Bank Ltd.	CARE A1+
Bank Of Maharashtra	CRISIL A1+
Export-Import Bank Of India	CRISIL A1+

Private Corporate Securities

Reliance Capital Ltd.	CARE AAA
Apollo Tyres Ltd.	CRISIL AA
Ashok Leyland Ltd.	ICRA AA-
Dr Reddys Laboratories Ltd.	ICRA AA+
Techno Electric & Engineering Co Ltd.	CRISIL AA-
Dalmia Cement (Bharat) Ltd.	ICRA AA-
LIC Housing Finance Ltd.	CRISIL AAA
Piramal Enterprises Ltd.	ICRA AA
Shriram Transport Finance Company Ltd.	CRISIL AA

MEDIUM TERM BONDS - LONG TERM BONDS

Scheme Fund	Kotak Bond Fund	SBI INCOME Fund	RELIANCE DYNAMIC Fund	HSBC Income Fund	BIRLA SL Income Plus
Minimum Investment	Rs.5000	Rs.2000	Rs.5000	Rs.10000	Rs.5000
Latest NAV	35.64	30.59	16.57	21.24	56.43
	NAV's on 7th June 2013				
	Performance Returns as on May 07, 13 * Returns over 1 year are Annualised				
3 Months	5.2%	5.5%	5.4%	4.7%	6.2%
6 Months	8.3%	9.5%	9.8%	8.4%	10.5%
1 Year	13.3%	15.8%	14.6%	13.4%	15.4%
2 Years	13.3%	13.4%	13.1%	11.8%	12.9%
3 Years	9.4%	10.6%	10.8%	9.5%	10.0%
5 Years	10.5%	8.1%	7.2%	9.1%	10.2%

SHORT TERM BOND - MEDIUM TERM BOND

Scheme	Kotak Income Opportunities Fund	ICICI Prudential Regular Saving Fund	HSBC Flexi Debt Fund	Reliance Regular Saving Fund	IDBI Dynamic Bond
Minimum Investment Rs	Rs.5000	Rs.10000	Rs.10000	Rs.500	Rs.5000
Latest NAV	12.84	12.54	16.61	16.20	11.54
Performance Returns as on May 07, 13 * Returns over 1 year are Annualised					
3 Months	3.2%	3.1%	4.5%	3.0%	4.8%
6 Months	5.4%	5.2%	8.1%	5.1%	7.2%
1 Year	10.5%	10.3%	12.9%	10.5%	12.0%
2 Years	10.0%	9.4%	11.6%	9.9%	-
3 Years	8.4%	-	9.5%	8.2%	-

MIP SCHEMES

Scheme	SBI MIP FUND	RELIANCE MIP FUND	IDBI MIP FUND	HSBC MIP SAVINGS PLAN	BIRLA SL MIP
Investment Rs	Rs.10000	Rs.10000	Rs.5000	Rs.10000	Rs.5000
Latest NAV	24.79	26.36	12.17	23.29	43.36
NAV's on 7th June 2013					
Performance Returns as on June 07, 13 * Returns over 1 year are Annualised					
3 Months	3.8%	3.6%	4.3%	2.9%	3.2%
6 Months	6.0%	4.9%	5.9%	4.6%	4.3%
1 Year	14.7%	12.4%	12.3%	14.8%	10.6%
2 Years	10.7%	10.0%	9.3%	10.1%	8.5%

ELSS TAX SAVER SCHEMES, WHICH BENEFITS FOR TAX SAVING UNDER INCOME TAX SECTION 80C

Scheme	RELIANCE TAX SAVER ELSS	ICICI PRUDENTIAL TAX SAVER ELSS	CANARA ROBECO EQUITY TAX SAVER	AXIS LONG TERM TAX EQUITY ELSS	DSPBR SAVER ELSS
Investment Rs	Rs. 500 Minimum for all schemes				
Latest NAV Rs/Units	22.71	148.00	28.70	15.12	18.51
NAV's on 7th June 2013					
May-02-2013 52 week high	25.20	162.92	30.31	15.61	19.39
52 week low	Jan 07, 13 20.28 Jun 18, 12	Jan 15, 13 130.58 Jun 11, 12	Jan 15, 13 25.20 Jun 11, 12	May 07, 13 12.24 Jun 28, 12	Jan 15, 13 15.27 Jun 18, 12
Performance Returns as on June 07, 13* Returns over 1 year are Annualised					
3 Months	-1.1%	-4.1%	-2.1%	3.2%	0.3%
6 Months	-6.5%	-5.2%	-3.0%	1.5%	-1.5%
1 Year	10.7%	13.0%	13.8%	23.0%	20.2%
2 Years	4.5%	2.6%	5.4%	10.1%	5.3%
3 Years	6.9%	5.8%	6.8%	12.3%	5.7%
5 Years	10.8%	10.3%	13.9%	-	8.3%

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 of 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	LARGE CAP FUNDS			SMALL & MID CAP FUNDS				DIVERSIFIED EQUITY			
				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	UTI Dividend Yield
1/4/07	02/04/10	36	72,000	1,20,131	99,600	1,00,968	1,09,261	1,31,363	1,32,389	1,37,283	1,03,710	1,02,924	1,16,237	1,05,051
1/4/07	02/04/11	48	96,000	1,44,904	1,36,318	1,36,177	1,48,247	1,56,757	1,58,398	1,62,244	1,28,106	1,38,994	1,39,125	1,46,394
1/4/07	02/04/12	60	1,20,000	1,69,643	1,62,491	1,49,120	1,68,203	1,82,226	1,84,911	1,88,571	1,52,813	1,80,784	1,63,497	1,64,621
1/4/07	10/06/13	74	1,48,000	2,18,802	2,08,846	2,06,020	1,99,745	2,36,203	2,26,648	2,28,684	1,99,948	2,51,243	2,04,003	2,00,315

Valuation as on 10/6/2013

Source : [www.miconline.co.in / financial_calculator.htm](http://www.miconline.co.in/financial_calculator.htm)

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