



THE SAVING PLUS VIEW

Volume - 6 Issue - 103

APR. 2014

Pgs : 4

MONTHLY

www.miconline.co.in

FOR PRIVATE CIRCULATION

Features Pg. No.

Company FD List	1
Dividend ! Dividend !!	2
Health Analysis of Equity Equity Schemes	3
Valuation on Equity Schemes	3
Benefits of Working with MICPL	3
Track/Record for SIP Scheme Performance	4
ELSS Scheme Performance	4
Ranking of Schemes International Funds	4
Equity Pays Return	4

Service Area Representative of MICPL for Clients

WESTERN SUBURBS

BORIVALI	
MALAD / KANDIVALI	MOB.: 98203 25220
GOREGAON / ANDHERI	TEL.: 2843 2022
	MOB.: 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.: 94233 54260
	MOB.: 90969 81475

CENTRAL SUBURBS

DOMBIVLI, KALYAN	
GHATKOPAR	MOB.: 98208 20274
	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

CHEMBUR / KURLA	TEL.: 2523 3429
	MOB.: 98194 92697

SOUTH MUMBAI

WALKESHWAR / COLABA	MOB.: 9833884577
---------------------	------------------

On the spot Brokerage plus Collection of forms.

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
Bajaj Fin. Service	9.75	9.75	10.00	9.75	9.75			A & C
	9.35	9.35	9.50	9.35	9.35			M/Q/H
CAPITAL GAIN BONDS FOR TAX SAVING U/S 54 EC Bond								
REC LTD / NHA1 LTD	6 % for 3 Years							

Network 18 i.e. CNBC 1 Yrs. : 11.00 Senior Citizen 0.50

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%



MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

LUCKY MANSION, 1ST FLOOR, OPP. ABYUDAYA CO-OP. BANK LTD., 250/252, BAZAR GATE STREET, FORT, MUMBAI - 400 001.

Office Time Weekdays 10 a.m. to 6 p.m. • Saturday 10 a.m. to 4 p.m.

TEL. : (022) 6634 8150, 6633 6781, 6654 8097
6654 8098, 6654 8099 • FAX : (022) 2265 4898

E-mail : services@miconline.co.in
Website : www.miconline.co.in

Dividend ! Dividend !! Dividend !!! "BNP Paribas Dividend Yield"

Dividend yield is a way to measure how much cash flow you are getting for each rupee invested. Investors who require a minimum stream of cash flow from their investment portfolio can secure this cash flow by investing in funds paying stable dividends. The combination of a consistent dividend with an increasing value of fund can offer powerful earnings potential.

$$= \frac{\text{Annual dividends per share}}{\text{Price per share}}$$

Price per share

Dividend yield is one of the parameter and not the only parameter to determine a suitable fund. First and foremost, look at the funds dividend history. Funds that have a solid track record of stable or rising dividends payments are preferable. Funds with erratic dividend payment histories cannot be relied upon to provide the safety buffer you are looking for. The quality of companies in the portfolio also needs to be kept in mind.

Investor benefits:

1. Dividend-paying funds, investors can be reasonably certain they may receive dividend income on a regular basis for as long as they hold their units. Therefore, investors tend to rely on dividends in much the same way that they rely on interest payments from corporate bonds and debentures.
2. Dividend-paying stocks tend to exhibit pricing characteristics that are moderately different from those of growth stocks. This is because they provide regular income, similar to a bond, but still provide investors with the potential to benefit from share price appreciation if the company does well.
3. Investors looking for exposure to the growth potential of the equity market, combined with the safety of the (moderately) fixed income provided by dividends, should consider adding funds with high dividend yields to their portfolio. Many investors particularly those nearing retirement like a dividend, both for the income and the security it provides.

DIVIDEND HISTORY :

BNP Paribas Dividend Yield Fund

Record Date	Individual
	Dividend Per Unit (Rs.)
20/01/2010	1.00
08/09/2010	1.00
24/01/2013	0.80

Record Date	Individual
	Dividend Per Unit (Rs.)
22/02/2013	0.80
28/03/2013	0.80
26/04/2013	0.80

Record Date	Individual
	Dividend Per Unit (Rs.)
31/05/2013	0.80
28/06/2013	0.80
26/07/2013	0.80
30/08/2013	0.80

Record Date	Individual
	Dividend Per Unit (Rs.)
27/09/2013	0.80
29/10/2013	0.80
29/11/2013	0.80
27/12/2013	0.80
31/01/2014	0.80
28/02/2014	0.80

About BNP Paribas Mutual Fund

BNP Paribas Investment Partners (International)

A performance-driven, 'multi-local' asset manager

A Global Asset Management Leader

- 1 **15th** largest asset manager in the world and **6th** largest in Europe
- 2 **Rs. 39,49,400 Crs.** in assets under management and advice
- 3 A global network offering one of the broadest and deepest ranges of investment solutions
- 4 Among the 6 most solid banks in the world
- 5 Financially stable, transparent, rigorous risk and compliance control

Equity Schemes Pay In Long Term

Table 1 : Making one-time investments			
Investment Year	Amount Invested	Current Value	CAGR (%)
1999	10 lakh	2.12 Crore	22.6
2004	10 lakh	50.7 lakh	17.6
2014	10 lakh	26.6 lakh	21.6

Table 2 : Opting for systematic investment plans (SIPs)			
SIP duration	Amount Invested	Current Value	CAGR (%)
15 Years	18 lakh	1.06 Crore	20.7
10 Years	12 lakh	23.87 lakh	13.0
5 Years	6 lakh	7.74 lakh	9.7

Note : 1) 14th April 2014 - 19th April 2014, the Office timing will be 10.30 a.m. to 4.30 p.m. only.

2) From 20th April 2014, we would be working full time as normal. i.e. 10.00 a.m. to 6.00 p.m.

BENEFITS WITH MERCHANT INVESTMENT CONSULTANCY.

- (1) **Online Portfolio Viewer** Anytime and Anywhere in World On Our Website: 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

Health Card of Investment In Equity Mutual Fund Schemes

Scheme Name	Nav	1	2	3	5	Ranking	Fund Class
ICICI PRUDENTIAL TOP 100	176.5	14.3	13.8	10	22.8	1	Large Cap
BIRLA SUNLIFE TOP 100	29.39	14.8	15.8	10.4	23.2	1	
BNP PARIBAS EQUITY	43.5	9.6	13	9.6	19.7	2	
AXIS EQUITY FUND	13.95	12.7	16.3	9.8		2	
BIRLA SUNLIFE FRONTLINE EQUITY	112.01	12.7	16.2	9.5	25.2	2	
BNP PARIBAS MIDCAP FUND	13.47	14.2	17.9	16.4	31	1	MIDCAP
BIRLA SUNLIFE MNC FUND	287.38	18.7	13.4	13.7	30.3	1	
ICICI PRUDENTIAL DISCOVERY FUND	64.72	15.4	16.5	11.9	34.5	2	
TATA ETHICAL FUND	87.92	19.5	16.1	12.3	28.4	1	DIVERSIFIED EQUITY
ICICI PRUDENTIAL DYNAMIC FUND	138.87	18.9	14.7	9.9	25.7	1	
FRANKLIN INDIA FLEXICAP	39.65	13.3	12.9	8.2	26.1	2	
SBI BALANCED FUND	63.56	12.6	15.9	9.1	20	2	BALANCED
UTI TRANSPORT & LOGISTICS	42.23	37	21.7	19.4	34.7		SECTOR

The scheme features, the regular dividend income and the current valuation for the investment done since inception of the scheme. Also taken into consideration the volatile cycle of 1999, 2004, 2009, 2013 - till date. All this years mentions are the years of Election held in the country, still Equity Investments have made money. The valuation of investment done for Rs. 1,00,000 @ Rs. 10/- per unit in the following scheme

ICICI PRUDENTIAL DISCOVERY (2004) Dividend Income : 2,12,400 Valuation : 6,47,200	ICICI PRUDENTIAL DYNAMIC (2002) Dividend Income : 2,10,000 Valuation : 13,86,700	BIRLA SL FRONTLINE (2002) Dividend Income : 3,45,000 Valuation : 11,20,100	ICICI PRUDENTIAL TOP 100 (1998) Dividend Income : 4,26,000 Valuation : 17,65,000
BIRLA SUNLIFE MNC (1998) Dividend Income : 6,12,500 Valuation : 28,73,800	BNP PARIBAS EQUITY (2004) Dividend Income : 2,02,500 Valuation : 4,35,000	SBI BALANCE (1995) Dividend Income : 2,97,000 Valuation : 6,35,600	BNP PARIBAS MIDCAP (2006) Dividend Income : ---- Valuation : 1,34,700
TATA ETHICAL (1996) Dividend Income : 2,35,000 Valuation : 8,79,200	FRANKLIN FLEXI CAP (2000) Dividend Income : 1,65,000 Valuation : 3,96,500	BIRLA TOP 100 (2005) Dividend Income : 1,09,000 Valuation : 2,93,900	UTI TRANSPORT & LOGISTICS (2004) Dividend Income : 1,07,000 Valuation : 4,22,000

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.

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 - 10/3/2014 : 46 month x 2000 each = 94000 invested over 3 yrs 10 months period.

BNP PARIBAS EQUITY		4 Star
Returns Earned	17.82%	
Amount Invested	94,000	
Valuation	1,14,622	

TATA Ethical		4 Star
Returns Earned	27.15%	
Amount Invested	94,000	
Valuation	1,21,028	

AXIS EQUITY		4 Star
Returns Earned	18.57%	
Amount Invested	94,000	
Valuation	1,16,383	

Birla Sunlife Frontline Equity		4 Star
Returns Earned	19.31%	
Amount Invested	94,000	
Valuation	1,17,523	

BNP Paribas Mid Cap		5 Star
Returns Earned	26.59%	
Amount Invested	94,000	
Valuation	1,22,096	

ICICI Prudential Top 100		4 Star
Returns Earned	19.94%	
Amount Invested	94,000	
Valuation	1,18,991	

BNP Paribas Dividend Yield Fund		5 Star
Returns Earned	14.13%	
Amount Invested	94,000	
Valuation	1,10,818	

ICICI Prudential Discovery		5 Star
Returns Earned	23.83%	
Amount Invested	94,000	
Valuation	1,21,446	

Franklin India Tax Shield		4 Star
Returns Earned	18.23%	
Amount Invested	94,000	
Valuation	1,15,355	

ICICI Prudential Tax Plan		5 Star
Returns Earned	19.58%	
Amount Invested	94,000	
Valuation	1,17,997	

BNP Paribas Tax Saver		5 Star
Returns Earned	19.45%	
Amount Invested	94,000	
Valuation	1,16,523	

AXIS Long Term		5 Star
Returns Earned	33.85%	
Amount Invested	94,000	
Valuation	1,29,971	

TAX SAVER SCHEMES

Scheme Name	NAV	1 Yr.	2 Yrs.	3 Yrs.	5 Yrs.	Ranking
BNP Paribas Tax Advantage	18.45	10.9	14.1	12.5	23.3	1
Axis Long Term Equity	18.27	24.6	21.1	15.4	---	1
ICICI Prudential Tax Plan	178.65	15.8	14.9	9.8	29.9	2
HDFC Tax Advantage	25.41	14.6	16.2	10.3	22.2	2
Franklin India Tax Shield	265.75	11.5	12.2	9.7	26.6	3

US INTERNATIONAL FUND SCHEMES

Scheme Name	NAV	3 Mths.	6 Mths.	1 yr.	2 yrs.
FRANKLIN INDIA USA FUND	18.06	7.7	10.3	46.0	29.9
ICICI PRU US BLUECHIP	15.78	3.9	2.6	36.9	---

Equity Schemes Pay In Long Term

Table 1 : Making one-time investments

Investment Year	Amount Inveted	Current Value	CAGR (%)
1999	10 lakh	2.12 Crore	22.6
2004	10 lakh	50.7 lakh	17.6
2014	10 lakh	26.6 lakh	21.6

Table 2 : Opting for systematic investment plans (SIPs)

SIP duration	Amount Inveted	Current Value	CAGR (%)
15 Years	18 lakh	1.06 Crore	20.7
10 Years	12 lakh	23.87 lakh	13.0
5 Years	6 lakh	7.74 lakh	9.7



MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

250/252, BAZAR GATE STREET, 1ST FLOOR, LUCKY MANSION,
NEAR APNA BAZAR, FORT, MUMBAI-400 001,

LAND MARK : 10 MINUTES FROM V. T. STATION

Tel. : 6633 6781, 6634 8150, 6654 8097, 6654 8098, 6654 8099
Fax : (022) 2265 4898 • E-mail : services@miconline.co.in
Website : www.miconline.co.in

Editor and Published by : Anoll Merchant on behalf of Merchant Investment Consultancy Pvt. Ltd.,
250/252, Bazar Gate Street, Fort, Mumbai-1, Printed at Somani Printing Press, 14-A, J. R. Boricha
Marg, Sitaram Mill Compound, Lower Parel, Mumbai - 400 013.

From : MERCHANT INVESTMENT CONSULTANCY PVT. LTD.
250/252, BAZAR GATE STREET, 1ST FLOOR, LUCKY MANSION,
NEAR APNA BAZAR, FORT, MUMBAI-400 001,

Note : Every care has been taken to publish the information / articles.
However editor, publisher, printer will not be responsible for any error/change in rates etc.
when publishing the same. Kindly read the form before advising, investing.