



# THE SAVING PLUS VIEW

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## Features Pg. No.

Company Fixed Deposits	1
BNP Paribas Dividend Yield	2
Dividend Track Record of BNP Schemes	2
Dividend Record of Birla, ICICI Schemes	3
Investor Education Awareness Table	3
Smaller Investment Big Rewards	4
Tax Saving Scheme & US Schemes	4

## 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
<b>CAPITAL GAIN BONDS FOR TAX SAVING U/S 54 EC Bond</b>								
REC LTD / NHAH LTD	6 % for 3 Years							

**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 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

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

### SOUTH MUMBAI

WALKESHWAR / COLABA MOB.: 9833884577

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

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%



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## BNP Paribas Dividend Yield Fund

A dividend is a cash payment from a company's earnings. In other words, dividends are an investor's share of a company's profits, given to him or her as a part-owner of the company. When a company earns profits from operations, management can do one of two things with the profits. It can choose to retain them - essentially reinvesting them into the company with the hope of creating more profits and thus further stock appreciation. The other alternative is to distribute a portion of the profits to shareholders in the form of dividends. When a company's growth slows, its stock won't climb as much, and dividends will be necessary to keep shareholders around. In Mutual funds have dividend yield funds that work on similar principal. These funds invest in largely companies that tend to give frequent dividend.



### Dividend Yield Calculation

A financial ratio that shows how much a fund pays out in dividends each year relative to its NAV. Dividend yield is calculated as follows:

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

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.



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.

The important indication of dividend power is stable dividend yield with high quality companies. If you are a long-term investor, looking for such funds can be very rewarding. Over the long run, using time-tested investment strategies with these funds will achieve returns. Funds that deliver a high dividend yield can make your money work harder than most other investments. High dividend yielding funds can be a good place to put your money when markets are falling. This is largely because they are less volatile than other funds.

### 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

Record Date	Individual
	Dividend Per Unit (Rs.)
30/08/2013	0.80
27/09/2013	0.80
29/10/2013	0.80
29/11/2013	0.80
27/12/2013	0.80

**BNP Paribas Equity Fund**

Record Date	Individual
	Dividend Per Unit (Rs.)
31/05/2013	1.00
20/01/2010	1.00
09/09/2013	1.00
18/12/2007	6.00
17/01/2007	6.00
20/03/2006	2.50
15/04/2013	1.75

**BNP Paribas Tax Advantage Plan**

Record Date	Individual
	Dividend Per Unit (Rs.)
28/02/2013	1.00
29/02/2008	1.00
23/03/2013	1.00

**ICICI Prudential FOC Bluechip**

Record Date	Dividend Per Unit (Rs.)
25/01/2011	0.75
29/01/2008	1.00

**Birla SL Divd. Yield**

Record Date	Individual
	Dividend Per Unit (Rs.)
26/02/2010	0.65
25/06/2010	0.71
29/10/2010	0.75
25/02/2011	0.60
17/06/2011	0.60
13/02/2012	0.50
20/7/2012	0.50
18/02/2013	0.50

**Birla SL Frontline Equity**

Record Date	Individual
	Dividend Per Unit (Rs.)
29/01/2010	2.00
06/08/2011	1.25
04/02/2011	1.25
27/04/2012	1.00
09/11/2012	0.500
12/4/2013	1.00
29/11/2013	1.00

**About BNP Paribas Mutual Fund****BNP Paribas Investment Partners (International)**

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

**A Global Asset Management Leader**

- 15th largest asset manager in the world and 6th largest in Europe
- Rs. 39,49,400 Crs. in assets under management and advice

**A Multi Specialist Model**

- A global network offering one of the broadest and deepest ranges of investment solutions
- 60 investment capabilities and over 800 investment professionals

**Backed By BNP Paribas Group**

- Among the 6 most solid banks in the world
- Financially stable, transparent, rigorous risk and compliance control

**BNP Paribas Mutual Fund (India)**

- Seeking to combine in-depth local market knowledge with the global expertise and experience
- Offers Discretionary Portfolio Management services to high network clients
- A network spanning 8 cities across the country
- Advises offshore equity mandates of almost ~ Rs.4340 Crs.
- Strong market recognition for equity & fixed income performance

**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
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- (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

**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

**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 - 6/1/2014 : 45 month x 2000 each = 90000 invested over 3 yrs 9 months period.

Axis Equity Fund	
Returns Earned	21.04%
Amount Invested	90,000
Valuation	1,08,855

BNP Paribas Mid Cap	
Returns Earned	30.04%
Amount Invested	90,000
Valuation	1,17,527

AXIS Long Term Equity	
Returns Earned	30.41%
Amount Invested	90,000
Valuation	1,18,212

IDBI TOP 100	
Returns Earned	19.94%
Amount Invested	90,000
Valuation	1,07,859

Axis Midcap Fund	
Returns Earned	27.52%
Amount Invested	90,000
Valuation	1,15,350

ICICI Prudential Tax Plan	
Returns Earned	21.92%
Amount Invested	90,000
Valuation	1,09,426

ICICI Prudential Focussed Bluechip Fund	
Returns Earned	20.05%
Amount Invested	90,000
Valuation	1,07,882

BNP Paribas Dividend Yield Fund	
Returns Earned	17.01%
Amount Invested	90,000
Valuation	1,05,414

BNP Paribas Tax Saver	
Returns Earned	21.29%
Amount Invested	90,000
Valuation	1,09,329

Birla Sunlife Frontline Equity	
Returns Earned	20.43%
Amount Invested	90,000
Valuation	1,08,266

IDFC Premier Equity Fund	
Returns Earned	22.86%
Amount Invested	90,000
Valuation	1,11,425

DSP BR Tax Saver	
Returns Earned	17.39%
Amount Invested	90,000
Valuation	1,06,421

### TAX SAVER SCHEMES

Scheme Name	NAV	1 Yr.	2 Yrs.	3 Yrs.	5 Yrs
AXIS Long Term Equity	14.72	14.4	23.4	11.1	---
ICICI Prudential Tax Plan	171.86	6.1	19.8	5.6	24.5
BNP Paribas Tax Advantage	17.96	4.3	19.0	8.0	19.0
FRANKLIN India Tax Shiled	252.14	3.1	15.5	5.6	20.06
DSPBR Tax Saver	20.06	4.1	20.9	4.0	20.0

### US INTERNATIONAL FUND SCHEMES

Scheme Name	NAV	1 Mth.	3 Mths.	6 Mths.	1 yr.
FRANKLIN INDIA USA FUND	17.50	3.2	8.9	23.2	49.5
ICICI PRU US BLUECHIP	15.60	2.8	6.8	18.6	41.0

### 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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