



# THE SAVING PLUS VIEW

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FOR PRIVATE CIRCULATION

## Features Pg. No.

Company Fixed Deposits	1
BNP Paribas Dividend Yield	2
Dividend Track Record of BNP Dividend Yield	2
Newer Card Analysis of Schemes	3
Benefits of Working MICPL	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

### CAPITAL GAIN BONDS FOR TAX SAVING U/S 54 EC Bond

REC LTD / NHAH 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%

## 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

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## 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

## BNP Paribas Dividend Yield Fund

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

### 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 networth 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
- (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

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)	ICICI PRUDENTIAL DYNAMIC (2002)	BIRLA SL FRONTLINE (2002)	ICICI PRUDENTIAL TOP 100 (1998)
Dividend Income : 1,91,000	Dividend Income : 2,10,000	Dividend Income : 3,45,000	Dividend Income : 4,26,000
Valuation : 6,25,800	Valuation : 13,53,250	Valuation : 10,86,600	Valuation : 17,24,000

BIRLA SUNLIFE MMC (1998)
Dividend Income : 6,12,500
Valuation : 29,42,600

BNP PARIBAS EQUITY (2004)
Dividend Income : 2,02,500
Valuation : 4,30,700

SBI BALANCE
Dividend Income : 2,97,000
Valuation : 6,31,200

TATA ETHICAL (1996)
Dividend Income : 2,35,000
Valuation : 8,37,015

FRANKLIN FLEXI CAP (2000)
Dividend Income : 1,65,000
Valuation : 3,65,866

BIRLA TOP 100 (2005)
Dividend Income : 1,09,000
Valuation : 2,71,863

BNP PARIBAS MIDCAP (2006)
Dividend Income : ----
Valuation : 1,28,900

UTI TRANSPORT & LOGISTICS
Dividend Income : 1,07,000
Valuation : 3,89,900

FRANKLIN US OPP (2012)
Dividend Income : ----
Valuation : 1,77,612

**PLEASE NOTE  
APRIL  
14, 15, 16,  
17, 18 will be  
operations  
from  
10.30 a.m  
to  
4.00 p.m.  
only**

## 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 : 46 month x 2000 each = 92000 invested over 3 yrs 10 months period.

BNP PARIBAS EQUITY		4 Star
Returns Earned	15.42%	
Amount Invested	92,000	
Valuation	1,06,366	

TATA DIVD. YIELD		4 Star
Returns Earned	11.71%	
Amount Invested	92,000	
Valuation	1,02,484	

ICICI Prudential Focussed Bluechip Fund		5 Star
Returns Earned	15.52%	
Amount Invested	92,000	
Valuation	1,06,277	

Birla Sunlife Frontline Equity		4 Star
Returns Earned	15.28%	
Amount Invested	92,000	
Valuation	1,06,111	

BNP Paribas Mid Cap		5 Star
Returns Earned	23.95%	
Amount Invested	92,000	
Valuation	1,14,269	

ICICI Prudential		4 Star
Returns Earned	17.10%	
Amount Invested	92,000	
Valuation	1,08,013	

BNP Paribas Dividend Yield Fund		5 Star
Returns Earned	12.55%	
Amount Invested	92,000	
Valuation	1,03,693	

ICICI Prudential Discovery		5 Star
Returns Earned	18.01%	
Amount Invested	92,000	
Valuation	1,08,737	

Franklin India Tax Shield		4 Star
Returns Earned	14.13%	
Amount Invested	92,000	
Valuation	1,09,278	

ICICI Prudential Tax Plan		5 Star
Returns Earned	17.29%	
Amount Invested	92,000	
Valuation	1,07,879	

BNP Paribas Tax Saver		5 Star
Returns Earned	17.14%	
Amount Invested	92,000	
Valuation	1,07,936	

DSP BR Tax Saver		4 Star
Returns Earned	13.37%	
Amount Invested	92,000	
Valuation	1,04,392	

### TAX SAVER SCHEMES

Scheme Name	NAV	1 Yr.	2 Yrs.	3 Yrs.	5 Yrs.	Ranking
IDFC Tax Advantage	24.10	9.1	12.4	9.0	19.0	2
ICICI Prudential Tax Plan	167.84	8.1	10.8	8.1	25.0	2
BNP Paribas Tax Advantage	17.41	4.7	10.7	10.9	18.5	1
FRANKLIN India Tax Shiled	248.12	4.0	8.1	8.4	20.05	3
DSPBR Tax Saver	19.41	4.8	11.0	7.1	20.1	3

### US INTERNATIONAL FUND SCHEMES

Scheme Name	NAV	3 Mths.	6 Mths.	1 yr.	2 yrs.
FRANKLIN INDIA USA FUND	17.56	5.1	15.9	47.4	29.9
ICICI PRU US BLUECHIP	15.48	0.7	7.7	38.2	---

### 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.



#### 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

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250/252, BAZAR GATE STREET, 1ST FLOOR, LUCKY MANSION,  
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