



THE SAVING PLUS VIEW

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FOR PRIVATE CIRCULATION

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The Scheme in Depth Analysis with Ranking From Two Renewed Agencies

Scheme	Nav(Rs)	1 Yr	3 Yr	5 Yr	Value Research Rating	Risk Grade	Return Grade	Divi. Option
EQUITY : Large Cap								
ICICI Pru Top 200 Fund	184.00	59.10	23.02	15.4	5 Star	Low	High	Yearly
Birla Sun Life Frontline Equity	147.75	51.4	23.4	15.9	4 Star	Avg.	Ab Avg.	Yearly
Axis Equity	18.11	29.06	22.4	---	5 Star	Bel. Avg.	High	Yearly
BNP Paribas Equity	61.13	37.7	23.5	15.5	5 Star	Low	High	Yearly
EQUITY : ELSS Tax Savings U/S 80C								
Axis Long Term Equity	26.41	78.7	29.7	---	5 Star	Low	High	Yearly
BNP Paribas Tax Adv.	26.09	58.6	24.7	17.5	5 Star	Low	High	Qtyly
ICICI Pru Tax Plan	254.18	70.1	26.1	19.7	5 Star	Bel. Avg.	High	Yearly
Reliance Tax Saver	43.28	110.1	30.8	22.5	5 Star	Hlgh	High	Qtyly
EQUITY : Mid & Small Cap								
Axis MidCap	22.29	92.5	30.8	---	5 Star	Avg.	Ab Avg.	Yearly
BNP Paribas MidCap	20.85	82.7	30.5	24.8	5 Star	Low	Ab Avg.	Yearly
ICICI Pru Discovery	101.81	96.2	32.8	23.6	5 Star	Low	High	Yearly
Franklin Smaller Co. Fund	33.51	113.75	36.34	24.86	5 Star	Bel. Avg.	High	Yearly
Birla SL Value Fund	34.67	113.2	29.9	22.1	4 Star	Avg.	Ab. Avg.	Yearly
EQUITY : Diversified Schemes : Large & Midcap								
BNP Paribas D.Y. F.	30.99	54.8	21.5	18.0	5 Star	Low	High	Monthly
ICICI Pru Bal. Avg.	23.72	37.8	20.0	15.8	5 Star	Low	Ab. Avg.	Monthly
UTI Transport. & Logistic	74.71	147.8	41.4	30.6	NR	High	High	Yearly

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
VASWARI/WASOPARA	MOB.: 90046 93334
	MOB.: 90969 81475

CENTRAL SUBURBS

DOMBIVLI, KALYAN	MOB.: 98208 20274
GHATKOPAR	TEL.: 25061651
	MOB.: 9833884572
BHANDUP / MULUND	MOB.: 9819789239
THANE	TEL.: 2532 9267
	MOB.: 98195 98586
THANE	TEL.: 98694 20081
	MOB.: 98338 84571
CHEMBUR / KURLA	TEL.: 2523 3429
	MOB.: 98194 92697

On the spot Brokerage plus Collection of forms.

NOTE 1. Nav Value as on 12th Sept, '2014 2. Returns are trailing and annualized(CAGR) 3. Dividend shown is subject to surplus available from time to time. The pattern of dividend is shown here of the scheme, this can't be taken as a guarantee or assured pattern of the dividend income for future 4. The classifications shown are of Respective Rating Agencies (Value Research) are considered as TOP in respective rating scales 5. The scheme listed on the basis of performance and age of the scheme. 6. UPGRADED : Indicates better & consistent performance compare to last month. 7. The rating agencies value research & morning star are renewed and authenticated agencies and fund house also follows their review time to time.

Disclaimer

Mutual Funds investments are subject to market risk. Past performance is no guarantee for future performance. We do not represent that the above information is accurate and should not be relied upon as such. The information presented herein is from trusted sources as believed. This presentation is prepared by MICPL for the sole use of the recipient and not for circulation.

Happy Diwali & Prosperous New Year.



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SYSTEMATIC FINANCIAL PLANNING STORY

THERE ARE IMPORTANT FINANCIAL GOALS IN LIFE

1. Child's Education
2. Child's Marriage
3. Your Own Retirement

INFLATION EATS MONEY DAY BY DAY

Compares the prices of MILK,PETROL,DIESEL,GOLD FROM THE PERIOD OF 1990-2013

VALUE OF MONEY

1990	100000	1995	65908	2003	33825	2013	14693
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Reduced value of money @ 8% infation p.a.

ACHIEVING GOALS,THE RIGHT WAY

START EARLY + SAVE REGULARLY +INVEST IN RIGHT ASSET CLASS = GOAL ACHIEVEMENT

GIVE TIME TO YOUR INVESTMENT RATHER THAN TIMING AND BENEFIT FROM THE 'POWER OF COMPOUNDING'

Systematic investing has a compounding effect on your investments. In the long term, an investment as low as Rs. 5000/- per month swells up into a huge corpus. This can be best explained by the following table. The table shows advantages of starting early. If an investor starts early, even with lower invested amount he can create a large corpus.

Features	Mr Anil	Mr Navin
Starting Saving Age	25	45
Monthly Savings	5000	15000
Total Amount Invested	21 Lakhs	27 Lakhs
Savings Till 60Yrs Age	35 Yrs	15 Yrs
WEALTH AT 60 Yrs AGE	5.70 Crores	0.92 Crores

The table is merely an illustration to explain the benefit saving at an early age. Returns are assumed at 15% CAGR. Assumed that SIP investment are done regularly every month. No guarantee or assurance of return is being offered by any mutual fund. The actual result may vary from depicted results depending on scheme selected.

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) is a tool that allows you to invest in mutual funds through small,periodic installments.

SIPs help you set aside a fixed amount every month for investments thus contributing towards your goals. For Investment purpose, we often wait to collect a large amount of money and investment it all at once. Through SIP you can start with smaller amount on a monthly basis and create wealth over the long term.

INVEST REGUARILY

DISCIPLINED INVESTING THROUGH SYSTEMATIC INVESTMENT PLAN (SIPS)

- (1) Every investor dreams of buying at a low price and selling at a higher price. But, how does one know whether any given time is the right time to buy or sell? Many retail investors try to judge the market movements and end - up losing their money in the long term.
- (2) A more successful strategy is 'Rupee Cost Averaging' wherein you invest a fixed amount regularly. Thus you purchase more when the price are low and purchase less when prices are high. SIP investments takes advantage of this strategy.

POWER OF COMPOUNDING

Albert Einstein once noted that the most powerful force in the universe was the principle of compounding. In investing, this manifests itself through something called compound interest. Put in its simplest terms,the phrase compound interest means that you begin to earn interest income on your interest income, resulting in your money growing at an ever-accelerating rate.

DO YOU KNOW?

At the Rate of 15% Compounding what will be the value of RS 1/-	After 5 years RS 2/-	After 10 years RS 4/-	After 15 years RS 8/-	After 30 years RS 64/-
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Give maximum time to your investments to get most of power of compounding.

EQUITY NOT RISKY IN LONG TERM PERFORMANCE OF SIP IN DIVERSIFIED EQUITY MF SCHEMES

There are 27 equity funds, which have completed 15 years, the average SIP return of 27 diversified equity funds is 19.34% over last 15 years. So someone who had started with SIP of R10,000 in January 1999, has accumulated Rs. 90.14 lacs as on 31st December 2013 (on an investment of Rs. 18 lacs over the 15 year period).

SIP R10,000/- PER MONTH INVESTED Rs.18 Lacs



CURRENT VALUE Rs.90.14 LACS

Reducing probability of loss with increased investment tenure

NO NEGATIVE RETURN OBSERVED IN EQUITY FOR INVESTMENTS OF 12 YRS & ABOVE

Monthly Investment Option

Rs.2000	Rs.5000	Rs.10000	Rs.15000	Rs.20000
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- (1) INVESTMENTS IN THE RIGHT ASSET CLASS (2) INVESTMENTS ARE HIGHLY LIQUID
(3) TAX FREE RETURNS (4) CONVENIENCE

IN PAST 35 YEARS BSE SENSEX HAS GIVEN 16.65% RETURNS BEEN DELIVERED INSPITE OF

- ★ Two Wars
- ★ Assassination of 2 Prime Ministers
- ★ 10 different governments
- ★ Global crisis like Dot Com bubble of 2000 and Sub Prime crisis of 2008
- ★ Major Financial scandals
- ★ At least 3 Recessionary periods
- ★ An unfair share of natural disasters

SIP INVESTMENT..... WEALTH CREATION MACHINE

SIP FOR LONG TERM CAN GIVE YOU THE MAXIMUM RETURN

Value Of SIP done for 5 Yrs (CAGR)		Value Of SIP done for 10 Yrs			Value Of SIP done for 15 Yrs (CAGR)			Value Of SIP done for 20 Yrs (CAGR)						
SIP AMOUNT	TOTAL INVST	8%	12%	15%	SIP AMOUNT	TOTAL INVST	8%	12%	15%	SIP AMOUNT	TOTAL INVST	8%	12%	15%
1000	60000	73,414	81,104	87,342	1000	1,20,000	1,81,284	2,24,036	2,63,018	1000	2,40,000	5,72,660	9,19,858	13,27,074
2000	1,20,000	1,46,828	1,62,208	1,74,684	2000	2,40,000	3,62,568	4,48,072	5,26,036	2000	4,80,000	11,45,320	18,39,716	26,54,148
5000	3,00,000	3,67,070	4,05,520	4,36,710	5000	6,00,000	9,06,420	11,20,180	13,15,090	5000	12,00,000	12,00,000	45,99,290	66,35,370
10000	6,00,000	7,34,140	8,11,040	8,73,420	10000	12,00,000	18,12,840	22,40,360	26,30,180	10000	24,00,000	24,00,000	91,98,580	1,32,70,740
20,000	12,00,000	14,68,280	16,22,080	17,46,840	20,000	24,00,000	36,25,680	44,80,720	52,60,360	20,000	48,00,000	1,14,56,200	1,83,97,160	2,65,41,480

The above SIP Ready Reckoner is for illustration purpose only. The SIP amount, tenure of SIP, expected rate of return are assumed figures for the purpose of explaining the concept of advantages of SIP investments. The actual result may vary from depicted results depending on scheme selected. It should not be construed to be indicative of scheme performance in any manner.

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List of Fixed Deposit for the Month of October 2014

Company Name	Rating	Interest Rate in (%)				Senior Citizen	Yield	Minimum Investment	Interest Mode Available
		12 M	24 M	36 M	48 M				
Mahindra & Mahindra Financial Services Ltd	CRISIL : FAAA	9.25	9.50	9.75	9.50	0.25	11.03	10000	HQ
Bajaj Finance	FAAA	9.25	9.40	9.65	9.25	0.25		150000	M/Q/H/Y
Bajaj Finance	FAAA	9.75 (15 M)						150000	M/Q/H/Y
DHFL - Aashray Deposit Plus	CRISIL : AA+	9.50	9.75	9.75	9.60	0.50	10.15	10000	M/Q/H/Y
DHFL - Swayam Sidha Deposit	CRISIL : AA+	9.80 (500 Days)				0.50	10.46	10000	M/Q/H/Y
DHFL - Aashray Deposit Single	CRISIL : AA+	9.75 (14 M)						10000	M/Q/H/Y
DHFL - Aashray Deposit Trust	CRISIL : AA+	9.75 (13 M)						10000	M/Q/H/Y
DHFL - Aashray Deposit	CRISIL : AA+	9.85 (40 M)				0.50		10000	M/Q/H/Y
Shriram Unnati Deposit	CRISIL : FAA+; ICRA : MAA+	9.25	9.75	10.50	10.50	0.25	11.94	25000	Q/H/Y
Shriram City Union Finance Ltd	CRISIL : FAA+; ICRA : MAA+	9.25	9.75	10.25	10.25	0.25	11.94	25000	M/Q/H/Y
PNB Housing Finance Ltd	CRISIL : FAA+	9.40	9.40	9.40	9.40	0.25	10.58	20000	H
LIC Housing Finance Ltd	CRISIL : FAAA	9.00	9.25	9.40			10.39	10000	H
Gruh Finance Ltd	CRISIL : FAAA; ICRA : MAAA	9.00	9.25	9.25	9.50	0.25		1000	M/Q/Y
HDFC Ltd. Regular Deposits	CRISIL : FAAA; ICRA : MAAA	9.40	9.40	9.30	9.30	0.25		20000	M/Q/H/Y
Capital Gain Bonds									
Rural Electrification Corporation Ltd. (REC) - 54 EC Bonds				6.00					
National Highway Authority of India (NHAI) - 54 EC Bonds				6.00					

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 won't be responsible for any market losses occurred in investments in mutual funds & company fixed deposits. 3) Please confirm interest rates before applying, we don't take any responsibility for change in interest rates & loss occurred due to same. 4) Company FD investments are unsecured in nature. 5) We don't promote or recommend any schemes, investors need to clarify & understand the details of every investments done by them.

The Most Powerful Force in the UNIVERSE is Compound Interest : Albert Einstein

THE POWER OF COMPOUNDING INTEREST

- (1) Rs.15000 Invested Every Month for 20 Yrs will turn into Rs.1,50,00,000/- (One Crore Fifty Lacs) @ 12%.
- (2) On the contrary if it is left in your savings account it will be close to Rs.55,00,000/- (Fifty Five Lacs only)

Result : Equity Mutual Funds gives good return over 5 years plus period.

No. Of Years	Savings in Bank @ 4%	Savings in Bank FD @ 8%	Savings in equity Mutual Funds @ 12%
Savings of Rs. 15,000/- Every Month in Each Asset Class			
2 Years	3,75,000	3,91,000	4,08,000
5 Years	10,00,000	11,00,000	12,37,000
10 Years	22,00,000	27,00,000	34,85,000
15 Years	37,00,000	52,00,000	75,60,000
20 Years	55,00,000	89,00,000	1,49,00,000
25 Years	77,00,000	1,43,00,000	2,84,00,000
30 Years	1,04,00,000	2,25,00,000	5,29,50,000

WHICH SIP DATES SUITS YOU

Assume one had invested Rs. 1,000 per month for a period of 10 years (120 months) from 2003 - 2013. We calculated returns he would have earned based on NAV, if he invested on different dates 1, 5, 10, 15, 20 & 25 of the month.

Date	Return Rate of Investment	Final Value
1	19.30%	3,31,698
5	19.36%	3,32,901
10	19.82%	3,40,950
15	19.52%	3,35,719
20	18.77%	3,22,362
25	18.42%	3,16,287
1 & 20	19.03%	3,27,030
5 & 25	18.72%	3,24,594

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