



THE SAVING PLUS VIEW

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FOR PRIVATE CIRCULATION

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Use Equities To Grow Your Wealth

Scheme	Nav(Rs)	1 Yr	3 Yr	5 Yr	Value Research Rating	Risk Grade	Return Grade	Divi. Option
EQUITY : Large Cap								
ICICI Pru Focused Bluechip	26.14	51.79	22.03	19.00	5 Star	Low	High	Yearly
Birla Sun Life Frontline Equity	142.38	57.80	22.35	16.62	4 Star	Avg.	Ab Avg.	Yearly
Axis Equity	17.25	46.06	20.90	---	5 Star	Bel. Avg.	High	Yearly
BNP Paribas Equity	57.70	52.77	21.71	15.90	5 Star	Low	High	Yearly
EQUITY : ELSS Tax SavingsU/S 80C								
Axis Long Term Equity	24.64	77.22	27.36	---	5 Star	Low	High	Yearly
BNP Paribas Tax Adv.	24.77	59.22	22.58	17.94	5 Star	Low	High	Qtyly
ICICI Pru Tax Plan	241.70	71.78	24.73	20.64	5 Star	Bel. Avg.	High	Yearly
EQUITY : Mid & Small Cap								
Axis MidCap	20.66	85.96	28.12	---	4 Star	Avg.	Ab Avg.	Yearly
BNP Paribas MidCap	19.71	80.48	28.70	25.03	5 Star	Low	Ab Avg.	Yearly
ICICI Pru Discovery	95.95	95.70	30.68	24.54	5 Star	Low	High	Yearly
EQUITY : Diversified Schemes : Large & Midcap								
BNP Paribas D.Y. F.	29.53	56.93	19.40	18.78	5 Star	Low	High	Monthly
ICICI Pru Dynamic	173.11	57.15	22.56	18.36	5 Star	Bel. Avg.	High	Yearly
Equity Hybrid : Balanced Schemes								
ICICI Pru Balanced Adv.	22.96	40.69	19.24	16.04	4 Star	Ab. Avg	High	Monthly
L&T Prudence Fund	16.21	51.09	19.72	---	4 Star	Bel. Avg.	Ab Avg.	Monthly

Service Area Representative of MICPL for Clients

WESTERN SUBURBS

BORIVALI	
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JOGESHWAR/ANDHERI	TEL.: 98923 43457
SANTACRUZ (EAST/WEST)	TEL.: 98923 43457 MOB.: 98338 84576
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DADAR	MOB.: 98209 65319
VASAI/VIRAR/NALASOPARA	MOB.: 90046 93334 MOB.: 90969 81475

CENTRALSUBURBS

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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 22nd August, '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

Equity Schemes Pay in Long Run

Table One : Making One Time Investment

Investment Year	Amount Invested	Current Value	GAGR (%)
1999	10,00,000 Lakhs	2,12,00,000 Crores	22.6%
2004	10,00,000 Lakhs	50,70,000 Lakhs	17.6%

Table Two Investment Through SIP (Systematic Investment Plan)

SIP Duration	Amount Invested	Current Value	CAGR %
15 Years	18,00,000 Lakhs	1,06,00,000 Crores	20.7%
10 Years	12,00,000 Lakhs	23,87,000 Lakhs	13.0%
5 Years	6,00,000 Lakhs	7,74,000 Lakhs	9.7%



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Uncertain Times, Regular Certain Monthly Income

• BNP Paribas Dividend Yield Funds • ICICI Prudential Balanced Advantage • TATA Balanced Fund

BNP Paribas Dividend Fund Scheme Yield

Div Date Amount	Invested	NAV	Units	Div %	Div Amount	Ex Div NAV	Value Post Div	Analysis
1-Jan-13	100000	11.67	8568.98	0.08		11.78	100000	XIRR 16.49% Capital Value 1,11,037 + Total Dividend Paid 11,654 = Total Amount Received 1,22,691
24-Jan-13		11.86	8568.98	0.08	685.52	11.78	100899.74	
22-Feb-13		11.41	8568.98	0.08	685.52	11.33	97112.25	
28-Mar-13		10.78	8568.98	0.08	685.52	10.70	91688.09	
26-Apr-13		10.81	8568.98	0.08	685.52	10.73	91970.87	
31-May-13		10.87	8568.98	0.08	685.52	10.79	92442.16	
28-Jun-13		10.55	8568.98	0.08	685.52	10.47	89674.38	
26-Jul-13		10.64	8568.98	0.08	685.52	10.56	90471.29	
30-Aug-13		10.24	8568.98	0.08	685.52	10.16	87060.84	
27-Sep-13		10.72	8568.98	0.08	685.52	10.64	91199.66	
28-Oct-13		11.02	8568.98	0.08	685.52	10.94	93736.08	
29-Nov-13		11.12	8568.98	0.08	685.52	11.04	94567.27	
27-Dec-13		11.33	8568.98	0.08	685.52	11.25	96392.46	
31-Jan-14		10.82	8568.98	0.08	685.52	10.74	92065.12	
28-Feb-14		10.89	8568.98	0.08	685.52	10.81	92639.25	
28-Mar-14		11.48	8568.98	0.08	685.52	11.40	97720.65	
25-Apr-14		11.72	8568.98	0.08	685.52	11.64	99742.93	
30-May-14		13.04	8568.98	0.08	685.52	12.96	111036.85	
						11,654		

ICICI Prudential Balanced Advantage Fund - Reg Mthly Dividend

Date	Invested Amount	NAV	Units	Dividend Per Unit	Dividend Amount	Post Dividend NA Value	Analysis
28-Mar-13	100,000.00	10.0631	9937.296			100000	XIRR 24.07% Capital Value 1,25,012 + Total Dividend Paid 6,708 = Total Amount Received 1,31,720
31-May-13		10.4	9937.296	0.0350	347.8053483	103347.8749	
11-Jul-13		10.32	9937.296	0.0400	397.4918266	102552.8913	
17-Sep-13		10.36	9937.296	0.0400	397.4918266	102950.3831	
18-Oct-13		10.82	9937.296	0.0600	596.2377399	107521.5391	
29-Nov-13		11.1	9937.296	0.0600	596.2377399	110303.9819	
27-Dec-13		11.31	9937.296	0.0600	596.2377399	112390.814	
31-Jan-14		10.97	9937.296	0.0600	596.2377399	109012.1334	
28-Feb-14		11.14	9937.296	0.0600	596.2377399	110701.4737	
28-Mar-14		11.6	9937.296	0.0600	596.2377399	115272.6297	
30-Apr-14		11.63	9937.296	0.0600	596.2377399	115570.7486	
30-May-14		12.27	9937.296	0.0600	596.2377399	121930.6178	
27-Jun-14		12.58	9937.296	0.0800	794.9836531	125011.1795	

BIG PUSH 3 SMALL SAVINGS

This Budget Finance Minister has given reasons to smile for individual tax payers. The fresh incentive for small saving schemes by increasing the income tax deduction limit u/s 80C from **Rs.1,00,000 to Rs.1,50,000**.

Comparison of PPF V/s ELSS tax Savings.

- 1) 70,000 invested every year from March 1996 - March 2014. 2) Total investment of Rs. 13,30,000 is worth today.

Value of Investment :

- 1) PPF : 32,04,000/- @ 31st July '2004 @ 8.68%
2) ELSS : 1,88,00,000/- @ 31st July '2004 @ 24.21%

Note : 4 ELSS Schemes available in 1996 Average XIRR Return as on 31/7/2014 @ 24.21%

Focus on Real Returns, Not Just Gains

Focus on real returns, not just gains : Times Of India ,1/7/2014

This Is Based on Real Example of Two Persons Working In Private Company

Anil Singh & Naveen Singh (namechanged), 44, works with a private company. Anil Singh Believes in investing his entire savings Fixed Deposit and Naveen Singh Believes in investing his entire savings in Equities Mutual Funds .

The financials from the year 2000 till date is given in the table of Both Anil Singh & Naveen Singh

ANIL's Savings in Fixed Deposits				NAVEEN's Savings in Equity				
Year started	2000	2005	2010	2014(6 Months)	2000	2005	2010	2014(6 Months)
Net Monthly Salary	10000	50000	125000	200000	10000	50000	125000	200000
Savings= Income- Expenses	3000	20000	60000	120000	3000	15000	45000	100000
Investments Annual Savings(Rs)	36,000	2,40,000	7,20,000	7,20,000	36,000	1,80,000	5,40,000	6,00,000

Anil's savings in FDs gave him an average return of around 8%. The total amount saved over the 174 months (From January 2000 to June 2014) is Rs 49.80 lakh. The value of his investment today is around Rs 66.71 lakh. Naveen invested only in equities. The total amount saved over the 174 months (From January 2000 to June 2014) is Rs 38.40 lakh. The value of his current savings is Rs 69.11 lakh. His average return is around 17.24%. The rate of return is based on the BSE sensx returns from the year 2000.

Naveen is richer than Anil by Rs 2.4 lakh over this time frame although he saved Rs 10.4 lakh lesser than him. Both Anil and Naveen have made wealth in this time frame. However, this corpus has to be seen in the light of inflation in the same time period. The retail inflation rate from the year 2000 till date is approximately 7%. Let us now see the inflation-adjusted real return that Anil and Naveen have made during this time frame.

Real Returns Over 174 Months

Name	Savings Till Date (Rs)	Value as of today (Rs.)	Value of the Savings(Rs) in line with inflation @7%	Net Real Gains Over & Above Inflation (Rs)
Anil Savings	49,80,000	66,71,000	65,75,000	96,000
Naveen Savings	38,40,000	69,11,000	50,98,000	18,13,000

ADVISABLE SCHEMES

Schemes	1 yr.	3 yrs.
AXIS EQUITY	50	21.23
BNP MIDCAP	83.3	28.99
ICICI Discovery	99.34	30.82
Birly Frontline	58.51	29.45
AXISLTEF	80.5	27.59

TAX SAVING

Schemes	1 yr.	3 yrs.
AXIS LTF	80.50	27.59
BNP Tax Advtg	62.47	22.79
Reliance Tax	105.93	27.14
ICICI Tax	75.82	24.89

Top Schemes From Each Sector

LARGE CAP

Schemes	1 yr.	3 yrs.
Axis Equity	50.00	21.23
BNP Equity	56.10	21.85
I. Pru Top 100	56.78	24.00
HDFC Top 200	71.81	20.05
Birla SL Top	66.35	22.79

MID CAP

Schemes	1 yr.	3 yrs.
Axis Mid Cap	90.42	28.52
BNP Mid Cap	83.30	28.99
HDFC Mid Cap	93.71	26.01
ICICI Discovery	99.34	30.82
IDFC Premier	69.58	22.29

DIVERSIFIED Equity

Schemes	1 yr.	3 yrs.
BNP DYF.	59.66	19.54
TATA DYF.	52.92	16.62
Franklin Prima	62.61	21.30
ICICI Dynamic	60.50	22.63
ICICI Bal Advtg	42.14	19.24

SIP

Schemes	1 yr.	3 yrs.
BNP DYF	67.39	29.45
ICICI Dynamic	54.65	29.31
Birla Frontline	58.51	29.45

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

List of Fixed Deposit for the Month of July 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	10.00	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+	10.00 (500 Days)				0.50	10.46	10000	M/Q/H/Y
DHFL - Aashray Deposit Single	CRISIL : AA+	10.50 (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+	10.50 (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	10.75	10.75	0.25	11.94	25000	M/Q/H/Y
PNB Housing Finance Ltd	CRISIL : FAA+	9.65	9.40	9.40	9.40	0.25	10.45	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	9.25	9.25	9.25	9.00	0.25		20000	M/Q/H/Y
HDFC Ltd. Platinum Deposits (Individual & Trusts)	CRISIL : FAAA; ICRA : MAAA	(15 M - 9.50) (22 M - 9.50)				0.25		20000	M/Q/H/Y
		(33 M - 9.50)							
		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 wont 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.

USE EQUITIES THROUGH SIP FOR CREATING WEALTH

INVEST EARLY & HAVE GOAL BASED PLANNING WHICH SIP IS BEST FOR YOU

WE BACK CALCULATED THE RETURNS OF SIP'S STARTED IN JUNE 2009 & FUND THAT THERE WASNT ANY SIGNIFICANT DIFFERENCE IN RETURNS

SIP FREQUENCY	AMOUNT (RS)	VALUE OF INVESTMENT (RS)
QUARTERLY	9,000	2,72,434
MONTHLY	3,000	2,70,334
FORTNIGHTLY	1,400	2,73,289
WEEKLY	700	2,73,076
DAILY	100	2,72,311

(1) The quarterly option has given high returns, but these are volatile & the large amount can be a urden for the investor. (2) The fortnightly, weekly & daily options offers marginally higher returns but can be cumbersome. (3) for the salaried individual, who earns in monthly instalments, the monthly option works best.

NOTE: All SIPs in ICICI Prudential Focussed Bluechip Equity Fund, Monthly & Quartely SIPs started in June 2009. Daily, weekly & fortnightly SIPs started on 28 May 2009. The SIP amount for fortnightly, monthly & daily options has been rounded off

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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