



# THE SAVING PLUS VIEW

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FOR PRIVATE CIRCULATION

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## 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

VASHWAR/VASOPARA MOB.: 90046 93334

MOB.: 90969 81475

### CENTRAL SUBURBS

DOMBIVLI, KALYAN MOB.: 98208 20274

BHANDUP / MULUND MOB.: 98197 89239

GHATKOPAR TEL.: 98694 20081

MOB.: 98338 84571

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.**

## 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
<b>EQUITY : Large Cap</b>								
ICICI Pru Focused Bluechip	29.30	45.80	23.50	17.00	5 Star	Low	High	Yearly
Birla Sun Life Frontline Equity	160.03	49.90	26.50	15.50	4 Star	Avg.	Ab Avg.	Yearly
Axis Equity	19.68	46.10	25.90	---	5 Star	Avg.	High	Yearly
BNP Paribas Equity	63.69	49.80	25.20	15.70	5 Star	Low	High	Yearly
<b>EQUITY : ELSS Tax Savings U/S 80C</b>								
Axis Long Term Equity	28.64	69.90	33.80	---	5 Star	Low	High	Yearly
BNP Paribas Long Term Equity	27.78	56.30	27.30	17.20	5 Star	Low	High	Qtrly
ICICI Pru Tax Plan	268.22	57.00	28.60	18.10	5 Star	Bel. Avg.	High	Yearly
Reliance Tax Saver	47.45	97.90	37.30	22.20	5 Star	High	High	Qtrly
<b>EQUITY : Mid &amp; Small Cap</b>								
Axis MidCap	24.50	81.10	36.50	---	5 Star	Avg.	Ab Avg.	Yearly
BNP Paribas MidCap	22.25	69.80	35.80	22.90	5 Star	Low	Ab Avg.	Yearly
ICICI Pru Discovery	108.26	80.30	36.00	22.80	5 Star	Low	High	Yearly
Birla SL Pure Value Fund	38.57	110.50	37.00	22.20	4 Star	Avg.	Ab. Avg.	Yearly
<b>EQUITY : Diversified Schemes : With Monthly Payment Dividend</b>								
BNP Paribas D.Y. F.	32.66	52.40	25.10	16.80	5 Star	Low	High	Monthly
ICICI Pru Bal. Avtg.	24.61	31.00	21.70	15.40	5 Star	Low	Ab. Avg	Monthly
<b>EQUITY : Sector Thematic Schemes</b>								
Reliance Banking	176.17	65.30	26.80	18.00	NR	High	High	Yearly
ICICI Pru Banking	36.71	65.70	33.80	19.80	NR	High	High	Yearly
Birla SL Banking	16.14	63.40	---	---	NR	High	High	Yearly
UTI Transport. & Logistic	83.74	118.70	47.70	30.50	NR	High	High	Yearly

**NOTE :** (1) Nav Value as on 9th Dec. '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

**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 receipt and not for circulation.



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Website : www.miconline.co.in

## 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 1990-2014

### VALUE OF MONEY

1990	100000	1995	65908	2003	33825	2014	13518
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Reduced value of money @ 8% infation p.a.

### 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 + SYSTEMATICALLY

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.

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.

### 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.

## POWER OF SIP IN REAL TERMS

- (1) Rs. 12 lakhs invested for 10 yrs. in SIP. i.e. monthly Rs. 10,000 x 10 yrs = 12,00,000.
- (2) Clear indication, long duration in equity always benefits (whatever the market conditions)
- (3) Hold & Invest regularly to get benefits.

	5 years	10 years
ICICI Pru Discovery	12,11,000	41,38,000
BNP Equity	10,20,000	27,43,000
Kotak Opportunities	9,59,000	28,73,000
HDFC Equity	10,12,000	33,87,000
Birla SL Frontline	9,98,000	32,21,000
DSP BR Equity	9,49,000	30,90,000
UTI Mid Cap	12,90,000	36,23,000

### 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 (CAGR)				
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
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
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
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
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
Value Of SIP done for 15 Yrs (CAGR)					Value Of SIP done for 20Yrs (CAGR)				
SIP AMOUNT	TOTAL INVST	8%	12%	15%	SIP AMOUNT	TOTAL INVST	8%	12%	15%
1000	1,80,000	3,39,778	4,75,932	6,16,366	1000	2,40,000	5,72,660	9,19,858	13,27,074
2000	3,60,000	6,79,556	9,51,864	12,32,732	2000	4,80,000	11,45,320	18,39,716	26,54,148
5000	9,00,000	16,98,890	23,79,660	30,81,830	5000	12,00,000	12,00,000	45,99,290	66,35,370
10000	18,00,000	33,97,780	47,59,320	61,63,660	10000	24,00,000	24,00,000	91,98,580	1,32,70,740
20,000	36,00,000	67,95,560	95,18,640	1,23,27,320	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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#### The SIP can be taken in following schemes.

- LARGECAP** : Axis Equity, BNP Paribas Equity, ICICI Prudential Focussed Bluechip, Birla SL Frontline Equity.  
**MIDCAP** : ICICI Pru Value Discovery, BNP Paribas Midcap, Axis Midcap, Birla SL Pure Value Fund.  
**DIVERSIFIED** : Birla SL Top 100, Birla SL MNC, ICICI Pru Top 200, Reliance Top 200, ICICI Pru Dynamic  
**TAX SAVING** : Axis Long Term Equity, BNP Paribas Long Term Equity, ICICI Pru. Tax Plan, Reliance Tax Saver.

The Ratings & Performance can be tracked on page 1 or visit : [www.miconline.co.in](http://www.miconline.co.in) / [www.valueresearchonline.com](http://www.valueresearchonline.com)

## COMPARISON TABLE OF PPF V/S ELSS TAX SAVING SCHEMES

Amount Invested	10,50,000	Value in ELSS	82,80,000 (31/10/2014)
Value in PPF	21,25,000	All FY details as on 1st April each year.	

Investment For PPF				Investment in ELSS Tax Saving			
FY	Amt Invst	Interest	Closing value	Amt Invst	Units	Nav	Value on 1 <sup>st</sup> April
2000-01	70000	8283	72883	70000	3482.59	20.1	70000
2001-02	70000	16126	164409	70000	6930.69	10.1	105174
2002-03	70000	22171	256580	70000	5359.88	13.06	205997
2003-04	70000	26126	352706	70000	6092.25	11.49	251234
2004-05	70000	33816	456522	70000	2591.63	27.01	660585
2005-06	70000	42122	568644	70000	1437.96	48.68	1260569
2006-07	70000	51092	689736	70000	771.78	90.7	2418677
2007-08	70000	60779	820515	70000	871.30	80.34	2212409
2008-09	70000	71241	961756	70000	758.56	92.28	2611214
2009-10	70000	82540	1114296	70000	1212.75	57.72	1703282
2010-11	70000	94744	279040	70000	546.70	128.04	3848382
2011-12	70000	110621	1459661	70000	495.65	141.23	4314822
2012-13	70000	134610	1664271	70000	513.50	136.32	4234814
2013-14	70000	150882	1885153	70000	478.67	146.24	4612981
2014-15	70000	170098	<b>2125251</b>	70000	373.91	187.21	<b>5975335</b>

THE ABOVE LISTED SCHEMES ARE ELSS TAX SAVING SCHEMES, BEST IN THE CATEGORY, DO INVEST EARLY, AS DIVIDENDS STARTED DECLARING BY RESPECTIVE FUND HOUSES.

### List of Fixed Deposit for the Month of December 2014

Company Name	Interest Rate in (%)				Senior Citizen	Yield 36M	Minimum Investment	Interest Mode Available
	12M	24M	36M	48M				
Mahindra & Mahindra Financial Services Ltd	9.00	9.50	9.75	9.25	0.25	10.73	10000	HQ
Bajaj Finance	9.25	9.40	9.65	9.25	0.25		150000	M/Q/H/Y
Bajaj Finance	9.75 (15M)						150000	M/Q/H/Y
DHFL - Aashray Deposit Plus	9.50	9.75	9.75	9.60	0.50	10.15	10000	M/Q/H/Y
DHFL - Swayam Sidha Deposit	9.80 (500 Days)				0.50	10.46	10000	M/Q/H/Y
DHFL - Aashray Deposit Single	9.75 (14M)						10000	M/Q/H/Y
DHFL - Aashray Deposit Trust	9.75 (13M)						10000	M/Q/H/Y
DHFL - Aashray Deposit	9.85 (40M)				0.50		10000	M/Q/H/Y
Shriram Unnati Deposit	9.25	9.75	10.50	10.50	0.25	11.94	25000	Q/H/Y
Shriram City Union Finance Ltd	9.25	9.75	10.25	10.25	0.25	11.94	25000	M/Q/H/Y
PNB Housing Finance Ltd	9.40	9.40	9.40	9.40	0.25	10.58	20000	H
LIC Housing Finance Ltd	8.90	9.00	9.20			10.39	10000	H
Gruh Finance Ltd	9.00	9.25	9.25	9.50	0.25		1000	M/Q/Y
HDFC Ltd. Regular Deposits	8.90	8.95	9.00	9.10	0.25		20000	M/Q/H/Y
HDFC Premium	15 to 30 months		9.00 - 9.35					
	22 to 44 months		9.05 - 9.40					
	Capital Gain Bonds V/s 54 EC Tax Saving							
R. E. C. Ltd. - 54 EC Bonds					6.00			
NHA of India - 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.

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