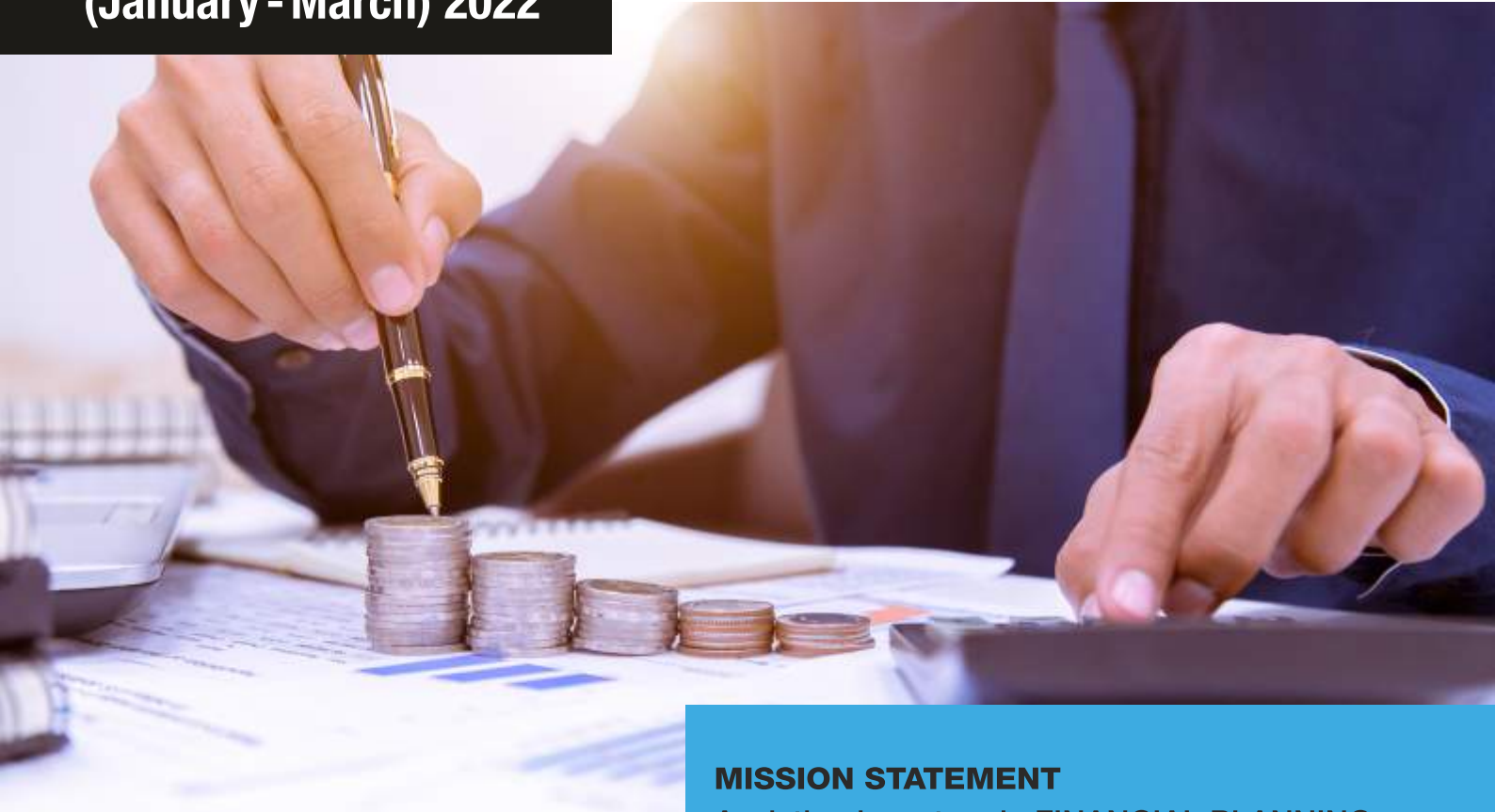


# INVESTOR TIMES

A Quarterly issue from Invest Search

(January - March) 2022



## MISSION STATEMENT

Assisting investors in **FINANCIAL PLANNING**, helping them in **WEALTH CREATION** thereby giving them **COMPLETE FINANCIAL FREEDOM**.



Dear Friends ,

## Greetings from **INVEST SEARCH!!**

We would like to take the opportunity to thank you all for the amazing Year 2021. We are grateful for the opportunity to work with and for you. The year 2021 has passed with so many ups & downs. Every Year is different but this year is filled with New Opportunities and Challenges. Things have changed for sure now. It was a wide year in many aspects, but in terms of the market, solid performance was there in **2021**.



**INVEST SEARCH**

Redefine your Search for Investments

# HERE IS THE QUICK SUMMARY OF 2021 FOR YOUR KNOWLEDGE

- When we talk about markets, one question always comes to our mind: "Sensex Kitna Bada" and "Market Kya Lagta Hai" the Year 2021, we can say Year of Challenges and Victories. It was the best year as Sensex moved by around 10000 points in a year. What helped Sensex to Move?
- We have been facing the health Crisis since 2020, when the world went into a lockdown, when we came across one more third wave of Covid-19, many states imposed restrictions but markets remained unaffected.
- As it is said, the show must go on, so does the market. When we talk in terms of percentage, 2021 was the best in the last four years.
- The year 2021 was seen as the "Era of IPO", Market was flooded with IPOs, so many companies got listed last year. The main attraction during the IPO season was Millennials, young individuals started entering into the Market. They are more keen to know about the company. In between Nykaa IPO created a hype ever since it filed its DRHP and was eagerly awaited. Post Zomato episode, this IPO too created a fancy among primary market investors.
- To make the year more victorious, Indian Stock Exchanges ranked 7th in terms of the number of IPOs and 8th in IPO proceeds globally.
- In terms of growth, many sectors played a vital role such as Infrastructure, Metal Sector, and IT. We have also experienced at Sensex reached an all-time high in the month of October 2021 - 62245.43 during Diwali.



## WHY VALUE FUNDS?

**GIVES YOU THE POTENTIAL TO EARN MUCH HIGHER RETURNS THAN MID AND LARGE-CAP FUNDS.**

### WHAT ARE VALUE FUNDS?

- A value fund seeks to invest in stocks that are considered to be undervalued in price based on fundamental characteristics.
- Value investing is often compared with growth investing, which focuses on emerging companies with high growth prospects.
- The premise behind a value investing strategy is that once the market realizes the true value of these stocks, the share price will increase and the value fund investor will gain from this increase.
- Value funds are typically used as long-term investing allocations that have the potential to grow steadily over time. Value fund investing is thus often associated with investment due diligence and patience.



### PAST PERFORMANCE OF VALUE SCHEMES :

FUND NAME	1 years (p.a.)	3 years (p.a.)	5 years (p.a.)	7 years (p.a.)	10 years (p.a.)
ICICI Pru Value Discovery Fund	67.10	10.44	11.49	15.38	14.50
Nippon India Value Fund	68.14	9.06	13.81	15.39	11.88
HDFC Capital Builder Value Fund	61.71	5.15	11.56	13.26	11.73
L&T India Value Fund	67.86	6.50	13.30	18.04	14.92

## WHY AXIS VALUE FUND?

Axis value fund best suits investors who aim to create long-term wealth. The fund spreads its assets across equity and equity securities, indicating capital appreciation with protection from downside risk. Hence investors with a low understanding of risk can consider investing in the Axis value fund.

### FEATURES:

Focuses on undervalued companies that are traded for less than their intrinsic (basic) value.  
Gives you exposure to a diversified portfolio.

The price of the undervalued company increases after the market realises its actual value.

Fund manager : Mr. Jinesh Gopani

Benchmark : S & P B S E 200 TRI

## INVEST WITH A TIME HORIZON OF MINIMUM 5 YEARS

### TOP HOLDING :

STOCK HOLDING	SECTOR	PERCENTAGE%
Tata Motors Ltd.	Passenger/Utility Vehicles	10.38%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	6.79%
Bajaj Holdings & Investment Ltd.	NBFC	6.78%
HCL Technologies Limited	Computers - software	6.31%
Mahindra & Mahindra Financial Services Ltd.	NBFC	6.16%
Tata Communications Ltd.	Telecom - Services	5.60%
Mahindra & Mahindra Ltd.	Passenger/Utility Vehicles	5.18%
Tech Mahindra Ltd.	Software - Telecom	4.69%
# Oracle Financial Services Software Limited	It enabled services - software	4.64%
Zee Entertainment Enterprises Ltd.	Tv broadcasting & software production	90.3%



➔ ARE YOU WORRIED OF BANK FIXED DEPOSITS COMING DOWN ?

➔ ARE YOU LOOKING FOR TAX FREE GUARANTEED INCOME FOR LIFE TIME ?

## NOW GIVE YOUR GOALS THE GIFT OF GURANTEE

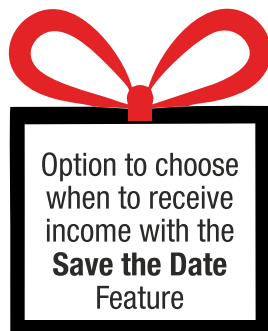
### ■ ICICI PRU GURANTEED INCOME FOR TOMORROW

GIFT Guaranteed Returns to your loved ones with ICICI Pru GIFT plan a plan where your benefit amount is guaranteed so that you can fulfil your most precious dreams, no matter what.

### ■ FEATURE OF ICICI PRU GIFT PLAN

GIFT Guaranteed Returns to your loved ones with ICICI Pru GIFT plan a plan where your benefit amount is guaranteed so that you can fulfil your most precious dreams, no matter what.

## GIFT COMES WITH A HOST OF BENEFITS



# Benefit Illustration of ICICI Pru Guaranteed Income For Tomorrow

Name of the Policyholder	: Mr. JAY MEHTA	Name of the Product	: ICICI Pru Guaranteed Income For Tomorrow
Age of the Policyholder	: 01-Jan-1981 (40years)	Tag Line	: A Non-Linked Non-Participating
Gender of the Life Assured	: MALE	Unique Identification No.	: 105N182V02
Name of the Life Assured	: Mr. JAY MEHTA	Applicable Tax for Year 1	: 4.5%
Age of the Life Assured	: 01-Jan-1981 (40years)	Applicable Tax For Year 2 Onwards	: 2.25%
Policy Term	: 11 Years	Sales Channel	: Agency
Premium Payment Term	: 10 Years		
Amount of Instalment Premium	: ₹200,000/-		
Frequency of Premium Payment	: Yearly		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy

Policy Details			
Policy Option (Plan Option selected by You)	Income	Guaranteed Income :	₹600,115
Sum Assured on Death (at inception of the policy) :	₹2,000,000	Frequency of Guaranteed Income :	Yearly
		Income Period:	10 Years

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST and Cesses, if any	₹200,000/-	-	₹200,000/-
Instalment Premium with first year GST and Cesses, if any	₹209,001/-	-	₹209,001/-
Instalment Premium with GST and Cesses, if any 2nd year onwards	₹204,501/-	-	₹204,501/-

Policy Year	Annualised premium	Guaranteed Benefits			Non Guaranteed Benefits
		Maturity Benefit (Guaranteed Income)	Death Benefit (Life Insurance Benefit)	Min. Guaranteed Surrender Value	Special Surrender Value
1	200,000	0	2,000,000	0	0
2	200,000	0	2,000,000	120,000	120,000
3	200,000	0	2,000,000	210,000	210,000
4	200,000	0	2,000,000	400,000	472,085
5	200,000	0	2,000,000	500,000	651,539
6	200,000	0	2,000,000	600,000	862,020
7	200,000	0	2,000,000	700,000	1,108,739
8	200,000	0	2,000,000	1,000,000	1,387,033
9	200,000	0	2,079,482	1,388,000	1,732,805
10	200,000	0	2,266,538	1,800,000	2,122,637
11	0	0	2,470,009	1,800,000	2,340,259
12	0	384,968	0	0	0
13	0	384,968	0	0	0
14	0	384,968	0	0	0
15	0	384,968	0	0	0
16	0	384,968	0	0	0
17	0	384,968	0	0	0
18	0	384,968	0	0	0
19	0	384,968	0	0	0
20	0	384,968	0	0	0
21	0	384,968	0	0	0

Note: Annualised Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any, Goods and Service Tax and Cesses, if any.

## Disclaimers

- ICICI Pru Guaranteed Income for Tomorrow is a savings and protection oriented plan.
- ICICI Pru Guaranteed Income for Tomorrow - is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns. However, in the above illustration, total maturity amount and death benefit are guaranteed.
- The above illustration is applicable to a standard life (from medical, life style and occupation point of view.)

# INVEST IN CORPORATE FD FOR BETTER RETURNS

## MAHINDRA FINANCE FIXED DEPOSIT

Mahindra Finance offers the Fixed Deposit (FD) scheme at attractive interest rates and a tenure of up to 5 years. Mahindra group company employees and senior citizens are offered an additional interest rate on any deposits made towards the scheme.

In these times of uncertain returns, fixed deposits have become the most preferred banking instruments for planning a financially worry-free future for the family. Which is why Mahindra Finance's Fixed Deposit scheme has been specially designed to assure you of guaranteed returns at highly competitive interest rates with this low-risk investment.

## FEATURES AND BENEFITS OF MAHINDRA FINANCE FIXED DEPOSITS

- The MMFSL Fixed Deposit has a CRISIL rating of 'FAAA', which indicates a high level of safety
- 0.25% additional interest rate for senior citizens for Samruddhi Fixed Deposits
- 0.35% additional interest rate for all Mahindra group company employees & their relatives for Samruddhi Fixed Deposits.
- The tenure of the scheme ranges between 12 months and 60 months.

## ANNUAL RATE OF INTEREST (w.e.f Jan 2022)

### MAHINDRA CUMULATIVE CHART

PERIOD (MONTHS)	12 Months	24 Months	36 Months	48 Months	60 Months
INTEREST RATE P.A. (%)	5.50%	6.00%	6.30%	6.45%	6.45%
EFFECTIVE YIELD P.A.(%)	5.50%	6.18%	6.71%	7.10%	7.34%

### MAHINDRA NON-CUMULATIVE CHART

PERIOD (MONTHS)	INTEREST P.A. (%) (Monthly)	INTEREST P.A. (%) (Quarterly)	INTEREST P.A. (%) (Half-Yearly)	INTEREST P.A. (%) (Yearly)
12 Months	4.95%	5.30%	5.40%	5.50%
24 Months	5.45%	5.80%	5.90%	6.00%
36 Months	5.75%	6.10%	6.20%	6.30%
48 Months	5.90%	6.25%	6.35%	6.45%
60 Months	5.90%	6.25%	6.35%	6.45%

# BAJAJ FINANCE FIXED DEPOSIT

## FEATURES OF FIXED DEPOSIT

- % Senior citizens get 0.25% more returns**  
Manage post-retirement expenses with higher returns on your deposit.
- 0.10% more returns on investing online**  
Invest from the comfort of your home with our paperless process.
- Deposits starting just ₹5,000 per month**  
Start small monthly savings by choosing the Systematic Deposit Plan.
- Flexible tenors up to 60 months**  
Get higher returns on your investments by staying invested for longer.
- Get assured returns up to 6.75%\***  
Grow your savings with the best returns on your deposit.

## RATE BENEFITS BASIS CUSTOMER CATEGORY (w.e.f. Jan 2022)

- Additional 0.25% for senior citizens**
- Additional 0.10% for online investments (not applicable for senior citizens)**

## RENEWAL

- 0.10% over and above the applicable rate of interest/card rate at the time of renewal of deposit. In the case of online renewal, only one benefit (renewal benefit of 0.10%) will be extended.**

## Annual rate of interest valid for deposits from ₹25,000 up to ₹5 crore (w.e.f Jan 2022)

For New/Existing Depositor:

(Interest Rate per annum)

For senior Citizen Deposits:

Tenor in Months	Interest Payout					Tenor in Months	Interest Payout				
	Cumulative At Maturity	Non-Cumulative					Cumulative At Maturity	Non-Cumulative			
		Monthly	Quarterly	Half-Yearly	Annually			Monthly	Quarterly	Half-Yearly	Annually
12-23	5.65%	5.51%	5.53%	5.57%	5.65%	12-23	5.90%	5.75%	5.77%	5.82%	5.90%
24-35	6.40%	6.22%	6.25%	6.30%	6.40%	24-35	6.65%	6.46%	6.49%	6.54%	6.65%
36-60	6.80%	6.60%	6.63%	6.69%	6.80%	36-60	7.05%	6.83%	6.87%	6.93%	7.05%

We are excited with New Opportunities around with Enthusiasm and Anticipation. Stay tuned with us to get all the market-related information for the year 2022

**WISHING YOU A HEALTHY AND WEALTHY 2022**

## BOOK POST

Regards,  
Himanshu Dani



**INVEST SEARCH**  
Redefine your Search for Investments

**In case of any query please contact us on the below-mentioned number.**

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