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July 18 ~ Sept 18

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COMPANY FIXED DEPOSITS
AN IMPORTANT PART OF YOUR
INVESTMENT PORTFOLIO

QUOTE OF THE DAY

STOP
TRYING TO
PREDICT
THE DIRECTION
OF THE
STOCK MARKET,
THE ECONOMY
OR
ELECTIONS.

- Warren Buffett

Invest Search

Mission Statement:

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

Investor Times

Dear Investors,

Proverb - "*Time is your friend, Impulse is your enemy*"

Intelligent investors must pay attention to the elements of long-term investing that are within their power to control. No matter how difficult or how much easier said than done, they must focus not on the market's short-term direction, nor on finding the next hot fund or stock, but on intelligent selection. Interestingly, the key to fund selection is to focus not on future return – which the investor cannot control – but on risk, cost, and time – all of which the investor can control.

❖ **How Patience helps for wealth creation-Real Example from Mutual Funds**

- If someone would have invested Rs. 100,000/- in popular scheme of MF in January 2008, the value in March 2009 was Rs. 45479/- (-54.5% down) (Those who withdraw here will end up making loss)
- But do you know the value in November 2010? it was Rs. 136,687/- (200% up from March 2009). Not only that, the value in January 2015 was Rs. 212855/- (55.7% up from November 2010)
- But again in February 2016, it was Rs. 156398/- (-26.5% down from January 2015) And 18th May 2018 value was Rs. 252049/-
- But despite the roller coaster ride, from Jan 2008 to May 2018, Rs. 100,000/- has grown to Rs. 252,049 (152.05%)

Simple Tips for Creating Wealth

1. Investment success takes time so give it time. Start early, even if the amount is miniscule, and never stop.
2. Have a sensible asset allocation, a selection of quality funds, and balance risk and return. Impulse is your biggest enemy.
3. Have rational expectations about future returns and avoid chasing those as the seasons change. Dark winters will give way to bright springs. Don't let emotions get the better of you.
4. Mutual fund is not risky but volatile.

Understand one thing...Give time to grow your investment. Don't jump in to conclusion looking 1 or 2 years return. Stay Invested!

**Systematic Withdrawal Plan (SWP) vs Dividend Plan:
Why SWP Makes Even More Sense after LTCG Tax**

- **Surety of Fixed Payout-** For Investors looking for Regular flow of Income
- **Taxation:** SWP is more tax efficient as 1 lakh of Long Term Capital Gain is tax exempt, while dividends are taxed at a flat rate of 10%.
- **For Investors looking for Regular flow of Income**

**L&T Hybrid Equity Fund- Regular Plan - Growth
SWP Summary (From 1/7/13 to 30/6/18)**

Amount Invested	Monthly Withdrawal	Total Yearly Withdrawal in %	Total Withdrawal	Remaining Fund Value	Total Portfolio Value	CAGR (%)
10,00,000	6,666.00	8%	393,294.00	1,778,707.58	2,172,001.58	19.52

Date	NAV	Units	Monthly Withdrawal	Total Withdrawal	Remaining Fund Value	Portfolio Value
02-07-2013	11.2110	89,198.11	-1,000,000.00	0.00	1,000,000.00	1,000,000.00
01-08-2013	11.0420	88,594.41	6,666.00	6,666.00	978,259.52	984,925.52
02-09-2013	10.8780	87,981.62	6,666.00	13,332.00	957,064.04	970,396.04
01-10-2013	11.2470	87,388.93	6,666.00	19,998.00	982,863.25	1,002,861.25
01-11-2013	12.0360	86,835.09	6,666.00	26,664.00	1,045,147.11	1,071,811.11
02-12-2013	12.0870	86,283.59	6,666.00	33,330.00	1,042,909.70	1,076,239.70
01-01-2014	12.5290	85,751.54	6,666.00	39,996.00	1,074,381.05	1,114,377.05
03-02-2014	12.1160	85,201.36	6,666.00	46,662.00	1,032,299.66	1,078,961.66
03-03-2014	12.4650	84,666.58	6,666.00	53,328.00	1,055,368.94	1,108,696.94
02-04-2014	13.2770	84,164.51	6,666.00	59,994.00	1,117,452.20	1,177,446.20
02-05-2014	13.4240	83,667.94	6,666.00	66,660.00	1,123,158.38	1,189,818.38
02-06-2014	14.8850	83,220.10	6,666.00	73,326.00	1,238,731.24	1,312,057.24
02-07-2014	15.9170	82,801.31	6,666.00	79,992.00	1,317,948.38	1,397,940.38
01-08-2014	15.6770	82,376.10	6,666.00	86,658.00	1,291,410.07	1,378,068.07
01-09-2014	16.5380	81,973.03	6,666.00	93,324.00	1,355,669.89	1,448,993.89
01-10-2014	16.7090	81,574.08	6,666.00	99,990.00	1,363,021.28	1,463,011.28
03-11-2014	17.3220	81,189.25	6,666.00	106,656.00	1,406,360.19	1,513,016.19
01-12-2014	17.9420	80,817.72	6,666.00	113,322.00	1,450,031.52	1,563,353.52
01-01-2015	18.1370	80,450.18	6,666.00	119,988.00	1,459,124.98	1,579,112.98
02-02-2015	19.1870	80,102.76	6,666.00	126,654.00	1,536,931.67	1,663,585.67
02-03-2015	19.7130	79,764.61	6,666.00	133,320.00	1,572,399.72	1,705,719.72

Investor Times, A quarterly issue from INVEST SEARCH

06-04-2015	19.5870	79,424.28	6,666.00	139,986.00	1,555,683.38	1,695,669.38
05-05-2015	19.1600	79,076.37	6,666.00	146,652.00	1,515,103.21	1,661,755.21
01-06-2015	19.3290	78,731.50	6,666.00	153,318.00	1,521,801.12	1,675,119.12
01-07-2015	19.3690	78,387.34	6,666.00	159,984.00	1,518,284.38	1,678,268.38
03-08-2015	20.1010	78,055.71	6,666.00	166,650.00	1,568,997.91	1,735,647.91
01-09-2015	19.2870	77,710.09	6,666.00	173,316.00	1,498,794.56	1,672,110.56
01-10-2015	19.5980	77,369.96	6,666.00	179,982.00	1,516,296.40	1,696,278.40
02-11-2015	19.6200	77,030.20	6,666.00	186,648.00	1,511,332.54	1,697,980.54
01-12-2015	19.8210	76,693.89	6,666.00	193,314.00	1,520,149.61	1,713,463.61
01-01-2016	19.9310	76,359.44	6,666.00	199,980.00	1,521,919.94	1,721,899.94
01-02-2016	19.1760	76,011.81	6,666.00	206,646.00	1,457,602.56	1,664,248.56
01-03-2016	18.2740	75,647.03	6,666.00	213,312.00	1,382,373.90	1,595,685.90
01-04-2016	19.2910	75,301.48	6,666.00	219,978.00	1,452,640.94	1,672,618.94
02-05-2016	19.4090	74,958.04	6,666.00	226,644.00	1,454,860.51	1,681,504.51
01-06-2016	19.8570	74,622.34	6,666.00	233,310.00	1,481,775.71	1,715,085.71
01-07-2016	20.5790	74,298.41	6,666.00	239,976.00	1,528,987.04	1,768,963.04
01-08-2016	21.3820	73,986.66	6,666.00	246,642.00	1,581,982.67	1,828,624.67
01-09-2016	21.5100	73,676.75	6,666.00	253,308.00	1,584,786.96	1,838,094.96
03-10-2016	21.8200	73,371.25	6,666.00	259,974.00	1,600,960.75	1,860,934.75
01-11-2016	21.9360	73,067.37	6,666.00	266,640.00	1,602,805.82	1,869,445.82
01-12-2016	21.0290	72,750.38	6,666.00	273,306.00	1,529,867.71	1,803,173.71
02-01-2017	20.8730	72,431.02	6,666.00	279,972.00	1,511,852.66	1,791,824.66
01-02-2017	22.1580	72,130.18	6,666.00	286,638.00	1,598,260.52	1,884,898.52
01-03-2017	22.5850	71,835.03	6,666.00	293,304.00	1,622,394.10	1,915,698.10
03-04-2017	23.3300	71,549.30	6,666.00	299,970.00	1,669,245.20	1,969,215.20
02-05-2017	24.0540	71,272.17	6,666.00	306,636.00	1,714,380.89	2,021,016.89
01-06-2017	24.4790	70,999.86	6,666.00	313,302.00	1,738,005.57	2,051,307.57
03-07-2017	24.6900	70,729.87	6,666.00	319,968.00	1,746,320.54	2,066,288.54
01-08-2017	25.3490	70,466.90	6,666.00	326,634.00	1,786,265.52	2,112,899.52
01-09-2017	25.4900	70,205.39	6,666.00	333,300.00	1,789,535.36	2,122,835.36
03-10-2017	25.1440	69,940.28	6,666.00	339,966.00	1,758,578.29	2,098,544.29
01-11-2017	26.0890	69,684.77	6,666.00	346,632.00	1,818,005.85	2,164,637.85
01-12-2017	25.7620	69,426.01	6,666.00	353,298.00	1,788,552.94	2,141,850.94
01-01-2018	26.4240	69,173.74	6,666.00	359,964.00	1,827,846.96	2,187,810.96
01-02-2018	26.8720	68,925.68	6,666.00	366,630.00	1,852,170.79	2,218,800.79
01-03-2018	25.9990	68,669.28	6,666.00	373,296.00	1,785,332.68	2,158,628.68
02-04-2018	25.8350	68,411.26	6,666.00	379,962.00	1,767,404.91	2,147,366.91
02-05-2018	26.7690	68,162.24	6,666.00	386,628.00	1,824,635.03	2,211,263.03
01-06-2018	26.1930	67,907.75	6,666.00	393,294.00	1,778,707.58	2,172,001.58

**COMPANY FIXED DEPOSITES
AN IMPORTANT PART OF YOUR INVESTMENT PORTFOLIO**

Your portfolio should contain a diversified set of investments for optimal performance. While you would have invested in shares, mutual funds, bonds and bank fixed deposits, company deposits is an investment option that you may have overlooked. Here is why you should consider company deposits as well:

Diversification: Fixed and safe returns in an investment portfolio play a key role in limiting portfolio risk. When you have predictable returns, you can plan for your future accordingly. Company fixed deposits offer you stable returns over a fixed period of time.

Higher rate of returns: Company fixed deposits can offer a higher rate of interest than bank fixed deposits.

Company Name	Tenure	Cumulative		Non-Cumulative				For Senior Citizen
		Interest p.a.	Effective Yield p.a.	Monthly	Quarterly	Half Yearly	Yearly	
DHFL Aashray Deposit	36 Months	8.45		8.10	8.15	8.25	8.45	0.40
	48-60 Months	8.50		8.15	8.20	8.30	8.50	

Mahindra Finance Samruddhi Deposit	36 Months	8.50			8.30	8.35		0.25
	48-60 Months	8.50			8.30	8.35		

Bajaj Finance Limited	24-35 Months	8.15		7.88	7.93	8.00	8.15	0.35
	36-60 Months	8.40		8.13	8.18	8.25	8.40	

Shriram Unnati Fixed Deposit	48 Months	8.28	9.78	8.28	8.34	8.42	8.60	0.25
	60 Months	8.28	10.21	8.28	8.34	8.42	8.60	

BOOK POST

Regards,

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