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Let Your Money Work Hard
& Realise Your
Financial Dreams

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THINK Low Risk, Fixed Returns
Think **Corporate FD**

“
The big money is
not in the buying
or selling, but in
the waiting.
”

– Charlie Munger

Invest Search

Mission Statement:

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

Investor Times

Dear Investors,

“Rs 1 lakh invested in 2004 TCS IPO is now worth Rs 12.5 lakh”. Was a headline in leading Newspaper last month. Although TCS had many bad patches in these 14 years, Investors who hold the stock got wealth creation.

The same formula applies with your Invested in Diversified Mutual funds schemes. The below Chart shows market value of 1 lakh invested in Equity funds since 2004.

Scheme name	Amt Invested	Current value
Franklin Prima Plus Fund	100000	11.85 lakhs
HDFC Equity Fund	100000	11.25 lakhs
Aditya Birla SL Equity Fund	100000	11.20 lakhs

The Lesson to be learned -Patience pays in long term.

At present - Rising Oil prices, Rising Metal prices, Increasing Bond Yields will keep the market volatile in short term .

Eventually reforms taken by Modi led BJP government like GST, RERA will help Economy in long term which will in turn help to Stock market.

Consider Volatility as friend for entering Market & create Wealth for long term

Happy Investing

-Himanshu Dani

Importance of good investments

All individuals need to invest for:



Did you know?



If your current monthly expenses are ₹ 30,000/- per month, then after 20 years you will require ₹ 80,000/- a month to just maintain the same lifestyle!



An education degree for your child which currently costs ₹ 20 lakh could cost over ₹ 34 lakh after 11 years!



In 1990 petrol price was ₹ 9.84 and ₹ 80 today! It has increased 8 times in 28 years!



Sensex has grown from approx. 700 points in 1990 to approx. 34184 points in 2018, thus having shown a growth of 48x over a span of 28 years.

What is a Systematic Investment Plan (SIP)?

- A Systematic Investment Plan or SIP is a smart and hassle free mode for investing money in mutual funds. create wealth, by investing small sums of money at specified intervals, over a period of time instead of investment.
- A SIP is a planned approach towards investments and helps you inculcate the habit of saving and building investing an amount as low as Rs. 500 monthly. Investing at an early stage of life lets you enjoy the benefits powerful strategies, rupee cost averaging and the power of compounding.

Importance of Starting Early

The sooner one starts investing the better. Investing early allows your investments to receive more time to grow, whereby the concept of compounding (as illustrated below) increases your income, by accumulating the principal and the interest or dividend earned on it, year after year.

The three golden rules for all investors

Invest Early

Invest Regularly

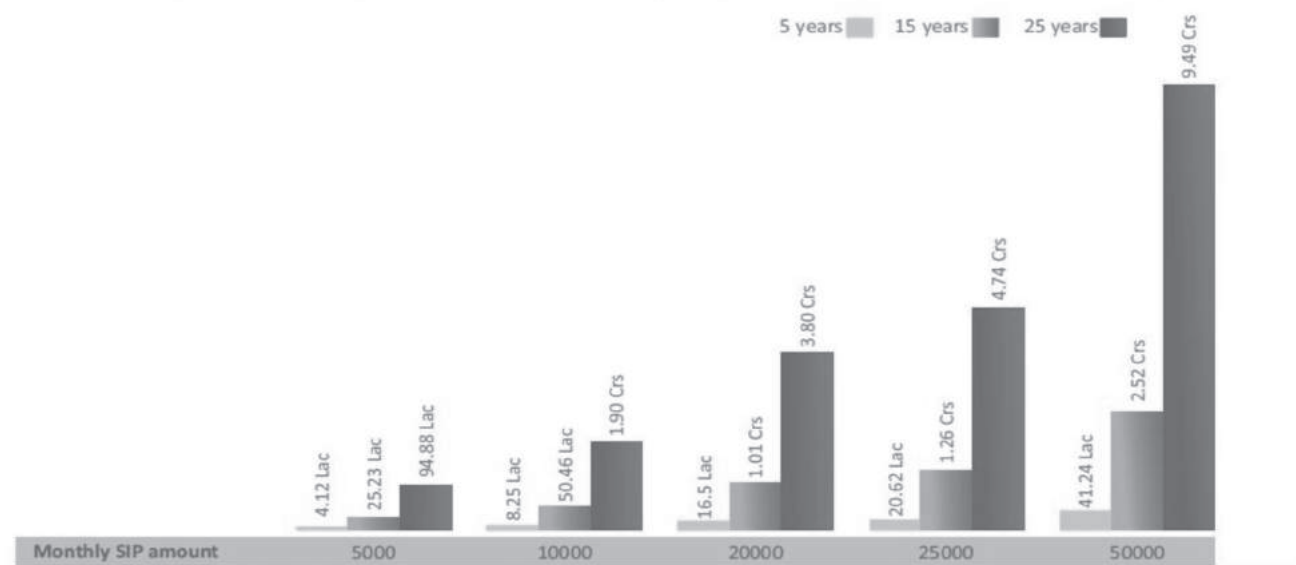
Invest for Long Term

Particular	Scenario A	Scenario B
Start age	25 years	40 years
Monthly investment	₹ 10,000	₹ 10,000
Stop age	60 years	60 years
Total investment	₹ 42 lacs	₹ 24 lacs
Savings to grow to*	₹ 6.5 cr	₹ 99.9 lacs

Difference in returns of ~₹ 5.5 crores whereas difference in investment just ₹ 18 lacs

Power of Compounding

Graph illustrating the power of compounding (Assumed rate of return: 12% p.a.)



SIP PERFORMANCE CHART

Scheme Name	SIP Period	SIP Amount	Amount Invested	Current Value	Profit/Loss	CAGR (%)	Absolute Return (%)
Reliance Growth Fund	01/10/1995 to 03/2018	5,000	13,45,000	3,42,17,625	32,872,625	23.9	2,444.06
HDFC Equity Fund	01/01/1995 to 03/2018	5,000	13,95,000	3,21,49,270	30,754,270	22.3	2,204.61
Franklin India Prima Fund	01/12/1993 to 03/2018	5,000	14,60,000	4,00,48,766	38,588,766	22.3	2,643.07
SBI Small & Midcap Fund	01/09/2009 to 03/2018	5,000	5,15,000	17,41,207	1,226,207	27.3	238.10

Investor Times, A quarterly issue from INVEST SEARCH

Corporate FD vs Bank FD. Fixed deposits acts as a saving instrument. Fixed deposits earn the investor a higher rate of interest than a regular savings account. Fixed deposits are usually offered by banks and NBFCs. But what most people are unaware of is that fixed deposits are offered by companies too.

Company Name	Tenure	Cumulative		Non-Cumulative				For Senior Citizen
		Interest p.a.	Effective Yield p.a.	Monthly	Quarterly	Half Yearly	Yearly	
DHFL Aashray Deposit	48 Months	8.05	9.08	7.7	7.75	7.85	8.05	0.4
	60 Months	8.05	9.45	7.7	7.75	7.85	8.05	

Mahindra Finance Samruddhi Deposit	48 Months	8.05	9.08	-	7.85	7.9-		0.25
	60 Months	8.05	9.45	-	7.85	7.9-		

Bajaj Finance Limited	24-35 Months	7.8		7.53	7.58	7.65	7.8	0.35
	36-60 Months	7.85		7.58	7.63	7.7	7.85	

Shriram Unnati Fixed Deposit	48 Months	7.63	8.89	7.63	7.68	7.75	7.9	0.25
	60 Months	7.72	9.39	7.72	7.77	7.85	8	

BOOK POST

Regards,

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