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## BEST IN CLASS INVESTMENTS / PROTECTION SOLUTIONS

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## TIPS FOR YOUNG ADULTS

Young adults are perhaps the richest among all of us. They have something more than all of us – “time” at an age when the possibilities are unlimited. In case you are a young adult in 20s or 30s or a parent / guardian with children approaching or in their 20s, this article is for you. The article tells us few things which perhaps we were never told when we were young. We bring to you six valuable tips that can literally make a huge impact in lives of young adults going forward.

### Six Tips

#### 1. Learn about Personal Finance & Investing:

Knowledge about personal finance topics and investing at an early age is a great asset. Young adults must know about different asset classes, investment products, insurance, loans & credit, time value of money, inflation, savings, taxation, financial planning, etc. Such knowledge, especially during early years of career can really help someone take great decisions for future. If you are a guardian, be sure to involve the young adults in your own investment decisions. There are many ways in which young adults can gain financial knowledge. Some of the ways are...

- Read books, finance magazines and watch TV shows on investments
- Interact with financial advisors, accountants, experienced family members
- Attend investment seminars/ camps by regulators, participants in financial services industry
- Enrol from among the many short & simple certifications/courses offered by NSE/BSE on the subject matter.

#### 2. Control your Spendings

Young adults are perhaps the most valued consumers hunted by every big brand ranging from cars to shoes to laptops to even holiday packages. With the newly gained earning power and lack of big responsibilities, it is natural that spendings on entertainment, gadgets, accessories, hanging out / parties, etc. form a big chunk of the spendings. Surely it is a time to enjoy life but young adults are advised to control their urge to spurge and not make impulsive decisions. It would be great if

one can budget such spendings and avoid taking big decisions like buying of motorbikes, cars, laptops, etc. without adequate thinking and research.

#### 3. Start Investing Immediately:

We have often spoken on this topic. The benefit of saving early can never be underestimated. Even if the saving is small, due to the power of compounding, the wealth created by you can be enormous as seen from the following matrix.

Particulars	Mr. Smart	Mr. Lazy
Age when savings is started	25 years	30 years
Monthly savings amount #	R 1,000/-	R 2,000
Investment horizon	10 years	5 years
Total amount saved	R 1,20,000/-	R 1,20,000/-
Wealth Created at Age 35 years *	~ R 2,63,000/-	~ R 1,75,000/-
Times roll-over	2.19	1.46

# Assuming SIP in a Mutual Fund Diversified Equity Scheme is done. \* Assuming average returns @ 15% p.a.

In above e.g., Mr. Lazy would have to invest thrice the amount or R 3,000 monthly, saved by Mr. Smart if he wants to match the wealth created by him at age 35.

#### 4. Get PAN & Start Filing Tax Returns:

If you have started earning, it is best to start preparing & filing income tax returns (ITR) except when you are exempted to do so. There is a perception that if the taxes are paid, there is no need to file ITR. This is a misconception and it is essential to know that it is our constitutional obligation to file ITR when you are required to do so. Further still many believe that their incomes are too small to attract the attention of IT authorities and get tax scrutiny and hence may indulge in not filing returns or understating income. You may note that IT authorities use a system whereby cases are picked up randomly on certain criteria. You may never like to be the one to get short-listed and invite unnecessary hassles. Remember that you can save taxes but not evade taxes.

Filing of ITR has many advantages as they are considered standard income proof globally and they help you while applying for loans, visa applications for jobs abroad, requesting tax refunds, etc. The PAN issued by IT authority is a prerequisite for filing ITR and is also mandatory for all financial transactions. So it makes sense

to get yourself one even if you don't have much income to talk of.

#### 5. Get Health & Life Cover:

Getting adequate protection in young age, where people tend to be more adventurous, is highly advised, even if there aren't any dependents on you. Buying health or life cover at a younger age is also considerably cheaper than buying the same after few years. Such protection can really help one in case there is any unforeseen emergency and financial burden on parents will be avoided.

#### 6. Start Thinking About Home

The average age of home & car buyers has

decreased dramatically in the last 20 years. Powered by easy availability of loans, fat pay packages & growing aspirations, the first time home buyer today is often around the age of 30. The first time car buyers are even younger. It would thus be best advised that young adults keep these goals in mind and plan for the same as early as possible. If you can start saving as much as possible for home & car goals, if any, from now onwards, it would really benefit you a lot when the time comes. Often young adults delay saving for the goal and end up paying lesser down-payments and taking higher amount of loans which should be avoided. Lastly, even if you have a home of your own, it is advisable to think of buying a home as an investment for future and also enjoy tax benefits on the same.

Having time on your side is a great advantage and never to be missed. Few young adults may choose to ignore & not act on 6 tips shared above at their own peril. Experience has shown that wise decisions, actions and discipline in these formative years go a long way in securing a better financial future down the line. Simple actions taken today can help you avoid taking tough decisions at times when you have family to support and lot of responsibilities on your hands. So go ahead and make the best that this time has to offer, smartly.

# CONTROLLING THE URGE TO SPEND

There is a famous saying on shopping by Bo Derek that "whoever said money can't buy happiness simply didn't know where to go shopping". This pretty much sums up the change in the shopping mindset in the last decade or so. Most of us have seen a dramatic change in the spending behaviour and today most of us are buying a lot on impulse and desire rather than a rational, planned shopping. Well, this article talks about smart shopping and better still, on how to control the urge to spend. We are sure that you would enjoy reading this article (though not as much as you may love shopping!) and try to adopt some of the ideas shared here the next time you shop...

## How have our spending habits changed?

The young earning generation today would easily remember that shopping for clothes & accessories was limited and often carried only at times of festivals, when they were children. The things we bought were also limited in variety as compared to what we are buying today. Add to this the growing number of branded retail shops and shopping malls lined up at every few kilometres. Armed with the Credit Cards in our hands, it is now really out of fashion to think about bank balances and pre-planned shopping. Even those in their 40s and 50s have been shopping much more for themselves and their children than what their parents shopped. The mantra today is that if you feel it, get it! There are also many of us who believe that they will feel better if they shop! This is what we can call as impulse or emotional buying, which forms a major part of our spending today. On the extreme side, this has given rise to a new type of addiction and disease called as "compulsive shopping" where people suffer from 'shopoholism' and they literally shop till they drop or run out of Credit Card balances.



Techniques to control spendings

Well, no rewards for guessing why we need to control our spendings. There is a popular saying that 'A penny saved is a penny earned'.

Many times we get excited looking at new products and offers and make instant buying decisions only to later find that the purchase was really useless. Controlling emotions may be tough but you can easily do it if you genuinely

desire to control your spending. There are many techniques, which can help curb emotional spendings by you. I am listing a few here...

1) Avoid spending time, get-together, meetings or dining at shopping malls. Stay away & stay rich!

2) Make it a rule to pay for all impulse buying using cash, and by debit card, if you are buying online.

3) Avoid going shopping with people who are wealthier than you. You might often end up buying more stuffs which are expensive and not needed by you as the tendency to compete / show off comes into picture.

4) Be strict with kids and make planned list of items that you feel are important for them and also mention the purchase month / week & budget. Communicate this to your kids and make sure that your kids understand & agree to it.

5) Prepare a list of items that you feel are required & desired, and decide a budget for same. Avoid going beyond this list in any of your shopping trips.

6) Before buying things that others (like relatives, neighbours, friends) have and you don't, think of all the things that they don't have and you currently have or will have once you save for future.

7) Keep a limited monthly budget for impulse spending only as shopping can be a stress reliever. Decide the limits as a fraction, say 1/3rd, of the estimated impulse spendings done in last 6-12 months.

## Steps for smart buying

### Step 1: Check need:

Before buying anything, define what you are looking for and amount you are willing to spend. In case of any unplanned spending, think or consult others, like relatives, friends, etc. if you really need the item before you make the purchase decision. In case you are sure, you may move to the next step.

### Step 2: Delay a while:

Don't buy on the same day when you have finalised the items in any store. Postpone the action for at least couple of days or a week, depending on what you intend to buy. In case of sale offers, it is better to go shopping at least 2/3 days before the offer ends.

### Step 3: Research online:

Always do an online search for the desired item in case you have just finalised but not yet purchased the item. There are many sites today that offer information and reviews for the products/offers from insurance policies to shoes to laptops and holiday packages. Look for additional information or negative feedbacks / reviews to really make up your final decision to purchase. You may also better check out similar products or offers and compare to find what best suits your needs.

### Step 4: Best deals:

Check for offers / discounts from retail stores or online shops before buying. Ask for upcoming sales offers from your local stores and wait for the same, if possible. You may also check for any interest free payment options through instalments.

### Step 5: Bills & Warranty:

Always ensure that you have the proper bill and warranty card dated & stamped. Keep these documents safe as you are likely to need it some day. Try to get extended warranties for items, if on offer.

### Step 6: Return/Replace Policy:

Try to always buy with shops offering return &/or replace policy, even if they are a bit costly. Do not remove / destroy the packaging/ labels, etc. after you bring the items home. That way if you do not like the product, you always have the chance to return the same and request refund or replacement of the item.

## Strictly Not for Impulse Buying

There are some things that must 'never' be bought on impulse or emotions. Decisions in such cases must only be made after careful thought and study. Decisions on home, property, car, insurance or health policy, home renovations, etc. made on impulse can cost you dearly in long run.

## Not Spending = Savings = Greater Wealth

You can easily save 5-15% of one's total monthly / yearly expenses if you stop spending on impulses and follow the tips given above. Thus, you can invest such savings for future. You will be surely guaranteed greater wealth & better financial health. A spending cut of just R 500 monthly when put in mutual fund SIP can potentially give you R 1.31 lacs in 10 years @ 15% returns. Savings made from foregone impulse purchases can also be directed to more fruitful / required spendings like better food habits, children study, quality holidays, etc.

Spending on impulse is very common in modern age, especially among the younger generation, including young parents. Controlling this urge to spend can help you save quality money which could be put to better use, both for present & for future.

SMILE  
PLEASE



A US bank sent back a check with "Insufficient Funds" stamped on the front to one of their clients. "The client wrote back to thebankasking"Meoryou?"

## SIP RETURN IN PERCENTAGE AS ON 31ST OCTOBER 2011

Starting-October Month of	2010	2008	2006	2004	2001	1999
Years	1	3	5	7	10	12
Invested Amount	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Schemes (Diversified Equity)	Returns % - CAGR					
Birla Sun Life Advantage Fund Gr	-12.27	7.95	4.33	7.56	16.13	16.07
Birla Sun Life Dividend Yield Plus Gr	-3.04	20.41	17.22	16.60	-	-
Birla Sun Life Equity Fund - Gr	-12.45	8.23	5.41	10.51	22.10	21.12
Birla Sun Life Frontline Equity Fund - Gr	-7.06	13.20	10.79	15.30	-	-
Birla Sun Life Midcap Fund - Gr	-10.23	14.12	10.17	13.78	-	-
Birla Sun Life MNC Fund Gr	1.87	25.37	17.95	16.93	21.60	-
Birla Sun Life Top 100 Fund - Gr	-5.63	12.46	8.55	-	-	-
BNP Paribas Dividend Yield Fund- Gr	-0.93	18.03	13.72	-	-	-
Canara Robeco Equity Diversified - Gr	-1.94	18.03	13.68	-	-	-
Canara Robeco Infrastructure - Gr	-4.90	12.21	8.62	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	-7.35	14.60	11.83	16.38	26.22	24.31
DSP BlackRock Opportunities Fund - Gr	-9.12	13.48	9.36	13.04	23.38	-
DSP BlackRock Small and Mid Cap - Reg Gr	-5.15	23.12	-	-	-	-
DSP BlackRock Top 100 Equity Fund Gr	-4.32	12.66	10.69	15.65	-	-
DWS Alpha Equity Fund - Gr	-9.97	6.52	5.40	10.62	-	-
DWS Investment Opportunity Fund - Gr	-11.70	5.71	4.81	10.57	-	-
Fidelity Equity Fund - Gr	-3.66	17.34	12.37	-	-	-
Fidelity India Special Situations Fund - Gr	-6.79	15.31	9.43	-	-	-
Franklin India Bluechip Fund Gr	-1.42	16.59	12.21	15.26	23.34	23.16
Franklin India Flexi Cap Fund - Gr	-5.64	15.41	10.76	13.62	-	-
Franklin India Opportunities Fund-Gr	-7.07	9.34	4.45	8.77	17.66	-
Franklin India Prima Fund Gr	-7.73	16.44	9.15	9.69	21.63	23.46
Franklin India Prima Plus Gr	0.22	15.83	11.25	15.22	23.57	23.22
HDFC Capital Builder-Gr	-10.38	16.45	11.66	13.52	23.27	-
HDFC Core and Satellite Fund - Gr	-14.45	16.29	10.95	13.03	-	-
HDFC Equity Fund - Div	-12.34	18.17	13.98	17.18	26.25	26.18
HDFC Growth Fund Gr	-4.41	16.62	12.36	16.05	24.27	-
HDFC Premier Multi-Cap Fund - Gr	-9.27	16.64	11.20	-	-	-
HDFC Top 200 Fund - Gr.	-8.40	15.71	13.29	17.10	26.48	-
HSBC Equity Fund - Gr	-9.77	7.20	5.33	9.98	-	-
HSBC India Opportunities Fund - Gr	-5.37	9.95	5.14	9.15	-	-
ICICI Prudential Discovery Fund Gr	-11.32	21.55	15.84	16.29	-	-
ICICI Prudential Dynamic Plan-Cum	-6.35	15.46	11.41	15.97	-	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	-0.40	19.38	-	-	-	-
ICICI Prudential Services Industries Fund - Gr	-7.82	11.17	4.14	-	-	-
ICICI Prudential Top 100 Fund - Gr	-4.21	11.86	8.28	12.05	19.28	18.49
ICICI Prudential Top 200 Fund - Gr	-9.50	11.88	7.35	11.14	20.84	-
IDFC Imperial Equity Fund - Plan A - Gr	-4.80	10.08	8.91	-	-	-
IDFC Premier Equity Fund - Plan A - Gr	5.50	25.63	20.00	-	-	-
ING Core Equity Fund Gr	-8.06	12.19	7.38	10.77	16.90	14.68
ING Dividend Yield Fund Gr	-1.92	22.23	17.35	-	-	-
ING Midcap Fund - Gr	-8.31	13.98	6.41	-	-	-
Kotak 50 Equity Scheme Div	-5.51	10.45	7.34	12.10	21.59	20.53
Kotak Contra Scheme - Gr	-7.99	9.02	6.73	-	-	-
Kotak Midcap - Gr	-8.66	16.10	7.94	-	-	-
Kotak Opportunities Fund - Gr	-8.43	10.93	7.78	12.87	-	-
L&T Growth Fund - Gr	-6.44	11.86	6.03	8.50	17.06	-
L&T Opportunites - Cumm	-13.52	9.12	6.31	10.80	15.76	13.95
Mirae Asset India Opportunities Fund - Gr	-4.52	20.55	-	-	-	-
Morgan Stanley Growth Fund - Gr	-14.08	8.00	3.89	6.82	13.83	13.65
Principal Dividend Yield Fund - Gr	-11.70	12.39	8.20	8.17	-	-
Principal Large Cap Fund - Gr	-11.89	13.24	9.64	-	-	-
Reliance Equity Opportunities Fund - Gr	-2.52	24.07	15.73	-	-	-
Reliance Growth Fund Gr	-9.75	11.69	9.29	14.53	29.24	29.30
Reliance Long Term Equity Fund - Gr	-12.43	11.70	-	-	-	-
Reliance Regular Savings Fund Equity Plan - Gr	-14.18	11.50	10.68	-	-	-
Reliance Top 200 Fund - Gr	-9.32	9.80	-	-	-	-
Reliance Vision Fund Gr	-11.55	9.45	6.78	11.32	23.69	25.40
Sahara Growth Fund Gr	-5.77	7.94	7.70	12.66	-	-
Sahara Midcap Fund - Gr	-9.19	17.19	11.74	-	-	-
SBI Magnum Equity Fund - Div	-3.59	14.63	10.02	14.22	21.31	19.19
SBI Magnum Global Fund 94 - Div	1.86	21.87	10.93	13.47	26.10	24.04
SBI Magnum Multiplier Plus 93 - Div	-9.99	9.23	6.62	12.28	23.59	21.00
SBI MSFU Contra - Div	-13.10	3.96	3.29	10.13	25.35	26.04
Sundaram Growth Fund Gr	-11.29	8.95	5.11	9.19	18.46	18.27
Sundaram India Leadership Fund - Gr	-9.41	11.78	7.26	11.07	-	-
Sundaram Rural India Fund - Gr	-2.49	15.01	7.68	-	-	-
Sundaram S.M.I.L.E. Fund - Gr	-13.47	10.18	8.62	-	-	-
Sundaram Select MidCap - Gr	-7.77	18.99	12.83	16.51	-	-
Tata Contra Fund - Gr	-4.26	17.87	11.84	-	-	-
Tata Dividend Yield Fund - Gr	-1.79	21.79	15.93	-	-	-
Tata Equity Opportunities Fund - Gr	-5.63	11.63	6.32	10.09	-	-
Tata Equity P/E Fund Gr	-9.57	14.24	11.19	14.55	-	-
Tata Ethical Fund - Gr	-5.46	17.00	9.09	11.91	21.22	19.74
Tata Growth Fund - App	-7.39	13.22	7.15	9.17	-	-
Tata Mid Cap Fund - Gr	-8.74	11.81	5.81	-	-	-
Tata Pure Equity Fund - Gr	-4.17	12.57	9.41	13.21	23.13	21.71
Taurus Bonanza Fund Gr	-8.44	9.21	3.79	6.58	-	-
Taurus Starshare Growth	-4.55	16.28	8.38	12.40	22.94	-
Templeton India Growth Fund Gr	-15.85	10.81	9.24	12.97	21.22	21.25
UTI Dividend Yield Fund. - Gr	-2.56	17.93	15.39	-	-	-
UTI Master Share - Div	-3.93	12.26	8.81	11.40	-	-
UTI Master Value Fund - Div	-5.98	21.76	14.56	13.80	-	-
UTI Mid Cap Fund - Gr	-2.31	19.97	11.95	-	-	-
UTI MNC Fund - Gr	7.77	24.37	17.58	-	-	-
UTI Opportunities Fund - Gr	2.24	19.00	15.45	-	-	-
UTI Top 100 Fund - Gr	-2.10	13.21	7.15	-	-	-
<b>Average Returns</b>	<b>-6.75</b>	<b>14.36</b>	<b>9.76</b>	<b>12.45</b>	<b>21.85</b>	<b>21.13</b>
<b>Maximum Returns</b>	<b>7.77</b>	<b>25.63</b>	<b>20.00</b>	<b>17.18</b>	<b>29.24</b>	<b>29.30</b>
<b>Minimum Returns</b>	<b>-15.85</b>	<b>3.96</b>	<b>3.29</b>	<b>6.58</b>	<b>13.83</b>	<b>13.65</b>

## MF NEWS

### Most MF agents opt out of 'transactional charge'

The 'transactional charge' levied on mutual fund investors for the benefit of distributors has not attracted the distributors. About 39,000 of the 45,000 ARN holding distributors will not levy transactional charge on investors. According to industry sources, majority of the distributors have decided to opt out as they feel such a levy could restrain their rights to demand a higher advisory fee. Distributors, who have opted out of transactional charges, will continue charging advisory fees mutually agreed between fund sellers and investors. In July, regulator Sebi had imposed a transactional charge of Rs 100 on existing MF investors and Rs 150 on first-time investors - an attempt by the regulator to incentivize distributors. Distributors opting in will be allowed to collect Rs 100 from existing investors and Rs 150 from newer investors on investments above Rs 10,000. Transaction charges will be levied over and above advisory charges levied by them. Only 6,000 distributors have opted in. Amfi will give out the names of distributors who have opted in and opted out to AMCs, which in turn will co-ordinate with transfer agents for paying transaction charges to distributors who have opted in.

### SEBI wants MF houses to rope in more brokers while launching ETFs

SEBI has told fund houses to strengthen market making while launching exchange traded funds (ETFs). The regulator wants fund houses to empanel more brokers as market makers and allot a larger trading book to them for creating liquidity on the exchange, mutual fund industry officials said. In the case of gold exchange traded funds, the regulator wants AMCs, to appoint more bullion traders who have exchange memberships as market makers.

A market maker is usually a broker who buys or sells a particular stock or fund unit (in case of ETFs) on a regular and continuous basis at a publicly quoted price. The regulator's move is aimed at boosting liquidity on the exchange and create more counterparties for these products. According to Gopinath Natarajan, CEO, India Infoline AMC, the role of market makers is to give two-way (buy-sell) quotes with the underlying NAV of the fund being the reference price. Market making ensures effective buying and selling of units with minimal impact cost.

## SIP AMOUNT IN ₹ AS ON 31ST OCTOBER 2011

Starting-October Month of	2010	2008	2006	2004	2001	1999
Years	1	3	5	7	10	12
Invested Amount	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
Schemes (Diversified Equity)	Returns % - CAGR					
Birla Sun Life Advantage Fund Gr	112,239	405,181	668,841	1,097,446	2,784,711	3,957,043
Birla Sun Life Dividend Yield Plus Gr	118,106	483,267	918,818	1,512,149	-	-
Birla Sun Life Equity Fund - Gr	112,124	406,828	687,013	1,218,497	3,839,712	5,638,803
Birla Sun Life Frontline Equity Fund - Gr	115,577	436,947	784,986	1,443,926	-	-
Birla Sun Life Midcap Fund - Gr	113,554	442,684	773,202	1,368,380	-	-
Birla Sun Life MNC Fund Gr	121,153	516,958	935,025	1,529,859	3,736,946	-
Birla Sun Life Top 100 Fund - Gr	116,477	432,381	742,771	-	-	-
BNP Paribas Dividend Yield Fund- Gr	119,420	467,646	843,564	-	-	-
Canara Robeco Equity Diversified - Gr	118,795	467,647	842,832	-	-	-
Canara Robeco Infrastructure - Gr	116,943	430,858	744,161	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	115,391	445,682	805,379	1,500,418	4,795,305	6,986,324
DSP BlackRock Opportunities Fund - Gr	114,268	438,701	757,842	1,332,835	4,114,955	-
DSP BlackRock Small and Mid Cap - Reg Gr	116,813	501,628	-	-	-	-
DSP BlackRock Top 100 Equity Fund Gr	117,310	433,640	783,188	1,462,203	-	-
DWS Alpha Equity Fund - Gr	113,723	396,773	686,902	1,223,155	-	-
DWS Investment Opportunity Fund - Gr	112,608	392,044	676,927	1,221,045	-	-
Fidelity Equity Fund - Gr	117,732	463,243	816,217	-	-	-
Fidelity India Special Situations Fund - Gr	115,743	450,139	759,078	-	-	-
Franklin India Bluechip Fund Gr	119,119	458,344	813,038	1,441,905	4,106,124	6,465,753
Franklin India Flexi Cap Fund - Gr	116,456	450,750	784,410	1,360,305	-	-
Franklin India Opportunities Fund-Gr	115,588	413,482	670,979	1,145,517	3,024,766	-
Franklin India Prima Fund Gr	115,154	457,393	753,962	1,183,303	3,744,734	6,601,584
Franklin India Prima Plus Gr	120,135	453,483	793,965	1,439,857	4,156,068	6,494,366
HDFC Capital Builder-Gr	113,457	457,431	802,043	1,355,458	4,089,435	-
HDFC Core and Satellite Fund - Gr	110,824	456,385	788,100	1,332,447	-	-
HDFC Equity Fund - Div	112,196	468,513	848,936	1,543,712	4,803,136	7,926,003
HDFC Growth Fund Gr	117,250	458,499	815,874	1,482,872	4,316,519	-
HDFC Premier Multi-Cap Fund - Gr	114,152	458,591	792,981	-	-	-
HDFC Top 200 Fund - Gr.	114,725	452,699	834,779	1,539,473	4,863,706	-
HSBC Equity Fund - Gr	113,854	400,743	685,685	1,195,708	-	-
HSBC India Opportunities Fund - Gr	116,656	417,117	682,517	1,161,050	-	-
ICICI Prudential Discovery Fund Gr	112,856	490,901	888,407	1,495,911	-	-
ICICI Prudential Dynamic Plan-Cum	116,027	451,128	797,125	1,479,041	-	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	119,753	476,431	-	-	-	-
ICICI Prudential Services Industries Fund - Gr	115,093	424,470	665,697	-	-	-
ICICI Prudential Top 100 Fund - Gr	117,372	428,666	737,916	1,286,745	3,299,223	4,725,020
ICICI Prudential Top 200 Fund - Gr	114,024	428,816	720,942	1,246,043	3,588,597	-
IDFC Imperial Equity Fund - Plan A - Gr	116,974	417,771	749,310	-	-	-
IDFC Premier Equity Fund - Plan A - Gr	123,360	518,690	982,449	-	-	-
ING Core Equity Fund Gr	114,939	430,680	721,558	1,229,439	2,902,728	3,665,897
ING Dividend Yield Fund Gr	118,807	495,467	921,539	-	-	-
ING Midcap Fund - Gr	114,784	441,797	704,362	-	-	-
Kotak 50 Equity Scheme Div	116,542	420,024	720,770	1,288,789	3,735,985	5,418,243
Kotak Contra Scheme - Gr	114,977	411,487	709,957	-	-	-
Kotak Midcap - Gr	114,555	455,164	731,612	-	-	-
Kotak Opportunities Fund - Gr	114,708	423,021	728,736	1,324,646	-	-
L&T Growth Fund - Gr	115,969	428,687	697,727	1,134,574	2,927,754	-
L&T Opportunites - Cumm	111,432	412,095	702,640	1,231,019	2,730,425	3,493,728
Mirae Asset India Opportunities Fund - Gr	117,168	484,148	-	-	-	-
Morgan Stanley Growth Fund - Gr	111,069	405,469	661,481	1,068,962	2,462,982	3,425,489
Principal Dividend Yield Fund - Gr	112,607	431,932	736,410	1,121,187	-	-
Principal Large Cap Fund - Gr	112,489	437,189	763,124	-	-	-
Reliance Equity Opportunities Fund - Gr	118,420	507,924	885,922	-	-	-
Reliance Growth Fund Gr	113,862	427,666	756,547	1,404,946	5,641,544	9,781,411
Reliance Long Term Equity Fund - Gr	112,173	427,800	-	-	-	-
Reliance Regular Savings Fund Equity Plan - Gr	110,997	426,449	782,959	-	-	-
Reliance Top 200 Fund - Gr	114,112	416,076	-	-	-	-
Reliance Vision Fund Gr	112,705	414,083	710,902	1,253,973	4,183,138	7,521,341
Sahara Growth Fund Gr	116,395	405,067	727,334	1,314,882	-	-
Sahara Midcap Fund - Gr	114,213	462,142	803,496	-	-	-
SBI Magnum Equity Fund - Div	117,762	445,897	770,304	1,389,666	3,680,740	4,953,280
SBI Magnum Global Fund 94 - Div	121,147	493,041	787,773	1,353,332	4,763,849	6,862,385
SBI Magnum Multiplier Plus 93 - Div	113,708	412,734	708,123	1,297,143	4,160,924	5,592,022
SBI MSFU Contra - Div	111,707	382,049	651,698	1,201,966	4,575,114	7,852,156
Sundaram Growth Fund Gr	112,872	411,109	681,993	1,162,734	3,155,774	4,657,001
Sundaram India Leadership Fund - Gr	114,087	428,202	719,531	1,242,717	-	-
Sundaram Rural India Fund - Gr	118,490	448,434	727,220	-	-	-
Sundaram S.M.I.L.E. Fund - Gr	111,467	418,481	744,118	-	-	-
Sundaram Select MidCap - Gr	115,132	473,895	825,500	1,507,304	-	-
Tata Contra Fund - Gr	117,345	466,623	805,503	-	-	-
Tata Dividend Yield Fund - Gr	118,873	492,434	890,307	-	-	-
Tata Equity Opportunities Fund - Gr	116,481	427,250	702,875	1,200,103	-	-
Tata Equity P/E Fund Gr	113,982	443,469	792,891	1,406,076	-	-
Tata Ethical Fund - Gr	116,591	461,003	752,791	1,280,249	3,662,730	5,138,509
Tata Growth Fund - App	115,361	437,046	717,332	1,161,832	-	-
Tata Mid Cap Fund - Gr	114,474	428,237	693,736	-	-	-
Tata Pure Equity Fund - Gr	117,393	433,039	758,653	1,341,019	4,058,426	5,864,838
Taurus Bonanza Fund Gr	114,696	412,641	659,778	1,059,760	-	-
Taurus Starshare Growth	117,163	456,359	739,737	1,302,633	4,017,776	-
Templeton India Growth Fund Gr	109,914	422,307	755,597	1,329,511	3,662,755	5,687,925
UTI Dividend Yield Fund - Gr	118,406	467,005	878,658	-	-	-
UTI Master Share - Div	117,554	431,146	747,509	1,257,595	-	-
UTI Master Value Fund - Div	116,260	492,305	861,063	1,369,238	-	-
UTI Mid Cap Fund - Gr	118,565	480,330	807,824	-	-	-
UTI MNC Fund - Gr	124,751	510,047	926,714	-	-	-
UTI Opportunities Fund - Gr	121,384	473,975	879,968	-	-	-
UTI Top 100 Fund - Gr	118,695	437,030	717,425	-	-	-
<b>Average Amount</b>	<b>115,749</b>	<b>444,862</b>	<b>768,385</b>	<b>1,311,751</b>	<b>3,857,632</b>	<b>5,850,415</b>
<b>Maximum Amount</b>	<b>124,751</b>	<b>518,690</b>	<b>982,449</b>	<b>1,543,712</b>	<b>5,641,544</b>	<b>9,781,411</b>
<b>Minimum Amount</b>	<b>109,914</b>	<b>382,049</b>	<b>651,698</b>	<b>1,059,760</b>	<b>2,462,982</b>	<b>3,425,489</b>

## NEWS UPDATE

### **RBI's Review of Monetary Policy: Raises Rates, Deregulate Savings deposits rate**

RBI has hiked 25 bps each in REPO, Reverse REPO and MSF rates to contain inflation which is higher than expectation of the market. The RBI had revised its projection on Real GDP growth for 2011-12 downward to 7.6%. The RBI had maintained projections on inflation (7%) and money supply growth (15.5%). Non-food credit growth decelerated from 22.6% in April to 19.3% in Oct, it was still running higher than the indicative projection of 18%. The RBI continued to play surprise card. This time it surprised most of the market participants by announcing a complete deregulation of savings bank deposit interest rates with the immediate effect. Now, the banks have to offer a uniform interest rate on savings deposits up to Rs 1 Lac. Savings deposits over Rs 1 Lac, a bank is free to provide differential rates of interest. However, there should not be any discrimination from customer to customer on interest rates for similar amount of deposit.

### **Inflation remains consistently high**

WPI inflation remained at 9.7% in September. Additionally, inflation has been driven by all the three groups of items, namely, primary articles, fuel & power and manufactured products, reflecting a generalization of inflationary pressures. But the government agencies are expecting a downward momentum suggesting that inflationary pressures have begun to moderate in certain sectors. Food inflation rose to 12.21% for the week ended Oct 22 from year earlier. Fuel inflation number came after growing by 14.50% on Oct 22. The currency depreciation, incomplete transmission of commodity price movements, suppressed inflation related to domestic coal and electricity prices and structural rigidity of food inflation had the adverse implications for the headline inflation to cool down.

### **Sept IIP slumps to 2 Year low: Experts foresee downward revision in GDP**

India's industrial output grew a much slower-than-expected 1.9% in September from a year earlier, confirming fears of a slowdown in the Indian economy as the drop was visible across sectors. The drag in the IIP was led by a contraction of nearly 6% in mining, 7% in capital goods and 1.3% in consumer non-durables. Post IIP numbers, there is strong possibility of downward reversion in GDP estimates. Abheek Baruah, chief economist, HDFC Bank feels the IIP numbers confirm the general fears of a far more pronounced slowdown than expected at the beginning of the year. We are at 7.3% now, perhaps we need to revise it down a little more going forward, Baruah explained.

### **Food inflation falls to 11.81% for week ended Oct 29**

## SIP RETURN IN PERCENTAGE AS ON 31ST OCTOBER 2011

Starting-October Month of	2010	2008	2006	2004	2001	1999
Years	1	3	5	7	10	12
Invested Amount	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
ELSS / Tax Savings Schemes	Returns % - CAGR					
BNP Paribas Tax Advantage Plan (ELSS) - Gr	2.62	14.09	5.54	-	-	-
Birla Sun Life Tax Plan - Div	-7.71	10.26	5.23	8.49	19.98	19.58
Birla Sun Life Tax Relief 96 Fund - Div	-14.52	8.16	4.50	8.77	17.12	17.27
Canara Robeco Equity Tax Saver Fund - Div	-4.38	16.99	14.26	17.15	22.12	-
DSP BlackRock Tax Saver Fund - Gr	-12.66	11.20	-	-	-	-
DWS Tax Saving Fund - Gr	-11.64	5.24	2.39	-	-	-
Fidelity Tax Advantage Fund - Gr	-3.95	18.08	13.18	-	-	-
Franklin India Taxshield Gr	2.53	18.82	13.17	14.84	22.49	22.06
HDFC Long Term Advantage Fund - Gr	-8.55	16.37	10.47	11.87	23.26	-
HDFC Tax saver - Gr	-10.73	16.45	11.60	13.99	25.57	-
ICICI Prudential Tax Plan-Gr	-5.54	19.72	12.82	13.38	24.43	24.01
IDFC Tax Advantage (ELSS) Fund - Gr	-2.71	-	-	-	-	-
ING Tax Savings Fund - Gr	-7.41	16.62	7.16	8.27	-	-
Kotak Tax Saver - Gr	-9.58	10.24	5.09	-	-	-
L&T Tax Saver Fund - Cumulative	-14.63	8.52	3.95	-	-	-
LIC Nomura Tax Plan Gr	-9.67	6.50	2.61	4.28	-	-
Principal Personal Tax Saver	-13.71	8.22	4.05	8.29	16.41	16.63
Principal Tax Savings Fund	-14.70	4.05	-0.65	4.17	15.18	-
Reliance Tax Saver Fund - Gr	-8.82	14.04	9.70	-	-	-
Religare Tax Plan - Gr	-2.42	17.86	-	-	-	-
SBI Magnum Tax Gain Fund - Div	-7.15	9.40	5.79	10.55	25.81	23.19
Sahara Tax Gain Fund Gr	-6.21	15.21	12.52	17.99	22.50	-
Sundaram Tax Saver - Div	-9.38	6.42	5.98	10.88	22.01	-
Tata Tax Saving Fund - Div	-2.08	14.20	8.44	9.79	19.04	18.68
Taurus Tax Shield - Gr	-8.09	13.21	11.99	-	-	-
UTI Equity Tax Saving Plan - Div	-6.71	9.92	5.54	7.48	15.19	-
<b>Average Returns</b>	<b>-7.61</b>	<b>12.39</b>	<b>7.62</b>	<b>10.64</b>	<b>20.79</b>	<b>20.20</b>
<b>Maximum Returns</b>	<b>2.62</b>	<b>19.72</b>	<b>14.26</b>	<b>17.99</b>	<b>25.81</b>	<b>24.01</b>
<b>Minimum Returns</b>	<b>-14.70</b>	<b>4.05</b>	<b>-0.65</b>	<b>4.17</b>	<b>15.18</b>	<b>16.63</b>
BSE 30 (SENSEX)	-6.04	10.46	6.44	10.50	16.72	15.64
NSE 50	-5.59	10.40	6.74	10.47	16.04	15.08

## SIP AMOUNT IN ₹ AS ON 31ST OCTOBER 2011

Starting-October Month of	2010	2008	2006	2004	2001	1999
Years	1	3	5	7	10	12
Invested Amount	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,40,000
ELSS / Tax Savings Schemes	Investment Value Rs.					
BNP Paribas Tax Advantage Plan (ELSS) - Gr	121,658	442,645	689,594	-	-	-
Birla Sun Life Tax Plan - Div	115,165	418,941	683,906	1,133,937	3,425,199	5,083,825
Birla Sun Life Tax Relief 96 Fund - Div	110,779	406,374	671,701	1,145,209	2,936,474	4,355,747
Canara Robeco Equity Tax Saver Fund - Div	117,268	460,909	854,880	1,541,775	3,844,537	-
DSP BlackRock Tax Saver Fund - Gr	111,972	424,579	-	-	-	-
DWS Tax Saving Fund - Gr	112,667	389,443	637,202	-	-	-
Fidelity Tax Advantage Fund - Gr	117,524	467,892	832,350	-	-	-
Franklin India Taxshield Gr	121,564	472,789	832,428	1,420,805	3,921,905	6,004,924
HDFC Long Term Advantage Fund - Gr	114,632	456,963	778,956	1,278,815	4,088,087	-
HDFC Tax saver - Gr	113,237	457,452	800,890	1,378,573	4,629,508	-
ICICI Prudential Tax Plan-Gr	116,541	478,689	825,301	1,349,128	4,354,631	6,848,434
IDFC Tax Advantage (ELSS) Fund - Gr	118,346	-	-	-	-	-
ING Tax Savings Fund - Gr	115,353	458,554	717,705	1,125,226	-	-
Kotak Tax Saver - Gr	113,944	418,724	681,418	-	-	-
L&T Tax Saver Fund - Cumulative	110,707	408,502	662,503	-	-	-
LIC Nomura Tax Plan Gr	113,904	396,635	640,645	976,842	-	-
Principal Personal Tax Saver	111,310	406,778	664,139	1,125,860	2,827,768	4,174,382
Principal Tax Savings Fund	110,664	382,586	590,266	973,078	2,647,696	-
Reliance Tax Saver Fund - Gr	114,458	442,200	764,232	-	-	-
Religare Tax Plan - Gr	118,495	466,504	-	-	-	-
SBI Magnum Tax Gain Fund - Div	115,518	413,772	693,532	1,220,004	4,690,100	6,481,036
Sahara Tax Gain Fund Gr	116,117	449,568	819,074	1,588,614	3,924,487	-
Sundaram Tax Saver - Div	114,139	396,308	697,124	1,234,951	3,822,179	-
Tata Tax Saving Fund - Div	118,716	443,208	740,726	1,187,848	3,257,023	4,787,637
Taurus Tax Shield - Gr	114,922	437,036	808,625	-	-	-
UTI Equity Tax Saving Plan - Div	115,797	416,894	689,342	1,094,148	2,648,447	-
<b>Average Amount</b>	<b>115,208</b>	<b>432,558</b>	<b>729,415</b>	<b>1,235,926</b>	<b>3,644,146</b>	<b>5,390,855</b>
<b>Maximum Amount</b>	<b>121,658</b>	<b>478,689</b>	<b>854,880</b>	<b>1,588,614</b>	<b>4,690,100</b>	<b>6,848,434</b>
<b>Minimum Amount</b>	<b>110,664</b>	<b>382,586</b>	<b>590,266</b>	<b>973,078</b>	<b>2,647,696</b>	<b>4,174,382</b>
BSE 30 (SENSEX)	116,226	420,093	704,877	1,217,897	2,874,082	3,908,551
NSE 50	116,511	419,741	710,104	1,216,375	2,771,431	3,764,091

## NEWS UPDATE

India's food price index marginally declined to 11.81%. Inflation in the overall primary articles category stood at 11.43%. Inflation in non-food articles, including fibres, oilseeds and minerals, was recorded at 6.41% and Fuel and power inflation stood at 14.50% during the week ended October 29. In the previous week, annual food and fuel inflation stood at 12.21% and 14.50%, respectively. The RBI raised interest rates last month for the 13th and possibly final time in a tightening cycle that began in early 2010, on expectations that persistently high inflation will finally begin to ease starting in December.

### 4% agri growth will check inflation in 12th Plan: Planning Commission

The Planning Commission today said 4% growth of the agriculture sector is required to keep a check on inflationary pressure in the 12th Five-Year Plan, beginning April, 2012. During the 11th Plan, agriculture growth is expected around 3.3 to 3.5% against the targeted 4%. Planning Commission Member Abhijit Sen says. Sen also suggested that growth in production of foodgrains has been satisfactory, but the country needs to improve production of other crops, including pulses and oilseeds. The Commission is aiming at 4% farm growth in the 12th Plan (2012-17), the same level targeted in the 11th Plan (2007-12).

### Annuity now mandatory in pension products

The insurance regulator has also given conservative illustration rates but made the annuity in the pension products mandatory. Positive return guarantee but with conservative bias has been recommended by IRDA. All pension products will give a non-zero positive return, a guaranteed maturity benefit or assured benefit. Either guarantees being provided would have to be disclosed to the policy holder at the time of sale. However, an assured benefit will mean a conservative investment strategy by the insurer. Insurers will not only have to invest in debt instruments to assure a non-zero return; they will also not be able to provide many fund options to policyholders, say life insurers.

### Investment advisors rap draft SEBI regulation

The Sebi paper proposes, among other things, a self-regulatory organisation (SRO) for advisors. Sebi also wants to make educational qualifications such as chartered accountancy and an MBA in finance mandatory. Dharendra Swarup, chairman, Financial Planning Standards Board, said the SRO should not be an industry body like Amfi, since it could give room for allegations of vested interests and favouritism. Draft regulation bars the advisor from receiving any commission from the manufacturers of the products. Experts also say the regulation should allow ample time for a transition from the present. The requirement for a CA or MBA as a minimum qualification is also contested by experts.

## PORTFOLIO MANAGEMENT SERVICE - PMS

PMS Performance as of 31-Oct-11	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
<b>Birla ^ ^</b>						
nCash	-3.40	-9.34	-10.60	-15.87	NA	NA
India Reform	-4.27	-9.95	-13.03	-23.21	NA	NA
<b>ING</b>						
IIB200QE Portfolio	NA	NA	-7.06	-13.73	NA	NA
IILCQEP	NA	NA	-10.60	-17.05	NA	NA
<b>ICICI</b>						
Deep Value	NA	NA	-6.26	-14.87	4.93	2.82
Indian Recovery Portfolio	NA	NA	-13.48	-19.96	NA	NA
Aggressive Portfolio	NA	NA	-6.88	-9.41	9.30	2.45
Emerging Companies Portfolio	NA	NA	-3.41	-12.88	NA	NA
Focussed 20 Stock	NA	NA	-14.95	-18.26	8.05	NA
<b>Motilal Oswal</b>						
Value Strategy	3.65	-3.26	-1.86	-4.20	26.76	11.31
Bulls Eye	5.94	1.42	-1.19	-20.22	26.95	9.15
Next Trillion Dollar Opportunity	1.26	-2.87	1.12	-9.81	38.58	NA
Invest India	1.95	-5.63	-8.06	-19.30	NA	NA
<b>Index</b>						
Nifty	7.76	-2.83	-3.80	-11.43	22.67	7.30
BSE 200	6.28	-4.47	-5.50	-15.12	23.45	6.68

Above returns may vary due to different calculation methods used by various PMS providers.

## FD RATES (NON FINANCE COMPANIES)

Company	Minimum Amount	Maximum Amount	Multiple Amount	Scheme	Scheme Option	Interest Rate					Additional Rate %			
						6 months	12 months	24 months	36 months	48 & Above	Senior Citizens Above 60 Yrs.	Share holders	Employee	Property owners
Aashray Deposits-II	2000	25 lakhs	1000	Cumulative		-	10.50	10.50	10.50	10.50	0.50	0.50	-	-
	20000	25 lakhs	1000	Non Cumulative	Monthly	-	10.30	10.30	10.30	10.30	0.50	0.50	-	-
	10000	25 lakhs	1000	Non Cumulative	Quarterly	-	10.38	10.38	10.38	10.38	0.50	0.50	-	-
	10000	25 lakhs	1000	Non Cumulative	Half Yearly	-	10.50	10.50	10.50	10.50	0.50	0.50	-	-
	10000	25 lakhs	1000	Non Cumulative	Yearly	-	10.75	10.75	10.75	10.75	0.50	0.50	-	-
Shriram Transport Finance Company Ltd	25000		1000	Non Cumulative	Quarterly	-	8.95	9.41	10.34	10.34	-	-	-	-
	25000		1000	Non Cumulative	Half Yearly	-	9.05	9.52	10.47	10.47	-	-	-	-
	25000		1000	Non Cumulative	Annually	-	9.25	9.75	10.75	10.75	-	-	-	-
	25000		1000	Cumulative		-	9.25	9.75	10.75	10.75	-	-	-	-

**Note :**

- 1) In Aashray Deposits-II For Widows, Armed Forces Personnel and Existing Dhfl Home Loan Borrowers case eligible for additional rate-0.50
- 2) On Shriram Transport Finance Company Ltd share holder and NCD holder case eligible for additional rate-0.25 in 36,48 and 60 month

## FD RATES (FINANCE COMPANIES)

Company	Minimum Amount	Maximum Amount	Scheme	Scheme Option	Interest Rate				Additional Rate %
					12-23 months	24-35 months	36-59 months	60-84 months	Senior Citizens Above 60 Yrs.
HDFC Deposits-Regular Deposits	40000	-	Non Cumulative	Monthly	9.15	9.30	9.40	9.15	0.25
	20000	-	Non Cumulative	Quarterly	9.20	9.35	9.45	9.20	0.25
	20000	-	Non Cumulative	Half yearly	9.30	9.45	9.55	9.30	0.25
	20000	-	Non Cumulative	Annual	-	9.65	9.75	9.50	0.25
	20000	-	Cumulative		9.50	9.65	9.75	9.50	0.25

Company	Minimum Amount	Maximum Amount	Scheme	Scheme Option	Interest Rate					Additional Rate %
					15 Months	22 Months	30 Months	33 Months	45 Months	Senior Citizens Above 60 Yrs.
HDFC Premium Deposits (Platinum Deposit Plan)	40000		Non Cumulative	Monthly	9.65	-	-	9.65	-	0.25
	20000		Non Cumulative	Quarterly	9.70	-	-	9.70	-	0.25
	20000		Non Cumulative	Half yearly	9.80	-	-	9.80	-	0.25
	20000		Non Cumulative	Annual	-	-	-	10.00	-	0.25
	20000		Cumulative		10.00	-	-	10.00	-	0.25

**Note :**

- 1) On HDFC FD Maximum Deposit Rs-1 cr on card rate, anything above rs 1 Cr., rate needs to be confirmed from Treasury.

## BONDS RATES

Company	Minimum Amount	Maximum Amount	Multiple Amount	Scheme	Scheme Option	Maturity period	Interest Rate
RBI Bond	1000	-	1000	Non Cumulative	Half Yearly	72	8.00
	1000	-	1000	Cumulative		72	8.00

**Note :** Premature Redemption Not allowed for any of the Bond

# RECOMENDED PROJECTS OF REAL ESTATE



## APARTMENTS, PLOTS, VILLAS & SHOPS/OFFICES

	DEVELOPER	PRODUCT	PLAN	BASIC PRICE PER SQ.FT.	PRICE (INR)	COMPLETION YEAR
Ahmedabad, Sanand	Synthesis Spacelinks Pvt Ltd.	<b>SURAMYA</b> Area – 535 – 1335 Sq.ft	NA	NA	NA	2012
Ahmedabad, SG Highway	Adani Township & Real Estate Company	<b>SHANTIGRAM TOWNSHIP</b> Area-1080 Sq.ft – 3800 Sq.ft	2,3 & 4 Bedrooms	2800 – 3400	30,24,000 Onwards	2013
Banglore, Nandagudi SEZ	Samskruti	<b>INDUSVALLEY</b> Area – 1500 – 2400 Sq.ft	PLOTS	450	6,75,000 Onwards	2012
Bhiwadi	BDI	<b>SUNSHINE CITY</b> Area – 1460 Sq.ft	3 Bedrooms	1790-1890	26,13,400 Onwards	2011
Bhiwadi	BDI	<b>OPAL</b> Area – 1260 - 1285 Sq.ft	2 Bedrooms	1850-2050	23,31,000 Onwards	2012
Chennai, Mahindra World City	Mahindra	<b>AQUALILY</b> Area - 1288 – 3951 Sq. Ft	2,3, 3.5,4 Bd., Villas, Twin Villas	3230	41,60,240 Onwards	2012
Chennai, Mahindra World City	Mahindra	<b>IRIS</b> Area - 1008 – 1395 Sq. Ft	2, 2.5, 3 Bedrooms	2950	29,73,600 Onwards	2013
Chennai, OMR Sholingur	DLF	<b>GARDAN CITY</b> Area – 1505 – 1925 Sq.ft	3 Bedrooms	3500	52,67,500 Onwards	2012
Chennai Thriveni Nagar	Hiranandani	<b>PALACE GARDENS</b> Area - 1185 -2256 Sq.Ft	2,2.5, 3, 3.5 Bedrooms	3600	42,66,000 Onwards	2012
Mumbai Panvel	IndiaBulls	<b>INDIABULLS GREENS</b> Area – 712 – 2252 Sq.ft	1,1.5,2,3 & 4 Bedrooms	4100-4500	29,19,200 Onwards	2013
Pune Sinhagadh	Nanded City con co.	<b>NANDED CITY</b> Area- 572-1550 Sq.ft	1,2,2.5&3 Bedrooms	3500 – 3750	20,02,000 Onwards	2011
Surat Sachin	Pooja Group	<b>NAVKAR</b> Area – 550– 754 Sq.ft	1 & 2 Bedrooms	985 – 1125	5,41,750 Onwards	2011
Maroli Near Ubhrat	Abhireet Enterprises	<b>SAI VILLAS</b> Area - 1710 – 1760 Sq. Ft	3 Bedrooms Villas	-	24,27,000 Onwards	2011
Navsari, Moje Ashtgam	Pooja Group	<b>LOTUS POND</b> Area – 250 Sq. Yd. - 800 Sq. Yd.	2 Bedrooms Villas	-	29,50,000 Onwards	2012
Navsari, Gandevi Road	Abhireet Enterprises	<b>CALLALILY</b> Area – 1262 sq.ft. - 2134 Sq.ft.	2 & 3 Bedrooms	1790	22,58,980 Onwards	2012

# INFORMATION SHARING WITH ADVISORS

Information sharing and transparency with advisors is a touchy matter. Often the investors are not very sure of the level of transparency and openness to keep with their advisors. The following are the likely questions in the minds of any investor...

## How much information should I share?

- When should I share the information?
- In what way should I share the information?
- With how many advisors should I share the same information?
- The question of information sharing with any particular advisor can be answered by adopting the following 3 step approach where decisions would need to be undertaken in an environment of openness and mutual trust...

### 1. Scope of Advisory:

Clearly define the scope of your relationship with the advisor and match your expectations with services / solutions / products provided by the advisor.

### 2. Scope of Information:

Ask your advisor of the required scope / nature of information to be provided in order to make proper recommendations / plans to you. In case you feel unsure of any information asked from you, feel free to ask your advisor for the reason why such information is needed and/or how it will be used by him.

### 3. Information Sharing Practices:

Finalise the methodology, format and frequency of information sharing to be done. You may also ask the advisor as to how he plans to record / document the information provided and the confidentiality practices that he would undertake to safeguard the same.

### Need to Share Information

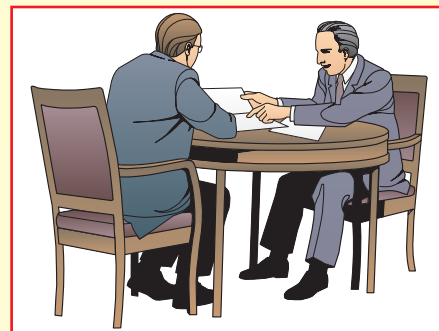
There exists a strong reason for fair & full

disclosures to be made to the 'right financial advisor'. The reason is to get comprehensive, proper and timely advice from your financial advisor. Often, in absence appropriate information, you are likely to get wrong advice or no advice at all, which may be more harmful to you. Acting secretive and unwillingness to share information asked by advisors can often also discourage your advisors to work hard for you. After few attempts, they may even stop asking for information that is necessary for the advice that they give. This can potentially become a self-defeating cause to you and you may end up incurring unforeseen monetary losses or opportunity costs. As a principle thus, we should try to be transparent with financial advisors, just like you are with your doctors and lawyers.

Apart from sharing information from your end, your advisor also has certain responsibilities regarding your information. These responsibilities are largely about keeping information confidential and safe, making sure that the information is not used for any other purpose. You should refrain from sharing important information in case you feel that these responsibilities would be compromised upon.

The following can be the scope of information, both present & future, that you may provide to your financial advisors, subject to scope of advice. For comprehensive financial planning, all of the following data would be important to be shared

- Financial goals
- Financial situation, including assets, liabilities
- Earnings & expenses
- Information that can have financial impact. Consider special cases related to health, marital status, family planning, etc.



Above details for spouse, as well

## Confidential Data

Apart from the data that you should share with financial advisors, there also exists

some information that you should not share with anyone, except say your spouse. Such highly confidential information would be related to your bank accounts, trading accounts, etc. where financial transactions can be executed. Further, more sensitive details of your bank accounts, credit card, debit card, is also something that has to be kept confidential since, there is a risk that it can be misused. Next in line is login details / subscriptions of online accounts / finance portals where you are likely to store your financial / investment portfolio information. Lastly, with growing appeal and usage of social media, access details of online social media portals can also be treated as confidential since it is likely to contain all your personal information.

## In brief

Data or information is the basic element on which the foundation of any financial plan or decision is made. Sharing such information openly with your trusted advisor is important. Also important is the respect to confidentiality on part of the advisor. Strong mutual trust, understanding and transparency are the ingredients for a successful relationship.

## TERM OF THE MONTH: COST OF LIVING

The amount of money needed to sustain a certain level of living, including basic expenses such as housing, food, taxes, and healthcare. Cost of living is often used when comparing how expensive it is to live in one city versus another. It can be a significant factor in personal wealth accumulation because even a small income can help save more in a cheaper city than larger income in an expensive city. Tokyo, Osaka, Moscow, Hong Kong, New York rank among the most expensive cities in the world while Delhi, Mumbai & Bangalore top charts in India.

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