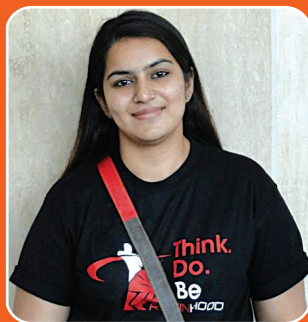


## MEET YOUR ADVISOR



Gurleen Kaur - CEO



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OUR SERVICES

RETIREMENT PLANNING  
 CHILD EDUCATION PLANNING  
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INVESTMENT OPTIONS

MUTUAL FUNDS  
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 TAX SAVING & RBI BONDS

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WISHING ALL OUR READERS A VERY HAPPY DIWALI AND AUSPICIOUS SAMVAT 2070.



# 5 IMPORTANT INVESTMENT DECISIONS BEFORE YOU TURN 35

As it is said, well begun is half done. We understand and apply that to almost all spheres of life except may be for investment. Investment decisions taken in early stage of life have potential to transform your financial future. As we all know compounding is the eighth wonder of the world and it works best as longer we stay invested. Also starting at young age allows you to take higher risk and invest in growth assets like equity and real estate. Lets try to highlight a few very important financial/investment decisions which one should take before he/she turns 35.

## Buy Term Insurance:

This is perhaps the most basic and most important financial decision one needs to take as soon as he/she starts earning. Buy term insurance first at young age to provide yourself optimum life cover at the lowest premium. The biggest advantage of buying term cover at young age is to avail higher cover at lower premium. Opt for tenure which covers you till 60 or 65 years of age. Term cover of ₹1 cr will not cost more than ₹1500/- per month for a healthy non tobacco user.

## Next Step is Health Insurance:

Once you have insured your life with adequate term insurance, next in line is to insure any medical emergency. As it is said you should buy health insurance when you don't need it because when you need it no-one will give you. One obvious advantage is low premium of medical insurance for young individual. This will also allow you to see through initial waiting period of 3 years without any fuzz. Delay buying the policy and you may get afflicted by medical conditions that usually crop up in the late 30s and 40s. Start with individual plan and then convert the same to family floater once you get married and expand the family.

Do not rely solely on employer health benefit. In most cases this may not be adequate and remember this will not be available once you retire, the time when the need for health cover will be highest.

## Create Emergency Fund:

Even though you are adequately insured there are certain emergencies which insurance does not cover e.g. job loss. Always maintain your 7 to 8 months monthly expense as emergency fund and park the same either in short duration bank F.D. or invest the same in liquid/money market mutual funds or opt for sweep in savings account. This fund will come handy in

case you decide to take career break for higher studies or lose your job or prolonged medical treatment.

## Start SIP:

Once you are adequately insured and have created an emergency fund, its time to hit the investment highway. Remember compounding works best in longer time duration. Start investing in growth asset like equity through mutual funds SIP route. Always remember, no matter how small the contribution is, compounding works wonders for your portfolio. Just consider this. An amount of ₹5000 invested per month, growing at 12% can create corpus of ₹1.54 cr in 30 years. The beauty here is your capital investment is only ₹18 lakhs and your money is multiplying by 8.5 times. If you delay starting of SIP by just 4 years and give your investment 26 years instead of 30 years, you end up loosing ₹54 lakhs as your corpus after 26 years will be only ₹96 lakhs. Even small amount of ₹2000 invested per month will give you ₹62 lakhs at the end of 30 years.

So don't hold back and start investing with whatever small amount you can because remember even Rome was not built in a day.

## Create Appreciating Asset:

Leveraging is not recommended in the investment world which but one can leverage to create appreciating asset like residential property. Borrowing at early stage of your life to buy house can help you paying off housing loan early which allows you to buy second home for investment which can provide annuity in form of rent for your retirement years.

e.g. typically home loans are of long tenure, 15 to 20 years. So if a 30 year old is taking a home loan for 15 years he can pay it off by the time he will turn 45. Remember for a working professional, decade in his 40's is the peak of his career in terms of professional growth and income. This can allow him to buy another property and even if he takes another home loan he can easily pay it off by the time he retires.

In India fortunately we get tax deductions on home loans. For self occupied homes, the borrower gets tax deductions under section 80C for principal repayment of up to ₹1 lakh and for interest repayment upto ₹1.5 lakh under section 24. Even for second home purchased as investment one gets tax deduction on the entire amount of interest paid. These tax advantages make home loans very attractive particularly for borrowers falling in 20% or

30% tax brackets. But remember that your monthly EMI should not exceed around 30% to 35% of your take home salary.

The 5 point agenda which we discussed is simple to understand and implement. There is no rocket science involved in this. But many of us fail to implement these simple steps to provide headstart to being financially

secure. Being secured against risk through adequate insurance and having started SIP at early stage of life will allow you to take higher risk as you go along and reach financial 'nirvana' by the time you retire. So this Diwali lets make this resolution of taking right and important investment decisions to give your financial journey a headstart.

# MAKING YOUR KIDS FINANCIALLY LITERATE

Arrival of a kid may be the most wonderful and joyful moment in any parent's life. Along with joy this brings additional responsibility. Making your kid financial savvy forms an important part of modern day parenting.

Just as for any multistorey building it is important to have strong base, it is important for your kid to gain knowledge about finance and investment right from his/her childhood days to be financially mature & informed. Right from automobile to electronics to real estate to FMCG companies, all are targeting this segment as children play very important role in buying decision of their parents. Just as it is important to inculcate good values and virtues, it is equally important to focus on financial literacy for your kids. Making them understand about money matters and finance can help them build strong investment base right from early stage of their life, allowing them to reap benefits later.

Different kids at different age groups need to be trained in different way. Let us try to understand how money or finance related matters can be explained to kids in different age group.



## Kids in 3 to 5 Year Age Group:

Make them understand about basics of money. Very first thing which they need to understand is what is money and importance of money. Why money is needed to buy everything.

### ACTIVITIES

#### PURPOSE

Make Them Understand that Money Is Needed to Buy Things You Want

Help Them Identify Currency Notes/Coins

Explain them difference why certain things are for free and why to pay money for rest

Involve them when you pay money for ice cream chocolates, toys etc.

Help them create a piggyback

Describe purpose of you going to office for work which help you earn salary

## Kids in 6 to 10 Year Age Group:

Kids start going to school and start interacting with outside world. They get more involved with their friends at school. There are few very important lessons to be teach at this stage. Like making the kid understand difference between need and want, importance of savings, basic skills of negotiations etc.

### ACTIVITIES

#### PURPOSE

Difference Between Need and Want. Make him wait before you buy What he/she wants.

Make the kid understand difference between need and want

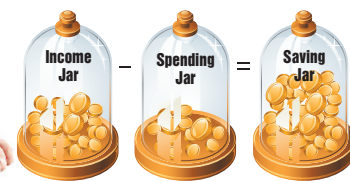
Talk to the kid about how the family decides on what to buy and what to avoid in monthly grocery.

Ask the kid to make list of things which he/she thinks are necessary for him/her.

Here you can prepare a chart and put all essential items like food and grocery purchase, milk, house rent, electricity, clothes, fuel, school fees etc in essential item circle called 'Need' section of the chart and other items like eating out, going to movie, buying toys etc in non essential item circle called 'Want'.



**Create 3 jars or boxes :** one for income, one for spending and last one for saving. Ask the kid to move money from income jar to spending jar whenever he wants to spend and transfer balance to saving jar.



Ask the kid to put whatever he/she earns on birthday celebrations, festivals like Holi and Diwali or through gifts in income jar. After spending on his/her books, stationary or any other miscellaneous items inculcate habit of transferring balance to saving jar. This will allow the kid to understand that we need to spend within our limits of income and positive balance should be left in income jar in an order to save.

### Art of Negotiation/Bargaining

Take your kid along for shopping. Compare prices at various stores

Involve him/her when you negotiate with shopkeeper

Encourage him/her to find Discount schemes/ vouchers online

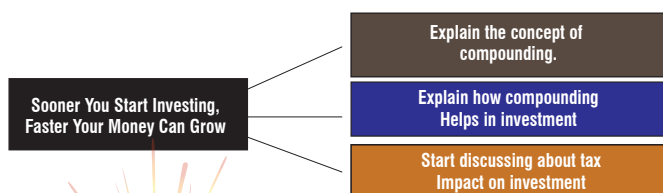
You can give your kid ₹50 to Buy small items like fruits/vegetables. Encourage him to keep balance if he/she Negotiates well and get discount from vendor.

Very important to make your kid understand about usage of ATM card. Importance of keeping the card and PIN safe and secured. Make him/her understand that ATM card is only one mode of withdrawing your own money from bank account. ATM machine is not giving you free money. Also open a savings bank account in kids name. There are many banks now a days which are offering junior account with basic banking facility like cheque book or ATM card.

## Kid in 11 – 14 Year Age Group:

After making your kid financially aware about basic things related to money and concept of saving, now is the time to take things one level higher. At this age you can start discussing little more complicated but very important things with your kid.

You can start discussing with your kids about concepts of compounding. Importance of early start of investing in life to take maximum advantage of compounding.



### Inflation:

Just as knowledge of compounding is important, knowledge of inflation is unavoidable. How inflation eats into the value of money and how it affects both investment as well as day to day life. Make the kid understand about why it is important for any investment to beat inflation to grow your money.

### Usage of Credit Card:

Kids at this age are more exposed to internet and online world. Discuss about concepts of credit card, online payment and internet banking.

Credit card is only mean to make transactions conveniently. Make your kid understand about not spending through credit card on something which you can not pay in cash later. One falls in debt trap if he/she spends beyond ones paying capacity. Discuss about high penalty and interest rates charged by credit card companies on late payment and how one's credit score gets negatively affected.

Also discuss danger of providing personal data online and not sharing confidential information like passwords and fraud e mails in name of lottery winning, free holiday trips etc. Not to respond to these type of mails by providing account number / ATM Card, Credit Card number or PIN.

### Kids in 15 – 18 Year Age Group:

This is the time when kids start preparing for their higher studies. Once the

kid decides on type of course to pursue, you can ask the kid to calculate total cost involved for the course across different colleges which includes not only college fees but also study material cost, tuition fees, hostel expense if college is in different city as well as commutation cost. Kids can calculate the entire cost of the course across various colleges, compare and decide on his/her own. Also discuss about concept of education loan and pros and cons of taking education loan.

### Adult Kids 18+ :

These are grown up kids either still studying or about to join work force in few years time. There are two very important lessons at this stage :

(a) Importance of Insurance

(b) Importance of Taxes

Explain concept of different kind of insurance like life insurance (term plan), health insurance, motor vehicle insurance etc. The best way to make the kid understand the concept is to take a term plan and medical insurance in kids name, involve him/her at every stage right from comparing different plans to premium payment to understanding policy document. Put responsibility of paying premium on your kid if he/she has already started earning.

Also importance of taxes while making any financial decision. Simple concept from filing income tax return, the importance of filing return and impact of taxes on investment return.

Educating your kid on financial matters is an ongoing process. Unfortunately our education system does not focus on practical aspect of finance world at primary or higher education level. The onus is on parents to educate their kids about financial matters so that they enter the professional world fully prepared.

## RBI HALF YEARLY MONETARY POLICY REVIEW

The signal from mint street was clear: Growth can wait, the battle is on to control inflation.

In yet another attempt to combat inflation, RBI Governor increased Repo Rate by 25 bps to 7.75% while keeping all other rates unchanged.

Marginal Standing Facility Rate (MSF) decreased by 25 bps to 8.75% to bring down banks' cost of funds

### Measures announced in brief:

- Repo Rate hiked by 25 bps to 7.75%
- MSF rate cut by 25 bps to 8.75%
- Banks' CRR remained unchanged at 4%
- Increases cash provided to banks through term repo to 0.5% of net demand and time liability from 0.25%

### Key Policy Rates:

- Repo Rate @ 7.75%
- Reverse Repo @ 6.75%
- CRR @ 4%
- MSF Rate @8.75%

### Important Projections:

- GDP growth forecast reduced to 5% for 2013-14

- CPI inflation likely to remain at elevated level of around 9%

Increase in term repo window from 0.25% to 0.5% will release around ₹15000 to ₹20000 cr of additional liquidity.

### RBI assessment of the economy:

Since the mid-quarter review in September, the outlook for global growth has improved modestly with fiscal concerns abating in the USA with economic activity improving in the Euro area and the UK

In emerging and developing economies, the prospect of delay in the taper of the Federal Reserve's bond purchases has brought calm to financial markets, and capital flows have resumed. Nevertheless, headwinds to growth from domestic constraints continue to pose downside risks, and vulnerabilities to sudden shifts in the external environment remain.

With both WPI and CPI based inflation are likely to remain at elevated level, controlling inflation remained the biggest challenge and focal point of the RBI Governor.

### Likely Impact:

This repo rate hike is unlikely to have any immediate impact either on deposit or lending rates as RBI has provided additional liquidity through increase in repo window facility. Reduction of MSF rate will bring the cost down for banks.

The governor also announced introduction of CPI inflation indexed bonds for investors by December.

The next mid quarter review of monetary policy will happen on December 18, 2013.



## SIP RETURN AS ON 31ST OCTOBER 2013

Starting - November Month of	2012	2010	2008	2006	2003	2001
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					
Axis Equity Fund - Gr	18.55	13.80	-	-	-	-
Axis MidCap Fund - Gr	2.68	-	-	-	-	-
BNP Paribas Dividend Yield Fund- Gr	13.73	10.73	13.85	12.48	-	-
BNP Paribas Equity Fund - Gr	18.13	13.13	12.86	9.48	-	-
BNP Paribas Midcap Fund - Gr	18.78	15.66	18.05	11.09	-	-
BOI AXA Equity Fund - Regular Plan Gr	16.78	8.70	8.22	-	-	-
Birla Sun Life Advantage Fund - Gr	15.54	7.31	8.29	6.11	9.33	13.87
Birla Sun Life Dividend Yield Plus - Gr	0.01	2.02	9.16	10.38	12.73	-
Birla Sun Life Equity Fund - Gr	12.85	7.93	9.06	7.21	12.61	18.72
Birla Sun Life Frontline Equity Fund - Gr	17.36	12.72	13.79	12.17	16.32	-
Birla Sun Life Long Term Advantage Fund - Gr	18.20	10.60	12.12	9.31	-	-
Birla Sun Life MNC Fund Gr	10.93	11.42	17.60	15.59	16.45	19.37
Birla Sun Life Midcap Fund - Gr	0.47	2.61	7.86	7.35	12.76	-
Birla Sun Life Pure Value Fund - Gr	4.44	4.30	9.20	-	-	-
Birla Sun Life Small and Midcap Fund - Gr	8.46	5.11	10.05	-	-	-
Birla Sun Life Top 100 Fund - Gr	19.47	12.67	13.35	10.85	-	-
Canara Robeco Emerging Equities Fund - Gr	2.46	5.70	13.47	10.10	-	-
Canara Robeco Equity Diversified - Gr	11.94	9.73	13.47	12.25	-	-
Canara Robeco F.O.R.C.E. Fund - Regular Gr	3.82	8.80	-	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	6.01	4.04	8.54	8.55	14.69	20.71
DSP BlackRock Focus 25 Fund - Gr	6.70	4.18	-	-	-	-
DSP BlackRock Micro Cap Fund - Gr	1.97	2.47	12.06	-	-	-
DSP BlackRock Opportunities Fund - Gr	15.99	9.19	11.22	9.37	13.55	19.66
DSP BlackRock Small and Mid Cap - Reg Gr	4.99	3.82	11.27	-	-	-
DSP BlackRock Top 100 Equity Fund Gr	10.07	7.26	9.87	9.47	14.78	-
DWS Alpha Equity Fund - Gr	18.30	9.62	9.10	7.64	12.08	-
DWS Investment Opportunity Fund - Gr	17.12	8.86	8.38	7.03	11.74	-
Edelweiss Diversified Growth Equity Top 100 Fund - Gr	16.08	12.23	-	-	-	-
Franklin India Bluechip Fund Gr	12.02	8.31	11.59	10.41	14.28	19.44
Franklin India Flexi Cap Fund - Gr	13.18	8.67	11.62	9.94	-	-
Franklin India Opportunities Fund-Gr	10.49	6.06	7.68	5.38	9.96	14.60
Franklin India Prima Fund Gr	9.73	11.08	14.57	11.04	12.69	19.50
Franklin India Prima Plus Gr	11.45	9.33	11.91	10.34	14.89	19.87
HDFC Capital Builder-Gr	15.50	8.83	12.72	10.97	14.35	19.87
HDFC Core and Satellite Fund - Gr	2.53	-1.15	5.80	5.56	-	-
HDFC Equity Fund - Div	7.83	5.05	10.95	10.48	15.37	21.18
HDFC Focused Large-Cap Fund - Gr	8.41	4.58	8.94	7.49	-	-
HDFC Growth Fund Gr	3.75	3.72	8.91	8.57	13.81	19.10
HDFC Mid Cap Opportunity Fund - Gr	7.84	8.04	15.05	-	-	-
HDFC Premier Multi-Cap Fund - Gr	5.33	-0.31	5.89	5.62	-	-
HDFC Top 200 Fund - Div	9.82	6.61	10.74	10.62	15.68	21.61
HSBC Equity Fund - Gr	11.80	6.28	7.33	6.19	10.86	-
HSBC India Opportunities Fund - Gr	15.26	7.65	9.03	6.60	-	-
ICICI Prudential Discovery Fund Gr	10.75	9.75	16.30	14.59	-	-
ICICI Prudential Dynamic Plan-Cum	24.84	12.46	14.36	12.26	17.20	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	19.89	12.44	15.33	-	-	-
ICICI Prudential MidCap Fund - Gr	3.76	2.01	6.78	3.99	-	-
ICICI Prudential Exports & Other Services Fund - Gr	51.35	25.12	20.53	13.83	-	-
ICICI Prudential Top 100 Fund - Gr	21.55	12.96	13.39	10.94	14.22	17.89
ICICI Prudential Top 200 Fund - Gr	12.91	8.68	10.74	8.46	12.45	17.91
IDFC Classic Equity Fund - Regular Plan - Gr	10.76	8.91	8.80	6.61	-	-
IDFC Equity Fund - Regular Plan - Gr	16.53	10.37	11.02	8.52	-	-
IDFC Imperial Equity Fund - Regular Plan - Gr	12.77	6.05	7.49	7.32	-	-
IDFC Premier Equity Fund - Regular Plan - Gr	5.99	9.01	15.21	14.86	-	-
IDFC Sterling Equity Fund - Regular Gr	8.55	8.36	13.92	-	-	-
ING Core Equity Fund Gr	7.62	6.24	9.28	7.38	11.42	14.36
ING Dividend Yield Fund Gr	7.25	6.49	12.55	12.35	-	-
JP Morgan India Equity Fund - Gr	12.62	7.81	10.59	-	-	-
JP Morgan India Smaller Companies Fund - Gr	7.38	8.58	13.17	-	-	-
Kotak 50 Equity Scheme Div	13.56	8.86	9.94	8.27	13.13	18.36
Kotak Classic Equity Fund - Gr	11.29	10.02	10.99	9.23	-	-
Kotak Midcap - Gr	-1.68	3.24	9.21	6.66	-	-
Kotak Opportunities Fund - Gr	14.60	9.38	10.88	9.08	-	-
L&T Equity Fund - Gr	12.71	7.40	11.28	10.03	-	-
L&T India Large Cap Fund - Gr	15.56	8.36	11.97	-	-	-
L&T India Special Situations Fund - Gr	10.36	9.86	13.10	10.45	-	-
L&T India Value Fund - Gr	12.18	9.35	-	-	-	-
L&T Midcap Fund - Cum	7.39	4.98	9.72	7.97	-	-
Mirae Asset Emerging Bluechip Fund - Gr	8.63	10.68	-	-	-	-
Mirae Asset India Opportunities Fund - Gr	15.07	10.83	15.23	-	-	-
Morgan Stanley A.C.E. Fund - Gr	13.37	8.67	11.95	-	-	-
Morgan Stanley Growth Fund - Gr	8.20	8.32	9.63	6.93	9.42	12.85
PineBridge India Equity Fund Standard - Gr	11.62	7.27	10.26	-	-	-
Pramerica Large Cap Equity Fund - Gr	11.36	-	-	-	-	-
Principal Dividend Yield Fund - Gr	-2.82	2.25	7.47	6.56	-	-
Principal Emerging Bluechip Fund - Gr	6.68	9.15	-	-	-	-
Principal Growth Fund Gr	15.28	11.01	10.25	6.30	8.21	12.82
Principal Large Cap Fund - Gr	12.66	8.00	11.13	9.65	-	-
Quantum Long Term Equity Fund - Gr	14.25	10.64	15.12	13.65	-	-
Reliance Equity Opportunities Fund - Gr	2.76	7.98	15.17	13.01	-	-
Reliance Growth Fund Gr	3.11	3.22	7.15	6.99	14.15	22.91
Reliance Long Term Equity Fund - Gr	0.32	2.48	7.22	-	-	-
Reliance Quant Plus Fund - Gr	14.13	8.25	10.58	-	-	-
Reliance Regular Savings Fund Equity Plan - Gr	-0.73	3.56	8.01	8.49	-	-
Reliance Top 200 Fund - Gr	6.88	7.30	9.40	-	-	-
Reliance Vision Fund Gr	1.71	0.15	4.22	4.08	9.92	17.74
Religare Invesco Contra Fund - Gr	6.94	4.40	8.57	-	-	-
Religare Invesco Equity Fund - Gr	20.97	13.47	13.27	-	-	-
Religare Invesco Growth Fund - Gr	17.92	10.44	11.75	-	-	-
Religare Invesco Midcap Fund - Gr	8.90	8.87	15.15	-	-	-

## MF NEWS

### MF industry's AUM share in beyond 15 cities increases marginally

The mutual fund industry is making slow and steady inroads in the hinterland. The latest data published by AMFI shows that the AUM share of beyond 15 cities has gone up marginally in September quarter compared to the corresponding period last year. Cities like Muzzafarpur, Burdwan, Bilaspur, Ajmer and Rourkela have witnessed spurt in inflows. As a result, the inflows from top 15 cities is showing a decline. The AUM share of top 15 cities fell from 87.43% in September 2012 to 86.57% in September 2013. Mumbai, which contributes the highest inflows in the mutual fund industry, saw its AUM share decline by 3% to 42% in September 2013 from 45% in the previous corresponding year. An analysis of the AUM concentration of the top fund houses shows that UTI Mutual Fund received the highest inflow (23%) from B-15 cities, followed by HDFC (19%), Reliance (18.8%), SBI (18%), ICICI Prudential (16%) and Birla Sun Life (12%). Some AMCs are planning to open branches in B-15 cities while others are trying to leverage their existing distribution force in smaller towns.

### RBI closes special window for Mutual Funds

With the improvement in liquidity conditions, Reserve Bank decided to close the special window for commercial banks to meet the cash requirements of mutual funds (MFs) with immediate effect.

RBI, in July, had opened a special borrowing window of Rs 25,000 crore to help the crisis-ridden mutual funds tide over liquidity problems. With the normalisation of exceptional measures and taking into consideration the improvement in liquidity conditions since then, it has been decided to close this window with immediate effect, RBI Governor Raghuram Rajan said in the second quarter monetary policy review. RBI, on July 17, had opened a special three-day repo auction under which banks would be encouraged to raise funds totalling Rs 25,000 crore at 10.25% for on-lending to MF.

### SEBI allows AMCs to hold gold certificates in physical form

SEBI has allowed AMCs to hold gold certificates issued by banks in physical form. Earlier AMCs were supposed to hold these certificates only in de-materialized form. In February, SEBI allowed Gold ETFs to invest up to 20% of their net assets in gold deposit schemes (GDS) of banks following the finance ministry's move to link gold deposit schemes of banks with Gold ETFs. The advantage will be that a part of the gold lying in stock will be brought into circulation & will partially meet the requirements of the gems & jewellery trade. It is hoped that, consequently, there will be a moderation in the quantity of gold that is imported into the country. Investing in gold deposit schemes of banks helps Gold ETFs/gold fund of fund schemes to get incremental returns which helps the performance of Gold ETFs.

## SIP RETURN AS ON 31ST OCTOBER 2013

Starting - November Month of	2012	2010	2008	2006	2003	2001
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					
SBI Contra Fund - Regular Div	-0.32	2.56	4.32	3.91	12.07	20.04
SBI Emerging Businesses Fund - Regular Plan - Gr	-11.19	6.98	16.94	12.53	-	-
SBI Magnum Blue Chip Fund - Gr	13.32	12.15	11.91	9.05	-	-
SBI Magnum Equity Fund - Div	12.66	9.52	11.76	9.88	14.22	17.55
SBI Magnum Global Fund 94 - Div	4.43	8.72	13.74	9.84	15.15	21.63
SBI Magnum MidCap Fund - Gr	12.01	11.05	12.58	7.62	-	-
SBI Magnum Multicap Fund - Gr	9.21	7.23	7.48	5.04	-	-
SBI Magnum Multiplier Plus 93 - Div	14.97	9.22	10.31	8.54	14.56	20.28
Sahara Growth Fund Gr	10.95	5.92	7.08	7.07	12.17	-
Sahara Midcap Fund - Gr	11.52	3.59	8.98	8.05	-	-
Sahara Wealth Plus Fund Variable - Gr	16.64	9.89	11.79	9.88	-	-
Sundaram Equity Multiplier Fund - Gr	2.48	1.78	4.73	-	-	-
Sundaram Growth Fund Gr	8.21	4.69	7.05	5.40	9.77	15.01
Sundaram Rural India Fund - Gr	2.28	4.50	8.53	6.20	-	-
Sundaram S.M.I.L.E. Fund - Gr	-4.02	-1.72	3.63	4.49	-	-
Sundaram Select Focus - Gr	13.15	6.27	6.93	5.81	11.24	-
Sundaram Select MidCap - Gr	3.03	4.83	11.09	9.80	15.89	-
Tata Dividend Yield Fund - Gr	9.10	6.73	12.82	11.95	-	-
Tata Equity Opportunities Fund - Gr	16.36	11.10	12.14	9.04	12.73	-
Tata Equity P/E Fund Gr	6.55	3.63	8.39	8.23	-	-
Tata Ethical Fund - Gr	17.89	12.62	15.29	11.32	14.41	19.33
Tata Mid Cap Growth Fund - Gr	8.84	6.99	10.32	7.77	-	-
Tata Pure Equity Fund - Gr	15.61	10.64	12.02	10.34	14.41	20.10
Taurus Bonanza Fund Gr	4.32	2.91	5.61	3.58	7.14	-
Taurus Starshare Growth	10.33	7.09	10.66	7.73	13.10	18.74
Templeton India Growth Fund Gr	3.25	3.95	8.13	7.97	12.24	17.42
UTI Dividend Yield Fund - Gr	4.55	3.66	9.04	9.91	-	-
UTI Equity Fund - Div	13.72	10.67	13.07	11.29	12.92	16.49
UTI Leadership Equity Fund - Gr	16.11	10.47	10.26	7.53	-	-
UTI MNC Fund - Gr	11.68	11.12	16.40	14.79	-	-
UTI Master Share - Div	11.78	7.37	9.39	8.14	11.12	-
UTI Master Value Fund - Div	11.81	5.67	11.67	10.25	-	-
UTI Mid Cap Fund - Gr	9.31	6.76	11.80	9.49	-	-
UTI Opportunities Fund - Gr	14.92	11.10	14.45	13.65	-	-
UTI Services Industries Fund - Gr	20.62	12.58	13.11	9.22	-	-
UTI Top 100 Fund - Gr	11.08	8.11	10.33	7.72	-	-
<b>Average Returns</b>	<b>10.49</b>	<b>7.75</b>	<b>10.90</b>	<b>9.02</b>	<b>12.94</b>	<b>18.35</b>
<b>Maximum Returns</b>	<b>51.35</b>	<b>25.12</b>	<b>20.53</b>	<b>15.59</b>	<b>17.20</b>	<b>22.91</b>
<b>Minimum Returns</b>	<b>-11.19</b>	<b>-1.72</b>	<b>3.63</b>	<b>3.58</b>	<b>7.14</b>	<b>12.82</b>

## SIP RETURN AS ON 31ST OCTOBER 2013

Starting - November Month of	2012	2010	2008	2006	2003	2001
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 (ELSS)	Returns % - CAGR					
Axis Long Term Equity Fund - Gr	18.29	14.14	-	-	-	-
BNP Paribas Tax Advantage Plan (ELSS) - Gr	16.85	13.07	13.71	9.08	-	-
BOI AXA Tax Advantage Fund - Regular - Growth	20.50	9.97	-	-	-	-
Birla Sun Life Tax Plan - Div	13.33	9.44	10.51	7.63	11.02	17.42
Birla Sun Life Tax Relief 96 Fund - Div	13.88	8.73	9.76	7.31	10.67	15.26
Canara Robeco Equity Tax Saver Fund - Div	12.37	9.37	13.11	12.56	16.38	19.11
DSP BlackRock Tax Saver Fund - Gr	13.72	10.52	12.30	-	-	-
DWS Tax Saving Fund - Gr	17.35	9.22	8.44	5.92	-	-
Franklin India Taxshield Gr	12.31	9.62	13.07	11.39	14.47	19.07
HDFC Long Term Advantage Fund - Gr	17.15	9.75	13.09	10.60	13.45	20.01
HDFC Tax saver - Div	12.47	5.81	10.60	9.41	14.40	20.66
ICICI Prudential Tax Plan-Gr	15.60	10.03	14.33	11.85	14.84	20.88
IDFC Tax Advantage (ELSS) Fund - Regular Gr	18.97	12.63	-	-	-	-
ING Tax Savings Fund - Gr	8.83	4.80	9.46	6.12	-	-
Kotak Tax Saver - Gr	-0.09	2.63	6.45	4.68	-	-
L&T Tax Advantage Fund - Gr	14.13	8.24	12.13	10.87	-	-
LIC Nomura Tax Plan Gr	13.97	7.30	7.61	5.14	6.25	-
Principal Personal Tax Saver	13.05	7.79	9.17	6.60	10.30	14.51
Principal Tax Savings Fund	15.47	11.46	10.52	6.35	9.74	14.92
Quantum Tax Saving Fund - Gr Plan	14.40	10.65	-	-	-	-
Reliance Tax Saver Fund - Gr	1.82	4.88	9.73	8.59	-	-
Religare Invesco Tax Plan - Gr	14.18	9.77	13.11	-	-	-
SBI Magnum Tax Gain Fund - Div	13.15	9.38	10.35	8.10	14.47	21.99
Sahara Tax Gain Fund Gr	12.35	6.25	10.17	9.94	15.07	18.44
Sundaram Tax Saver - Div	6.20	6.34	7.25	6.74	12.58	18.24
Tata Tax Saving Fund - Div	12.58	9.04	11.25	8.79	11.02	16.41
Taurus Tax Shield - Gr	7.63	5.50	9.03	9.37	-	-
UTI Equity Tax Saving Plan - Div	12.38	7.73	9.01	6.77	9.05	13.22
<b>Average Returns</b>	<b>12.96</b>	<b>8.72</b>	<b>10.59</b>	<b>8.36</b>	<b>12.25</b>	<b>17.87</b>
<b>Maximum Returns</b>	<b>20.50</b>	<b>14.14</b>	<b>14.33</b>	<b>12.56</b>	<b>16.38</b>	<b>21.99</b>
<b>Minimum Returns</b>	<b>-0.09</b>	<b>2.63</b>	<b>6.45</b>	<b>4.68</b>	<b>6.25</b>	<b>13.22</b>
BSE 30 (SENSEX)	17.86	10.03	10.57	8.17	11.72	14.87
NSE 50 (NIFTY)	15.18	9.18	10.06	8.00	11.29	14.20

## NEWS UPDATE

### RBI hikes repo rate by 25 bps, cuts MSF

In the second quarter review of the monetary policy held, RBI hiked the repo rate by 25 bps and has cut the Marginal Standing Facility (MSF) rate by an equal quantum. Besides that, RBI also increased the liquidity provided through term repos of 7-days and 14-days tenure to 0.50% of banks NDTL from 0.25% earlier. The central bank has also reiterated that its focus will be intended towards curbing mounting inflationary pressures and manage inflation expectations in a situation of weak growth. RBI also said that retail inflation is likely to remain around or even above 9% in the months ahead if policy action is absent.

### Fuller economic recovery likely by end of current fiscal: RBI

The Reserve Bank of India said that it expects the economy to recover by the end of the current fiscal year. Fuller recovery is likely to start taking shape towards the end of the fiscal year on the back of current steps to clear impediments that were stalling projects, the RBI said in its second quarter review for 2013-14. The central bank stated that there could be modest improvement in growth in the second half of 2013-14 due to a rebound in agriculture and an improvement in exports. It said that demand remained weak in the economy on the back of deceleration in private consumption and fall in investment. In the first quarter of 2013-14, the Gross Domestic Product (GDP) grew at a four-year low of 4.4%.

### FDI in August dips 38% to \$1.4 bn, lowest in last 8 mths

Foreign Direct Investment (FDI) into India declined to 8-month low of \$1.4 billion in August, down 38% year-on-year. FDI had touched a low of \$1.10 billion in December last year. In August 2012, the country had attracted foreign investment worth \$2.26 billion. During the April-August period of 2013-14 fiscal, FDI has grown by a meagre 4% to \$8.46 billion, from \$8.16 billion in the first five months of 2012-13, according to the Department of Industrial Policy and Promotion. According to industry experts there is a need to improve business environment in the country.

### Forex reserves jump \$1.9 billion to \$281 billion

India's foreign exchange reserves shot up for a third week in a row, adding a healthy \$1.9 billion to touch \$281.12 billion in the week to October 18 on account of growth in a key component, the Reserve Bank of India (RBI) said. In the previous reporting week, the reserves had increased by \$1.51 bn. to \$279.24 bn. Foreign currency assets (FCAs), which form the largest chunk of the reserves, jumped \$1.8 bn. to \$252.7 bn. in the week under review, the RBI said.

## SIP VALUES AS ON 31ST OCTOBER 2013

Starting - November Month of	2012	2010	2008	2006	2003	2001
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)	Investment Value ₹					
Axis Equity Fund - Gr	131,136	440,668	-	-	-	-
Axis MidCap Fund - Gr	121,650	-	-	-	-	-
BNP Paribas Dividend Yield Fund- Gr	128,303	421,769	846,151	1,306,399	-	-
BNP Paribas Equity Fund - Gr	130,893	436,519	825,856	1,174,443	-	-
BNP Paribas Midcap Fund - Gr	131,274	452,418	937,343	1,243,561	-	-
BOI AXA Equity Fund - Regular Plan Gr	130,100	409,587	736,706	-	-	-
Birla Sun Life Advantage Fund - Gr	129,373	401,383	737,902	1,042,344	1,940,515	3,476,724
Birla Sun Life Dividend Yield Plus - Gr	120,002	371,126	754,059	1,212,857	2,323,257	-
Birla Sun Life Equity Fund - Gr	127,778	405,057	752,098	1,083,821	2,308,327	4,799,096
Birla Sun Life Frontline Equity Fund - Gr	130,443	434,002	845,037	1,292,136	2,814,188	-
Birla Sun Life Long Term Advantage Fund - Gr	130,932	421,014	811,178	1,167,401	-	-
Birla Sun Life MNC Fund Gr	126,634	425,992	927,104	1,458,985	2,833,335	5,011,752
Birla Sun Life Midcap Fund - Gr	120,291	374,461	730,247	1,089,161	2,326,250	-
Birla Sun Life Pure Value Fund - Gr	122,724	383,986	754,746	-	-	-
Birla Sun Life Small and Midcap Fund - Gr	125,153	388,623	770,813	-	-	-
Birla Sun Life Top 100 Fund - Gr	131,673	433,662	835,836	1,232,902	-	-
Canara Robeco Emerging Equities Fund - Gr	121,515	391,994	838,364	1,200,886	-	-
Canara Robeco Equity Diversified - Gr	127,241	415,741	838,373	1,295,865	-	-
Canara Robeco F.O.R.C.E. Fund - Regular Gr	122,346	410,192	-	-	-	-
DSP BlackRock Equity Fund - Reg. Plan - Div	123,674	382,478	742,493	1,136,399	2,578,233	5,486,051
DSP BlackRock Focus 25 Fund - Gr	124,094	383,274	-	-	-	-
DSP BlackRock Micro Cap Fund - Gr	121,216	373,656	809,732	-	-	-
DSP BlackRock Opportunities Fund - Gr	129,637	412,499	793,408	1,169,881	2,426,399	5,111,341
DSP BlackRock Small and Mid Cap - Reg Gr	123,059	381,251	794,337	-	-	-
DSP BlackRock Top 100 Equity Fund Gr	126,119	401,116	767,478	1,173,992	2,590,566	-
DWS Alpha Equity Fund - Gr	130,991	415,077	752,866	1,100,400	2,244,346	-
DWS Investment Opportunity Fund - Gr	130,302	410,570	739,694	1,076,674	2,202,087	-
Edelweiss Diversified Growth Equity Top 100 Fund - Gr	129,687	430,950	-	-	-	-
Franklin India Bluechip Fund Gr	127,286	407,288	800,658	1,214,159	2,523,484	5,035,911
Franklin India Flexi Cap Fund - Gr	127,974	409,448	801,185	1,193,960	-	-
Franklin India Opportunities Fund-Gr	126,372	394,073	726,844	1,015,695	2,006,088	3,647,459
Franklin India Prima Fund Gr	125,918	423,904	861,149	1,241,423	2,317,708	5,057,452
Franklin India Prima Plus Gr	126,945	413,355	806,900	1,210,895	2,606,736	5,185,348
HDFC Capital Builder-Gr	129,349	410,380	823,054	1,238,285	2,532,419	5,183,395
HDFC Core and Satellite Fund - Gr	121,555	353,772	693,807	1,022,111	-	-
HDFC Equity Fund - Div	124,776	388,268	788,044	1,216,934	2,674,763	5,660,942
HDFC Focused Large-Cap Fund - Gr	125,123	385,598	749,995	1,094,538	-	-
HDFC Growth Fund Gr	122,305	380,700	749,311	1,137,083	2,460,339	4,923,153
HDFC Mid Cap Opportunity Fund - Gr	124,780	405,679	871,474	-	-	-
HDFC Premier Multi-Cap Fund - Gr	123,264	358,313	695,233	1,024,204	-	-
HDFC Top 200 Fund - Div	125,972	397,289	783,977	1,222,883	2,718,828	5,826,476
HSBC Equity Fund - Gr	127,156	395,402	720,688	1,045,115	2,103,934	-
HSBC India Opportunities Fund - Gr	129,207	403,367	751,598	1,060,577	-	-
ICICI Prudential Discovery Fund Gr	126,525	415,853	898,260	1,408,351	-	-
ICICI Prudential Dynamic Plan-Cum	134,786	432,362	856,829	1,296,388	2,949,616	-
ICICI Prudential Focused Bluechip Equity Fund - Gr	131,918	432,222	877,298	-	-	-
ICICI Prudential MidCap Fund - Gr	122,306	371,102	710,791	967,010	-	-
ICICI Prudential Exports & Other Services Fund - Gr	149,573	515,251	995,186	1,370,603	-	-
ICICI Prudential Top 100 Fund - Gr	132,886	435,453	836,717	1,236,925	2,515,246	4,539,016
ICICI Prudential Top 200 Fund - Gr	127,815	409,491	783,958	1,132,889	2,288,517	4,545,249
IDFC Classic Equity Fund - Regular Plan - Gr	126,533	410,855	747,317	1,060,770	-	-
IDFC Equity Fund - Regular Plan - Gr	129,954	419,594	789,412	1,135,100	-	-
IDFC Imperial Equity Fund - Regular Plan - Gr	127,733	394,027	723,571	1,088,079	-	-
IDFC Premier Equity Fund - Regular Plan - Gr	123,666	411,468	874,887	1,421,921	-	-
IDFC Sterling Equity Fund - Regular Gr	125,209	407,602	847,510	-	-	-
ING Core Equity Fund Gr	124,648	395,115	756,272	1,090,416	2,166,753	3,589,630
ING Dividend Yield Fund Gr	124,428	396,577	819,630	1,300,363	-	-
JP Morgan India Equity Fund - Gr	127,645	404,354	781,220	-	-	-
JP Morgan India Smaller Companies Fund - Gr	124,503	408,912	832,276	-	-	-
Kotak 50 Equity Scheme Div	128,203	410,537	768,789	1,125,351	2,372,603	4,685,724
Kotak Classic Equity Fund - Gr	126,852	417,493	788,955	1,164,362	-	-
Kotak Midcap - Gr	118,961	377,971	755,045	1,062,834	-	-
Kotak Opportunities Fund - Gr	128,814	413,630	786,812	1,158,217	-	-
L&T Equity Fund - Gr	127,699	401,933	794,534	1,197,729	-	-
L&T India Large Cap Fund - Gr	129,381	407,592	808,065	-	-	-
L&T India Special Situations Fund - Gr	126,296	416,532	830,732	1,215,807	-	-
L&T India Value Fund - Gr	127,378	413,491	-	-	-	-
L&T Midcap Fund - Cum	124,512	387,848	764,610	1,113,157	-	-
Mirae Asset Emerging Bluechip Fund - Gr	125,258	421,496	-	-	-	-
Mirae Asset India Opportunities Fund - Gr	129,092	422,400	875,275	-	-	-
Morgan Stanley A.C.E. Fund - Gr	128,089	409,418	807,756	-	-	-
Morgan Stanley Growth Fund - Gr	124,998	407,374	762,947	1,072,842	1,949,686	3,249,880
PineBridge India Equity Fund Standard - Gr	127,045	401,162	774,712	-	-	-
Pramerica Large Cap Equity Fund - Gr	126,894	-	-	-	-	-
Principal Dividend Yield Fund - Gr	118,252	372,406	723,077	1,059,171	-	-
Principal Emerging Bluechip Fund - Gr	124,083	412,273	-	-	-	-
Principal Growth Fund Gr	129,219	423,469	774,542	1,049,314	1,829,965	3,242,795
Principal Large Cap Fund - Gr	127,668	405,422	791,662	1,181,737	-	-
Quantum Long Term Equity Fund - Gr	128,612	421,246	872,980	1,361,968	-	-
Reliance Equity Opportunities Fund - Gr	121,697	405,338	873,873	1,331,279	-	-
Reliance Growth Fund Gr	121,914	377,835	717,477	1,075,309	2,505,968	6,361,792
Reliance Long Term Equity Fund - Gr	120,199	373,712	718,582	-	-	-
Reliance Quant Plus Fund - Gr	128,540	406,920	780,922	-	-	-
Reliance Regular Savings Fund Equity Plan - Gr	119,548	379,797	732,810	1,133,950	-	-
Reliance Top 200 Fund - Gr	124,201	401,303	758,555	-	-	-
Reliance Vision Fund Gr	121,055	360,796	667,011	970,074	2,001,858	4,496,380
Religare Invesco Contra Fund - Gr	124,238	384,534	743,060	-	-	-
Religare Invesco Equity Fund - Gr	132,547	438,631	834,272	-	-	-
Religare Invesco Growth Fund - Gr	130,769	420,057	803,710	-	-	-
Religare Invesco Midcap Fund - Gr	125,419	410,593	873,499	-	-	-

## NEWS UPDATE

### India needs Rs 1.63 lakh cr investment in healthcare by 2017

The Indian healthcare sector will need a total capital investment of Rs 1,62,500 crore to provide accessible and affordable healthcare during the 12th Plan period, says a report. India will need to add at least 6,50,000 beds by 2017 to help improve access to healthcare infrastructure from the current 1.3 beds per 1,000 population in 2011 to 1.7 beds per 1,000 population by the end of the 12th Plan period in 2017, said a report by PWC in association with industry body NATHEALTH.

Elaborating on the requirements, the report said based on the publicly announced government plans approximately 1,30,000 beds will be put up in the government or the public sector.

### Speciality chemicals market may reach \$70 bn by 2020

Indian speciality chemicals market has the potential to reach \$60-70 billion by 2020 from the present value of \$23 billion, a report said. Indian speciality chemicals market is currently valued at approximately \$23 billion and has shown a strong growth at 14% per annum over the last 5 years. Our estimates show that Indian speciality chemicals market has the potential to reach \$60-70 billion by 2020, Tata Strategic report on 'Indian Chemical Industry' said. Although the growth rate is encouraging due to small base, the consumption and overall penetration levels of speciality chemicals and additives are still very low in India.

### Telecom user base grows marginally to 91 cr in August

The total number of telecom subscribers rose marginally to 90.61 crore at end of August this year, sectoral regulator TRAI has said. The number of telephone subscribers in India increased from 904.46 million at the end of July, 2013 to 906.18 million at the end of August 2013, thereby showing a monthly growth rate of 0.19%, Telecom Regulatory Authority of India said in a statement. The total number of wireless subscribers increased from 87.48 crore in July to 87.67 crore in August, a monthly growth of 0.21%.

### Mobile economy to add \$400 bn to GDP: GSMA

The mobile phone industry in India is likely to contribute \$400 billion or about Rs 216 lakh crore to the country's gross domestic product (GDP) and has the potential to generate about 4.1 million additional jobs by 2020, Anne Bouverot, director general of the Groupe Speciale Mobile Association (GSMA) has said. According to the report, the mobile ecosystem generated approximately 5.3% of the GDP for India, directly supported 730,000 jobs in 2012.



## SIP VALUES AS ON 31ST OCTOBER 2013

Starting - November Month of	2012	2010	2008	2006	2003	2001
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)	Investment Value ₹					
SBI Contra Fund - Regular Div	119,802	374,130	668,585	964,166	2,243,113	5,244,095
SBI Emerging Businesses Fund - Regular Plan - Gr	112,955	399,450	912,450	1,308,906	-	-
SBI Magnum Blue Chip Fund - Gr	128,060	430,476	806,858	1,156,980	-	-
SBI Magnum Equity Fund - Div	127,666	414,488	804,050	1,191,508	2,514,774	4,438,564
SBI Magnum Global Fund 94 - Div	122,715	409,705	843,920	1,189,748	2,642,715	5,836,445
SBI Magnum MidCap Fund - Gr	127,280	423,735	820,333	1,099,388	-	-
SBI Magnum Multicap Fund - Gr	125,603	400,897	723,367	1,003,602	-	-
SBI Magnum Multiplier Plus 93 - Div	129,037	412,688	775,708	1,135,857	2,561,296	5,327,019
Sahara Growth Fund Gr	126,650	393,266	716,242	1,078,536	2,255,333	-
Sahara Midcap Fund - Gr	126,987	379,950	750,771	1,116,467	-	-
Sahara Wealth Plus Fund Variable - Gr	130,016	416,734	804,543	1,191,281	-	-
Sundaram Equity Multiplier Fund - Gr	121,523	369,794	675,459	-	-	-
Sundaram Growth Fund Gr	125,004	386,181	715,560	1,016,276	1,985,538	3,749,329
Sundaram Rural India Fund - Gr	121,400	385,130	742,310	1,045,681	-	-
Sundaram S.M.I.L.E. Fund - Gr	117,504	350,685	657,161	984,148	-	-
Sundaram Select Focus - Gr	127,958	395,310	713,511	1,031,237	2,146,529	-
Sundaram Select MidCap - Gr	121,865	387,023	790,779	1,187,961	2,750,037	-
Tata Dividend Yield Fund - Gr	125,539	397,986	825,215	1,282,182	-	-
Tata Equity Opportunities Fund - Gr	129,853	424,069	811,430	1,156,576	2,322,787	-
Tata Equity P/E Fund Gr	124,004	380,181	739,801	1,123,508	-	-
Tata Ethical Fund - Gr	130,750	433,366	876,585	1,253,818	2,541,071	4,999,521
Tata Mid Cap Growth Fund - Gr	125,382	399,494	776,039	1,105,572	-	-
Tata Pure Equity Fund - Gr	129,415	421,276	809,064	1,210,911	2,539,936	5,265,040
Taurus Bonanza Fund Gr	122,648	376,095	690,505	952,965	1,729,677	-
Taurus Starshare Growth	126,274	400,075	782,441	1,103,877	2,369,466	4,804,573
Templeton India Growth Fund Gr	121,998	382,014	735,008	1,113,372	2,263,093	4,400,330
UTI Dividend Yield Fund - Gr	122,788	380,360	751,729	1,192,674	-	-
UTI Equity Fund - Div	128,297	421,423	830,190	1,252,638	2,346,990	4,135,548
UTI Leadership Equity Fund - Gr	129,706	420,244	774,894	1,096,121	-	-
UTI MNC Fund - Gr	127,084	424,183	900,499	1,417,991	-	-
UTI Master Share - Div	127,140	401,718	758,350	1,120,003	2,132,549	-
UTI Master Value Fund - Div	127,158	391,837	802,186	1,207,061	-	-
UTI Mid Cap Fund - Gr	125,664	398,148	804,706	1,174,908	-	-
UTI Opportunities Fund - Gr	129,007	424,062	858,689	1,361,784	-	-
UTI Services Industries Fund - Gr	132,343	433,113	831,051	1,163,804	-	-
UTI Top 100 Fund - Gr	126,728	406,121	776,140	1,103,653	-	-
<b>Average Amount</b>	<b>126,330</b>	<b>404,393</b>	<b>789,207</b>	<b>1,160,769</b>	<b>2,365,709</b>	<b>4,752,130</b>
<b>Maximum Amount</b>	<b>149,573</b>	<b>515,251</b>	<b>995,186</b>	<b>1,458,985</b>	<b>2,949,616</b>	<b>6,361,792</b>
<b>Minimum Amount</b>	<b>112,955</b>	<b>350,685</b>	<b>657,161</b>	<b>952,965</b>	<b>1,729,677</b>	<b>3,242,795</b>

## SIP VALUES AS ON 31ST OCTOBER 2013

Starting - November Month of	2012	2010	2008	2006	2003	2001
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 (ELSS)	Investment Value ₹					
Axis Long Term Equity Fund - Gr	130,985	442,802	-	-	-	-
BNP Paribas Tax Advantage Plan (ELSS) - Gr	130,139	436,179	843,368	1,158,038	-	-
BOI AXA Tax Advantage Fund - Regular - Growth	132,273	417,182	-	-	-	-
Birla Sun Life Tax Plan - Div	128,063	414,045	779,550	1,100,006	2,121,916	4,398,821
Birla Sun Life Tax Relief 96 Fund - Div	128,392	409,781	765,314	1,087,712	2,082,912	3,809,941
Canara Robeco Equity Tax Saver Fund - Div	127,492	413,584	831,035	1,310,181	2,823,345	4,927,232
DSP BlackRock Tax Saver Fund - Gr	128,298	420,501	814,661	-	-	-
DWS Tax Saving Fund - Gr	130,437	412,731	740,671	1,035,355	-	-
Franklin India Taxshield Gr	127,455	415,080	830,142	1,256,994	2,548,283	4,912,037
HDFC Long Term Advantage Fund - Gr	130,315	415,858	830,620	1,222,394	2,413,595	5,234,537
HDFC Tax saver - Div	127,555	392,669	781,393	1,171,864	2,538,955	5,467,452
ICICI Prudential Tax Plan-Gr	129,406	417,575	856,273	1,277,873	2,599,032	5,548,573
IDFC Tax Advantage (ELSS) Fund - Regular Gr	131,381	433,407	-	-	-	-
ING Tax Savings Fund - Gr	125,379	386,857	759,629	1,042,755	-	-
Kotak Tax Saver - Gr	119,942	374,572	705,037	990,989	-	-
L&T Tax Advantage Fund - Gr	128,535	406,889	811,218	1,233,907	-	-
LIC Nomura Tax Plan Gr	128,444	401,341	725,693	1,007,177	1,651,855	-
Principal Personal Tax Saver	127,900	404,194	754,173	1,060,670	2,042,234	3,626,430
Principal Tax Savings Fund	129,328	426,252	779,873	1,051,201	1,982,319	3,725,481
Quantum Tax Saving Fund - Gr Plan	128,698	421,311	-	-	-	-
Reliance Tax Saver Fund - Gr	121,123	387,273	764,719	1,137,924	-	-
Religare Invesco Tax Plan - Gr	128,570	416,027	831,116	-	-	-
SBI Magnum Tax Gain Fund - Div	127,957	413,649	776,616	1,118,608	2,549,279	5,979,485
Sahara Tax Gain Fund Gr	127,479	395,171	773,117	1,194,096	2,631,005	4,711,338
Sundaram Tax Saver - Div	123,792	395,730	719,152	1,065,771	2,304,946	4,648,716
Tata Tax Saving Fund - Div	127,617	411,640	793,883	1,146,157	2,120,986	4,112,808
Taurus Tax Shield - Gr	124,657	390,884	751,594	1,170,152	-	-
UTI Equity Tax Saving Plan - Div	127,499	403,844	751,164	1,066,955	1,912,237	3,328,860
<b>Average Amount</b>	<b>127,825</b>	<b>409,894</b>	<b>782,084</b>	<b>1,132,126</b>	<b>2,288,193</b>	<b>4,602,265</b>
<b>Maximum Amount</b>	<b>132,273</b>	<b>442,802</b>	<b>856,273</b>	<b>1,310,181</b>	<b>2,823,345</b>	<b>5,979,485</b>
<b>Minimum Amount</b>	<b>119,942</b>	<b>374,572</b>	<b>705,037</b>	<b>990,989</b>	<b>1,651,855</b>	<b>3,328,860</b>
BSE 30 (SENSEX)	130,734	417,568	780,809	1,121,238	2,201,209	3,714,300
NSE 50 (NIFTY)	129,159	412,473	771,068	1,114,446	2,151,855	3,552,138

## NEWS UPDATE

### Asia-Pacific IT spending to reach \$767 billion in 2014: Gartner

IT spending in Asia-Pacific (APAC) is expected to grow 5.5% to \$767 billion by next year, research firm Gartner has said. Spending on information technology products and services in the Asia Pacific region is forecast to grow 5.5% in 2014 to reach \$767 billion, up from \$727 billion this year and reach \$933 billion in 2017, the firm said. Digital Industrial Economy will be built on foundations of Nexus of Forces that includes a confluence and integration of cloud, social collaboration, mobile and information and the Internet of Everything by combining the physical world and the virtual, Gartner Senior VP and Global Head (Research) Peter Sondergaard said.

### IT sector revenue to cross \$225 b by 2020

Newer technologies such as social media, analytics and cloud computing (SMAC) will help India's IT-BPO industry cross \$225-billion-mark in revenues by 2020, according to a CII report. These technologies have opened new avenues for the Indian IT-BPO vendors. Since globally companies are adopting SMAC technologies for operational efficiency, Indian IT-BPO vendors can develop their SMAC strategies, according to CII Report. SMAC enables companies leverage the cloud for storing huge volumes of multi-structured customer data, generated over mobile devices and social media and analyse these data sets for business advantage. The Indian IT industry expanded from an \$8 billion in 2000 to an estimated \$ 108 billion in 2013.

### Indian mobile Internet users to touch 164.8 mn by 2015: KPMG

The number of people surfing the Internet using mobiles in India, the world's second largest mobile market after China, is set to touch 164.8 million by 2015, a report by global consultancy firm KPMG said. KPMG's 'The SMAC Code Embracing New Technologies for future business' report further revealed that Indians hooking on to social networking sites provides opportunities to firm's for using social media to engage customers, brand building, product launches, etc. The mobile Internet users in the country are expected to grow from 4.1 million users in 2009 to 164.8 million in 2015 at a CAGR of 85%, the report revealed. India has emerged as the second largest mobile market globally, behind only China. With over 870 million mobile subscribers, businesses are jumping the opportunity, it said.