

Investment - Ideas

- Monthly Withdrawal Scheme – Best Option to Rental Income from Residential Property/Fixed Deposits.
- Monthly Withdrawal Scheme – WITH SIP IN DIFFERENT FUNDS.
- SIP for Home Loan Recovery (Magic of SIP).
- Money Back Investment Plan from Mutual Funds.
- Invest For Short Term and Get Benefit for Long Term.
- SIP to get Rs.1 Cr / Pension Solution from SIP in Mutual Funds.
- Child Education Investment Plans.
- LIC NOMURA ULIS : A unique Insurance and SIP scheme. Upto Rs.15 Lacs Life insurance
- Comparison of Mutual Fund Vs Real Estate.
- Actual Past Performance of SIP in Mutual Funds.
- Debt Funds : Tax Efficient Alternate to Fixed Deposits.

We should meet if

- If you are over "Investing" in "Endowment Plans" offered by Life Insurance Companies for your Financial Goals.
- If you have over invested in Real Estate.
- If you are looking for Customized Investment Solutions with Innovative Ideas.
- One meeting with us would change the way you invest your hard earned money.

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MONTHLY WITHDRAWAL SCHEMES FROM EQUITY ORIENTED BALANCED FUNDS

DATE OF INVESTMENT	NAME OF FUNDS	AMOUNT INVESTED	MONTHLY TAX FREE* WITHDRAWAL AMOUNT	TOTAL AMOUNT WITHDRAWAL TILL 06/04/15	ACTUAL VALUE OF Rs. 10 LACS AS ON 06/04/2015 (AFTER WITHDRAWAL)	ACTUAL CAGR RETURN
02/01/2004	CANARA ROBECO BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 41.39 LACS	19.47 %
01/01/2004	TATA BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 38.54 LACS	19.33 %
01/01/2004	BIRLA SUNLIFE 95	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 36.38 LACS	18.86 %
01/01/2004	SBI BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 33.56 LACS	18.22 %
01/01/2004	DSP BR BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 31.61 LACS	17.75 %
01/01/2004	ICICI PRU BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 27.23 LACS	16.61 %
01/01/2004	LIC NOMURA BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 14.12 LACS	12.12 %

CONSERVATIVE PROJECTION FOR FUTURE 10 YEARS

AMOUNT INVESTED	MONTHLY TAX FREE* WITHDRAWAL AMOUNT	TOTAL AMOUNT WITHDRAWAL IN 10 YEARS	PROJECTED VALUE OF Rs. 10 LACS AFTER 10 YEARS AT DIFFERENT CAGR (AFTER WITHDRAWAL)	
			12 %	15 %
Rs. 10 LACS	Rs. 8000/-	Rs. 9.60 LACS	Rs. 13.13 LACS	Rs. 19.41 LACS

CONSERVATIVE PROJECTION FOR FUTURE 20 YEARS

AMOUNT INVESTED	MONTHLY TAX FREE* WITHDRAWAL AMOUNT	TOTAL AMOUNT WITHDRAWAL IN 20 YEARS	PROJECTED VALUE OF Rs. 10 LACS AFTER 20 YEARS AT DIFFERENT CAGR (AFTER WITHDRAWAL)	
			12 %	15 %
Rs. 10 LACS	Rs. 8000/-	Rs. 19.20 LACS	Rs. 22.87 LACS	Rs. 57.49 LACS

* AFTER ONE YEAR

BENEFITS OF SWP

SWP : SYSTEMATIC WITHDRAWAL PLAN

1. TAX FREE WITHDRAWAL AFTER 1 YEAR.
2. BEST FOR RETIRED PERSONS, HOUSE WIFE, ANYONE WHO WANTS MONTHLY INCOME ON LONG TERM BASIS.
3. BEST SUITED FOR PERSONS IN HIGHER TAX SLAB.
4. BEST ALTERNATIVE TO FIXED DEPOSITS.
5. BEST ALTERNATIVE TO REAL ESTATE INVESTMENT.
6. GIFT THE SWP PLAN TO YOUR DAUGHTER AT THE TIME OF MARRIAGE AS A LIFE LONG INCOME WITH CAPITAL APPRECIATION.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
Past performance is no guarantee of future result.

MONTHLY WITHDRAWAL SCHEMES WITH SIP IN DIFFERENT FUNDS

DATE OF INVESTMENT	NAME OF FUNDS	AMOUNT INVESTED	MONTHLY TAX FREE* WITHDRAWAL AMOUNT	TOTAL AMOUNT WITHDRAWAL TILL 06/04/15	ACTUAL VALUE OF Rs. 10 LACS AS ON 06/04/2015 (AFTER WITHDRAWAL)	ACTUAL CAGR RETURN
02/01/2004	CANARA ROBECO BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 41.39 LACS	19.47 %
01/01/2004	TATA BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 38.54 LACS	19.33 %
01/01/2004	BIRLA SUNLIFE 95	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 36.38 LACS	18.86 %
01/01/2004	SBI BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 33.56 LACS	18.22 %
01/01/2004	DSP BR BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 31.61 LACS	17.75 %
01/01/2004	ICICI PRU BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 27.23 LACS	16.61 %
01/01/2004	LIC NOMURA BALANCED	Rs. 10 LACS	Rs. 8000/-	Rs. 10.80 LACS	Rs. 14.12 LACS	12.12 %

ACTUAL RETURNS OF SIP OF Rs. 8000/- IN DIFFERENT FUNDS

DATE OF INVESTMENT	NAME OF FUNDS	TOTAL AMOUNT INVESTED	VALUATION OF SIP AS ON 10 APRIL 2015	ACTUAL CAGR RETURN
01/02/2004	BSL FRONTLINE EQUITY	Rs. 10.80 LACS	Rs. 34.77 LACS	19.71%
01/02/2004	HDFC EQUITY FUND	Rs. 10.80 LACS	Rs. 35.00LACS	19.84%
01/02/2004	ICICI PRU DYNAMIC PLAN	Rs. 10.80 LACS	Rs. 35.76 LACS	20.06%
01/02/2004	RELIANCE BANKING	Rs. 10.80 LACS	Rs. 40.82 LACS	22.20 %
01/02/2004	SBI MAGNUM GLOBAL	Rs. 10.80 LACS	Rs. 44.56 LACS	23.61%
01/02/2004	TATA MIDCAP FUND	Rs. 10.80 LACS	Rs. 37.93 LACS	21.01%

CONSERVATIVE PROJECTION FOR FUTURE 10 YEARS

AMOUNT INVESTED	MONTHLY TAX FREE* WITHDRAWAL AMOUNT	TOTAL AMOUNT WITHDRAWAL IN 10 YEARS	PROJECTED VALUE OF Rs. 10 LACS AFTER 10 YEARS AT DIFFERENT CAGR (AFTER WITHDRAWAL)	
			12 %	15 %
Rs. 10 LACS	Rs. 8000/-	Rs. 9.60 LACS	Rs. 13.13 LACS	Rs. 19.41 LACS

SIP OF Rs. 8000/- P.M. IN MUTUAL FUND FOR 10 YEARS

TOTAL AMOUNT INVESTED	VALUATION OF SIP AS ON AFTER 10 YEARS @ 12%	VALUATION OF SIP AS ON AFTER 10 YEARS @ 15%
Rs. 9.60 LACS	Rs. 18.00 LACS	Rs. 21.00 LACS

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SIP FOR HOME LOAN RECOVERY

Mr. A had taken a home loan of Rs 10 Lac for 20 Years & simultaneously started investing Rs 1,000 per month towards SIP (Systematic Investment Plan) in SBI Magnum Tax Gain Scheme 1993.... Here, Mr. A had added just Rs.1000/- to his EMI & built a corpus equal to his total home loan repayment amount...

Instead of paying Rs 10,665 as an EMI, He had spared Rs 11,665 (Rs 10,665 of EMI & Rs 1,000 for SIP)....

Just imagine !!!!!!!! here his entire Home Loan (principal & total interest paid) is totally reimbursed by adding just a small amount of regular savings for a long term via SIP...magic works .

SMART WAY TO FINANCIAL PLANNING

HOME LOAN	Rs. 10 LACS	SBI MAGNUM TAX GAIN	
EMI	Rs. 10665/-	SIP	Rs. 1000/-
DURATION	20 YEARS	DURATION	20 YEARS
HL ROI	11.50%	YIELD ACTUAL	20.25%
		TOTAL INVESTED	Rs.2,40,000/-
TOTAL AMT. PAID	Rs.25,59,600/-	AMT. RECEIVABLE	Rs.27,28,154/-

First EMI & SIP date - 10th July 1994

Last EMI & SIP date is 10th June 2014

Summary :-

For all home loan holders - there must be a SIP of at least 0.10% of Home Loan Amount to nullify the loan burden at the maturity to the extent of available gain....

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MONEY BACK INVESTMENT PLAN FROM MUTUAL FUND AFTER 3, 6, 9 AND 12 YEARS

PROJECTION FOR FUTURE 12 YEARS WITH WITHDRAWAL AT EVERY 3 YEARS

AMOUNT INVESTED Rs. 10 LACS.

WITHDRAWAL AFTER	TAX FREE WITHDRAWAL AMOUNT
3 YEARS	Rs. 2 LACS
6 YEARS	Rs. 2 LACS
9 YEARS	Rs. 2 LACS
12 YEARS	FINAL TOTAL WITHDRAWAL Rs. 26 LACS (TAX FREE)

CALCULATED @ 12% CAGR

WITHDRAWAL DATE	TAX FREE WITHDRAWAL AMOUNT
3 YEARS	Rs. 2 LACS
6 YEARS	Rs. 2 LACS
9 YEARS	Rs. 2 LACS
12 YEARS	FINAL TOTAL WITHDRAWAL Rs. 38 LACS (TAX FREE)

CALCULATED @ 15% CAGR

WITHDRAWAL DATE	TAX FREE WITHDRAWAL AMOUNT
3 YEARS	Rs. 3 LACS
6 YEARS	Rs. 3 LACS
9 YEARS	Rs. 3 LACS
12 YEARS	FINAL TOTAL WITHDRAWAL Rs. 20 LACS (TAX FREE)

CALCULATED @ 12% CAGR

WITHDRAWAL DATE	TAX FREE WITHDRAWAL AMOUNT
3 YEARS	Rs. 3 LACS
6 YEARS	Rs. 3 LACS
9 YEARS	Rs. 3 LACS
12 YEARS	FINAL TOTAL WITHDRAWAL Rs. 31 LACS (TAX FREE)

CALCULATED @ 15% CAGR

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**INVEST FOR SHORT TERM AND GET BENEFITS FOR LONG TERM
(A UNIQUE MONTHLY INCOME SOLUTION)**

**PAY ONLY !!! 3 YEAR
BENEFIT UP TO 20 YEARS**

YEARLY INVESTMENT FOR 3 YEARS	Rs. 1 LAC	Rs. 5 LACS	Rs. 10 LACS
TOTAL INVESTMENT	Rs. 3 LAC	Rs. 15 LACS	Rs. 30 LACS
TAX FREE MONTHLY WITHDRAWAL (FROM 6TH YEAR)	Rs. 3500/-	Rs. 18000/-	Rs. 35000/-
LUMPSUM MATURITY AMOUNT (AT THE END OF 20 YEARS)	Rs. 9 LACS	Rs. 40 LACS	Rs. 90 LACS

CALCULATED AT 12% CAGR. TAX BENEFIT U/S 80C.

**PAY ONLY !!! 5 YEAR
BENEFIT UP TO 20 YEARS**

YEARLY INVESTMENT FOR 5 YEARS	Rs. 1 LAC	Rs. 5 LACS	Rs. 10 LACS
TOTAL INVESTMENT	Rs. 5 LAC	Rs. 25 LACS	Rs. 50 LACS
TAX FREE MONTHLY WITHDRAWAL (FROM 6TH YEAR)	Rs. 5500/-	Rs. 28000/-	Rs. 55000/-
LUMSUM MATURITY AMOUNT (AT THE END OF 20 YEARS)	Rs. 12 LACS	Rs. 60 LACS	Rs. 1.20 CR

CALCULATED AT 12% CAGR. TAX BENEFIT U/S 80C.

RETIREMENT DREAM PLAN

REQUIRED MONTHLY INCOME AFTER	5 YEARS	10 YEARS	15 YEARS	20 YEARS
MONTHLY INCOME	RS. 1 LAC	RS. 1 LAC	RS. 1 LAC	RS. 1 LAC
MONTHLY SIP REQUIRED	Rs. 154000/-	Rs. 56000/-	Rs. 26000/-	Rs. 13600/-
ONE TIME INVESTMENT REQ.	Rs. 71 LACS	Rs. 40 LACS	Rs. 23 LACS	Rs. 13 LACS
LUMPSUM MATURITY AFTER 30 YEARS	Rs. 6.64 CR	Rs. 6.64 CR	Rs. 6.64 CR	Rs. 6.64 CR

CALCULATED AT 12% CAGR. TAX BENEFIT U/S 80C.

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TARGET 1 CR.

TARGET YEAR	5 YRS	10 YRS	15 YRS	20 YRS
DREAM AMOUNT	Rs. 1 Cr.	Rs. 1 Cr.	Rs. 1 Cr.	Rs. 1 Cr.

MONTHLY SIP REQUIRED

CAGR	12 %	12%	12%	12 %
SIP	124000/-	45000/-	21000/-	11000/-

CAGR	15 %	15%	15%	15%
SIP	115000/-	38000/-	16000/-	7500/-

PENSION SOLUTION FROM SIP

RETIREMENT AGE : 60 AGE EXPECTANCY : 80 INFLATION : 8%

PRESENT EXPENSES PER MONTH : Rs.10000/- AND Rs.1.20 LACS P. A.

PRESENT AGE	30 YRS	35 YRS	40 YRS	45 YRS	50 YRS
FUTURE EXPENSES PER ANNUM AT 60 YRS	Rs. 12 L P. A.	Rs. 8.20 L P. A.	Rs. 5.60 L P. A.	Rs. 4 L P. A.	Rs. 3 L P. A.
CORPUS REQUIRED TO GENERATE YEARLY INCOME @ 6% P. A.	Rs. 2.00 CR.	Rs. 1.40 CR.	Rs. 95 LACS	Rs. 70 LACS	Rs. 50 LACS
MONTHLY SIP REQ. @ 12 % P. A.	Rs. 6500/-	Rs. 8500/-	Rs. 10500/-	Rs. 15000/-	Rs. 22000/-
MONTHLY SIP REQ. @ 15 % P. A.	Rs. 3600/-	Rs. 5000/-	Rs. 7500/-	Rs. 11500/-	Rs. 19000/-

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CHILD EDUCATION INVESTMENT PLANS

CHILD AGE : 0-1

MONTHLY INVESTMENT : Rs.5000/-

1st PAYMENT AT 6TH YEAR	2nd PAYMENT AT 7TH YEAR	3rd PAYMENT AT 8TH YEAR	4th PAYMENT AT 9TH YEAR	5th PAYMENT AT 10TH YEAR	6thPAYMENT AT 11TH YEAR
Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-

7th PAYMENT AT AGE 12 YEAR	8th PAYMENT AT AGE 13 YEAR	9th PAYMENT AT AGE 14 YEAR	10th PAYMENT AT AGE 15 YEAR	11th PAYMENT AT AGE 16 YEAR	12thPAYMENT AT AGE 17 YEAR
Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 150000/-	Rs. 150000/-

CALCULATED AT 12% CAGR.
TAX BENEFIT U/S 80C.

13th PAYMENT AT AGE 18 YEAR
Rs. 10 Lacs

CHILD AGE : 5 YEARS

MONTHLY INVESTMENT : Rs.5000/-

1st PAYMENT @ 11TH YEAR	2nd PAYMENT @ 12TH YEAR	3rd PAYMENT @ 13TH YEAR	4th PAYMENT @ 14TH YEAR	5th PAYMENT @ 15TH YEAR	6thPAYMENT @ 16TH YEAR	7th PAYMENT @ 17TH YEAR
Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-	Rs. 75000/-

CALCULATED AT 12% CAGR.
TAX BENEFIT U/S 80C.

8th PAYMENT @ 18TH YEAR
Rs. 7 Lcas

TAILOR MADE PLANS CAN BE MADE AS PER THE ACTUAL REQUIREMENT

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LIC NOMURA MUTUAL FUND



LIC NOMURA MF ULIS UNIT LINKED SAVINGS SCHEME

SIP + LIFE COVER

**START SIP OF
Rs. 8333/- P.M. (MAX)
FOR 15 YEARS
& GET LIFE COVER
OF Rs.15 LACS**

TAX BENEFIT U/s.80C

MAX. LIFE COVER UPTO Rs.15 LACS

FREE ACCIDENTAL INS. Rs.1 LAC

GUARANTEED MATURITY BONUS 2.5%-10% OF S.A.

NO PRE MEDICALS TEST

LIFE COVER PROVIDED BY LIC OF INDIA

TAX FREE MATURITY

CAPITAL APPRECIATION

NO INCOME PROOF REQUIRED

LUMP SUM (5/10 YRS) AND SIP (10/15 YRS)

ENTRY AGE : 12 YEARS TO 60 YEARS

MAX MATURITY AGE : 70 YEARS

LOW MORTALITY CHARGES

EXCELLENT OPTION FOR PPF

DEATH BENEFIT

1. NATURAL DEATH
MARKET VALUE OF UNITS
+
LIFE COVER

2. ACCIDENTAL DEATH
MARKET VALUE OF UNITS
+
LIFE COVER
+
ACCIDENTAL COVER
(SUB MAX Rs. 1 LAC)

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LIC NOMURA MF ULIS READY RECKONER

Monthly Contribution 10 Year Plan with Income Tax Benefit U/S 80C

AGE	12-25	30	35	40	45	50	55	60
MONTHLY INVESTMENT	12500	12500	12500	12500	12500	12500	12500	12500
TOTAL INVESTMENT	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS
LIFE INSURANCE	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS	15 LACS
ACCIDENT INSURANCE	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC
MATURITY VALUE *	29.78 LACS	29.73 LACS	29.57 LACS	29.26 LACS	28.72 LACS	27.82 LACS	26.50 LACS	24.24 LACS

AGE	12-25	30	35	40	45	50	55	60
MONTHLY INVESTMENT	5000	5000	5000	5000	5000	5000	5000	5000
TOTAL INVESTMENT	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS
LIFE INSURANCE	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS	6 LACS
ACCIDENT INSURANCE	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC
MATURITY VALUE *	11.91 LACS	11.89 LACS	11.82 LACS	11.70 LACS	11.49 LACS	11.13 LACS	10.60 LACS	9.69 LACS

Monthly Contribution 15 Year Plan with Income Tax Benefit U/S 80C

AGE	12-25	30	35	40	45	50	55	60
MONTHLY INVESTMENT	8300	8300	8300	8300	8300	8300	8300	NA
TOTAL INVESTMENT	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	NA
LIFE INSURANCE	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	14.94 LACS	NA
ACCIDENT INSURANCE	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	NA
MATURITY VALUE *	42.50 LACS	42.32 LACS	41.88 LACS	41.06 LACS	39.68 LACS	37.45 LACS	33.89 LACS	NA

AGE	12-25	30	35	40	45	50	55	60
MONTHLY INVESTMENT	5000	5000	5000	5000	5000	5000	5000	NA
TOTAL INVESTMENT	9 LACS	9 LACS	9 LACS	9 LACS	9 LACS	9 LACS	9 LACS	NA
LIFE INSURANCE	9 LACS	9 LACS	9 LACS	9 LACS	9 LACS	9 LACS	9 LACS	NA
ACCIDENT INSURANCE	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	1 LAC	NA
MATURITY VALUE *	25.60 LACS	25.49 LACS	25.23 LACS	24.73 LACS	23.90 LACS	22.56 LACS	20.41 LACS	NA

* MATURITY VALUE CALCULATED AT 12% CAGR INCLUDING GUARANTEED MATURITY BONUS

Results of Residential Flat Purchased as Investment Vs Mutual Fund Investment for 14 Years

Investment Option	3 BHK in Prominent Area Pune	HDFC Equity Fund	Birla Sunlife MNC Fund	Reliance Growth Fund	SBI Magnum Global Fund 94
Date of Purchase	1 st Jan 2001	1 st Jan 2001	1 st Jan 2001	1 st Jan 2001	1 st Jan 2001
Investment Amount	Rs.12 Lacs	Rs.12 Lacs	Rs.12 Lacs	Rs.12 Lacs	Rs.12 Lacs
NAV as on 1 st Jan 2001	Not Applicable	Rs.18.80	RS.29.74	Rs.24.19	Rs.9.59
No of Units Purchased	Not Applicable	63830	40350	49607	125103
NAV as on 17 th July 2015	Not Applicable	Rs.481.15	Rs.607.18	Rs.843.23	Rs.137.77
Market Value as on 17 th July 2015	Rs.1 Crore Lacs	Rs.3.07 Crore	Rs.2.44 Crore	Rs.4.18 Crore	Rs.1.72 Crore
Long Term Capital Gain Tax	Applicable	Tax Free	Tax Free	Tax Free	Tax Free
Minimum Transaction Time	6 Months	4 Working Days	4 Working Days	4 Working Days	4 Working Days

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Actual past performance of SIP in ELSS Fund
EQUITY LINKED SAVINGS SCHEME (TAX SAVINGS UNDER SEC 80C)

Scheme Name	ICICI Pru Tax Plan - Gr.
Monthly Investment Amt Rs.	Rs.12500/-
Investment Period	19/08/1999 To 31/03/2014
Total No. of Months	176
Total Amt Invested	Rs. 2200000/-
Total Units Purchased	69626.31
Value of Investment as on 19/03/2014	Rs. 1,25,08,367/-
Return On Investment ELSS	21.30% CAGR
PPF Return	Rs. 47,31,897/-
Return On Investment PPF	8.84% CAGR

ELSS HAS GIVEN 2.64 TIMES OF PPF VALUE

Scheme Name	HDFC TaxSaver - Gr.
Monthly Investment Amt Rs.	Rs.12500/-
Investment Period	19/03/1996 To 31/03/2014
Total No. of Months	217
Total Amt Invested	Rs. 2712500/-
Total Units Purchased	90210.13
Value of Investment as on 19/03/2014	Rs. 2,48,58,033/-
Return On Investment ELSS	21.27% CAGR
PPF Return	Rs.6593360/-
Return On Investment PPF	8.56% CAGR

ELSS HAS GIVEN 3.77 TIMES OF PPF VALUE

Actual past performance of SIP

Scheme Name	SBI MAGNUM GLOABL
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	30/09/1994 To 01/03/2015
Total No. of Months	248
Total Amt Invested	Rs. 1235000/-
Total Units Purchased	88046
Value of Investment as on 01/04/2015	Rs. 1.18 CR
Return On Investment	19.75 % CAGR

Scheme Name	BIRLA SUNLIFE MNC .
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	01/04/2004 To 01/03/2015
Total No. of Months	133
Total Amt Invested	Rs. 665000/-
Total Units Purchased	5064
Value of Investment as on 01/04/2015	Rs. 29.60 LACS
Return On Investment	25.38% CAGR

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Actual past performance of SIP

Scheme Name	HDFC EQUITY FUND
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	01/04/2000 To 01/04/2015
Total No. of Months	181
Total Amt Invested	Rs. 905000/-
Total Units Purchased	15353
Value of Investment as on 01/04/2015	Rs. 72.84 LACS
Return On Investment	24.76% CAGR

Scheme Name	ICIC PRU DYNAMIC - Gr.
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	12/09/2002 To 01/04/2015
Total No. of Months	150
Total Amt Invested	Rs. 7450000/-
Total Units Purchased	17000
Value of Investment as on 01/04/2015	Rs. 33 LACS
Return On Investment	22.33% CAGR

Scheme Name	CANARA ROBECO EMERGING EQUITES
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	01/05/2010 To 01/04/2015
Total No. of Months	60
Total Amt Invested	Rs. 300000/-
Total Units Purchased	11495
Value of Investment as on 01/04/2015	Rs. 6.82 LACS
Return On Investment	34.68% CAGR

Scheme Name	SUNDARAM MIDCAP - Gr.
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	30/07/2002 To 01/04/2015
Total No. of Months	154
Total Amt Invested	Rs. 7650000/-
Total Units Purchased	15791
Value of Investment as on 01/04/2015	Rs. 52 LACS
Return On Investment	28.00% CAGR

Scheme Name	TATA ETHICAL FUND
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	01/04/2000 To 01/04/2015
Total No. of Months	180
Total Amt Invested	Rs. 900000/-
Total Units Purchased	42860
Value of Investment as on 01/04/2015	Rs. 56.21 LACS
Return On Investment	22.00% CAGR

Scheme Name	IDBI TOP 100 EQUITY
Monthly Investment Amt Rs.	Rs.5000/-
Investment Period	01/06/2012 To 01/05/2015
Total No. of Months	36
Total Amt Invested	Rs. 180000/-
Total Units Purchased	13613
Value of Investment as on 01/04/2015	Rs. 2.161 LACS
Return On Investment	27.20% CAGR

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DEBT FUNDS - TAX EFFICIENT ALTERNATE TO FD

DEBT FUNDS : Debt Mutual Funds mainly invest in a mix of debt or fixed income securities such as Treasury Bills, Government Securities, Corporate Bonds, Money Market instruments and other debt securities of different time horizons.

Gilt fund, monthly income plans (MIPs), short term plans (STPs), liquid funds, and fixed maturity plans (FMPs) are some of the investment options in debt funds. Apart from these categories, debt funds include various funds investing in short term, medium term and long term bonds. A debt fund provides a steady but low income relative to equity. It is comparatively less volatile.

	LESS THAN 36 MONTHS		MORE THAN 36 MONTHS	
	FD	Debt Funds	FD	Debt Fund with Indexation
Investment Amount	100000/-	100000/-	100000/-	100000/-
Assumed Net Yield (p.a)	10%	10%	10%	10%
Tenor (Months)	24 m	24 m	36 m	36 m
Maturity	121000/-	121000/-	133100/-	133100/-
Interest/Long Term Capital Gain	21000/-	21000/-	33100/-	33100/-
Indexed Cost of Acquisition #	N.A.	N.A.	N.A.	122504/- (TAX FREE)
Gain/(Loss)	N.A.	N.A.	N.A.	10596/- (TAXABLE)
Tax Rate ^	30.90%	30.90%	30.90%	20.60% (INDEXATION)
Tax on Interest on FD/ Capital Gains on MF	6489/-	6489/-	10227.90 (TAX TO PAID)	2182.78 (TAX TO PAID)
Post Tax Income	14511/-	14511/-	22872.10	30917.22
Post Tax Rate	7.01%	7.01%	7.11%	9.40%

Inflation considered at the rate of 7% for calculation of indexed cost of investment in both one year and three year scenario.

^ indicates highest tax Bracket.

* All redemptions/maturities in debt schemes that happen on or after July 11, 2014 and the investments has not completed 3 years has to be treated as short term capital gains

The yields used are assumed and used only to show the Tax efficiency these are not indicative of any returns.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance is no guarantee of future result.

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