

Are you Investing
Enough?



 **ICICI** *direct*
Business Partners



Why do we Invest?



House



Education



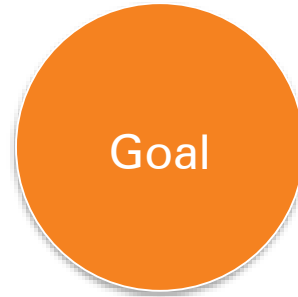
A Luxury Car



Retirement



Biggest Hurdle to Goal Achievement





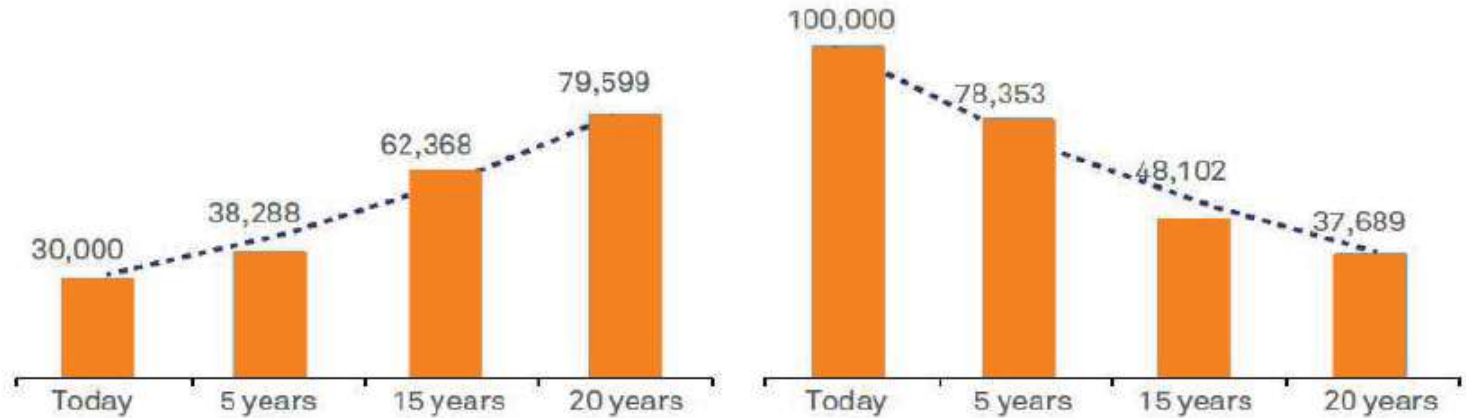
Price Inflation over the years

Items	1997	2008	2012	2020
Soap	8	22	28	?
Masala Dosa	14	35	60	?
Petrol	25.48	50	70.75	?
LPG Cylinder	137.9	300	412	?
Men's Branded Shirt	500	1200	1800	?





Impact of Inflation



Expenses of Rs.30,000/- on monthly over time

Value of Rs.1lac



Investors
need to beat
inflation

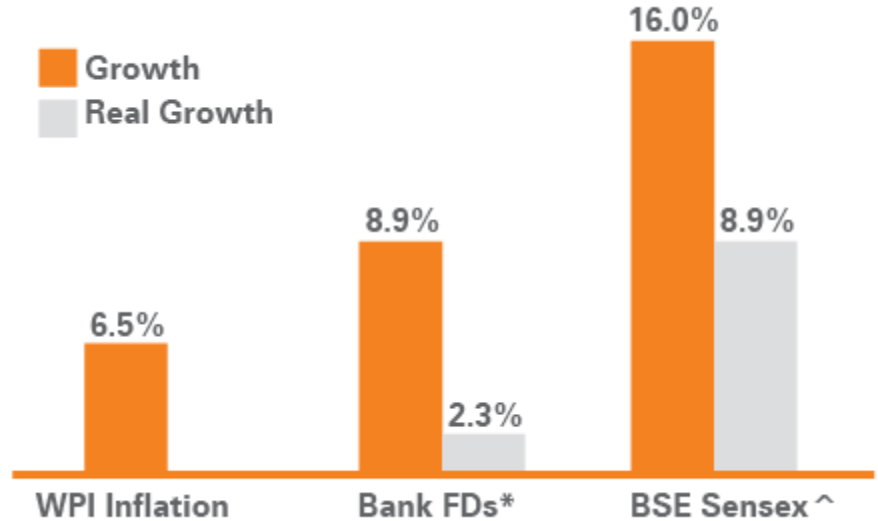
But what can beat Inflation and
help me to achieve my Goals?





Cumulative Annual Returns Period: 1982 – 2019 (36 Yrs)

Capital Market
is the Answer!



How to Invest in Capital Market?

Shares

or

Mutual
Fund



What are Shares/Equity or Stocks?

Stock/Equity is a share in the ownership of a company.



SHARE

Primary market

Initial Public Offer (IPO)

Eg.: Coal India,
Power Grid

Secondary market

Stock Market Listing

Shares Alloted in IPO
are traded in exchange
(NSE/BSE)



Steps to invest in Shares



Select a Broker



Get a Demat and Trading Account



Open a Depository Participant Account



Start investing in Shares



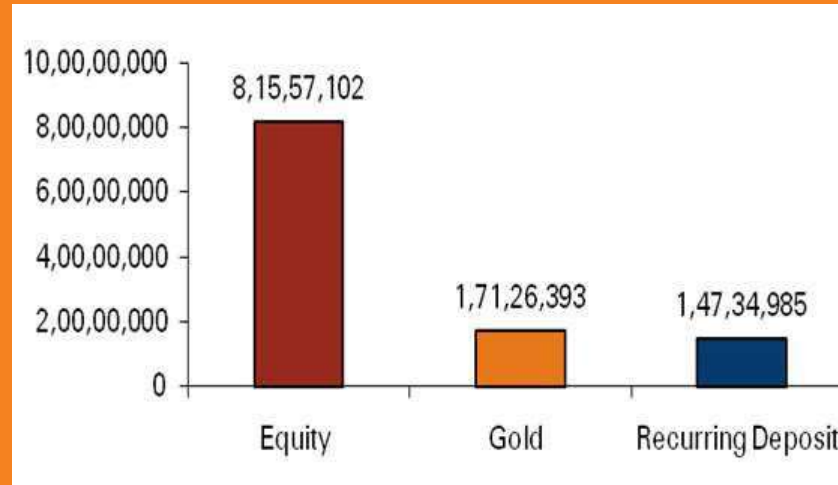
Beginners Guide

-  Choose Blue Chip/Large Cap Stocks over Small cap stocks
-  Do not put large amount of money in single stock
-  Spread your investment across different sectors
-  Do not believe in rumors or stock tips while investing
-  Seek to invest in fundamentally good stocks



Shares Vs Other Investment

If someone invested Rs.5,000/month... since 1st April, 1979.
His total invested amount: 21,60,000/-





Investing in Value Shares

**BAJAJ
FINANCE**

Rs.10,000 in 2009 would have grown to Rs. 57 lakh

westlife™

Rs.10,000 in March 2009 has grown to Rs. 1.45 crore as of today, delivering a whopping 1,449 times return.

**Avanti
Feeds Limited**

Rs.10,000 in 2009 would have grown to Rs. 33 lakh



Return on Rs.1 Lakh invested over 10-15 yrs

Top gainers since March 2009				
Company Name	09-Mar-2009	26-Feb-2019	%chg	
Westlife Development Ltd.	0.2	350.6	144755	
Bajaj Finance Ltd.	4.6	2652.8	57087	
Avanti Feeds Ltd.	1.0	338.6	33200	
Astral Poly Technik Ltd.	3.3	1097.2	33148	
Ajanta Pharma Ltd.	6.8	999.7	14601	
Vinati Organics Ltd.	12.2	1536.3	12461	
La Opala RG Ltd.	1.5	185.6	12191	
Mayur Uniquoters Ltd.	3.1	344.1	10933	
Eicher Motors Ltd.	216.4	20507.9	9377	
Poly Medicure Ltd.	2.4	205.0	8532	
Sundaram-Clayton Ltd.	31.7	2717.8	8487	

Rs. 1 Lakh invested in JSW Steel 15 years back would have given return of Rs.6.7Cr!

Rs. 1 Lakh invested in Eicher Motors 10 years back would have given return of Rs.70 Lakhs!



Power of SEP

SEP is a Systematic Investment Plan for Equity

SEP aims to invest small amount of money in select Large Cap stocks for a specified duration.

Helps to build a strong portfolio by rupee cost averaging



Date	IPO Name	Listing Gains(%)	Current Gains (%)
20-Aug-19	Sterling & Wils	-7.01	-23.54
7-Apr-19	Indiamart Inter	33.87	126.26
15-Apr-19	Metropolis	9.04	45.56
4-Nov-19	Rail Vikas	0.26	21.32
4-Jan-19	Embassy Office	4.7	40.1
29-Mar-19	MSTC	-10.78	-28.16
2-Jul-19	Chalet Hotels	3.71	16.07
2-Apr-19	Xelpmoc Design	-10.91	6.06
10-Aug-18	AAVAS Financier	-5.83	98.23
23-Aug-18	CreditAccess Gr	-0.28	51.92
30-Jul-18	TCNS Clothing C	-8.13	1.6
7-Feb-18	Fine Organics	5.08	118.39
7-Feb-18	RITES	-8.02	45.38
21-May-18	Indostar Capita	2.36	-63.24

IPO Performance



Apply in IPO: 3 Easy Steps!

APPLY FOR IPO / FPO / BUYBACK

Earn upto 8.25% p.a. interest bundled with unique benefits. Invest now in Shriram Transport Finance Fixed Deposits. Click

Name	Type	Price Determination	Min. Qty	Price Band/Floor Price (Rs.)	Qty Multiples	Max Retail Value	Start Date	End Date & Time	Action
INDOSTAR CAPITAL FINANCE LTD : INDOCA	IPO	Bidding	26	570.00 - 572.00	26	200,000.00	09-MAY-2018 10:00:00	11-MAY-2018 15:00	GO

APPLY FOR INDOSTAR CAPITAL FINANCE LTD : INDOCA INITIALPUBLIC OFFER

Account : 8503496298 ASBA : Retail Non-Institutional / Other Investor [FAQ](#)

	CutOff Price	Quantity	Price in Rs.	Value
Bid 1	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	0.00
Bid 2	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	0.00
Bid 3	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	0.00
			Highest Bid Value	0.00

Min 26 and Multiples of 26 Issue Price Rs 570.00- 572.00

Payment Source : Allocation NetBanking (Payment Gateway) [Help](#)

	CutOff Price	Quantity	Price in Rs.	Value
Bid 1	<input checked="" type="checkbox"/>	26	572.00	14872.00
Bid 2	<input type="checkbox"/>		0.00	0.00
Bid 3	<input type="checkbox"/>		0.00	0.00
Highest Bid Value				14872.00

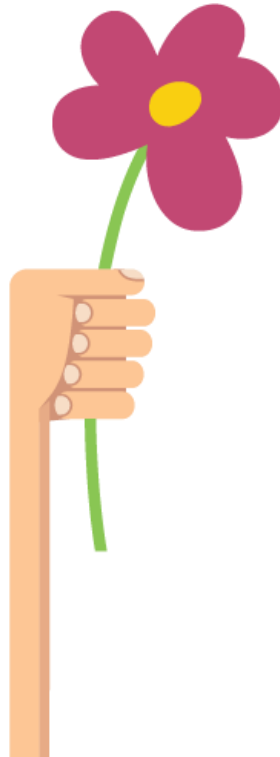
I accept the Terms & Condition for IPO :





MUTUAL FUNDS

Sahi Hai





Mutual Fund Advantages!

In depth knowledge of share market not required

Mutual Funds – Best for Long Term goals

Fast buying and selling process

Different Funds for Different Types of requirement

Anytime withdrawal* without penalty* unlike FD

Enjoy professional & expert management of your Funds!



How to invest in Mutual Fund?

Lump Sum

or

SIP



Lump Sum Vs SIP investment

Lump Sum

Timing the market is difficult
for new investors

Can make new investors anxious
in every dip of the market

SIP

Investing regularly creates a healthy
habit for your finances

SIP works on POWER of COMPOUNDING!

Helps to average out the buying
cost of investments

Highly Effective for Long term goals



Can SIP make me a
CROREPATI?

SIP can do wonders in long term!



Monthly SIP	8% return per annum				
	5 years	10 years	15 years	20 years	25 years
2,000	1.46 Lacs	3.62 Lacs	6.79 Lacs	11.45 Lacs	18.29 Lacs
5,000	3.67 Lacs	9.06 Lacs	16.98 Lacs	28.63 Lacs	45.74 Lacs
10,000	7.34 Lacs	18.12 Lacs	33.97 lacs	57.26 Lacs	91.48 Lacs
15,000	11.01 Lacs	27.19 Lacs	50.96 Lacs	85.89 Lacs	1.37 Crore
20,000	14.68 lacs	36.25 Lacs	67.95 Lacs	1.14 Crore	1.82 Crore
25,000	18.35 Lacs	45.32 Lacs	84.34 Lacs	1.43 Crore	2.28 Crore
50,000	36.70 Lacs	90.64 Lacs	1.69 Crore	2.86 Crore	4.57 Crore

SIP can do wonders in long term!



Monthly SIP	12% return per annum				
	5 years	10 years	15 years	20 years	25 years
2,000	1.65 Lacs	4.65 Lacs	10.09 Lacs	19.98 Lacs	37.95 Lacs
5,000	4.12 Lacs	11.62 Lacs	25.23 Lacs	49.96 Lacs	94.88 Lacs
10,000	8.25 Lacs	23.23 Lacs	50.46 Lacs	99.91 Lacs	1.90 Crore
15,000	12.37 Lacs	34.85 Lacs	75.69 Lacs	1.50 Crore	2.85 Crore
20,000	16.50 Lacs	46.47 Lacs	1.01 Crore	2.00 Crore	3.80 Crore
25,000	20.62 Lacs	58.08 Lacs	1.26 Crore	2.50 Crore	4.74 Crore
50,000	41.24 Lacs	1.16 Crore	2.52 Crore	5.00 Crore	9.49 Crore



How can I use SIP?



House
5000/-



Education
4000/-



A Luxury Car
3500/-



Retirement
3000/-



Time to act now..

STEP -1

Choose your
goal

STEP -2

Find the time
required and
future value

STEP -3

Start an SIP



Ta

Savings through Mutual Funds!



Equity Linked Savings Scheme: ELSS



EQUITY
for the future



LINKED
To the wealth
creation



SAVING
Your time
and tax



SCHEME
That gives you
A smart tomorrow

Mutual Fund Scheme | Lowest Lock-in Period of 3 years
Tax-Benefit U/S 80C | Get higher post tax returns (Market Linked)



Equity Linked Saving Schemes (ELSS)

Instrument	Returns	Lock In Period (in Years)
EPF	8.55%	Until Retirement
PPF	7.6%	15
NSC	7.6%	6
FD's – Banks & Post office	5.70 to 7.4%	5
Senior Citizen Savings Scheme	8.3%	5
Life Insurance Policies	5 to 6%	3
ELSS	Market Linked	3
ULIP	Market Linked	5
NPS	Market Linked	till age 60



Investing in mutual funds through ICICIdirect

ICICI direct.com
Investments on Your Fingertips

India SENSEX 34,385.32 53.84 (0.16%)
Stock Name / Stock Code Apr 19, 2018, 12:14 IST

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Holding & Services >
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MUTUAL FUNDS PLACE ORDER

Link Aadhaar in your Mutual Fund Folios ^{Now} ?

Fund of the Month

Diversified Speciality

Scheme	NAV	NAV Date	Rating	Action
L and T Infrastructure Fund - Growth	17.6900	18-Apr-2018	*****	Buy SIP

Research Recommended Fund

Top Picks TIP Portfolio SIP Portfolio Risk Profile Investment Horizon

Equity	ELSS (Tax Saving)	Balanced	Equity Savings ?	Debt	Liquid	MIP		
Fund	NAV	NAV Date	Rating	Percentage Return			Action	
				3 Months	1 Year	3 Year		
Aditya Birla SL Tax Relief 96-G	31.7400	18-Apr-2018	*****	-0.74	22.53	12.75	Buy	SIP
L&T Tax Adv-G	56.4830	18-Apr-2018	****	-3.99	18.53	14.07	Buy	SIP
DSPBR Tax Saver-G	46.2720	18-Apr-2018	****	-5.25	12.50	12.52	Buy	SIP
Reliance Tax Saver (ELSS)-G	60.3416	18-Apr-2018	***	-12.61	9.34	7.49	Buy	SIP



Recommended ELSS Funds

Name of ELSS	Return (%)				
	2018	2017	2016	2015	2014
Aditya Birla Sun Life Tax Relief '96 Fund	-4.5	43.2	3.4	9.2	54.6
IDFC Tax Advantage (ELSS) Fund	-9.4	53.4	0.4	6.9	42.2
DSP Tax Saver Fund	-7.6	36.3	11.3	4.4	52.2



ELSS: How to Invest

Do not consider ELSS as only a tax savings instrument.

Avoid eleventh-hour investment.

Avoid investing entire money at one go in the market.

Prefer to invest through SIP in ELSS to get better rupee cost averaging.

Tax planning should be part of your overall financial planning. Start with identifying various financial goals in your life and make an investment plan to achieve them. You can align a long-term financial goal to your ELSS.



Retirement
Planning through

NPS



NPS Benefits



NPS Benefits in details

- Flexibility to choose your own investment option based on your risk appetite
- Flexibility to invest in equities (Max 50%), corporate bonds (upto 100%) and government securities (upto 100%) either through active option or auto option
- Select the fund manager as per your choice. Earn market based returns over long term Cost-effective investment option available
- Avail tax benefit on your investment up to INR 2 Lakhs



NPS-Types of accounts

Tier-I account:

Contribution for retirement into this **non-withdrawal** account. Income Tax benefits available

Tier-II account:

Voluntary savings facility, where the subscriber can avail fund management facility at very low costs.

Subscribers are free to withdraw amount from this account. However, tax benefits are not available.



NPS: Investment Choice

Fund Managers

- ICICI Prudential Investment Fund
- HDFC Pension Management
- Kotak Mahindra Pension Fund
- Reliance Capital Pension Fund
- SBI Pension Fund
- UTI retirement Scheme
- LIC Pension Fund

Approach

- Active Choice
- Auto Choice

Schemes

- Asset Class E : Equity Max 50%
- Asset Class C : Fixed Income
- Asset Class G : Govt Securities



NPS: Tax Benefit

- Maximum tax deduction u/s 80CCD in NPS is Rs.2,00,000 subject to condition
- **Tax benefit for a Salaried**
- Up to 10% of Salary¹ u/s 80 CCD(1) within the overall ceiling of Rs. 1,50,000 U/S 80 CCE with additional tax deduction up to Rs.50,000 under Section 80CCD(1B)
- Salary¹ includes, basic salary, dearness allowance (if the terms of employment provides), and commission (if it calculated at a % of turnover achieved by an employee)
- **Tax benefit for self-employed**
- Self-employed is eligible for tax deduction up to 10 % of gross income u/s 80 CCD (1) within the overall ceiling of Rs.1.5 lac u/s 80 CCE with additional tax deduction up to Rs. 50,000 under Section 80CCD(1B)



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