



THE FACTS

Your Personal Investment Newsletter : December 2014



46/1, Main Road, K.K.Nagar, MADURAI - 625 020. ☎ 0452 - 6544488, 4393337 e-mail: easyinvest@gmail.com

Advisory Services: Planning of "Your" Finance, Investments, Tax, Insurance, Childrens Education/Marriage and Retirement
Products: Fixed Deposits, Bonds, Gen. Insurance, Stock Broking, Mutual Funds, Post Office Schemes, Life Insurance, New Issue of Shares

What Next ?

Calender Year 2014 would be memorable for many of us. It was a year of hope for the ailing Indian Economy. The game changer was the Indian Election voting a government with full majority since 1984 when Rajiv Gandhi came to power. And stock market has been in celebration mood till today. Investors who have stayed invested / added investments all along, would be happy. No doubt about it. But lot many of them waited to see the election outcome and then make a final investment decision. After an event like election, usually the market break out – either upside or downside. This time around it broke out on upside and many prospective investors were left outside.

It is quite obvious that markets did run up since elections fever started. In Jan 2014 Sensex was 21140 and as on 12-Dec-2014, it is 27350. That is a 6210 points or 29% gain. Election results were announced on May 16th and Sensex was 24121 then. Hence pre election rally gave 14% gain and post election markets rallied 13%. Even if someone had invested post election results, they would still be at 13% gain. But many are still waiting for markets to fall and invest.

The facts behind the rally:

One single reason behind the dream run is election results, accompanied by positive sentiments across industries and investors.

The positivity is derived from “Small things that make a big difference”. With a workaholic prime minister in the driver seat, almost every minister is making progress. Simple decisions (like Diesel price de-regulation, subsidized kerosene only to those homes which do not have an electric connection or sanction of infrastructure projects like road contracts or swatch bharaat) are bound to make big impact in the days to come.

Topping up these positives are falling crude price (which fell from 118 \$ a barrel to 63\$) and abundant monsoon, which is very favourable for India.

With falling inflation, RBI is bound to reduce interest rates sooner or later. That is bound to trigger a fresh wave of market rally.

India is widely classified under Emerging Economies like Brasil, Russia, China. But the fact is we are the last in the list. Russia is 45 years ahead, Brasil is 38 years ahead and China is 10 years ahead of India. There is little meaning in comparing India 'equally' with B-R-C. We have a long way to go. That spells the tremendous growth in India, which is yet to pickup.

At present, the PE ratio of the sensex is at 19 which is long term average. Hence markets are fairly valued. When growth picks up, PE ratios get re adjusted, justifying investment at these levels.

What Next?

Though there is a consensus that the present Indian government would do much better than the last one, many investors are eagerly waiting for markets to fall to make their investments. But the irony is, market falls when there is bad news. When there is bad news investors panic and do not invest.

Over the past 30 years, sensex has grown by 16% over 3 market cycles. In all these cycles (1984-1990, 1990-2003, 2004 to 2013), 80% of the total returns has come from the first 3 years. 2014 marks the beginning of the 4th cycle and we are still in the 1st year of the cycle. It is definitely not too late to start investing or add more to your existing investments.

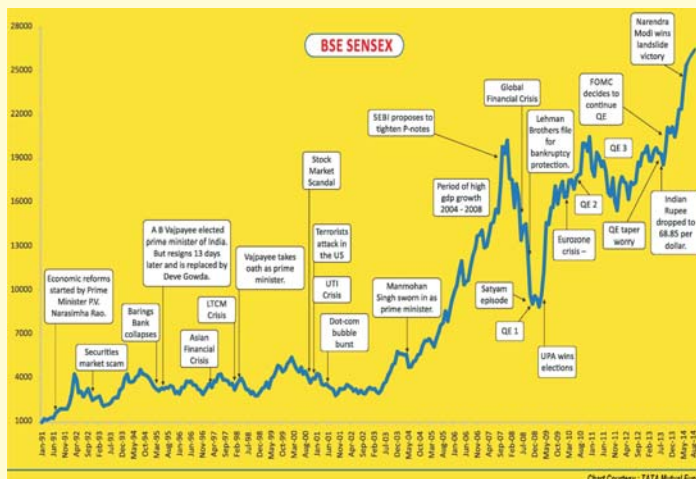
And after a decade of lost growth, there is HUGE expectations from the newly elected government. Here is the word of caution: So far markets have rallied hugely on this expectation. Any shortfall in delivery, coupled with tough reforms may provoke negative reactions. Hence invest only that portion of the funds that is allocated for equity investing.

If you want to invest safely and earn good returns, we have the solution. At EASY Investments we have designed 'SAFE and EASY' investment methods which has helped hundreds of investors to invest safely and earn good to great returns. And the best thing is you need not monitor it - We do it for you. All you need to do is review the progress once in three months.

Our only request would be :

- Don't miss the opportunity by just waiting on the sidelines.
- Make use of our expertise to maximize your returns.
- And do inform your near and dear to invest and benefit. We would be happy to extend our services.

We wish you all Happy, Healthy, Wealthy New Year 2015.



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Best Performing Mutual Funds - as on 9-Dec-2014

	Asset Under Mgmt (Rs.Cr)	Inception Date	NAV on 9-Dec-14	Absolute Returns %			Annualized Returns %			
				1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	Since Launch
EQUITY LARGE CAP FUNDS										
ICICI Prudential Top 200 Fund- RP	766.21	04-Oct-1994	193.68	2.68	6.22	15.29	51.55	26.95	14.55	15.81
L&T Equity Fund	2504.99	16-May-2005	59.04	1.32	5.46	14.69	49.58	23.09	14.89	20.38
UTI Equity Fund	3770.01	01-Aug-2005	98.59	1.62	5.19	17.30	47.85	25.67	15.53	17.61
BNP Paribas Equity Fund	476.39	23-Sep-2004	62.79	0.75	3.97	14.73	46.09	25.85	15.24	19.70
HDFC Top 200 Fund	13669.76	11-Oct-1996	343.22	0.12	2.45	8.40	45.24	23.61	13.97	21.48
Birla Sun Life Frontline Equity Fund- RP	7290.31	30-Aug-2002	156.48	1.99	5.55	13.00	44.39	26.84	14.86	25.09
Principal Large Cap Fund	321.62	11-Nov-2005	45.00	-0.42	2.18	8.88	42.86	23.08	12.48	18.01
UTI Opportunities Fund	5124.19	20-Jul-2005	47.88	0.45	3.14	13.98	41.77	22.47	15.18	18.05
ICICI Prudential Focused Bluechip Equity Fund- RP	8036.50	23-May-2008	28.69	1.34	5.01	13.13	40.50	23.80	16.35	17.46
EQUITY MULTI CAP FUNDS										
Franklin India High Growth Companies Fund	1033.01	26-Jul-2007	27.82	5.42	11.31	33.00	75.74	37.52	19.16	14.87
Reliance Vision Fund	3374.27	08-Oct-1995	430.79	1.83	6.47	18.92	63.91	25.03	11.86	21.67
Reliance Top 200 Fund	1011.82	08-Aug-2007	23.16	2.48	7.41	18.31	57.17	28.59	15.05	12.12
HSBC India Opportunities Fund	368.40	24-Feb-2004	62.63	1.34	4.57	14.70	55.85	25.73	14.39	18.52
EQUITY MID & SMALL CAP FUNDS										
DSP BlackRock Micro Cap Fund- RP	1590.33	14-Jun-2007	35.43	3.87	11.36	36.62	110.29	37.40	25.62	18.39
Sundaram S M I L E Fund	629.77	15-Feb-2005	64.40	3.89	12.07	28.42	109.60	35.48	15.54	20.89
Reliance Small Cap Fund	1235.88	21-Sep-2010	23.22	1.00	5.73	28.55	104.94	40.92	NA	22.12
UTI Mid Cap Fund	1869.87	01-Aug-2005	73.51	2.16	7.34	33.82	96.32	38.51	22.21	17.90
ICICI Prudential MidCap Fund- RP	951.70	28-Oct-2004	67.19	4.22	9.48	25.05	93.19	36.91	18.42	20.71
Franklin India Smaller Companies Fund	1435.89	16-Jan-2006	35.44	3.52	7.21	28.85	88.48	42.99	23.22	15.12
Reliance Long Term Equity Fund	1882.51	26-Dec-2006	31.26	3.49	8.52	25.35	86.05	34.65	18.94	15.40
L&T Midcap Fund	256.29	09-Aug-2004	79.44	3.59	9.72	25.58	85.91	33.81	17.58	22.19
Mirae Asset Emerging Bluechip Fund	558.00	09-Jul-2010	26.99	3.47	8.70	26.02	85.47	38.32	NA	25.18
Sundaram Select Midcap	2501.69	19-Jul-2002	306.26	5.22	7.03	22.16	79.52	32.00	18.32	31.78
HDFC Mid-Cap Opportunities Fund	7924.73	25-Jun-2007	34.98	4.16	9.04	23.02	77.30	34.37	23.77	18.27
SBI Magnum Midcap Fund	720.05	29-Mar-2005	51.81	3.99	9.22	28.84	76.57	37.72	19.16	18.47
EQUITY VALUE FUNDS										
Birla Sun Life Pure Value Fund- RP	323.90	27-Mar-2008	37.49	5.57	9.12	10.51	103.31	36.52	21.23	21.78
ICICI Prudential Value Discovery Fund - RP	7243.85	16-Aug-2004	105.65	2.01	4.66	17.85	74.46	36.06	21.84	25.66
Tata Equity PE Fund - Plan A	542.55	29-Jun-2004	84.39	3.26	6.36	16.85	71.21	26.93	14.45	22.64
Templeton India Growth Fund	565.66	04-Sep-2003	184.34	-0.04	5.05	17.07	48.94	23.28	12.14	21.59
EQUITY ELSS (Tax Saving) FUNDS										
Reliance Tax Saver Fund	3392.87	21-Sep-2005	45.89	3.45	6.69	24.63	89.10	36.77	21.25	17.97
Axis Long Term Equity Fund	2803.91	29-Dec-2009	28.19	2.99	7.61	26.02	65.91	34.32	NA	23.30
Birla Sun Life Tax Relief 96- RP	1787.04	07-Mar-2008	19.70	5.91	9.93	23.36	56.35	28.54	12.96	10.55
Kotak Tax Saver Scheme	458.01	23-Nov-2005	29.20	2.96	10.21	23.17	55.75	22.80	12.20	12.57
HDFC Tax Saver Fund	4938.81	02-Apr-1996	397.76	0.80	4.01	11.10	54.53	25.05	15.49	21.77
DSP BlackRock Tax Saver Fund- RP	1015.41	18-Jan-2007	30.32	1.00	3.53	14.60	52.08	28.67	15.36	15.08
ICICI Prudential Tax Plan- RP	2376.33	19-Aug-1999	261.62	0.65	3.53	13.19	51.95	28.77	17.30	23.75
SBI Magnum Tax Gain Scheme 1993	5038.76	31-Mar-1993	105.89	0.39	2.29	15.66	49.40	26.32	13.30	11.48
IDFC Tax Advantage (ELSS) Fund- RP	261.97	26-Dec-2008	35.52	3.12	3.58	16.83	45.25	26.95	16.20	23.71
Sundaram Tax saver	1230.07	22-Nov-1999	69.53	1.05	3.71	14.41	44.79	22.52	10.71	19.08
L&T Tax Advantage Fund	1539.42	27-Feb-2006	35.79	1.07	4.36	13.77	44.21	22.56	14.78	15.62
UTI Equity Tax Saving Plan (ETSP)	540.36	30-Jul-2005	63.27	1.90	4.75	15.08	42.90	21.98	11.93	12.31
HYBRID / BALANCED FUNDS										
HDFC Balanced Fund	2516.90	11-Sep-2000	103.37	2.63	6.34	16.32	52.39	24.67	18.71	17.81
Tata Balanced Fund - Plan A	1314.94	05-Jan-1996	156.01	3.33	7.19	18.23	50.66	26.18	16.30	15.80
Birla Sun Life 95 Fund- RP	1018.22	10-Feb-1995	538.66	4.02	8.82	16.90	48.13	23.10	15.19	22.25
ICICI Prudential Balanced Fund- RP	1210.43	03-Nov-1999	89.21	2.40	6.89	16.04	46.53	25.75	17.85	15.58
Reliance Regular Savings Fund - Balanced	805.25	08-Jun-2005	37.64	-0.34	3.36	14.80	45.29	23.66	14.54	14.96
ICICI Prudential Balanced Advantage Fund- RP	4305.88	30-Dec-2006	24.45	0.91	3.38	10.33	29.16	22.14	15.17	11.91
BOND Funds										
Birla Sun Life Income Plus- RP	3218.75	21-Oct-1995	61.29	3.03	8.13	8.62	16.69	9.52	9.71	
IDFC Dynamic Bond Fund- RP	3139.67	03-Dec-2008	16.39	2.92	7.92	8.61	16.11	10.41	10.62	
ICICI Prudential Income Plan- RP	3042.38	19-Jun-1998	42.65	2.81	7.88	8.24	17.67	8.93	9.26	
Reliance Income Fund	1788.68	01-Jan-1998	44.38	2.79	7.72	8.03	15.39	8.99	9.55	
HDFC High Interest Fund - Dynamic Plan	855.86	28-Apr-1997	46.72	2.73	7.61	8.24	16.65	10.92	10.64	
Reliance Dynamic Bond Fund	4049.22	15-Nov-2004	18.45	2.82	7.48	7.95	15.65	10.28	10.78	
HDFC Income Fund	2220.72	11-Sep-2000	31.07	2.51	7.47	7.82	16.32	9.04	9.35	
Kotak Bond Plan A	3420.14	25-Nov-1999	38.90	2.55	7.23	7.30	15.82	8.74	10.11	
Sundaram Flexible Fund - Flexible Income Plan	324.29	30-Dec-2004	18.84	1.85	6.78	7.23	15.85	7.32	7.91	
SBI Dynamic Bond Fund	2790.25	09-Feb-2004	16.66	2.81	6.72	7.22	12.97	8.52	9.33	

Invest Effortlessly

The dilemma to invest is so great that many investors often find it too difficult to make investment decisions. In fact, many of them keep delaying their investments waiting for 'The Right Moment.' And when the moment arrives, very few investors succeed in deciding and investing.

The reason for such situation is primarily lack of discipline. Just like having a road map before you start driving to a destination, investors need to have a road map for investment. And the most important thing is they need to 'tag' these investments to a 'goal'. Only then it becomes possible to stick on to the investment for the destined objective.

The objective could be as simple as – periodic cash flow (just like interest payout / dividend payout / profit booking) or accumulate the investments for a long term goal like Retirement / Education / Wedding / Holiday / Home / Charity etc. To reach these goals you need to draw a road map and travel according to it. Such a road maps may be new to many investors.

To make life easier, EASY Investments has developed these road maps, technically called investment strategies for both mutual funds and stock market. Each strategy fits in various goals described above. If an investor seriously wants to grow his/her investment, it is better to have some of these strategies along with their existing investments.

Investment methods for Mutual funds are:

- **VIP Strategy:** An entry level investment model to earn better returns. It helps investors stay focused and earn more returns.
- **I-VIP Strategy:** This is an investment method that delivers REAL returns, after adjusting inflation.
- **AIP+:** This is a defensive investment method, ideal for very cautious investors.
- **STEP:** It is a smart way of investing in a Step by Step fashion.
- **Super STEP:** It is a measured way of investing in a bull market.

- **Fast Track Investments:** Many investors who miss out investment opportunities want to catch up by investing now. Fast Track Strategy is an ideal way for such investors. It is ideally meant for HNI investors.

Stock Market strategies to INVEST EFFORTLESSLY are:

- **Short Term Objective:**
 - **STP :** It is ideal for any investor who wants to encash short term trading opportunities. This method of investment will help them book profits regularly and transfer the profits to their bank account on quarterly basis.
- **Long Term Objective: (3Y+)**
 - **Multibagger Strategy :** The term multibagger was coined by Mr.Peter Lynch which typically means many fold growth. Say you bought a stock for Rs.100 and the stock price rose to Rs.500, it is a five bagger. Every investor in stock market wants to hit a multibagger. This investment method is designed to help such investors.
 - **Trendline Strategy :** It is an aggressive investment strategy to carefully deploy huge capital in stock market.
 - **HNI Strategy :** High Networth clients are those who often invest huge capital, but would like to squeeze the maximum returns. HNI strategy is tailor made to suit this objective.

It could be difficult to completely understand these investment methods in such short descriptions. Hence a one to one discussion could be useful to make appropriate decisions. At the end when you invest with conviction, you get peace of mind. And having suitable strategy is crucial to success – be it war or investments. Right strategy at the right time could do wonders and fetch you good returns. Stay in touch. Call us to know more.

Online Access to your Investments:

EASY Investments is automatically updating all your mutual fund and stock market investments on our website. You can now access all your investments, including family members through our website : www.easyinvest.co.in. You can view your Portfolio valuation details, account statements, capital gain reports, past transaction details, research reports etc.

Apart from mutual funds and stock markets, you can manually update other investments like life insurance, general insurance, PPF, fixed deposits, RD's, Gold, Real estate etc. If you enter the renewal frequency and maturity date details, EASY would automatically send you reminder emails and sms on the maturity date / renewal dates. This would help you to act immediately.

Beyond reminders, once all your investments are updated, you will be get a overview of all your investments in one single screen. This may give you much better idea

about your investments and help you make right decisions at crucial times. This facility is available free of cost to majority of our clients.

Don't miss the wonderful experience. Do call us to get your user id and password.

The screenshot displays the EASY Investments website interface. At the top, there is a navigation menu with links for Home, About Us, Team, Products, Services, Strategies, News, Contact Us, and Newsletters. Below the menu, a large banner features a man in a suit and the text: "Managing Money requires more skills than making it. At EASY Investments, managing money becomes easier. Today you have an opportunity to see all our advantages. Just connect with us." A badge on the right of the banner states "more than 30000 Hours Of Experience". Below the banner, there are several promotional boxes: a "LOGIN" form with fields for Username and Password; a "Save MORE Tax" box with a "download view >> more" button; an "Emotionless Investing Strategies" box with a "download view >> more" button; and a "Client Comments: Anonymous" box with a "reply" button.

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Easy Investments turns 10

It has been a decade since EASY Investments was born. Way back on 15th Dec 2004, we started off as a small team with determination to offer professional wealth management solutions. Many a times, investors in rural pockets like Madurai and surroundings are deprived of timely information, investment research and facilities which are usually available to investors living in metros. We intended to bridge the gap.



Incidentally Market was at a peak in December 2004. And one of our client who visited us during the initial days, cautioned that we have started off the venture when market was at the peak. But markets rallied non-stop for the next 4 years – until US Credit Crisis. The rally helped us stabilize, add more clients and expand our services. Though we avoided lot of pitfalls – like ULIP's, Sector funds and speculative stocks, the market fall did affect us. Fortunately we survived with a scar.

As rightly said, tough times are the best teachers. So was 2008 US financial crisis and the accompanying market fall. When City Union Bank share traded at Rs.8 (against the then high price of Rs.44), we communicated to many investors to buy the stocks. Not many bought!. Even the seasoned investors held back. Though many of them had investible funds, the gravity of market fall did create panic among them. Today CUB is Rs.90!

It was then we realized – what investors need is a bit of hand holding to 'Invest Effectively'. Many of them had the

intention to invest but lacked an investment strategy. At EASY Investments, we smelt this need and bridged the gap. After deep research, we developed investment methods which would address majority of investors requirements. Today, as we look back, we are thrilled. We are currently offering lot many services and facilities which are not available in metros – leave out other cities. And we are improvising with every passing day.

Looking back, we are grateful to everyone around us – who contributed directly and indirectly to our growth. Primary among them are our clients whose trust in us enables us to propel through tough times, often innovating all along the way. And to serve a huge clientele, it would not have been possible without a dedicated team. EASY Team members were quick in learning and meeting the expectations of our clients. Constant learning and upgradation of skills is crucial to handle change and adopt to new situations. Our associates – Motilal Oswal and all Mutual Fund AMC's were generous to arrange various trainings in Wealth Management. It gave us huge opportunity to meet and interact with the best brains in Investment management industry in India and abroad.

If the past decade was more of learning and development activity, we believe all these efforts would bear fruits in the ensuing decade. We thank you once again for being part of our success story and seek your continued support.

LIC Pension Plan : for Senior Citizens

A regular income, that too for a senior citizen, gives great peace of mind. With dwindling interest rates, many senior citizen are left with no other option, but to invest in options delivering high returns – ofcourse with higher risk. Many of them have invested almost their entire savings in such assets. Till the going is good, they would feel happy. But when the market crashes, many of them are left poorer – many a times eroding on capital to generate 'income'.

Thanks to LIC. They have opened up a pension plan exclusively for senior citizens (age 60 and above). Following are the features:

- It is a single premium 'insurance' plan, with 'zero insurance' cover, meant purely for pension income.
- Pension payment starts immediately from the next month at 9% interest rate.
- Option to receive pension on Monthly, Quarterly, Half yearly and Yearly Mode.

- Pension is directly credited to your bank account by ECS/ NEFT.
- The best part of this option is payment of pension for the lifetime of investors .
- The total investment mentioned above is applicable per family. If husband and wife want to invest – they can invest subject to total maximum value mentioned above.
- Liquidity option: Investor can avail loan after 3 years to extent of 75% of investment value. Loan interest will be adjusted in pension amount.
- Surrender of policy is possible after 15 years. But in case of critical / terminal illness, surrender is possible at 98% value.
- In case of unfortunate demise of the investor, the invested amount is refunded to nominee / legal heirs.

	Investment Value		Pension Amount	
	Minimum	Maximum	Minimum	Maximum
Monthly	66,665	666,665	500	5,000
Quarterly	66,170	661,690	1,500	15,000
Half Yearly	65,430	654,275	3,000	30,000
Annual	63,960	639,610	6,000	60,000

Though in today's term a pension Rs.6000 per month may look meager, a 9% guaranteed return, that too for life time of the individual is quiet good. With banks not accepting deposit beyond 5 years, this LIC pension plan is a good avenue for all senior citizens. It is wiser to invest in safe options whenever it is available. For further clarifications and investments, do call on us.

Designed & Printed by Ana.R.Moneygandan, Chennai - 96. Cell: 9962522933



1st Floor, "Janani Apartments", 80 Feet Road, K.K.Nagar, MADURAI - 625 020. Phone: 6544488, 4393337 e-mail: easyinvest@gmail.com