

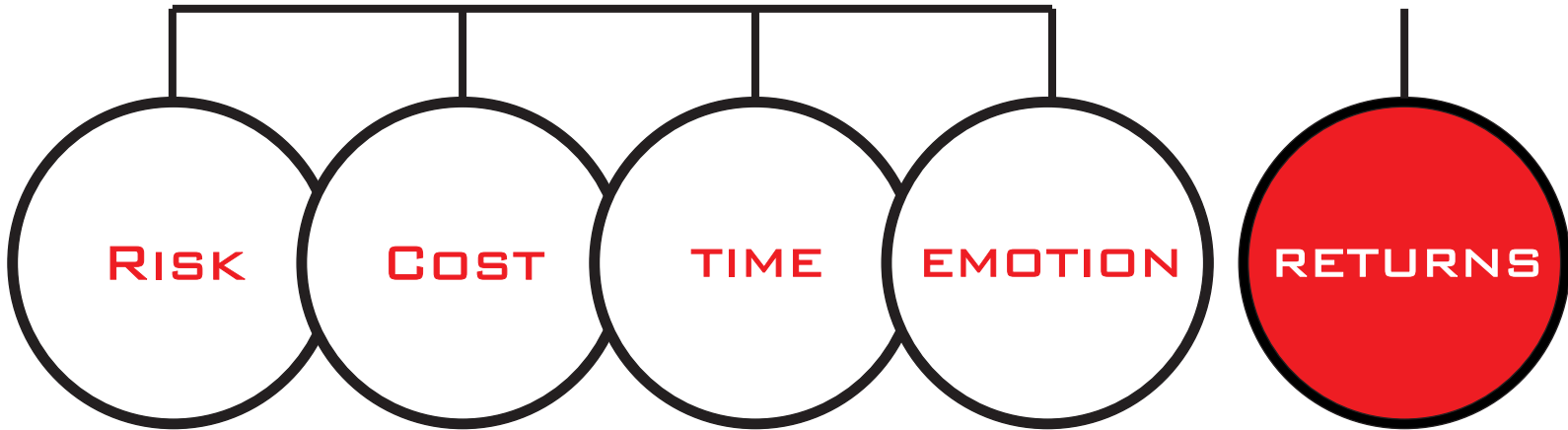


February 2016
Basic
Financial Services Pvt Ltd

Simplicity
SKILL, ATTITUDE & KNOWLEDGE

YOU CAN CONTROL...

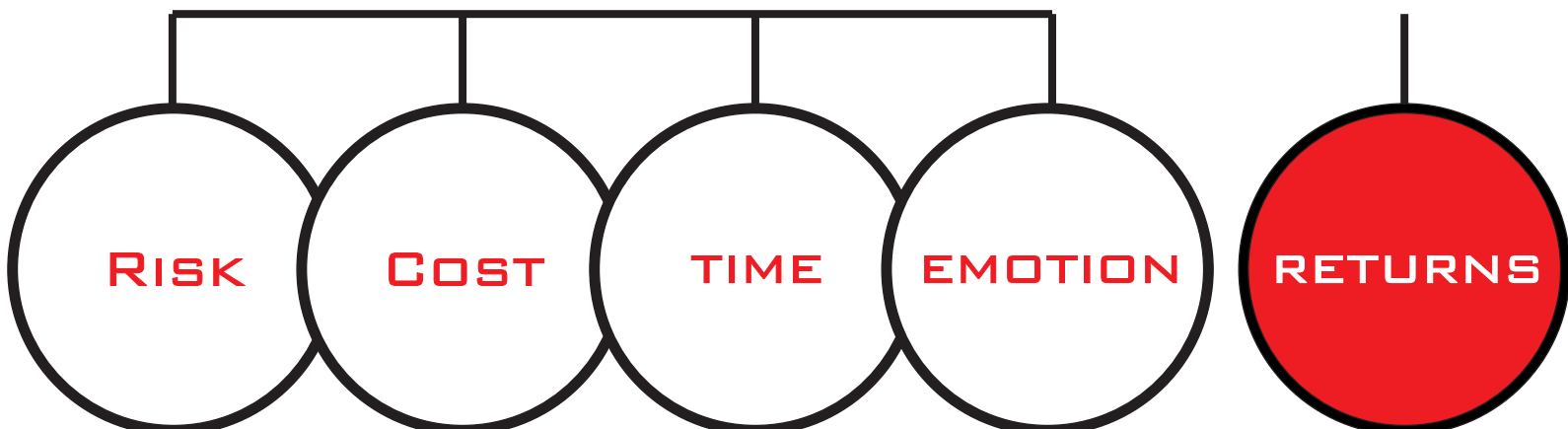
YOU CAN'T
CONTROL



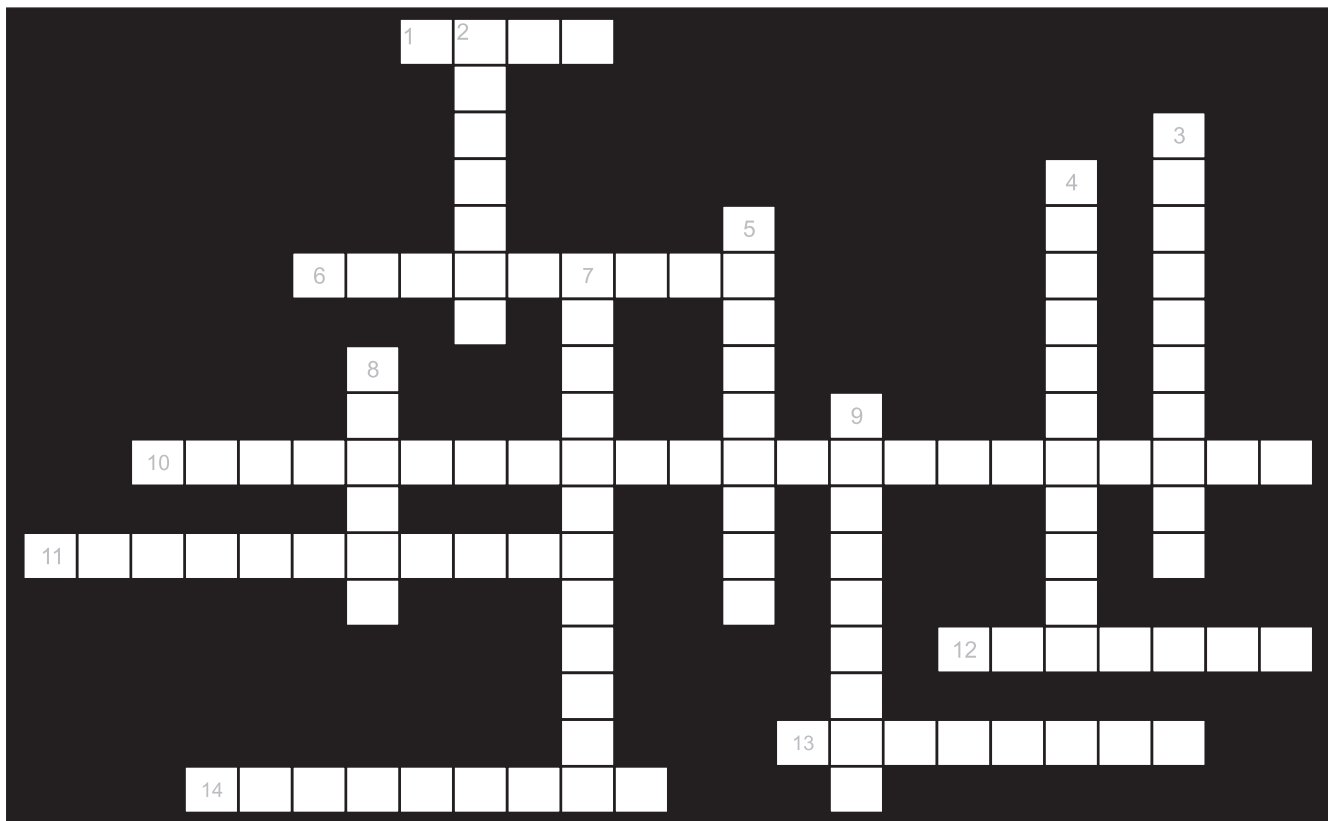
SO IT BEATS ME WHY???

YOU RARELY FOCUS ON...

YOU ONLY
FOCUS ON



THE MFQ CROSSWORD



Across

1. Represents one undivided share in the assets scheme
6. Original issue price of one unit of the scheme.
10. AMC Stands for?
11. Professional Manager Appointed by AMC to manage mutual funds scheme.
12. When the market price of a unit is more than NAV it is said to be trading at a _____
13. The total investment holdings of the fund.
14. Ability to buy or sell an asset quickly or the ability to convert to cash quickly quickly.

Down

2. Person to whom the assets should be distributed upon the death of account holder.
3. Date from which the Mutual fund scheme first opens for subscription.
4. Symbolic indicator of scheme capability is based on _____
5. The platform of parameter with which the scheme can be compared.
7. The yearly Record of a Mutual Fund's performance in a year.
8. Comparison of a Mutual Fund is based on this.
9. Fall in value of a currency which results in the rise in prices of goods & services over a period of time.

Dear All,

Debt mutual funds play very important roles in the portfolios of scores of individual investors. Although the stock market attracts more attention, the Indian mutual fund industry has over 60 % of its assets invested in debt funds. Debt funds offer an option to balance one's equity with exposure to debt investment to maintain a desired asset allocation.

People invest in debt funds as they are less volatile. It is considered less risky than equities. Debt funds generate returns by investing in bonds, debt instruments or deposits of various kinds. Investments in bond and other debt instruments earn interest, which determines the basis for the returns that they generate for investors. A bond is simply a promise to repay money with interest, in the future.



Nikhil J. Mehta
Basic Financial Services Pvt Ltd

There are different types of debt funds:

Liquid Funds: These funds invest in highly liquid money market instruments. The period of investments in these funds could be as short as a day. These fund aims to earn money market rates and serve as an alternative to corporate and individual investors, for parking their surplus cash for short periods. The returns from these funds are less volatile.

Floating rate funds: These funds invest in floating rate debt securities, where the interest paid changes in line with the changing interest rate scenario in the debt markets.

Short Term Funds: These are debt funds which typically have an average maturity that ranges between one to four and a half years, which helps them guard against interest rate risks. These funds invest in bonds with a high maturity, which makes their price change more dramatically than a shorter maturity paper as they are more interest rate sensitive. It is suitable for investors with an investment horizon of more than a year.

GILT Funds: These funds invest in government securities of medium and long term maturities issued by Central and State Governments and have no default risk as the issuer of the instruments is the government. These funds are subject to interest rate risk. Higher the maturity of the instrument, higher the interest rate risks. It is ideal to invest in these funds when interest rates are likely to fall & for people who are willing to take the risks.

Fixed Maturity Plans (FMPs): These are close ended debt Funds that invest in debt instruments with a specific date of maturity that is less than or equal to the maturity date of the scheme. It is a good option for conservative investors, as they do not carry any interest rate risk.

Corporate Bond Funds: These funds invest in corporate bonds and debentures of varying maturities that offer relatively higher interest, and are exposed to higher volatility and credit risk. They seek to provide regular income and growth and are suitable for investors with a medium to long term horizon.

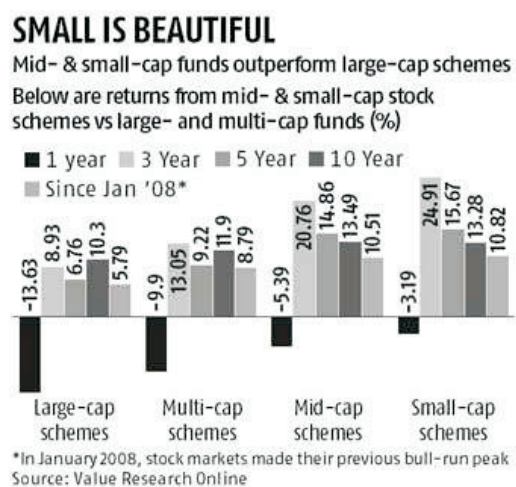
Taxation: Since July 2014, Debt funds are taxed @ 20% with indexation after the completion of 3 years. Before three years, debt funds are taxed at short term rates (As per the applicable slab of each individual).

Please read my interview on Page No. 6 & 7 which appeared in Mint on 3rd February, 2016 where I have tried to explain more about Debt Fund Investing.

Mid, small-cap funds devoted to the long run

During volatile times such as these, many investment advisors are telling investors to restrict fresh investments in mid- and small-cap mutual funds in preference of large-cap funds. However, a closer look at the performance of equity mutual funds suggests that mid- and small-cap schemes have generated better returns compared to large-cap funds over multiple time frames of three, five, and 10 years. (Small cap refers to stocks with a relatively small market capitalisation. Market capitalisation of a company is the number of shares multiplied by the current price of those shares on the stock market.)

The meltdown in mid- and small-caps is causing heartburn among investors. Some are thinking of playing safe in large-cap funds. (But) don't write off small-cap funds in a hurry.



Over three years, mid-cap funds gave compound annual returns of 21 per cent, versus nine per cent for large-cap schemes. Over five years, large-cap funds delivered annual returns of 6.8 per cent, less than half of the 15 per cent offered by mid-cap funds.

Over 10 years, mid- and small-cap funds outperformed large-cap funds by over 300 basis

points.

It is not advisable for investors with a long-term investment horizon to move out of mid- or small-cap schemes. Over the long term, they have outperformed large-cap funds. The fund managers' views of shifting to large-cap funds in the current scenario may be because large-cap stocks are better valued now.

Over the last one year, large-cap funds are down 13.6 per cent, but mid-cap and small-cap one are down only 5.4 and 3.2 per cent, respectively.

Active fund management in India still has a long way to go. There will be a big opportunity as many mid-cap and small-cap companies turn into big companies. Some of these companies may become multi-baggers and you may miss out if you put all your eggs in the large-cap basket. Also, the large-cap space has become very narrow for fund managers to operate in.

(A multi bagger is an investment that has gained several times its original value. Each bag represents your entire original investment. So, if you invested Rs 5,000 in a stock and your holding is now worth Rs 10,000, you have a two-bagger).

Currently, there are over 450 equity-oriented schemes in India, with assets of over Rs 4 lakh crore. The assets under management have more than doubled in the past 18 months, primarily due to robust inflows in equity schemes.

Source: Business Standard

BAJAJ ALLIANZ HEALTH CARE SUPREME

AN INVITATION TO GOOD HEALTH

A Comprehensive plan with a wide range of benefits, ensuring a cover for maximum expenses relate to illness and Accident. With medical costs rising, this policy is the best option for you and your family as it takes care of all the hospitalization expenses incurred due to sickness / injury.

- No Room Rent restriction for Hospitalization Benefit
- No Disease wise sub limits for any sum insured
- Pre & Post hospitalization granted for 60 /90 days
- Unlimited day care procedures covered
- Physiotherapy Expenses
- Organ Donor Expenses
- Out Patient Expenses
- Ayurvedic & Homeopathic treatment Hospitalisation Expenses
- Air Ambulance Expenses for ambulance transportation in an airplane or helicopter for emergency life threatening health conditions.
- Actual bills paid in case of Ambulance charges, no maximum restriction
- Maternity Expenses, Maximum 2 deliveries or terminations after 2 years
- New Born Baby Cover, Hospitalization Expenses towards treatment of your new born
- Reinstatement benefit, If the Hospitalization Sum Insured and cumulative benefit is exhausted, Sum Insured we will be reinstated up to 100% of Sum Insured Under Hospitalization benefit for future claims
- Optional Benefits: Critical Illness, Personal Accident, Ancillary Benefit
- Higher sum Insured options from 5 Lacs to 50 Lacs
- Free Annual Health Check up regardless of Claims history
- Entry opens for all age groups till 99 year.
- Renewal granted for lifetime
- For fresh proposal no medicals required till 45 years for any sum insured options.
- Cumulative Bonus, 10% for each claim free year, max up to 50% on hospitalization section

Age	Sum Insured	Medical Examination
Up to 45 years	All Sum Insured options	No Medical Tests *Subject to no adverse health conditions mentioned
46 yrs and above	All Sum Insured options	Medical Tests required as listed below: Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, GGTP, SGOT, and SGPT, Sr Creatinine.

The pre-policy check up would be arranged at empanelled diagnostic center.

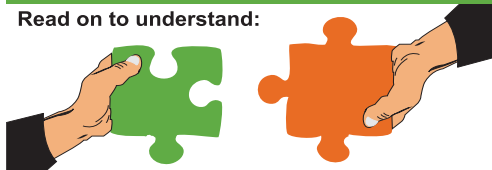
Insurance is a subject matter of solicitation

Haq, ek behtar zindagi ka.

DEBT FUNDS AND EQUITY FUNDS HOW ARE THEY DIFFERENT?

When it comes to Mutual Funds, it's not just about Equities. Debt Funds, for example, invest only in Fixed-income securities.

Read on to understand:



NOT EQUITIES, ONLY DEBT

Debt Funds only invest in Fixed-income securities like Bonds, Debentures, Money-Market Instruments, Government Securities, etc. These instruments work like a loan – you give them money in exchange for regular interest payments. They pay it off after a period called the 'Maturity' period.



INCOME FUNDS

Debt Funds are also called as Income Funds. This is because Fixed-income securities give a regular interest payment. This can double up as regular income. The most popular Debt Fund is the Monthly Income Plan. Such Funds invest in securities that provide a regular interest or dividend payment. Fixed-Income Securities are the preferred option.



PROTECT YOUR CAPITAL

Debt Funds are for people who seek capital protection in the short-term. This is why Debt Funds are often classified as Low or Medium-risk investments. This means the possibility of losses is low. This provides a measure of safety to your money. Equities, meanwhile, help you grow your money, i.e. capital appreciation.



GO SHORT

Over the long-term, Equities have delivered higher returns than any other asset class. However, when you have a short-term or medium-term goal like say buying a car in 2-3 years, you have a lower risk threshold. This is why it may be worthwhile to invest in Debt Funds for such short or medium-term goals.



BEST OF BOTH

It is understandable if you do not want to expose yourself to high risks. However, there are no returns without some risks. This is why you can opt for Hybrid Funds. These are MFs which invest in both Equities and Debt. They offer you capital protection from Debt while also providing higher returns from Equities.



GAURAV MASHRA

CONTINGENCY FUND

For emergencies, Funds kept in the form of cash savings linked to Fixed Income Funds. However, if the quantum set aside for emergency then some portion should be in Liquid Funds.

5 THINGS TO KNOW ABOUT DEBT FUND RETURNS

Debt Funds are not like Equity. Their return pattern is different.

REGULAR INTEREST PAYMENT

The assets that Debt Funds invest in Bonds and Government Securities all promise a fixed coupon or interest payment on a monthly, quarterly or annual basis. The Fund often passes these to the investors.

MIP FOR SECONDARY INCOME

Not everybody needs capital appreciation – profits due to the rise in value of assets. Many need a regular source of secondary income to help pay monthly bills. Monthly Income Plans (MIPs) are the answer. These Debt Funds invest in Fixed-Income assets for this purpose. Some, however, also invest a small portion in Equity for returns.



TAX-EFFICIENT RETURNS

Unlike Fixed Deposits (FDs), interest and dividend payments from Debt Funds are completely Tax-free. FD interest payments, on the other hand, attract a Tax Deducted at Source (TDS). Additionally, any profits you make from Debt Funds after three years are adjusted for inflation. This helps reduce Tax liabilities.

NO ASSURED RETURNS

All said and done, Debt Funds do not promise a regular income. When interest rates rise, prices of Fixed-income assets like Bonds fall. This could even lead to a loss, leading to a fall in overall returns.

HOLD UNTIL MATURITY

Fund Managers have to deliver returns. To do so, they may often sell the Fixed-income assets before their maturity. Only Fixed-Maturity Plans hold their assets until the end of maturity. When the asset prices rise, Fund Managers sell it off to make profits. This is how investors get higher returns.

"TO MAKE YOUR SAVINGS GROW EVERY DAY.
THAT'S YOUR RIGHT TO A BETTER LIFE."

It's your right to make your money work as hard as you. The UTI Liquid Cash Plan may help you enjoy a secure financial future by growing your idle money, while aiming to give the benefit of easy liquidity.

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MUTUAL FUND

SWATANTRA

Sponsored investor education initiative

DEBT FUNDS CAN HELP YOU MEET YOUR FINANCIAL GOALS

Every time you invest, it should be to meet a specific goal. Gaurav Mashruwala, our guest writer, explains how you can use Debt Funds to meet various goals.

MASHRUWALA



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SHORT-TERM FUNDS

Any money needed in the next 3-4 months for meeting goals like property down-payment, purchasing tickets for the family vacation in the coming summer, etc. can be parked here. For example, Mr. Iyer, who recently retired from a PSU Bank, parked a portion of his retirement benefits in Short-Term Debt Funds for his daughter's wedding in three months.



INCOME/DEBT FUNDS

For financial goals that need to be achieved in 2-3 years, use Debt or Income Funds. For example, to buy a new car, you can start investing in an Income or Debt Fund through a Systematic Investment Plan (SIP) for 3-4 years. Once you accumulate sufficient money, use that amount as well as the sale proceeds of your first car to purchase a new car. This way, you can avoid taking a loan and paying monthly instalments.



MONTHLY INCOME PLAN (MIP)

If you work in industries where you do not get a monthly salary – say, the Fashion Industry – an MIP can come handy. During the months you receive a large payment, you can invest in an MIP. While returns are not guaranteed and constant, there is usually a regular inflow of money in the form of dividends. This can help you meet your routine expenses.

■ Gaurav Mashruwala is a Financial Planner and the Author of 'YOGIC WEALTH'. ■

ARGON
USTER

When you invest in Debt Funds, you may often come across some financial jargons. Don't be confused; we explain the five common terms you will hear :

COUPONS : Every Debt instrument promises to pay a regular 'Interest'. This is also called as 'Coupon'. So the interest rate is called 'Coupon Rate'.

MATURITY : When you invest in Debt, you are essentially lending money to organisations. They promise to pay back this amount after a certain time. This is called 'Maturity'.

PRINCIPAL REPAYMENT : After the maturity period, Debt instruments like Bonds and Debentures pay back the initial investment. This is called 'Principal Repayment'.

INTEREST RATE RISK : Bond prices are sensitive to interest rates. Any change leads to a fall or rise in prices. This is called 'Interest Rate Risk'.

MONEY-MARKET INSTRUMENTS : Some Debt instruments have a very short maturity period of a few days. These are called 'Money-Market Instruments'.

DEBT FUND INVESTING



NIKHIL J. MEHTA
Chairman & Managing Director,
Basic Financial Services Pvt. Ltd.

Q When is a good time to buy Debt Funds?

A Any time is a good time to buy Debt Funds. It is more important to decide on a time horizon and asset allocation.

Q Do I pay Capital Gains Tax on Debt Funds?

A Yes, you do. Capital Gains Tax has to be paid if you redeem within the three-year period. After three years, income is taxed at 20% with Indexation benefits.

Q Are Debt Funds for Short-term Investments?

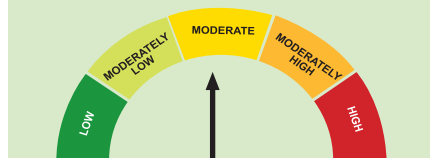
A No, not necessarily. However, typically Debt Funds are held for three years or longer. Indexation Benefit can be had only if you hold the Funds for a minimum of three years from the date of purchase.

Q If returns are not guaranteed on Debt Funds, why are they called Fixed-Income Funds?

A Debt Funds are called Fixed-Income Funds because the underlying Instrument in which they invest generates a Fixed-Income or a Coupon. Funds generally distribute the income from the interest they receive on these instruments.

Swatantra Kumar Explains :

WHY ARE BOND FUNDS VOLATILE?



- 1 Every time you invest in a Mutual Fund, you should look at the risk meter. This meter tells you how risky your investment is - low, medium or high.
- 2 If you looked at the risk meter for a Debt Fund, it could sometimes show 'High' or 'Medium' risk. This means, the Fund invests in medium or high-risk assets.
- 3 Debt Funds usually invest in Fixed-Income securities like Bonds and Debentures. These are usually considered low-risk investments.
- 4 Yet, some Bond Funds have higher risk-exposure, meaning Bond Funds could be volatile. This is because of two key reasons.
- 5 Bonds come with a fixed maturity period. However, you can sell the Bonds before the maturity period in case the prices rise. This can lead to volatility in returns.
- 6 Alternatively, the volatility can also be because the Funds have invested in high-risk Bonds. The prices of these Bonds are more volatile.



For more details, visit www.beswatantra.com, follow us on Twitter #swatantra; Email queries or suggestions: info@beswatantra.com

DID YOU KNOW

Bonds are inversely proportional to market interest rates. When interest rate rises, market value of the Bonds goes down and vice versa. This is why experts recommend investing in Debt during high interest rates. These would reap benefits when Interest rates fall and Bond prices rise.

THEY SAID IT : What they said:

"The Equity slide is propping up the Bond Market."
- Mike Boss

WHAT IT MEANS :

Usually, returns from the Debt Market improve when the Equity Market is going through a period of high volatility and low returns. This is because investors exit one market to invest in another during good times.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

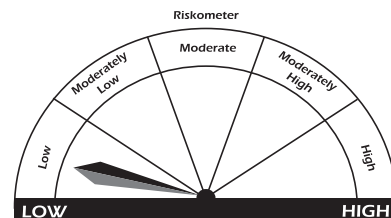


ek behtar zindagi ka.

UTI LIQUID CASH PLAN

This product is suitable for investors who are seeking:*

- Steady and reasonable income over short-term with capital preservation
- Investment in money market securities and high quality debt



Investors understand that their principal will be at low risk.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Five types of debt funds you can invest in

Debt funds are not only tax-efficient but can also offer higher returns to investors. We list out five different types of debt funds in which you can invest, based on your goals and investment tenure.

1) Gilt funds

These funds invest in all types of government debt, including bonds issued by the central bank on behalf of the Centre as well as those issued by the state governments. Since gilt funds invest in papers backed by the governments, they carry zero default risk. However, that does not mean they are safe from all aspects: Interest rate risks could be a concern. In fact, long-term gilt funds are the riskiest among debt funds, as they are most sensitive to interest rate changes.

Who Should Invest: Only those who are comfortable with a high degree of risk and looking for capital appreciation instead of protection should invest in a gilt fund. Underlying bond prices will fluctuate wildly and will reflect in the fund's NAV. **Time Horizon:** Investors should ideally put money in a long-term gilt fund during a declining interest rate scenario with a time horizon of at least 18-24 months. You should invest in a short-term gilt fund for about one year.

2) Short-term funds

They invest in debt securities, such as commercial papers (CP), Certificate of Deposits (CD) and bonds with a maturity of 3-6 months. They are not affected by changes in interest rates, so the returns profile is mostly consistent. But they tend to give slightly higher returns in comparison to liquid funds as they invest in slightly longer tenure papers.

Who Should Invest: Investors looking to park surplus money, but want to earn higher return than a liquid fund can invest in a short-term debt fund.

Time Horizon: Short-term funds are best suited for an investment horizon of 6-12 months.

3) Income funds

These funds invest corpus across debt instruments, such as bonds, corporate debentures and government securities. They can also invest across a range of maturity profiles, i.e. they have the flexibility to invest in short-term instruments of upto 1-2 years as well as in long tenure papers of upto 15-20 years. These funds typically take aggressive calls based on the interest rate outlook to take advantage of the rate movements.

Who Should Invest: This type of fund works well for long-term investors, who have a high risk appetite since there is high interest rate risk associated with it. Invest in an income fund if you want to gain from both rising and falling interest rate scenarios.

Time Horizon: Although income funds give the best returns in a falling interest rate scenario, one can invest across the entire rate cycle to earn good returns from them.

4) Fixed maturity plans

FMPs have a fixed tenure. They invest in papers with matching maturity. They are typically held till maturity and, therefore, takes away the interest rate risk. Even if interest rates move up, the fund NAV is not affected. FMPs offer returns that are relatively predictable, though not guaranteed. However, there is some reinvestment risk involved if interest rates prevailing at maturity are lower.

Who Should Invest: FMP is the answer for those looking to park their money for a fixed tenure during uncertain interest rate movements.

Time Horizon: Opt for long-term FMPs, say, for 3-5 years, if you are looking at high yields. You may use shorter tenure FMPs in the 3-6 month horizon if you want to take advantage of a sharp spike in short-term rates.

5) Liquid funds

As the name suggests, these funds invest in highly liquid money market instruments, such as Treasury Bills, inter-bank call money market, Commercial Papers and Certificates of Deposit. Returns on these funds are the most stable among debt funds. These provide easy liquidity and can even be used as a substitute for a savings bank account if you plan to park your surplus amount.

Who Should Invest: Liquid funds are ideal for investors who have a lot of money lying idle in the savings account and are interested in earning better returns compared to what banks offer. **Time Horizon:** Ideally, liquid funds should be used for very short investment time frame, say, as low as just a few days to a couple of months. Do not invest for a longer period as these offers low single-digit returns at best.

Source: Morningstar

COMPANY FIXED DEPOSIT

HDFC DEPOSITS		CRISIL - FAAA, ICRA - MAAA			
Revision of Int. Rates w.e.f 13 10 2015					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12-23 Months	7.95	8.00	8.10	-	8.25
24-60 Months	7.95	8.00	8.10	8.25	8.25
Premium Deposit	Monthly	Quarterly	Half-Yearly	Annual	Cumulative
15, 30 Months	8.05%	8.10%	8.20%	0.00%	8.35%
22, 44 Months	8.10%	8.15%	8.25%	8.40%	8.40%
Minimum Amt.	40000	20000	20000	20000	20000

* 0.25% additional for Senior Citizen

SHRIRAM TRANSPORT FINANCE (UNNATI) CO. LTD					
FAAA by CRISIL & MAA+ by ICRA					
Revision of Int. Rates w.e.f 16 11 2015					
Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12- 24	8.42%	8.48%	8.57%	8.75%	8.75%
36- 60	8.65%	8.71%	8.81%	9.00%	9.00%

* 0.25% additional for Senior Citizen

MAHINDRA FINANCE FAAA By CRISIL Indicates Highest Safety			
Revision of Int. Rates w.e.f 19 10 2015			
	Non Cumulative		Cumulative (Minimum Amt. Rs. 10,000)
	Half Yearly (Rs. 25,000)	Quarterly (Rs. 50,000)	
12	8.00%	7.90%	8.45%
18	NA	NA	8.45%
24-60	8.30%	8.20%	8.45%

* 0.25% additional for Senior Citizen

BAJAJ FINANCE LIMITED FAAA MAAA Rating by CRISIL/ ICRA					
Revision of Int. Rates w.e.f 05 11 2015					
Deposit Term (Months)	Non Cumulative (%)				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12 - 17	8.40%	8.45%	8.55%	8.75%	8.75%
18 - 23	8.50%	8.55%	9.65%	8.85%	8.85%
24 - 60	8.55%	8.60%	8.70%	8.90%	8.90%

* Minimum Amount Rs. 75,000/-

* Investor can now choose deposit tenure between any numbers of months from 12 to 60.

* 0.25% additional for Senior Citizen

LIC HOUSING FINANCE LTD FAAA/Stable by CRISIL		
Revision of Int. Rates w.e.f 26 10 2015		
Deposit Term (Months)	Quarterly	Yearly
12, 18	8.25%	8.25%
24	8.35%	8.35%
36	8.40%	8.40%
60	8.50%	8.50%

* 0.10% extra interest for Senior Citizen on deposits Up to Rs.50, 000.

* 0.25% Extra Interest for Senior Citizen on Deposits of above Rs.51, 000.

* Draw Cheque in favour of "LIC Housing Finance Limited Public Deposit !/c

* Under Non-cumulative Scheme : Int. will be paid Half Yearly on 30th Sept. & 31st March.

* Under Cumulative Scheme : Interest will be compounded Half Yearly

PNB HOUSING FIN. Ltd.
CRISIL RATING - FAAA
Revision of Int. Rate w.e.f 27 11 2015
(MINIMUM AMOUNT Rs. 20,000)

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly	Quarterly	Half-Yearly	Annual	
12	7.70%	7.75%	7.85%	8.00%	8.00%
24	7.70%	7.75%	7.85%	8.00%	8.00%
36-84	7.95%	8.00%	8.05%	8.25%	8.25%
120	7.80%	7.85%	7.95%	8.10%	8.10%
Amt.	Rs. 20,000	Rs. 1,00,000	Rs. 50,000	Rs. 20,000	Rs. 20,000

* 0.25% additional for Senior Citizen (Applicable for deposits upto Rs. 1 Crore)

* Draw Cheque in favour of " PNB HOUSING FINANCE LIMITED"

* For cumulative option, interest rate is compounded annually on March 31st

DEWAN HOUSING FINANCE CORPORATION (DHFL)
FAAA/ AA+ Rating by Bridework/ Care
For Deposit Amount < Rs. 50 lacs
Rate of Interest effective from 02 11 2015

Deposit Term (Months)	Non Cumulative				Cumulative
	Monthly#	Quarterly	Half-Yearly	Annual	
12	8.35%	8.45%	8.55%	8.75%	8.75%
13 *, 14, 24, 36, 48-120	8.60%	8.65%	8.80%	9.00%	9.00%
18 **, 40	8.70%	8.75%	8.90%	9.10%	9.10%

* 13 Months: DHFL Trust Deposit (Only for Trusts)

** 18 Months: DHFL Swayamsidha Deposits (Only for Females)

0.25% additional: Privilege Customers to comprise of Senior Citizens, Widows, Armed Forces personnel, DHFL Home Loan borrower, SME Customers & Mortgage Customers.

Draw Cheque in favour of "DEWAN HOUSING FINANCE CORPORATION LTD."

GRUH FINANCE LTD. FAAA/ MAAA RATING BY CRISIL / ICRA
Revision of Int. Rate w.e.f 03 11 2015

Deposit Term (Months)	Monthly	Quarterly	Annual	Cumulative
12	7.25	7.50	7.75	7.75
13-23	7.25	7.50	7.75	7.75
24-35	7.50	7.75	8.00	8.00
36-47 to 120	7.75	8.00	8.25	8.25
Minimum Amt.	Rs. 20,000	Rs. 2000	Rs. 2000	Rs. 1000

* 0.25% additional for Senior Citizen & Trust deposits

* W.E.F 19th October, 2015 introducing:- 0.25% additional on deposits from FEMALE Depositors - GRUHINI BACHAT YOJANA. *Draw Cheque in favour of " GRUH FINANCE LIMITED"

Long Term Capital Gains In Bonds of REC & NHAI U/S-54-EC & SAVE TAX

BONDS	INTEREST RATE	FREQUENCY	TERM	MINIMUM AMOUNT
REC-54 EC	6%	Annually	3 Years	10000
NHAI-54 EC	6%	Annually	3 Years	10000

* Maximum aggregate Investment amount together of REC & NHAI must not exceed Rs. 50 Lacs In F.Y 2015-2016

* Date of Interest: For REC- 30th June & For NHAI- 31st March

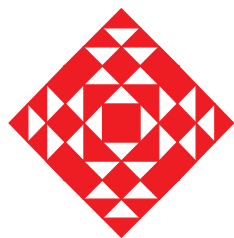
Rate of Interest is subject to change without any prior notice, please contact us before investments.

Mutual Funds Performance

Data As on 9th Feb, 2016

Equity Large Cap Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
Axis - Equity Fund (G)	1971	-13.45	-9.96	15.42	12.70	11.69	9.29	***	17.44
BNP Paribas - Equity (G)	1191	-14.64	-8.52	21.17	15.39	13.96	17.16	*****	60.63
Can Robeco - Large Cap+ Reg Fund (G)	102	-16.54	-11.26	13.53	9.37	9.83	8.03	****	15.44
ICICI Pru - Focused Bluechip Equity Fund Reg (G)	9981	-14.31	-10.89	15.20	12.39	11.53	13.23	*****	26.1
L&T - Equity Fund (G)	2962	-14.63	-10.61	19.85	13.84	10.92	17.21	***	55.07
SBI - M Equity Fund Reg (G)	1281	-11.86	-8.05	18.04	12.04	10.74	10.33	****	67.97
UTI - Opp Fund (G)	5011	-17.68	-16.75	11.66	9.17	10.38	14.19	****	40.92
Equity Multi Cap Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
BNP Paribas - Div Yield (G)	185	-14.90	-6.62	22.95	15.12	14.18	11.69	*****	31.5
Franklin - India High Growth Companies Fund (G)	4086	-18.80	-12.67	29.05	20.57	17.22	11.46	*****	25.28
L&T - India Value Fund (G)	881	-13.45	0.96	36.35	23.79	17.40	14.31	****	23.02
Reliance - Growth Fund (G)	5474	-18.12	-10.70	22.47	13.99	10.78	23.27	**	706.43
Large & Mid Cap Scheme Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
Birla SL - Frontline Equity Fund Reg (G)	10490	-14.07	-9.91	18.36	13.80	12.34	22.84	*****	146.29
Franklin - India Prima Plus (G)	6337	-12.88	-5.14	25.41	17.53	14.83	19.55	*****	405.68
Kotak - Select Focus Fund (G)	3948	-14.56	-8.01	24.22	17.41	13.85	11.88	*****	20.88
Mirae - Asset India Opp Fund Reg (G)	1474	-14.87	-8.26	20.88	16.35	14.09	14.59	*****	29.11
SBI - Blue Chip Fund Reg (G)	3624	-10.28	-2.71	23.08	16.86	14.74	10.26	****	26.52
Tata - Equity Opp. Fund Plan A (G)	1130	-12.73	-7.01	21.35	16.06	13.67	25.25	****	136.76
Mid & Small Cap Equity Scheme Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
Axis - Midcap Fund (G)	1263	-17.38	-6.03	32.42	20.63	18.08	18.08	***	23.06
BNP Paribas - Mid Cap Fund (G)	497	-14.34	-0.61	33.23	23.85	22.56	8.84	*****	22.86
Can Robeco - Emerging equities Reg (G)	911	-14.86	-1.18	42.16	28.23	21.96	16.95	****	55.24
HDFC - Mid Cap Opportunities Fund (G)	10915	-12.89	-2.19	31.78	24.41	20.27	15.60	****	34.85
ICICI Pru - Value Discovery Reg (G)	11065	-13.62	-6.45	31.65	22.52	18.02	22.55	*****	103.4
Mirae - Asset Emerging Bluechip Fund Reg (G)	1190	-11.29	2.01	37.55	28.75	24.47	20.28	*****	28.74
Reliance - Equity Opp (G)	11651	-17.22	-12.86	20.81	14.72	14.92	18.77	***	64.88
SBI - M Global Fund Reg (G)	2474	-11.70	-3.19	30.40	22.80	20.39	14.89	****	124.43
UTI - Mid Cap Fund (G)	3395	-15.64	-2.73	37.23	28.98	21.05	18.12	*****	72.72
Thematic Scheme Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
Can Robeco - Infrastructure Reg Fund (G)	118	-12.63	-6.17	31.96	16.29	10.53	12.94	****	34.53
Franklin - Build India Fund (G)	570	-18.16	-10.88	35.54	23.39	18.57	15.02	*****	25.14
ICICI Pru - Tech Plan Reg (G)	423	-5.82	-7.18	11.78	23.47	16.42	8.89	****	39.32
L&T - Infrastructure Fund (G)	210	-16.49	-6.36	30.38	15.54	8.41	-0.34	****	9.72
Reliance - Banking Fund (G)	2057	-20.31	-17.65	23.20	8.36	9.33	23.69	****	148.07
SBI - Pharma Fund Reg (G)	958	-4.98	14.50	31.71	33.30	27.57	17.90	****	138
UTI - MNC Fund (G)	1806	-15.30	-0.49	33.55	25.04	20.62	17.93	****	138.6
ELSS Scheme Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
Axis - Long Term Equity (G)	6867	-11.10	-2.25	30.58	25.40	20.62	18.75	*****	28.78
BNP Paribas - Long Term Equity Fund (G)	422	-14.22	-6.63	24.36	17.51	16.70	10.37	*****	27.03
Reliance - Tax Saver (G)	4605	-16.66	-15.35	29.56	19.66	16.31	14.34	***	40.28
DSP BlackRock - Tax Saver Reg Fund (G)	1112	-14.18	-6.12	22.67	16.50	13.39	12.59	****	29.3
Tata - India Tax Saving Fund Reg (G)	246	-10.27	-1.50	0.00	0.00	0.00	8.93	****	11.2
Balance Scheme Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
HDFC - Children Gift Invest	920	-9.92	-4.37	17.51	16.65	15.25	16.80	*****	78.39
ICICI Pru - Balanced Reg Plan (G)	2483	-10.40	-5.93	18.35	15.09	14.73	13.99	****	85.51
L&T - India Prudence Fund (G)	1081	-7.73	-0.34	23.84	18.25	14.06	13.11	*****	18.66
Tata - Balanced Fund Plan A (G)	5140	-9.81	-4.35	24.07	17.82	15.58	16.90	*****	158.07
Debt - Short Term/ Long Term Scheme Performance									
Scheme	AUM(Cr)	6 Mon	1 Yr	2 Yr	3 Yr	5 Yr Since Inc.	Rating	NAV	
Birla SL - Medium Term Plan Reg (G)	4669	3.91	8.78	10.34	10.38	10.38	9.15	****	18.27
Franklin - India Corporate Bond Oppo (G)	8323	3.96	8.55	10.35	9.71	0.00	10.23	*****	15.1
ICICI Pru - LT Plan Reg (G)	856	1.93	2.93	11.51	10.93	10.43	9.38	*****	17.23
Franklin - India Income Oppt Fund (G)	4109	3.83	8.31	10.17	9.60	9.77	9.20	*****	17.25

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