

# JOURNEY 2 MONEY

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## Editorial



We are your MF Distributor... begin your Journey to Money with us.

## LONG TERM INVESTING NEVER DISAPPOINTS!

If you analyse the last 43 years data of Sensex, the results are amazing!!

There were **11,000 trading days** in last 43 years

Δ **Daily** - 53% time positive and 47% time negative returns

Δ **Weekly** - 56% time positive and 44% time negative returns

Δ **Monthly** - 61% time positive and 39% time negative returns

Δ **Quarterly** - 64% time positive and 36% time negative returns

Δ **Yearly** - 72% time positive and 28% time negative returns

Δ **3 Years** - 89% time positive and 11% time negative returns

Δ **5 Years** - 96% time positive and 4% time negative returns

Δ **10 Years** - 100% time positive and 0% time negative returns

Δ Sensex delivered **15.5% CAGR** returns over the last 43 years

Δ Decadal returns dispersion (CAGR)

**1980-1990** - 21.6%  
**1990-2020** - 14.3%  
**2000-2010** - 17.8%  
**2010-2020** - 8.8%  
**2020-2022** - 24.8%

➤ BSE Sensex returns are 15.5%; if we add an average dividend yield of 1.4% of the last 43 years, at 16.9% compounding the value of BSE is actually around **the 80,000 level**.

➤ Longest period **without returns** was from 1994 to 2003. 9 years in total.

➤ Since 2002, in the last 18 years since 2002, **not a single 7-year rolling return was in loss**.

This means since 2002 if you ever invested and kept money for a minimum period of 7 years then you would have **never lost money**.

➤ But what is most surprising and rewarding has been the performance of the actively managed equity funds. Here are the data:

### Category wise returns for 20 years (CAGR)

**Hybrid** - 15.96%  
**Diversified** - 16.25%  
**ELSS** - 18.20%  
**All funds** - 16.41%

In June 1996 **Sensex was at 3800** (26 years back).

In last 26 years, average mutual funds delivered 18% CAGR.

Had the Sensex delivered as much as average MF schemes, then the value of BSE Sensex should have been:

At 16.4% CAGR, Sensex should be around 1,70,000 levels.

At 18% CAGR, Sensex should be around 2,38,000 levels.

**Moral: There will be ups and downs in the market but if you stay invested for your long-term financial goals, you will definitely achieve them!**



**Piyush Desai - CEO**

*"The unsophisticated investor who is realistic about his shortcomings is likely to obtain better long-term results than the knowledgeable professional who is blind to even a single weakness."*

- Warren Buffett

# START YOUR SIP NOW AND ENJOY LOAN FREE HOME

We all must have bought a Home through Housing Loan and Paying Regular EMI for the same. Have you ever thought of a way to get all the Principal & Interest back? Is it possible?

## Do you know?

You can get back all your Home Loan Principal and Interest you pay through EMIs.

## How?

If you avail a Home Loan of 50 lakhs for 25 years with an Interest rate 8.5% your ...

Monthly EMI: Rs. 40261

Principal Amount: Rs. 50 Lakh

Interest Payable: Rs. 70.78 Lakh

Total Amount Payable: Rs. 1.20 Crore

Now, to get back your Principal & Interest, you just have to keep aside 10% of your home loan EMI amount.

(10% of Rs. 40261 is approx. Rs. 4000 per month).

Start an SIP till the tenure of your Home Loan with the amount you are keeping aside i.e. Rs. 4000. What will be the value of Rs. 4000 monthly growing at 15% through Mutual Fund SIP?

After 25 Years:

Principal Amount: Rs. 12 Lakh

(Rs. 4000 per month x 25 years)

Value at 15%: Rs. 1.31 Crore

In Home Loan, you pay Principal & Interest: Rs. 1.20 Crore in 25 years

While in Mutual Fund SIP you may generate a wealth of Rs. 1.31 Crore, which is more than the Principal & Interest amount you are paying in next 25 years.

**START YOUR SIP NOW AND ENJOY LOAN FREE HOME**



**Invest 10% Extra of your Housing Loan's EMI in MUTUAL FUNDS EQUITY SIP and get all your Home Loan Principal & Interest recovered with Profit**

## Here is the Solution:

Housing Loan	Rs. 50,00,000	10% of EMI	Invest in MF SIP
Tenure	25 Years	SIP Tenure	25 Years
Rate of Interest	8.50%	Rate of Interest	15%
EMI	40261	Invest 10% of EMI	4000
Total Principal	50 Lakh	Total Investment	12 Lakh
Total Interest	70.78 Lakh	Capital Gain	<b>1.19 Crore</b>
Total Payment	<b>1.20 Crore</b>	Total Future Value	1.31 Crore

## Various scheme performances as of 26th May 2023

Scheme Name	Category	AUM (Rs. Crore)	1 Year Return %	3 Years Return %	5 Years Return %	7 Years Return %	10 Years Return %
Tata Large & Mid Cap Fund	Large & Mid Cap	4043.22	23.65	29.96	14.30	14.13	15.50
Kotak Equity Opportunities Fund	Large & Mid Cap	12513.67	19.83	28.72	14.03	15.13	16.11
Edelweiss Mid Cap Fund	Mid Cap	2787.31	22.19	35.54	13.99	16.62	20.42
Invesco India Mid Cap Fund	Mid Cap	2803.25	21.55	30.45	14.61	15.82	19.09
PGIM India Midcap Opp Fund	Mid Cap	8072.13	15.81	40.30	17.77	17.32	—
Nippon India Small Cap Fund	Small Cap	26293.50	31.40	50.62	17.98	21.57	26.58
SBI Small Cap Fund	Small Cap	16592.33	19.38	40.03	15.95	20.20	24.99
HSBC Small Cap Fund	Small Cap	9163.42	26.92	47.61	13.65	19.34	—
Quant Active Fund	Multi Cap	4061.77	14.08	39.49	20.25	19.25	21.01
Nippon India Multi Cap Fund	Multi Cap	15087.68	28.93	41.50	14.47	14.86	15.61
Canara Robeco Flexi Cap Fund	Flexi Cap	9095.95	14.70	25.33	13.27	14.91	14.13
Quant Flexi Cap Fund	Flexi Cap	1333.54	18.25	41.30	19.00	19.85	20.20

Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

**TATA AIA**  
LIFE INSURANCE

## Tata AIA Life Insurance Fortune Guarantee Plus

Individual, Non-Linked, Non-Participating,  
Life Insurance Savings Plan  
UIN: 110N158V09



### Switch to 'Relax Mode' with Life Insurance

#### Benefits Available Under The Product



##### Flexibility

Choose between regular income, and regular income with in- built critical illness benefit



##### Income Period

Choose income period from 20 to 45 years



##### Return Of Premium

Get the return of premium at the end of the income period



##### Add-on Riders

Enhanced protection through optional riders

#### Mr. A

25 years / Male | Single Life

### SAMPLE ILLUSTRATION



#### Regular Income

Limited Pay



#### YOU PAY

Total Premium<sup>#</sup> of 30,00,000

You Pay

Premium<sup>#</sup> of 3,00,000 p.a. for 10 years

Age<sup>2</sup>

25

Year

1

34

10

35

11

36

12

Life Cover during Policy Term 39,00,000



#### YOU GET (A+B)

Total Benefit of 1,09,76,250

You Get

(B) Income<sup>3</sup> of 3,19,050 p.a. for 25 years

(A) ROP<sup>7</sup> of 30,00,000 on Maturity

60

36

Note: Premium below Rs. 5 lakh per annum will be entitled for Tax Free Pension and Maturity. Kindly contact us for further details.

<sup>7</sup> Return Of Premium Benefit shall be the return of Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder and shall be payable at the end of the Income Period.

<sup>2</sup> All reference to age as on last birthday.

<sup>#</sup> Premium is excluding Goods and Service Tax and applicable Surcharge/Cess. Quote generated is based on age, gender, smoker/ non-smoker inputs given by prospect. This is a sample illustration where options are selected by the prospect. There are various other options available under this product.

<sup>3</sup> Terms and conditions apply.



**VCARE INVESTMENT SERVICES PVT. LTD.**

For any of your requirements in:

- Mutual Funds
- Health Insurance (Mediclaime)
- Life Insurance (Term Plan)

Regd. Office : Vcare Investment Services Pvt. Ltd.

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# BAJAJ FINANCE LTD FD RATES

# JOURNEY2MONEY

## BAJAJ FINANCE LIMITED

### FIXED DEPOSIT RATES FOR RESIDENT INDIVIDUALS

**HIGHEST SAFETY**

**Rated CRISIL AAA / STABLE  
and ICRA AAA / STABLE**

#### LOAN AGAINST DEPOSIT AVAILABLE

As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

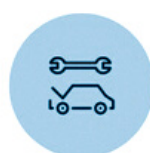
**Rate of interest (% per annum) valid for deposits up to Rs. 5 crore (w.e.f. 10th May 2023)**

Period	For New/Existing Depositor					For Senior Citizen Depositor				
	Cumulative	Non-cumulative				Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	7.45%	7.21%	7.25%	7.32%	7.45%	7.70%	7.44%	7.49%	7.56%	7.70%
18 months	7.40%	7.16%	7.20%	7.27%	7.40%	7.65%	7.39%	7.44%	7.51%	7.65%
22 months	7.50%	7.25%	7.30%	7.36%	7.50%	7.75%	7.49%	7.53%	7.61%	7.75%
30 months	7.45%	7.21%	7.25%	7.32%	7.45%	7.70%	7.44%	7.49%	7.56%	7.70%
33 months	7.75%	7.49%	7.53%	7.61%	7.75%	8.00%	7.72%	7.77%	7.85%	8.00%
44 months	8.35%	8.05%	8.10%	8.18%	8.35%	8.60%	8.28%	8.34%	8.42%	8.60%

## WHY AN EMERGENCY FUND?



Job loss



Car repairs



Medical Emergency



Home fixes

**Invest up to 6 to 9 months of your monthly expense amount into an overnight or liquid fund to build your Emergency Fund**

Mutual fund investments are subject to market risks.  
Please read all scheme-related documents carefully before investing.



**VCARE INVESTMENT  
SERVICES PVT. LTD.**

AMFI Registered Mutual Fund Distributor

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