

MUTUAL FUNDS DIVIDENDS DECLARED		
SCHEME NAME	RECORD Date	DIVIDEND PER UNIT (RS.)
UTI Mastershare (D)	23/10/08	2.20
UTI Services Industries (D)	06/10/08	1.75
ICICI Pru Infrastructure (D)	26/09/08	1.50
ICICI Pru Power (D)	12/09/08	1.50
UTI Pharma & Health (D)	26/08/08	1.50
ICICI Pru Dynamic Plan (D)	22/08/08	2.00
ICICI Pru FMCG Fund (D)	22/08/08	2.00
Franklin Infotech Fund (D)	20/08/08	2.50
Birla SL Frontline Equity (D)	08/08/08	2.00
UTI MNC Fund (D)	28/07/08	2.50
SBI Magnum Comma Fund (D)	25/07/08	2.00
ICICI Pru Emerging S.T.A.R. (D)	18/07/08	1.50
ICICI Pru Tax Plan (D)	18/07/08	1.50
UTI Opportunities Fund (D)	01/07/08	1.80
Birla Sun Life Midcap Fund (D)	27/06/08	2.00
Birla Sun Life New Millennium (D)	27/06/08	1.00
Birla Sun Life Relief 96 (D)	27/06/08	5.00
Franklin India Prima Fund (D)	18/06/08	6.00
ICICI Pru Discovery Fund (D)	13/06/08	1.20
ICICI Pru Growth (D)	13/06/08	2.00
Birla Sun Life Top 100 (D)	30/05/08	1.50
HSBC Advantage India Fund (D)	26/05/08	1.00
DSP-Black Rock Top 100 Equity (D)	23/05/08	5.00
Templeton (I) Equity Income (D)	21/05/08	0.70
ICICI-Pru Services Indust. (D)	16/05/08	1.50
ING L.I.O.N. Fund (D)	16/05/08	4.91
SBI Magnum Contra Fund (D)	16/05/08	4.00
IDFC Enterprise Equity (D)	14/05/08	1.50
IDFC Imperial Equity (D)	14/05/08	1.50
UTI Dividend Yield Fund (D)	09/05/08	0.70
Birla Sun Life Advantage Fund (D)	25/04/08	5.00
Birla Sun Life Basic Industries (D)	25/04/08	2.00
Birla Sun Life India GenNext (D)	25/04/08	1.00

Mutual Funds Investments are subject to market risk, please refer offer document before investing **3**

Gilt Funds vs. RBI Bond and PPF

	Gilt Fund	RBI Bond	PPF
Lock-in	None	6 Years	15 Years
Liquidity	Open daily to Buy, Sell and Switch	None	Upto 50% after 5 years
Income Payment Frequency (Dividend / Interest)	Variable Income Periodic	8 % Semi- Annually	8% Annual
Taxation	Tax Efficient Indexation benefit on Growth Option for individuals and HUF Dividend tax at 14.16% For institutions and Corporates : Dividend Tax at 22.66%	Interest Taxed TDS not deducted for interest less than or equal to Rs. 10,000/-	Interest is Tax Free. Benefit available u/s 80C of the IT Act
Capital Appreciation	Capital Appreciation + Income	Principal + Income realised at maturity	Principal + Income realised at maturity
Volatility	Sensitive to Interest Rate Changes	None	None

“Source RBI (September ‘08) Source statebankofindia.com (September ‘08). Dividend Distribution Tax for individuals and HUF @ 14.16% (12.5% Dividend Distribution Tax + 10% Surcharge + 3% Educational Cess) as per Finance Act 2008. ** Dividend Distribution Tax for Institutions and Corporates @ 22.66% (20% with indexation + 10% surcharge + 3% Educational Cess) as per Finance Act 2008.

* Investors in the scheme are not being offered any assurance / guarantee of investments

* The views expressed above may or may not be achieved.

* The G-secs however carry sovereign risk which is minimal at compared to other securities.

EFFECTS OF INDIRECT CHANGE IN CONTROL

- ABN AMRO Mutual Fund shall be renamed as Fortis Mutual Fund.
- ABN AMRO Asset Management (India) Pvt. Ltd. has been renamed as Fortis Investment Management (India) Pvt. Ltd.
- ABN AMRO Trustee (India) Pvt. Ltd. has been renamed as Fortis Trustee (India) Pvt. Ltd.
- ABN AMRO Asset Management (Asia) Limited, the Sponsor of ABN AMRO Mutual Fund, registered in Hong Kong shall be renamed as Fortis Investment Management (Asia) Ltd. (or such other name as may be approved by its regulatory authority) in due course.
- The Trust Deed and the Investment Management Agreement shall be amended to include the new name of the AMC, Trustee Company & Sponsor.
- The Offer Documents, Statement of Additional Information and Scheme Information Documents and all related documents shall be modified to contain the above mentioned change.
- Existing Schemes of ABN AMRO Mutual Fund shall be renamed as under with effect from November 10,2008

Sr. No.	Existing Scheme Name	Proposed Scheme Name
1	ABN AMRO Equity Fund	Fortis Equity Fund
2	ABN AMRO Opportunities Fund	Fortis Opportunities Fund
3	ABN AMRO Dividend Yield Fund	Fortis Dividend Yield Fund
4	ABN AMRO Tax Advantage Plan (ELSS)	Fortis Tax Advantage Plan (ELSS)
5	ABN AMRO Future Leaders Fund	Fortis Future Leaders Fund

Source : ABN AMRO M. F.'s

Letter Dated 03-10-2008

BHAVISHYA NIRMAN BONDS FROM NABARD HAVE AN EDGE OVER F/Ds

- The bonds have an issue price of Rs. 8,500 and face value of Rs. 20,000.
 - Discount of Rs. 11,500 is the return over 10 years, which works out to 8.93% p.a.
 - In comparison, FDs fetch an interest of 10.5% p.a.
 - However, FDs are fully taxable at the slab rates applicable to the investor.
 - In case of the bonds, one can either pay capital gains tax @ 10% on the difference between the maturity value and the issue price or @20% on the difference between the maturity value and the indexed issue price. There is no TDS.
 - Hence, investors falling into tax slabs of 30% and 33.99% would be better off investing in the bonds, whereas for others, deposits would be a better alternative.
- Courtesy : DNA MONEY Dtd. 05/11/2008

ASSETS UNDER MANAGEMENT

As On :- 30-10-2008

MUTUAL FUND NAME	Rs. Crores	% of Total AUM
Reliance Mutual Fund	71093.70	16.46
HDFC Mutual Fund	45479.37	10.53
ICICI Prudential Mutual Fund	39182.45	9.07
UTI Mutual Fund	38283.63	8.86
Birla Sun Life Mutual Fund	34187.29	7.92
SBI Mutual Fund	24727.00	5.73
Franklin Templeton Mutual Fund	22003.86	5.09
Tata Mutual Fund	16999.86	3.94
Kotak Mahindra Mutual Fund	14916.18	3.45
DSP Black Rock Mutual Fund	14868.78	3.44
LIC Mutual Fund	13186.65	3.05
HSBC Mutual Fund	12632.86	2.92
Sundaram BNP Paribas Mutual Fund	10574.25	2.45
IDFC Mutual Fund	10244.32	2.37
Deutsche Mutual Fund	8373.51	1.94
JM Financial Mutual Fund	8075.65	1.87
ABN AMRO Mutual Fund	7127.19	1.65
Principal Mutual Fund	6995.33	1.62
Fidelity Mutual Fund	6461.57	1.50
Lotus India Mutual Fund	5457.70	1.26
ING Mutual Fund	4208.82	0.97
Canara Robeco Mutual Fund	3985.20	0.92
Benchmark Mutual Fund	3412.92	0.79
Morgan Stanley Mutual Fund	2155.12	0.50
JP Morgan Mutual Fund	1879.08	0.44
AIG Global Investment Group Mutual F.	1688.91	0.39
DBS Chola Mutual Fund	1193.93	0.28
Mirae Asset Mutual Fund	1004.18	0.23

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TOP 20 EQUITY FUNDS.... WINNERS CHANGE!!!

Last 3 Years

Last 5 Years

Scheme Name	Returns % CAGR.	Scheme Name	Returns % CAGR
Reliance Diversified Power Sector Fund	27.51	SBI Magnum Contra.....	31.44
ICICI - Prudential Infrastructure.....	18.88	Reliance Growth.....	29.78
Sundaram BNP.P Select Focus.....	16.74	SBI Magnum Multiplier Plus	26.06
DSP Merrill Lynch Top-100 Equity	16.39	DSP Merrill Lynch Equity	25.41
Sahara Growth	13.99	Sundaram BNP P. Select Mid Cap	25.17
Tata Infrastructure.....	13.82	SBI Magnum Global.....	24.63
DWS Investment Opportunity	13.77	Birla Sunlife Equity	33.90
DWS Alpha Equity.....	13.71	ICICI Pru. FMCG	23.74
HDFC Growth	13.66	Kotak - 30	23.53
DSP Merrill Lynch Equity.....	13.43	DSP Merrill Lynch Top 100 Equity	23.23
Franklin Ind Prima {lus	12.88	HSBC Equity	22.89
IDFC Premier Equity	12.86	Reliance Banking	22.89
UTI Infrastructure	12.16	HDFC TOP - 200	22.70
ICICI Pru. Dynamic.....	11.87	HDFC Growth	22.50
HDFC Top - 20	11.83	Franklin India Prima Plus.....	22.46
Kotak - 30	11.58	Sundaram BNP. P Select Focus	22.32
Reliance Growth.....	11.53	ICICI Pru. Dynamic.....	22.30
Birla Sunlife Frontline Equity	11.30	HDFC Capital Builder	21.97
HSBC Equity	10.78	Birla Sunlife Mid Cap.....	20.92
Reliance Regular Savings Equity	10.62	DWS Alpha Equity.....	20.91

Source : Value Research

As on : 31/10/2008

Risk Factors : Please refer the offer document before taking any investment decision. Past performance may or may not be sustained in the future.

Mutual Fund Performance Report

DEBT FUNDS - SHORT TERM (Period between 3 and 6 months)	NAV Rs.	Since Launch	6 months	1 Year
Birla Sun Life Short-Term Retail	10.14	6.8515%	4.4546%	8.6767%
HDFC Hi Short - Term	10.63	6.9894%	3.7644%	8.8403%
HSBC Income Short - Term	10.96	6.2323%	4.3608%	8.7583%
ING OptiMix Active ST Retail	10.21	6.2350%	4.9877%	-
Jm Short - Term Reg	11.35	7.4240%	6.7362%	11.6542%
Tata Short-Term Bond	11.49	7.0764%	3.7591%	8.2997%
UTI Short - Term Regular	10.81	6.4863%	4.7739%	8.6017%
DEBT FUNDS - MEDIUM TERM (Period 6 months & above)				
ABN AMRO Flexi Debt Reg	10.11	7.2185%	10.5403%	9.3233%
Birla Sun Life Dynamic Bond	10.58	7.4331%	11.4143%	9.5392%
Canara Robecco Income	15.17	8.6374%	20.5030%	13.1987%
ICICI Prud. Flexible Income	10.55	7.7141%	9.2800%	8.8501%
ICICI Dynamic Bond	10.43	7.5362%	10.3304%	9.5320%
Kotak Flexi Debt Regular	10.04	7.5573%	8.9886%	8.6532%
Reliance Medium Term	17.09	5.2101%	7.5608%	7.1467%
Tata Dynamic Bond A	10.78	6.5233%	9.3963%	8.6169%
HYBRID FUNDS - ARBITRAGE (Period 6 months and above)				
HDFC Arbitrage Retail	10.00	8.23%	8.43%	-
ICICI Prud. Blended Plan A	10.35	8.17%	8.17%	8.97%
Date as on 31-10-2008.		Source : Value Research		

Mutual Funds Investments are subject to market risk, please refer offer document before investing **13**

Mutual Fund Performance Report

HYBRID FUNDS - ARBITRAGE	NAV Rs.	Since Launch	6 months	1 Year
ICICI Prud. Blended Plan B	15.56	7.60%	8.32%	8.58%
ICICI Prud. Eq. & Deriv. Income Option	10.28	9.34%	7.92%	-
JM Arbitrage Advantage	10.26	8.67%	8.83%	9.14%
JM Equity & Derivative	10.18	7.10%	6.94%	7.32%
Kotak Equity Arbitrage	10.66	7.95%	7.71%	8.49%
SBI Arbitrage Opportunities	11.22	8.65%	7.83%	-
UTI Spread	11.36	8.86%	9.18%	9.29%
GILT FUNDS - MEDIUM & LONG TERM (Period 6 months and above)				
Birla Sun Life Gilt Plus Reg.	11.80	12.0969%	13.1935%	10.6802%
Canara Robecco Gilt (PGS)	12.52	10.0930%	20.411%	13.4708%
DSPML GSF Longer Duration	10.36	11.7655%	13.9962%	9.5950%
ICICI Prud. Gilt Investment	12.59	11.8482%	18.5115%	13.2956%
IDFC GSF Investment	11.02	7.3236%	11.7485%	9.0803%
IDFC GSF PF Regular	11.28	6.2501%	13.7075%	10.1154%
JM G-Sec Regular Plan	12.04	10.6954%	16.5879%	9.7554%
Templeton IGSF Long-Term	10.74	10.3848%	15.2342%	10.3350%
Templeton India GSF Composite	10.82	11.8138%	13.2429%	9.2890%
UTI Gilt Advantage LT Provident	11.59	9.0610%	13.9356%	9.3927%
Date as on 31-10-2008.		Source : Value Research		
Past Performance may not be indicative of the future. For Risk Factors, Please Refer to the offer Document before investing				

Mutual Funds Investments are subject to market risk, please refer offer document before investing **15**

MANUFACTURING COMPANY NAME	INTEREST RATES IN %				INCENTIVE RATES IN %			
	6 Mths	1 Yr.	2 Yrs.	3 Yrs.	6 Mths	1 Yr.	2 Yrs.	3 Yrs.
Apollo Hospital (min 25,000)	-	9.00	9.50	10.00	-	0.05	0.25	0.45
Atul Ltd.	-	9.00	9.50	10.00	-	0.40	0.85	1.30
Aegis Logistic (min 25,000)	-	9.00	10.00	10.50	-	0.05	0.20	0.40
Alembic Ltd. (min 20,000)	-	11.00	11.00	11.50	-	0.05	0.35	0.85
Bharat Bijlee	-	8.00	9.00	10.00	-	0.05	-	0.90
Ceat Ltd (min 25,000)	-	9.50	10.00	10.50	0.05	0.40	0.85	1.30
Deepak Nitrite (min 10,000)	-	6.50	7.00	8.00	-	0.20	0.40	0.90
Excel Ind. (min 25,000)	5.50	6.00	7.00	8.50	-	-	0.25	0.40
Fenner I. Ltd.	-	8.50	9.00	9.50	-	-	0.10	0.25
Gati Ltd.	-	11.15	11.15	11.15	-	0.05	0.25	0.45
Gabriel India Ltd.	-	11.00	11.50	12.00	-	0.50	0.85	1.35
Godrej Industries Ltd.	-	11.00	11.00	11.00	-	-	0.20	0.50
H & R Johnson (min 10,000)	-	9.75	9.75	9.75	-	0.05	0.40	0.85
Helios & Matheson (min 15,000)	-	11.00	11.50	12.00	-	1.00	2.00	2.80
Hind Rectifiers Ltd.	-	9.50	9.50	10.00	-	0.05	0.45	0.85
Ion Exchange (min 15,000)	-	7.50	7.75	8.00	-	0.10	0.40	0.65
Indian Hume Pipe	-	7.50	7.50	7.50	-	-	0.10	0.60
Ind - Swift Ltd. (min 10,000)	10.50	11.50	12.00	12.50	0.55	0.90	1.30	1.70
Ind - Swift Lab Ltd. (min 10,000)	10.50	11.50	12.00	12.50	0.55	0.90	1.30	1.70
Jagatjit Ind. Ltd.	-	10.00	10.50	11.00	-	0.55	1.20	1.70
Jaiprakash Associates (min 15,000)	11.00	11.00	11.50	12.00	-	0.05	0.40	0.85
Jindal Steel & Power Ltd. (10,000)	-	10.00	10.75	11.00	-	0.25	0.55	0.70
J.K. Industries (min. 10,000)	-	9.50	10.00	10.00	-	0.20	0.40	0.85
J.K. Paper Ltd. (min 10,000)	-	9.00	9.50	10.00	-	0.05	0.40	0.85
J. K. Corp. (Jk Lakshmi Cement)	-	9.50	10.00	10.00	-	0.05	0.45	0.90
Jindal Stainless Ltd.(min 21000)	-	10.00	10.50	11.00	-	0.05	0.40	0.45
Jindal Saw Ltd. (Saw Pipe)	6.75	7.25	8.25	9.50	-	0.05	0.45	0.85
Mahindra Ltd.	-	10.50	-	11.00	-	-	-	-
Mukund Ltd (min 25000)	-	11.50	11.75	11.75	-	0.05	0.20	0.40
United Spirits (Mc Dowel) & Co. (min 25000)	-	11.00	11.50	-	-	0.05	0.40	-

Mutual Funds Investments are subject to market risk, please refer offer document before investing **17**

MANUFACTURING COMPANY NAME	INTEREST RATES IN %				INCENTIVE RATES IN %					
	6 Mths	1 Yr.	2 Yrs.	3 Yrs.	6 Mths	1 Yr.	2 Yrs.	3 Yrs.		
Pudumjee P&P (Min. 25,000)	-	9.00	9.50	11.00	-	0.40	0.85	1.30		
Sardar Sarovar (Trust)	-	5.50	6.25	8.75	-	0.15	0.60	1.00		
Sardar Sarovar (Individuals)	-	5.50	6.25	8.75	-	0.40	0.80	1.30		
Supreme Inds (min 5,000/-)	-	9.75	10.00	10.25	-	-	0.05	0.25		
Supreme Petro (New Form)	-	9.00	9.25	10.00	-	0.20	0.30	0.75		
Television Eighteen (Min. 10,000)	9.00	11.00	11.50	12.00	0.05	0.40	0.85	1.30		
Zenith Birla (I) Ltd. (Min. 10,000)	-	9.50	11.00	11.50	-	0.25	0.65	1.20		
RENEWALS										
Borax Morarji	-	9.50	-	10.50	-	0.05	-	0.90		
J. B. Chemicals Ltd.	-	10.00	11.00	11.00	-	-	0.30	0.65		
PRIVATE & CONFIDENTIAL- HIGHEST SPOT INCENTIVE RATES - FINANCE COMPANIES										
COMPANY NAME	INTEREST RATES IN %					INCENTIVE RATES IN %				
	12 Mths	24 Mths	36 Mths	48 Mths	60 Mths	12 Mths	24 Mths	36 Mths	48 Mths	60 Mths
Birla Home Finance	6.25	6.25	6.50	6.75	7.00	0.05	0.05	0.10	0.20	0.30
Cholamandalam Fin. & Invest.	6.14	6.67	7.19	--	--	--	0.05	0.10	--	--
Dewan Housing Finance	6.25	6.50	6.75	6.75	6.75	0.05	0.60	1.10	1.10	1.15
Exim Bank	10.00	10.00	10.00	10.00	10.00	--	--	0.05	0.10	0.30
First Leasing Co. of India	10.47	--	--	--	--	0.15	--	--	--	--
Gruh Finance Ltd.(Annual/Cum)	10.55	10.55	10.55	10.55	10.55	--	0.05	0.30	0.40	0.70
HDFC (Ind & HUF)	10.40	10.40	10.15	10.15	10.15	0.25	0.60	1.10	1.30	1.40
HUDCO (Inv/trust)	10.50	10.25	10.00	10.00	9.75	--	0.05	0.35	0.50	0.70
Jaibharat Credit Finance	8.00	9.00	11.00	11.00	11.00	0.45	1.10	1.40	1.50	1.60
LIC Housing Finance	9.00	9.25	9.50	--	9.50	0.05	0.50	0.85	--	1.10
Shriram Transport Fin.	10.50	11.00	11.50	11.50	11.50	0.90	1.40	1.70	1.75	1.80
ICICI Home Fin.	15mths - 0.10, 20mths - 0.20, 30mths - 0.30, 40mths-0.50, 50mths-0.70									
HDFC Premium Deposits	15mths - 0.25, 20mths - 0.25, 30mths - 0.60, 45mths - 1.00, 84mths-1.25									
1) All interest Rates / Incentive Rates are subject to change without any Notice. 2) In case of premature withdrawal or in case of non acceptance of deposits by the company for any special reason, the incentive received earlier will have to be refunded. 3) All Investors are advised to go through the latest Financial and other details of the company including credit ratings before investing in the company as we are not responsible for the financial soundness of the company. 4) Since we are rendering the service to you without charging any service charge, the service rendered to you do not come under the purview of Consumer Protection Act. Hence Consumer Protection Act will not be applicable on us for any defaults / deficiency of services of the company. 5) Our offer of Incentives shall not be construed as an inducement to invest your money in any particular company/scheme.										

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HDFC PREMIUM DEPOSITS

Interest Rate with effect from 16th October 2008

Rate of Interest on HDFC Premium Deposits* (p.a.)				
Period Months	Annually	Half Yearly	Quarterly	Monthly
15	10.55%	10.30%	10.15%	10.10%
20	10.55%	10.30%	10.15%	10.10%
30	10.55%	10.30%	10.15%	10.10%
45	10.30%	10.05%	9.90%	9.85%
Additional Interest Rate(% p.a.)				
Single deposit of Rs. 1 Lac & above -	For Period less than 36 months			0.35%
Single deposit of Rs. 10 Lac & above -	For Period less than 36 months			0.45%
Single deposit of Rs. 10 Lac & above -	For Period 36 months & above			0.10%

Revised Rates of ICICI Home Finance Co. Fixed Deposits

Special Scheme Rates From 10th Nov to 30th Nov 2008

S.No.	Tenure (Months)	Ann/Cum	Quarterly	Monthly
For FDs < 15 Lac				
1	15, 20 & 30	11.15%	10.75%	10.65%
2	40 & 50	11.00%	10.60%	10.50%
For FDs of >= 15 Lacs				
3	15 & 20	12.00%	11.50%	11.40%
4	30	11.50%	11.10%	11.00%
5	40 & 50	11.00%	10.60%	10.50%
0.35% additional for senior citizens across slabs				

Mutual Funds Investments are subject to market risk, please refer offer document before investing 21

ICICI PRUDENTIAL LIFE INSURANCE

PRESENT THEIR NEW RETIREMENT & INVESTMENT PLAN 'LIFE STAGE PENSION'

Key benefits of Life Stage Pension

- Option to choose a unique and personalised Life cycle based portfolio strategy to create ideal balance between Equity and Debt
- 100% plan which invests 100% of your money in the portfolio of your choice (No charges deducted).
- Opportunity to earn potentially higher returns by investing in Unit Linked Funds.
- Flexibility to choose your retirement age.
- Get regular income (pension) post retirement.
- Flexibility to choose from various pension options. Currently 5 annuity types are available.
- Recieve tax-free commutation up to one-third of the accumulated value on vesting (retirement date).
- Avail tax benefits on premiums paid u/s 80CCC.

Benefits in detail

This pension plan works in two phases:

1. This first phase is Accumulation Phase wherein, you pay regular premium towards the policy and accumulate savings for your retirement.
2. The second phase is Annuity or Pension Phase wherein, you start receiving pension from the accumulated amount, as per your chosen pension option.

Life Stage Pension at a glance

Minimum Premium	Rs.15,000 p.a.
Minimum Term	10 years
Maximum Term	62 years
Minimum / Maximum Age at Entry	18-70 years (age nearest birthday)
Minimum / Maximum Age at Vesting	50-80 years (age nearest birthday)
Tax Benefits	Premium paid for the policy will be eligible for tax benefit under section 80 CCC

Insurance is the subject of matter of solicitation

LIC's In Demand

'JEEVAN SARAL (WITH PROFITS) POLICY'

FEATURES

- ✪ Very Good Policy for Regular Monthly Savings through Monthly ECS Premium Payment Facility.
- ✪ Minimum Monthly Premium of Rs. 400/- to Maximum Rs. 10,000/- per Month.
- ✪ Entry Age - 12 Years to 60 Years (NBD)
- ✪ Risk Cover - 250 Times Monthly Premium
- ✪ Payment Modes - Besides Monthly (ECS), Qtly, Hly & Yearly available.
- ✪ Policy Terms - 10 Years to 35 Years
- ✪ Death Benefit - Maturity S. A. + Return of Premiums (Excluding 1st Year Premium) + Loyalty Addition.
- ✪ Maturity Benefit - Maturity S. A. + Loyalty Addition.
- ✪ Loyalty Addition After Completion of 10 Policy Years & After.
- ✪ You Can Stop Paying Premiums After 5 Years.
- ✪ Partial Withdrawal Allowed with Risk Cover Continued.
- ✪ Maturity Amount is Tax Free Under Section 10-10d of Income Tax Act.

For More Details & Policy Please Contact Us

INSURE & BE SECURE

Insurance is the subject matter of solicitation

LIC Monthly Recurring Type Scheme "JEEVAN - SARAL"												
Maturity Amount for 10 - 35 Years' Term												
Yearly Premium →	60000	48000	42000	36000	30000	24000	18000	12000	9000	6000		
Monthly Premium →	5000	4000	3500	3000	2500	2000	1500	1000	750	500		
Risk Cover →	1250000	1000000	875000	750000	625000	500000	375000	250000	187500	125000		
Term →												
10	1064520	851616	745164	638712	532260	425808	319356	212904	159679	106452		
11	1250507	1000406	875355	750304	625254	500203	375152	250101	187577	125051		
12	1453663	1162930	1017564	872198	726831	581465	436099	290733	218049	145366		
13	1681700	1345360	1177190	1009020	840850	672680	504510	336340	252255	168170		
14	1936400	1549120	1355480	1161840	968200	774560	580920	387280	290460	193640		
15	2221981	1777587	1555389	1333191	1110992	888794	666595	444397	333298	222198		
20	4007400	3205920	2805180	2404440	2003700	1602960	1202220	801480	601110	400740		
25	6825506	5460405	4777854	4095304	3412753	2730202	2047652	1365101	1023826	682551		
30	11282555	9026044	7897789	6769533	5641278	4513022	3384767	2256511	1692384	1128256		
35	18355508	14684407	12848856	11013305	9177754	7342203	5506652	3671102	2753326	1835551		
Estimated Maturity Calculated @ 10% I.R.R.												
Insurance is the subject matter of solicitation												

CAR INSURANCE

**We have started the services of Car Insurance
Please Contact us for service at your Doorstep**

We will be offering you timely reminders of renewal of your policies and we will also collect the Insurance Premium cheques from your doorstep.

KEY ISSUES :

- * You should buy a comprehensive cover if you are looking for cover against theft, fire, burglary, etc.
- * Motor Insurance is available from public as well as private sector companies.
- * Each claim free year, gives a no-claim bonus. This helps reduce cost of premium.

PLAN YOUR UNEXPECTED HOSPITALISATION EXPENSES WITH MEDICLAIM

FEATURES :

- * Medical Expenses upto Rs. 5 lakhs covered.
- * Age wise premium.
- * Family discount upto 10%
- * Tax Benefit upto Rs. 15,000/- under section 80D.
- * Provision for Health Check-up.
- * Cumulative Bonus of 5% every year upto 30%.
- * Now Cashless Services offered under the policy.

ZONE - MUMBAI - INDIVIDUAL MEDICLAIM - PREMIUM*

Sum Insured	3m-5 yrs,	≥5-35 yrs.	≥35-40 yrs.	≥40-45 yrs.	≥45-50 yrs.	≥50-55 yrs.	≥55-80 yrs.
100000	1335	1300	1555	1940	3050	3430	3980
200000	2725	2595	2990	3655	6000	6910	7840
300000	3800	3620	4170	5110	8540	9880	11230

INSURE & PROTECT YOUR STOCKS, FURNITURE & VALUABLE OFFICE APPLIANCES WITH 'SHOPKEEPER'S INSURANCE POLICY'

PROTECT YOUR VALUABLE HOME APPLIANCES, PCs, FURNITURE & FIXTURES, ELECTRONICS ITEMS OTHER VALUABLES BY OPTING FOR HOUSE HOLDER'S POLICY

OVERSEAS TRAVEL POLICY COVER UP YOUR UNEXPECTED MEDICAL EXPENSES & OTHER TRAVEL HAZARDS ABROAD

Insurance is Subject Matter of Solicitation

POSTAL SCHEMES

National Saving Certificate	Monthly Income Scheme
Period : 6 years Interest : 8.00% p.a. Cumulative Returns : Rs. 10,000 becomes Rs. 16,010/- Tax Benefit : Tax rebate U/S 80C	Period : 6 years Interest : 8.00% p.a. payable monthly Bonus : 5% on Maturity Min. Amt. : Rs. 6,000/- Max. Amt. : Rs.4.5 Lacs for single Rs. 9 Lacs for joint.
Kisan Vikas Patra	Time Deposit A/c
Period : 103 months Returns : Rs. 10,000 becomes Rs. 20,000/- Pre. Encash : After 2 yrs & 6 mths Tax Benefit : None TDS : No TDS. Limit : No max. limit on Inv.	Period : 1 / 2 / 3 & 5 years. Interest : 6.25% for 1 year 6.50% for 2 years 7.25% for 3 years 7.50% for 5 years. compounded quarterly. Pre. Encash : After 1 year.

INVEST YOUR LONG TERM CAPITAL GAINS IN BONDS OF REC & NHAI - U/S-54-EC & SAVE TAX

ISSUE HIGHLIGHTS:

FACE VALUE (PER BOND)	REC Rs. 10,000/-	NHAI Rs. 10,000/-
MINIMUM APPLICATION	ONE BOND	FIVE BONDS
MAXIMUM APPLICATION*	500 BONDS	500 BONDS
RATE OF INTEREST	6.25% PAYABLE ANNUALLY	6.25% PAYABLE ANNUALLY
DATE OF INTEREST PAYEMENT	30TH JUNE EVERY YEAR	31ST MARCH EVERY YEAR
TENURE	3 YEARS	3 YEARS
ISSUE CLOSING	31.08.09 OR EARLIER	31.03.09 OR EARLIER

*MAXIMUM AGGREGATE INVESTMENT AMOUNT TOGETHER OF REC & NHAI MUST NOT EXCEED RS.50 LACS IN F.Y.2008-09

NOTE : View expressed in this book are the personal views of Varsha Investment though due care taken in compiling this book, any error or omissions may please be exused.

RISK FACTOR : Investors / Brokers are requested to go through all requisite data available before taking decision. Mutual Fund investments are subject to market risk; please read offer document for risk factors before investing / advising in Mutual Funds. Past performance of sponsor / AMC / Fund does not indicate the scheme's future performance. M/S. Varsha Investment does not give guarantee of any particular days NAV for your investment and the processing of your investment application shall be forwarded to Mutual Fund / company at investor's risk M/S Varsha Investment does not hold responsibility for any profit / loss arising out of any decision taken by broker / investor Interest rates are subject to change without notice insurance is subject matter of solicitation

Mutual Funds Investments are subject to market risk, please refer offer document before investing 27