

# Life Line.....

A Shah & Shah Group publication

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## FROM CEO'S DESK

Changes form a part and parcel and every organization evolves through these changes. It's an achievement that Shah & Shah Group has not only managed to sustain this success but also continue to growth consistently with the help of its responsible and efficient staff.

I am glad to introduce our company's new team as under

Mr. Subhash Chawan 09867153280  
(Chief Operating Officer)

Mr. Shripad Kulkarni 09867797258  
(Marketing Manager & Business Analyst)

Mr. Dhavan Kataria 09920300680  
(Marketing Executive)

I am sure this young, enthusiastic and dynamic team will help our organization, serve you better.

Wish all our readers and investors a very Happy & prosperous new year 2008 !!!

## GREAT INVESTMENT OPPORTUNITY

ARE YOU SCARED OF INVESTING IN REAL ESTATE DIRECTLY??????????

OR

DO YOU THINK INVESTING IN REAL ESTATE IS FULL OF HASSLES ?????

LET THE EXPERTS DO THAT FOR YOU

To tap the great potential of booming real estate scenario in India. HDFC has come with a "HDFC PMS- Real Estate Portfolio" for investors who want to be a part of this growth story.



We recommend "HDFC PMS Real Estate Portfolio" as a good investment option because

In past HDFC has launched two such schemes for NRI's and Venture Capital Funds and both schemes has generated exceptionally good returns.

HDFC has an established track record of operating in the real estate market in India.

HDFC PMS will invest this amount in about 25 projects and of which they have already zeroed down 11 projects.

**So don't miss this opportunity.....**

For further details contact Mr. Hitesh Shah (09820086657) or Mr. Shripad Kulkarni (09867797258)

*Nurturing your Investments*

## WEALTH MANAGEMENT MUTUAL FUNDS - CONCEPT

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realised are shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.



### ADVANTAGES OF INVESTING IN MUTUAL FUND

- 1. Diversification:** The best mutual funds design their portfolios so individual investments will react differently to the same economic conditions. For example economic conditions like a rise in interest rates may cause certain securities in a diversified portfolio to decrease in value. Other securities in the portfolio will respond to the same economic conditions by increasing in value. When a portfolio is balanced in this way, the value of the overall portfolio should gradually increase over time, even if some securities lose value.
- 2. Professional Management:** Most mutual funds pay top flight professionals to manage their investments. These managers decide what securities the fund will buy and sell.
- 3. Regulatory oversight:** Mutual funds are subject to many government regulations that protect investors from fraud.
- 4. Liquidity:** It's easy to get your money out of a mutual fund. Write a check, make a call, and you've got the cash.
- 5. Convenience:** You can usually buy mutual fund shares by mail, phone, or over the Internet.
- 5. Low cost:** Mutual fund expenses are often no more than 1.5 percent of your investment. Expenses for Index Funds are less than that, because index funds are not actively managed. Instead, they automatically buy stock in companies that are listed on a specific index
- 6. Transparency**
- 7. Flexibility**
- 8. Choice of schemes**
- 9. Tax benefits**
- 10. Well regulated**



# ?

AAP KE....

JAWAB HITESH KE.

It is said that liquid funds are safe. How safe are they?

- Subhash Jain (Khar)

**Ans:-** Liquid funds are the safest category of mutual funds. They are also known as ultra short-term bond funds or cash funds. These funds invest in fixed return instruments of short maturities. Their main aim is to preserve the principal and earn a modest return, so the money you invest will eventually be returned to you with a little something added. Though the returns are not fixed (as in case of a bank deposit), the risk of losing money is minimal. Expecting a 5% per annum is quite reasonable. In the past five years, the average return from such funds has been up to 8.52%.

**I have invested my money in share market (70%), which I am scared now due to volatile markets, what should I expect from the market in the coming months? How safe are mutual funds? Which funds do you recommend?**

- Arvind M Shah (Dadar)

**Ans:-** Yes, it is true that the market has been bullish in the past and now has become very volatile for further investment. We recommend you to reduce your money exposed in Share market and increase this ratio in Mutual Funds, but by proper selection of funds. Mutual funds are not 100% risk free but the risk is definitely diversified due to their investment in several stocks. You need to identify those funds which will still perform in case of extreme markets. At present we recommend investing in small cap and mid cap companies, at-least till the time market stabilize or seem like.

**Is there any alternative to invest apart from equity market which will also fetch me good returns in the long run?**

- Rahul Patil (Kandivli)

**Ans:-** Yes, emerging markets and growing GDP has seen several new options open for a investor to grow his money. Though the returns are not assured, but the sectors of investment definitely show high returns and one can expect these sectors to perform for the next 5-7 years. Investing in natural resources or real estate through recognized AMC's like ICICI, IL & FS and HDFC etc would be the safest option. Currently HDFC PMS for Real Estate is one amongst the best option available through which they intent to invest in tier II and III cities in a systematic manner.

*Please feel free to contact us to know more about such schemes.*

*Nurturing your Investments*

## HEALTH MANAGEMENT

### DO YOU GET ANGRY A LOT ?

If you "fly off the handle" easily you may risk serious illness, so it's important to know how often you place yourself at risk. Everyone gets angry occasionally. But people who "fly off the handle" easily may be at risk for heart disease or other illnesses, so it's important to know how often you place yourself at risk. Men are at greater risk for these illnesses than women.



Score 1 if the statement is never true for you, 2 if it's sometimes true, 3 if it's often true, and 4 if it's always true.

SCORE	STATEMENT?
	It doesn't take much to get me mad.
	People tell me I should calm down.
	I blow up at terrible drivers.
	If I'm upset, I'll hit the dog or cat.
	People call me hotheaded.
	I'm furious about the way I get treated at restaurants or stores.
	Often other people's mistakes slow me down; it can upset me for the whole day.
	If things are bad enough, I'll throw things.
	I swear loudly to blow off steam.
	I feel like hitting someone who makes me very angry.
	I've been told I have a bad temper.
	If you embarrass me in front of someone, I'll be furious
	I'm a very ambitious person, so sometimes I get impatient and angry with other people.
	I've been known to break things when I'm frustrated.
	<b>TOTAL SCORE</b>

#### What Your Score Means?

If you score 18 or below, you have a high temper threshold, and are able to stay calm in situations which would frustrate many others. This helps you manage your stress levels.

If you score 19-27, you get angry about as often as most people. To reduce your score, practice the hints below.

If you score 28-35, you might be under too much stress, or getting angry may be a habit. Take this score seriously, and begin to make changes now, before it affects your health.

If you score over 35, and you continue with your behaviors and attitudes, you risk serious stress-related disease. Work your way down the list below and take the test again.

You'll be happier and easier to live with if you try these hints every day:

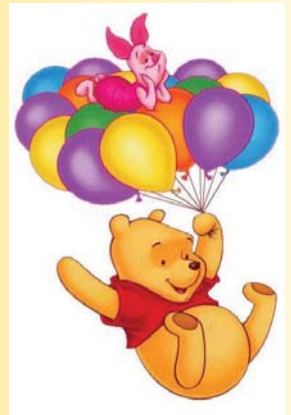
- ☞ Say "I was wrong" to someone.
- ☞ Think about when and where you learned your reactions to anger
- ☞ Spend 10 minutes sitting in a park or garden.
- ☞ Laugh at a joke, situation or yourself.
- ☞ Read something for pleasure.
- ☞ Avoid doing two things at once (such as eating reading).
- ☞ Try to relax and gain perspective on your life.

## ORIGIN OF NEW YEAR RESOLUTIONS

The tradition of the New Year Resolutions goes all the way back to 153 B.C. Janus, a mythical king of early Rome was placed at the head of the calendar. With two faces, Janus could look back on past events and forward to the future. Janus became the ancient symbol for resolutions and many Romans looked for forgiveness from their enemies and also exchanged gifts before the beginning of each year.

The New Year has not always begun on January 1, and it doesn't begin on that date everywhere today. It begins on that date only for cultures that use a 365-day solar calendar. January 1 became the beginning of the New Year in 46 B.C., when Julius Caesar developed a calendar that would more accurately reflect the seasons than previous calendars had.

The Romans named the first month of the year after Janus, the god of beginnings and the guardian of doors and entrances. He was always depicted with two faces, one on the front of his head and one on the back. Thus he could look backward and forward at the same time. At midnight on December 31, the Romans imagined Janus looking back at the old year and forward to the new. The Romans began a tradition of exchanging gifts on New Year's Eve by giving one another branches from sacred trees for good fortune. Later, nuts or coins imprinted with the god Janus became more common New Year's gifts.



In the middle Ages, Christians changed New Year's Day to December 25, the birth of Jesus. Then they changed it to March 25, a holiday called the Annunciation. In the sixteenth century, Pope Gregory XIII revised the Julian calendar, and the celebration of the New Year was returned to January 1.



# INSURANCE OPTION

Pay Rs. 2.76 lakhs for 6 years

Or

Pay Rs. 1.20 lakhs for 20 years

## YOUR BENEFIT.....

On completion of 20 years get around 25 lacs\*. (Tax free)

Get Rs. 1,37,500 per year from 21st year for **WHOLE LIFE.** (Tax free)

Risk cover for 20 years would be 25 lacs\* + Accrued Bonus.

Risk cover after 20 years would be 25 lacs + loyalty addition.

So what are you waiting for?????

**Contact us for more details**

\* Based on Rs. 50/- bonus per annum per thousand

## IMPORTANT TELEPHONE NUMBERS

Chatrapati shivaji maharaj	
Inter-national air terminal	
Sahar mumbai	
Air port exchange	26829000
Domestic terminal santacruz	
Air port exchange	26156600
Indian Airlines	1400
Enquiry	1400
Reservation	1401
Arrival	1402
Departure	1403

**INVESTMENTS** **2616 3235**

**Wish you and your family**

**a very**

**Happy and Prosperous**

**New year 2008!!!!!!.**

**- Shah & Shah team**

**Shah & Shah Group**

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