

## In this issue...

### Page 01

• CEO's Message

### Page 02

• **Achlevers Corner**  
- T. Uday Kumar  
- K. R. Vedant

### Page 03

• **Money Matters**  
- Look Before You  
Leap - Gaurav Kumar

### Page 04

• **Banyan Tree**  
- DULIP - New Financial...

### Page 05

• **Recital**  
- How has TECHNOLOGY...  
- S. Suresh

### Page 06

• **View Point**

### Page 07

• **Photos**  
- Coimbatore ceremony  
- FSI Launch, Indore  
- AP RR Meet, Vijaywada  
- FSI Launch, Punjab  
- Launch of PMS, Mumbai

### Page 08

• **Last Page**



## CEO's Message

Dear Friends,

It gives me immense pleasure and pride to welcome the new members of the Star Club 2011. We are overwhelmed and obliged by the support the Club Members have extended during the last calendar year, to bring the Company a step nearer to its vision of becoming, "The most successful and admired financial services selling company". The club members' fraternity has grown from about 400 in 2010 to more than 1000 in 2011. We are sure, that the valuable contribution made by them, towards the company and their clients shall endure a higher level of prosperity in the Shriram Family.

Star Club 2012 has been launched, and, the same has received a great acceptance from our business associates. It, now, has incorporated features which were based on the inputs received from our Business Associates. We are sure, it will achieve a greater height.

We have been growing, and now, we are broadening the base.

*The club members' fraternity has grown from about 400 in 2010 to more than 1000 in 2011. We are sure, that the valuable contribution made by them, towards the company and their clients shall endure a higher level of prosperity in the Shriram Family.*

Being true to our commitment of providing wide ranging financial solutions to our investors. We have strengthened our armory with the launch of two new products:

**1. Fortune Smart Invest:** A unique product which is a combination of Debenture and Shriram Wealth Plus. It is a goal based financial solution tool which combines safety of capital and ensures insurance protection, wealth creation and tax benefits.

**2. Capital Plus Portfolio:** A Portfolio Management Service, which protects the capital and provides an opportunity to reap the benefits of the securities market.

Needless to say, the above products come as a breather for investor at a time when the recent past has seen an erosion of capital for common investors.

Looking at the acceptance of our diaries over the last few years, we have sent diaries to our select business associates and top investors.

We are looking forward to meet our Club Members some time in mid April and have the festivities and celebrations together, as we have been having in the last few years.

**- Manoj Jain**  
MD & CEO


**Achievers Corner**


T. Uday Kumar

***“Every time I am recognized, it gives me a high, and, every time I fail also gives me a high, experience is all about learning from mistakes.”***

At age 44, T Uday Kumar, BP Manglore, has achieved exemplary recognition from both, his customers and Shriram Group. This young & dynamic graduate from Mangalore is Gem of Karnataka BP. Known for his consistent performance. “Winning is a lifestyle,” says Uday. “Every time I am recognized, it gives me a high, and, every time I fail also gives me a high, experience is all about learning from mistakes,” tells Uday.

He has been qualifying Star Club for 4 consecutive years. Feathers in his cap are a many - winner of Alto car for mobilizing highest number of deposits in a month in 2005, No. 1 RR in 2006, trip to Thailand/ Bangkok/ Dubai.....the list is endless.

A sports person & a Cricket lover, Uday is as serious with his work, he is AMFI & IRDA certified. He is a passionate and active member of Lions club. Uday's association with Shriram happened in 1995 at a young age of only 28 years. He has built a base of relationship, faith & respect among his customers. Over the last 16 years, through his commitment & service, satisfied customers have grown to thousands.

Ajit (RH South2) says “he has been the most promising partner & will shine even brighter every year.” He is proud to have Uday as a Star qualifier again in the year 2011. Uday now aims to be among the MD's XI in Year 2012.



K. R. Vedant

***“If u run after good customer service, good business runs after you.”***

Mumbai BP's pride Mr. Krishnan Raman Vedant had all his success from it .Joined Shriram Fortune in 2008, he has worked as Financial Advisor for last 10 yrs. He believes in the principal of “Customer first & best for my customer”. This science graduate with PG in Marketing boasts of faith not only from hundreds of

customers in India but also of NRI customers.

Vedant, as he is popularly known is a consistent player over the years. Starting off with SFSL as bronze club member in 2008, he climbed the ladder to become 3 star club member in 2009 & 4 star in 2010. He is very sure he will be a 5 star club member for 2011 as he waits for final results of club membership to be declared. He aims for MD's 11 in year 2012 .He maintains 100% persistency in life insurance, which speaks a volume about the quality of sale he does.

Upgrading product & domain knowledge is most important for him, he does so thru financial press, seminars & workshops in financial planning & wealth management.

For him Shriram is a Great value creator, serving 'Bottom of the Pyramid' has been his love for years now. “Shriram's thoughtful management style and prudence, has made it a giant wealth creator for employees, shareholders and investors. 'Shriram' is synonymous with customer faith and trust.” Feels Vedant.

Vedant understands, technology enabled sale and service are going to dominate financial industry in future. He knows, traditional intermediary, will make way for professional financial planners. He has been preparing him self for these challenges and is confident of being a winner in fast changing scenario.

# Look Before You Leap-

## A guide to debt investments

- Gaurav Kumar

# MONEY

## Matter's



Investors who opt for deposits, bonds and debt mutual funds had good returns in year 2011. Though, the high level of inflation has taken glitz and happiness of these returns. Still, they are enjoying double-digit returns from fixed income instruments, which, until recent times was possible in stock market only, and want to lock in their investments from medium to long term at attractive returns.

However, one has to think about factors like liquidity, safety and taxes, a decision, which might prove difficult to practice.

A few points to ponder upon before investing in debt instruments in 2012:

### Credit Quality

There are instruments issued by corporate entities offering high yields, and investors may get tempted to chase them. But remember that extra returns come only on the back of extra risks. It could be worse as the Indian economy is slowing down and the risk of global economy slipping into a recession cannot be ruled out. Experts advise to be cautious in recessionary times, especially

when the working capital cycle is expanding, the cash flows get slow. Companies at such stage may find it hard to repay the deposit/bond holders. Low rating Instruments will be high risk instruments as well, its time to be very careful about your money than the returns. Return may or may not come, capital being returned is very important. Invest in low return but secured investments rather than unsecured returns.

Instruments high on credit rating provides higher liquidity than the instruments with low rating. The flexibility of exiting before maturity is available with high liquidity instruments. A secure bond, which guarantees what it commits, might not come with feature of premature exit.

### Think long

As the interest rates are peaking, its time to lock in your money for long term, say, five years. Play safe, it is always better divide your money into small chunks, buy 10 bonds of 50000 each in place of 1 bond of 500000, it takes care of unexpected liquidity requirements you may have without badly damaging your long term returns.

If one is ready for risks investing in long-term income funds and gilt funds would also fetch good returns. These funds will offer you the dual benefit of locking in high-coupon and a possibility of earning capital appreciation over

the next one year as interest rates move down.

### Consider laddering

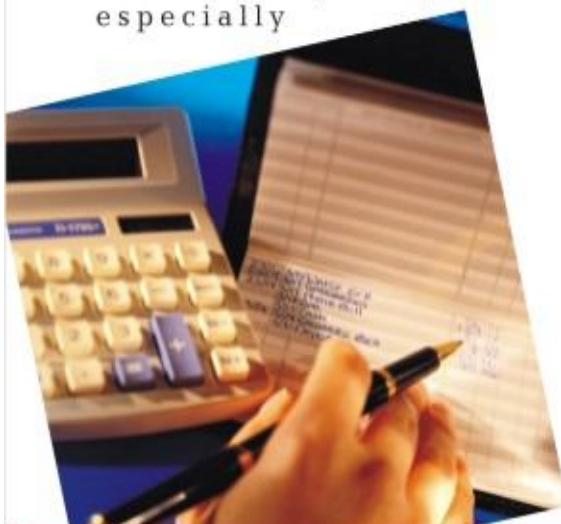
As the saying goes 'not to put all eggs in one basket' it is always good to buy instruments with varying maturities to be assured of cash flows and would minimize your risks. In the current situation, consider investing your money in a judicious mix of 370 days to five-year deposits. This ensures that some

of your money is invested in long-term instruments and the current high interest rates are well captured & if the rates move up marginally, the money maturing can be invested at higher interest rates. The most important factor is that you keep getting your money at regular intervals as maturity proceeds to take care of your income needs. This works well on payments, as children's education, marriage etc.

### Track macro economic factors

Changes in macro economic factors influences fixed income investments. Though the asset class has turned attractive after a pause in rate hikes by RBI, but the inherent risks cannot be ignored. Any increase in inflation, though, will not decrease your absolute returns, but, post adjustment with inflation, return will be much lower than what it appears to be.

**Return may or may not come, capital being returned is very important. Invest in low return but secured investments rather than unsecured returns.**





# BANYAN TREE

## DULIP - FORTUNE SMART INVEST A New Financial Tool

While turbulent times in market place offer a challenging time for investor in equity, and inflation, offers challenge to earnings for debt investor, this product offers answers to all such challenges.

Fall of ULIP's has largely been on the presumption, that invest in ULIP and loose your capital as well. Its altogether a different story, that in practice, ULIP is best tool to invest in insurance plans. As a financial planner one needs to take care of beliefs and emotional fears of customers, and, at same time one needs to plan in such a manner that the investor gets maximum return on his investments. Ideally, for a customer, if you guaranty return of capital, he will be ready to take risk of investing in ULIP, and take additional advantage of risk cover and a chance of

higher return from stock markets.

Shriram group is known for its ability to deliver what the customer wants. In this case as well, Fortune Smart Invest (FSI), or DULIP as it's popularly known, does the same.

Fortune Smart Invest: DULIP-The Dual Power. Dulip is a combination of: Debentures & ULIP. A secured investment with interest at a specified date and it is secured by the company's assets. While ULIP (Unit Linked Insurance Plan) is a combination of Insurance and Investment, where a part of the premium is invested for Risk

cover and another part is invested for wealth creation.

It is a goal based financial tool that combines the safety of your capital and ensures insurance protection and wealth creation opportunities. The capital is being guaranteed by investing in debentures and ensuring highest returns in the form of SIP and tax benefit.



### Key Features of Dulip(Benefit to Investors)

- ✓ Capital Guarantee :- Through investments in debentures
- ✓ One time Investment :- Monthly interest on debentures pay ULIP premiums.
- ✓ Systematic Investment :- The interest earned from Debentures is reinvested in Shriram Wealth Plus through SIP model thus ensuring higher returns.
- ✓ Return on Returns :- The interest earned on debentures creates wealth as they are reinvested in ULIP funds.
- ✓ Life Insurance Cover :- Risk cover of Minimum 10 times of Annual premium if the age of the Life Assured is less than 45 years & 7 times of Annual Premium if the age of the Life Assured is more than 45 years.
- ✓ Tax Benefit :- The premium towards Life Insurance is exempted under 80C of Income Tax Act and any maturity from Life Insurance proceeds are Tax Exempt under Sec. 10 (10D).
- ✓ Minimum Investment
  - For General Category - Rs. 235000/-
  - For Senior Citizens - Rs. 225000/-



The technology has impacted our lives is evident in every walk of life. Human mind has achieved everything by the power of imagination. It is by the virtue of imagination that man has ushered in an age dominated by revolutionary technological developments. From the day of landing on moon to a trip to Mars, from the introduction of Microsoft Windows to the inception of 3G and 4G technologies, from tape recorders to Apple iPods, from rarely available landlines telephones to abundantly available breed of smart phones, QWERTY phones and iPhones; from revolutionary internet search engines to addictive social networking websites, from blogging forums to Internet shopping; technological developments have impacted our lives in a way that it is next to impossible to imagine this world, without their presence.

While technological developments have made life amazingly easier, simpler and anything is just a mouse's click away, it has brought several negative health impacts, psychological problems and stress in daily life.

### **How Has Technology Changed Our Society**

The development of technology in the 1970s has led to a far better, comfortable and easier life for people in this century. But on the flip side, it has equally created innumerable

# How has **TECHNOLOGY** changed our lives

|| I am enough of an artist to draw freely upon my imagination. Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world. ||

- S. Suresh

problems. Mostly, these problems have stemmed from misuse of technology, how we use technology for our peril or to our advantage. Having said that, there are three broad areas in our society, that have been impacted by technological changes.

### **Business**

Internet technology has changed our life in numerous ways and it is difficult to keep a count on them. The global world trade and business has become faster, easier and more reliable in the last fifty years. It is easier to book flights, railway tickets, bus tickets even from the comforts of our home. The bill payment and account related works of every business is easily managed by online facilities.

Banks and financial institutions have also introduced online system and this has made our life easier. Now, one doesn't need to go to a bank, wait in a long queue for anywork. The ATM technology has made it possible to withdraw money anytime. No matter who you're, a stay at home mom or an entrepreneur, the success of your business model can be guaranteed to a large extent, if you're able to use Internet, to your advantage. Google Adwords and Google Adsense have made online advertising as the greatest growing

businesses.

Be it local shops, restaurants, shopping malls, retail stores; almost every place has been well managed by technological growth. Businesses have become faster and more challenging, thereby increasing competition in every field, 'information' and 'knowledge' have become commodities in today's era.

### **Education**

Education has become computer dominated in this era and it has gone beyond notebooks and blackboards, the new generation has got the opportunity to study in interactive classrooms with 3D images and projectors and the Internet and various other technological facilities are the ocean of knowledge just a click away. Computers, PowerPoint presentations and the Internet technology has given teaching an altogether different dimension.



Computer education has become an integral part of school / college education all across the globe, as it is the key to make the students competent enough to meet the industry requirements.

In the recent years, online education and distance learning courses have changed the way of gaining knowledge, the audiences and students who're located in different nations, can easily get



access to any lecture being conducted in a country through video conferencing.

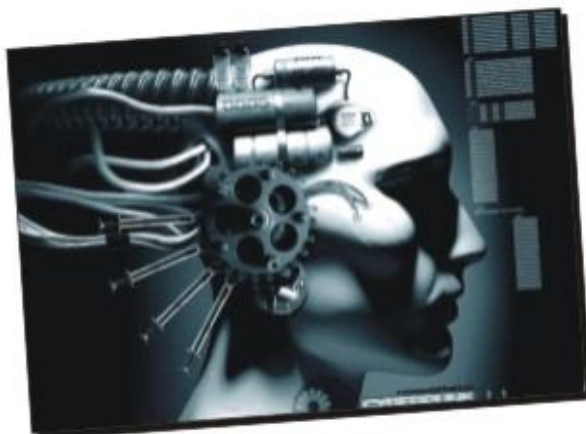
### Communication

The technology has revolutionized the most in the way we

communicate. Social networking websites like Facebook and Twitter have given birth to the concepts of social media marketing, communication was never so fast and easy in any century, as it is now.

Meeting new people online has given way to the billion dollar industry of dating. Latest gadgets and gizmos have become a part and parcel of life. No matter where we are, or what we're doing, it has become possible to contact our loved ones at any time of the day. Now you don't send postal letters instead you chat or send emails. With all praise to the new technology we have to also look at some of the negative aspects of technology. With threats of Internet scams increasing everyday and cyber security becoming a global issue, governments of every country are trying hard to make rules and laws regarding cyber access. Moreover, lifestyle habits have changed drastically and nowadays, psychologists are frequently using the term, 'Internet addiction' to address certain issues in the lives of people who're constantly glued to their computers.

Technology also comes with negatives, it is us who ensure we benefit and keep away the negatives.



## ViewPoint

Thanks for the great response to the eight pager New Year edition of Sandesh. Sandesh has been able to get "People" Employees & Agents closer. We aspire for more participation of & information about "People", and are happy to include their achievements, events, updates, news & views. Inclusion of Sandesh articles in "Shriram News" has made all of us proud.

Employees have started taking advantage of 'Ascent', by registering and appearing for Mutual Fund / Licentiate and other exams, please find a brief of 'Ascent' on Last Page.

The New Year has begun in full swing with Wealth Product launch, Star Club Qualifiers, JFM Scheme and has filled enthusiasm in our teams. With this Edition we are close to the Financial Year closing and waiting for Fast Track Achievers to write new stories of Success. All the Best !!!! to the Sales team for taking SFSL to new heights and thanks in anticipation to the Ops team for their support.

With every edition Sandesh is growing and becoming truly 'Our' newsletter, we welcome your feedback, suggestions and articles at: sandesh@shriramfortune.in

- Editor



Coimbatore office opening ceremony



FSI Launch & BA meet, Indore



AP RR Meet, Vijaywada



Indore City Branch Inauguration



FSI Launch & BA meet, Punjab



Launch of PMS & BA meet, Mumbai

- ▶ **Annual Star Club Meet** 3<sup>rd</sup> week of April, 2012.
- ▶ The Star Agents of **MD's Club**, pack your bags for exotic trip to **Switzerland** (Departure 1<sup>st</sup> week of April, 2012).
- ▶ **4 & 5 Star** agents..... ready to take off, trip to **Mauritius** (Departure 1<sup>st</sup> week of May, 2012)
- ▶ **Club Membership Employee** : (July 2011-March 2012) the peak of performance
- ▶ **JFM Jackpot** : (Jan-Mar 2012)- for Business Associates...**Dubai Calling!!**
- ▶ **Colors** : (Jan-Mar 2012) for FLS & ABM/ BMs Cash rewards to be won !!! Do well
- ▶ **Brahmhastra 2** : (Jan-Mar 2012) Life Insurance Scheme for BAs. Go Get It !!

**Last Page**



## New Product Fortune Smart Investment Plan (FSIP)



It is difficult to make a perfect product and even difficult to have a name for same. For the naming ceremony of the new product 246 entries were received through 180 e-mails and the apt name "Fortune Smart Investment Plan" was suggested by **Mr. Sanjeev Verma** (ZM, UP 2).

**Hearty Congratulations!!** for winning 50 Gms Silver.

**DULIP** the unique product by Shriram Fortune. The name itself supports the concept of the product, a systematic investment in Debenture & ULIP. The word has become so popular and so is **Mr. Nihit Dubey** BM, Hoshangabad, MP1. He suggested this as a name for the new product and was taken as a concept, the combo feature is used for describing the product in presentation, brochures, meeting etc.

**Congratulations!!** Nihit for winning 25 gm Silver.



*Happy Selling to our Sales team*

## Ascent

Taking Shriram Group's **People First Philosophy** to the next level, Shriram Fortune has introduced **Ascent** for its Employees. **Ascent** is to encourage our employees (on roll & confirmed) to acquire more and more knowledge through various certifications in the Financial Field. Presently the certifications covered are : **a) IRDA - Insurance (Life and Non Life) & b) Mutual Fund.**

For IRDA certification the scheme is available w.e.f. May 2012 while the same is immediately applicable for Mutual Fund Certification. Employees will get the reimbursement of Registration & Examination fee and Cash prize on submission of the Passing Certificate. For Details please refer mail sent on 11 Nov 2011 by Mr. Amit Bhargava. Website: [www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com) & [www.nseindia.com](http://www.nseindia.com)

Book Post

