

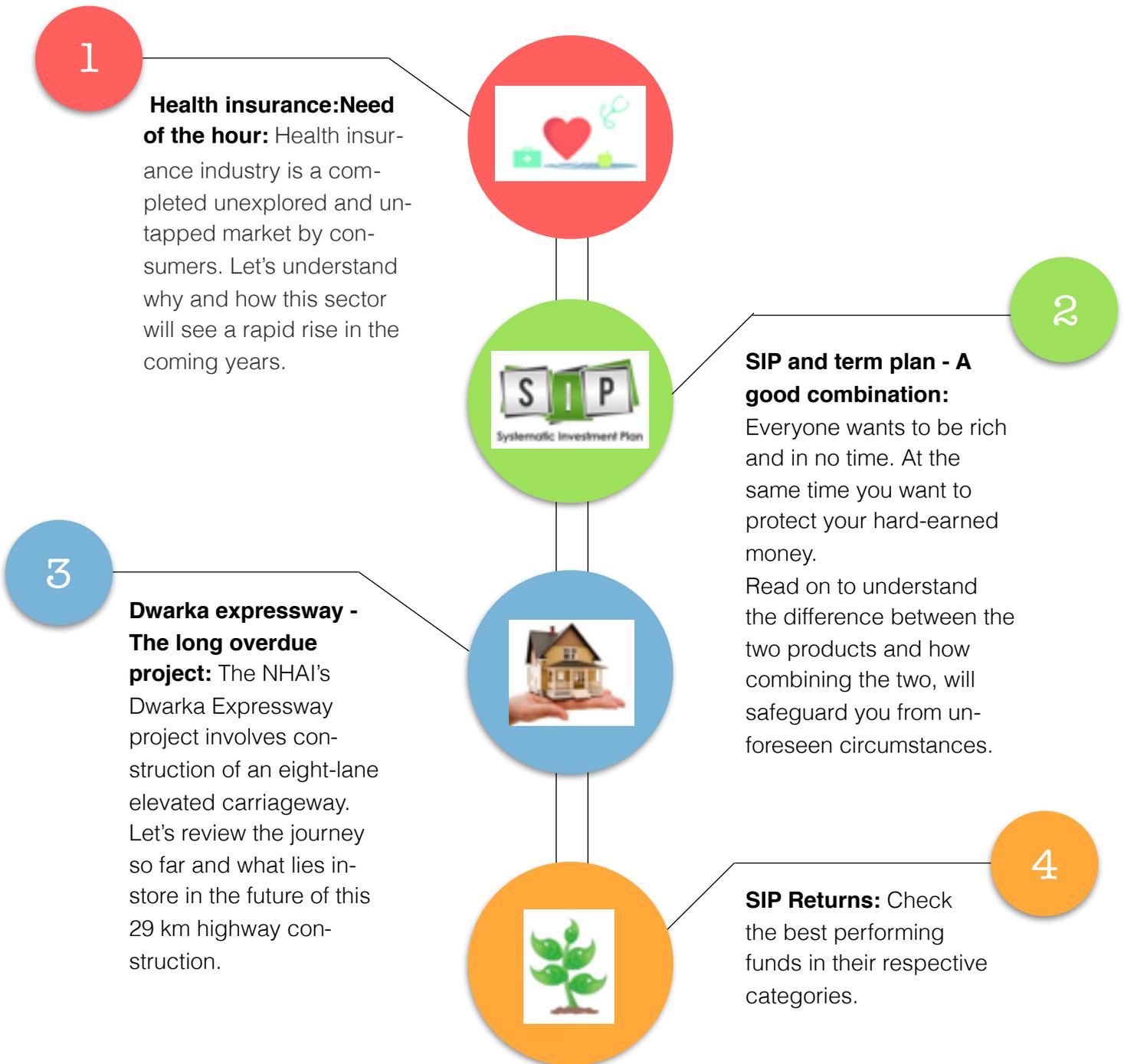


**AKHIL CHUGH**  
DIRECTOR - NET BROKERS

**Dear Patrons,**

We are pleased to share our monthly newsletter **"Knowledge Initiative"** for May 2018.

We thank you for reading and acknowledging our newsletter every month. Knowledge Initiative Team is committed to bring to you more educative and informative articles.



# HEALTH INSURANCE: NEED OF THE HOUR

Health insurance industry is a completely unexplored and untapped market by consumers. The gap between health care spend in India and that covered by health insurance is a mammoth US\$57 billion. This is simply due to lack of knowledge and guidance on the subject. Let's understand why and how this sector will see a rapid rise in the coming years.

MIDDLE  
CLASS  
GROWTH

In the coming times ahead, the largest contributor to this industry will be the vibrant "MIDDLE CLASS". This group is well educated and aware. Consumption / spend on health care and insurance is expected to triple as a share of India's total consumption in the next 15 years.

Sedentary lifestyle prevails in majority population of India, as there is lower physical labor in individuals. Studies by CII and KPMG in the past have shown how diagnostic revenues in lipid profile, blood glucose levels, thyroid and hormonal levels have grown 25% p.a., reflecting a rapid growth in lifestyle diseases in India. These diseases cost a huge amount of money. It is expected the consumers to consider health insurance schemes mandatorily, in order to cover the health expenses.

DISEASES  
ON THE  
RISE

HEALTH  
CARE  
INFRA

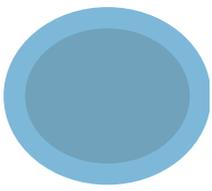
Healthcare infrastructure is being matched with the growth of population in the country. The good part is that our Planning Commission targets to reach 2 beds per 1000 in 10 years' time and this should spur the required infrastructural spend by the government. The growth rate in infrastructure is expected to be nearly 15% p.a., again, outpacing the growth in many other sectors.

The state and central government are taking rapid measures to increase the scope of health cover in the country. With the rise in awareness of the government and consumers, the sector will see a definite rise in the consumption of health insurance schemes.

GOV-  
ERNMENT  
EFFORTS

POLICY

The pro-active efforts of the IRDA such as guidelines for "cashless hospitalisation", removing age-limits for health insurance eligibility to policy portability, a pragmatic approach to implementing changes has been witnessed in the sector. Several growth opportunities are expected in the industry. Collaborating with industry bodies such as CII and FICCI to evolve governance rules, IRDA has been a catalyst for the growth of the sector in India.



## WHAT DOES A TERM PLAN REALLY DO?

A Term Insurance Plan perfectly fills the void. SIP prepares you for the long term while a Term Plan can make you tension free from the moment you buy it.

Term Plan comes with a dual advantage of securing your family's future and saving taxes as well. With high insurance coverage of up to Rs 1 crore at affordable average premium of Rs 12,000 for a 30-year old, a term insurance plan should be the first thing to buy once you have dependants. High insurance money helps your family members meet regular expenses and repay outstanding loans in your absence.



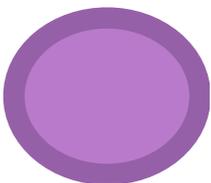
Everyone wants to be rich and in no time. At the same time you want to protect your hard-earned money, but there's one thing that can cause a major blow to your savings: **death**.

Saving is a good habit and doing it systematically is the ideal way to plan for the future. But in case of sudden untimed events, the Systematic Investment Plan (SIP) may not be able to help your dear ones. **So how do we fool-proof our investment plan?**

If you are investing approximately Rs 5,000-10,000 per month on your mutual fund SIP, you can plan your future better with an additional allocation of 10-20% of your SIP investments. See table below:

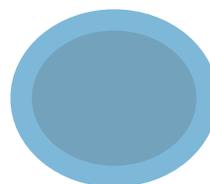
**Value of the final corpus under the products**

Age(30 years)	SIP	Term plan of Rs 1 crore
Duration	30 years	30 years
Monthly outflow	10,000	1000
Annual investment	1,20,000	12,000
Expected annual return	15%	NIL
Final corpus	Rs 5.63 crore	Rs 1 crore in case of death



### OUR ADVICE

Besides protecting your family's dreams, a combination of Term Insurance Plan and SIP investments will help you achieve your long-term goals like children's education and marriage with peace of mind. Once you buy a term insurance plan, you can be sure that your family will get the required financial backup when you are not around.



### IMPORTANT

Evaluate your financial needs and family expenses when you finalise the best insurance plan for you. Remember, the period of coverage should be available till all your liabilities are over. Once you retire, you may not need a term Plan. For your retirement planning, you may choose a mutual fund via the SIP route.

## DWARKA EXPRESSWAY

The NHAI's Dwarka Expressway project involves construction of an eight-lane elevated carriage-way measuring 23.12 km, underpasses on cross-roads at 10 locations, and four interchanges at Shiv Murti, SPR junction, the proposed exhibition-cum-convention centre in Dwarka Sector 25 and Manesar road (sector 84, 88 dividing road).

## WHAT'S IN IT?

Dwarka Expressway accounts for half of the expansion of Gurgaon's urban boundaries; the other half is being built around Southern Peripheral Road. The problems facing the new sectors were analysed in detail in an eight-part TOI series called Give Gurgaon Its Due that was run in February and March.

## LATEST UPDATE

But that has had no impact on the pace of construction of the road, which is still stuck in several stretches because of legal cases. Thousands of homebuyers who have invested in sectors along the Dwarka Expressway have sent multiple petitions to various forums to complete the expressway, which currently is not connected to main roads at either end. The creation of four zones in the new sectors to solve problems like connectivity, and absence of official water and power connections in a phased manner.

## WAY FORWARD

With elections scheduled next year, the government is also keen to show some progress. A few days back, Union minister Nitin Gadkari at a press conference in Delhi announced NHAI will start the work on the Dwarka Expressway and that funds of Rs 6,000 crore had been approved for it.



## DWARKA EXPRESSWAY: THE LONG OVERDUE PROJECT

Year	Status
2007	HUDA conceives the Northern Peripheral Road (NPR) project, more popularly known as the Dwarka Expressway, as a bypass of the NH-8 (now NH-48)
2011	HUDA hands over construction work to JSR and Indiabulls for completion till April 2012
2014	6.6 kms of the total road length is complete, work on a 1.4-km long portion gets stuck due to litigation over acquired land
2016	HUDA hands over the project to the National Highways Authority of India (NHAI) in October
2018	The NHAI now plans to develop 25km of the expressway as elevated road which would meet the surface at various points to allow for entry and exit. Multi-level interchanges have been proposed at major intersections to monitor traffic movement, for incident-management and toll collection

SIP RETURNS IN TOP MUTUAL FUNDS

PLEASE NOTE : Returns over 1 Year are compounded annualised, as on 17th May 2018

INVESTMENT		VALUE (3 Year)		VALUE (5 Year)		VALUE (10 Year)	
Monthly Investment @Rs 10,000		360000		600000		1200000	
SCHEME NAME	CATEGORY	RETURN	%	RETURN	%	RETURN	%
SBI Blue Chip Fund (G)	Large Cap	437,554	13.1	892,065	15.9	2,742,147	15.8
ICICI Prudential Focused Bluechip Equity (G)	Large Cap	446,648	14.5	869,824	14.8	2,743,092	15.8
Aditya Birla SL Equity Fund (G)	Multi Cap	460,186	16.6	968,276	19.2	2,926,922	17.2
Principal Multi Cap Growth Fund (G)	Multi Cap	475,130	18.9	969,141	19.3	2,896,240	16.8
HDFC Midcap Opportunities Fund (G)	Mid Cap	474,140	18.7	1,062,499	23.1	4,015,962	22.8
L&T Midcap Fund (G)	Mid Cap	496,484	22.0	1,150,395	26.4	3,944,920	22.5
Franklin India Smaller Companies Fund (G)	Small Cap	4,73,436	18.6	1,107,664	24.8	4,308,398	24.1
HDFC Small Cap Fund (G)	Small Cap	537,535	27.9	1,121,440	25.3	3,543,149	20.5
HDFC Balanced Fund (G)	Hybrid Equity	437,794	13.1	893,123	15.9	2,898,255	16.8
ICICI Prudential Equity & Debt Fund (G)	Hybrid Equity	435,153	12.7	872,889	15.0	2,759,523	15.9
Aditya Birla SL Tax Relief 96 (G)	ELSS	471,769	18.4	997,068	20.4	3,069,194	17.9
Principal Tax Saving Fund (G)	ELSS	474,352	18.8	967,114	19.2	2,898,585	16.8



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