

UMA SHASHIKANT



HOW TO GROW YOUR BUSINESS THROUGH **CUSTOMER EDUCATION?**

EXPERT VIEW

Divergent economic growth and monetary policy underpin our 2015 base case. We expect tightening financial conditions in the US and UK due to a pickup in growth and improving labour markets. Lacklustre growth and low inflation expectations support looser monetary policy elsewhere. Falling oil prices should support growth in most countries and hinder it in a few.

2015 Investment Outlook, DSP BlackRock

INTERPRETATIVE INTELLIGENCE

- In 2015 monetary policies of countries are expected to be different.
- Economic growth rates will also differ.
- While US and UK might begin to increase interest rates, Europe and Japan may continue to keep them low.
- Falling oil prices may help oil-importing countries, while harming the oil-exporters.
- Capital flows, interest rates and currency rates may remain volatile due to these developments.

EXPERT VIEW

Corporate earnings are expected to pick up going ahead and may be led by both topline growth as well as margin expansion. Moreover, one important indicator viz. corporate profitability to gross domestic product (GDP) ratio for BSE 500 companies (ex financials) is currently below the long period average and is expected to improve in line with overall economic growth.

Equity Market Snapshot, Franklin Templeton Investments.

INTERPRETATIVE INTELLIGENCE

- In this bull run, corporate profitability has lagged behind.
- The ratio of corporate profits to GDP is still below average.
- As economic growth picks up, earnings is also likely to pick up.
- The numbers to look for are: growth in sales and increase in profit margin.

ACQUIRE EXPERTISE

Investors need **direction**
and they should seek it from
YOU
by **default**
over **time**



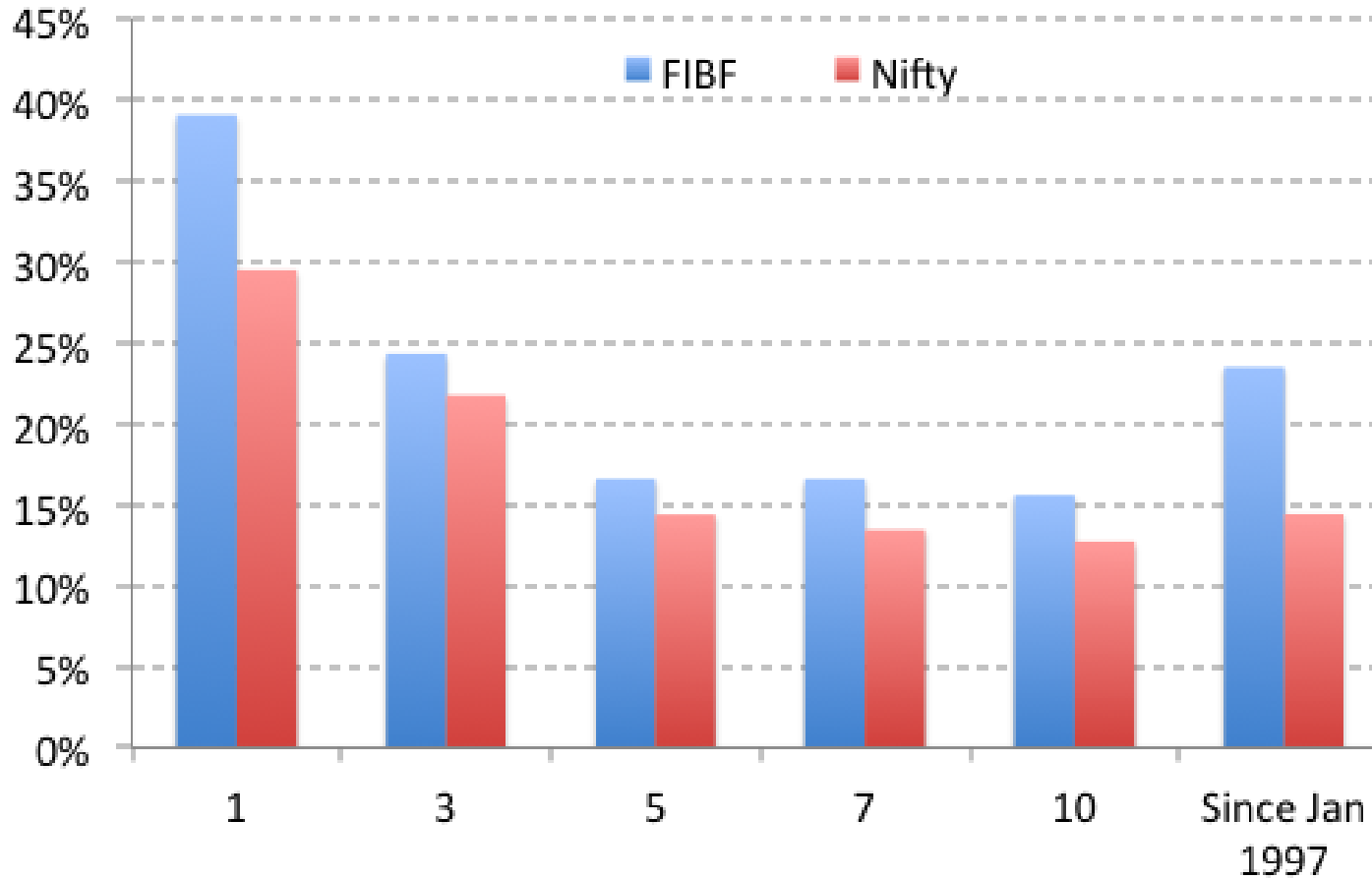
UTILIZING PUBLISHED INFORMATION

	1 Year	3 Year	5 Year	7 Year	10 Year	Since Jan 97*
Total amount invested (Rs)	60,000	180,000	300,000	420,000	600,000	1,080,000
Total value as on Dec 31, 2014 (Rs)	71,988	256,049	453,892	758,107	1,377,751	12,533,274
Returns	39.03%	24.29%	16.58%	16.57%	15.86%	23.50%
Total value of B : S&P BSE Sensex	68,532	247,239	430,274	678,173	1,163,447	4,621,470
B:S&P BSE Sensex Returns	27.39%	21.74%	14.40%	13.45%	12.71%	14.43%
Total value of AB :CNX Nifty	69,159	247,607	431,392	679,441	1,165,880	4,570,634
AB:CNX Nifty Returns	29.48%	21.85%	14.51%	13.50%	12.75%	14.33%

SIP returns from investing Rs.5000 a month in Franklin India Bluechip Fund.

How will you use the information in this table?

HOW WOULD YOU INTERPRET?



USING PUBLISHED INFORMATION

Particulars	December 31, 2013 to December 31, 2014	December 31, 2012 to December 31, 2013	December 30, 2011 to December 31, 2012	Since inception	
	Absolute Returns (%)	Absolute Returns (%)	Absolute Returns (%)	Current Value of Investment of Rs. 10000	CAGR (%)
Scheme	73.76	8.31	46.01	107990.00	25.76
Benchmark	55.91	-5.10	39.16	61023.85	19.03
CNX NIFTY Index	31.39	6.76	27.70	51794.39	17.17
NAV (Rs.) Per Unit (as on Dec 31, 2014 : 107.99)	62.15	57.38	39.30	10.00	

Return from investing in ICICIPru Value Discovery Fund

How will you use the information in this table?

THREE APPROACHES TO INVESTOR EDUCATION

- **Concepts**
- **Information**
- **Sound Byte**



BUILD TRUST FROM SHOWCASING EXPERTISE

- Invest and acquire expertise
- Press and printed media
- Conferences and seminars
- Classrooms and roundtables
- In-house publications
- Social media
- Emails and direct communication
- Direct conversations



ADD VALUE TO PRODUCTS AND SERVICES

- Reports and Updates
- Highlights
- Current Information
- Interesting events
- Tidbits
- Reinforcement
- Approval
- Appreciation



CREATE DIFFERENTIATION

- Re-iteration of core principles
- Distinct style
- Code of conduct and ethics
- Strict adherence to dos and don'ts
- Communication



Written & Created By:



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A Centre for Investment Education and Learning Initiative