HDFC Life, one of India’s leading private life insurance companies, hosted the first ever stand-up comedy on Twitter themed #Little2Adjust, in collaboration with professional stand-up comedians. The idea was to promote its ‘Click2Protect Plus’ plan, the ideal life insurance plan for the youth. People could send in their queries on relationships using the campaign hashtag, while the comedians answered them via funny videos and best queries were gratified. **Read more about the campaign here.**

---

**Quick Crossword**

**Down:** Permanent Removal of securities of a listed company from a stock exchange.

**Across:** Bond issued at a discount and repaid at a face value. No periodic interest is paid.
SBI Recurring Deposit

RECURRING DEPOSIT MATURITY
FOR MONTHLY INSTALLMENTS OF ₹ 1,000

<table>
<thead>
<tr>
<th>Tenor</th>
<th>Others Maturity Amount (₹)</th>
<th>Senior Citizen Maturity Amount (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>12614</td>
<td>12648</td>
</tr>
<tr>
<td>2 years</td>
<td>26435</td>
<td>26574</td>
</tr>
<tr>
<td>3 years</td>
<td>41580</td>
<td>41909</td>
</tr>
<tr>
<td>4 years</td>
<td>58176</td>
<td>58795</td>
</tr>
<tr>
<td>5 years</td>
<td>76360</td>
<td>77388</td>
</tr>
<tr>
<td>6 years</td>
<td>96286</td>
<td>97861</td>
</tr>
<tr>
<td>7 years</td>
<td>118120</td>
<td>120405</td>
</tr>
<tr>
<td>8 years</td>
<td>142045</td>
<td>145228</td>
</tr>
<tr>
<td>9 years</td>
<td>168261</td>
<td>172562</td>
</tr>
<tr>
<td>10 years</td>
<td>196987</td>
<td>202659</td>
</tr>
</tbody>
</table>

Features
- Maturity from 12 months to 120 months
- Nomination facility available
- Loan against security of the balance in the RD accounts available to the extent of 90% of the deposit, at 0.75% p.a. above the rate of deposit.
- Hassle free premature spot payment anytime
- No TDS deducted on interest
- Passbook issued

Recurring Deposits - A solution for all needs
- Education
- Home
- Marriage
- Transport
- Medical Expenses
- Holiday / Leisure

For more details visit our nearest branch
or call us 24 x 7 Help line: 1800-11-22-11 Visit www.sbi.co.in

Disclaimer – Maturity amounts have been rounded off to the nearest rupee.

Kiosk System

Internet

SBI LAN
(Web server, Application server, Authentication Server and Database)

Biometric Capture

Kiosk Setup with biometric device
Central Bank of India wishes its customers a Happy Maharashtra Day and International Labour Day. Central Bank of India is proud to have completed a century of bonding with the people of Maharashtra. The Bank reaffirms its partnership with Maharashtra and its new thrust in progress and profitability.

**CENT SUPER+**

555 Days' Deposit

<table>
<thead>
<tr>
<th>General Public</th>
<th>Senior Citizens</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.10% p.a.</td>
<td>9.60% p.a.</td>
</tr>
</tbody>
</table>

Visit www.centralbankofindia.co.in or call Customer Care: 1800 200 1911 (Toll Free)

---

It's in your hands to be a Lakhpatri

**Cent Lakhpatri**

Recurring Deposit Scheme

No TDS

For more details log on www.centralbankofindia.co.in or Call Customer Care (Toll Free No.): 1800 200 1911

---

**CENT GRAMIN CARD**

Balika Etawah Gramin Bank

5085 5812 3456 7890

VIVIAN CHANDU J

RuPay

24 x 7 Call Centre: 1800 200 1911 / 1800 331 692 (toll free)

Authorized Signature

Not Valid unless Signed

Not Transferable

This card is the property of Balika Etawah Gramin Bank and should be used only by the card holder named here in accordance with the current terms and conditions of the Bank. In case this card is found by anyone, please return to:

Balika Etawah Gramin Bank,
Head Office: India Market, Ballia - 277001, U.P.
Central Bank of India has evolved with modern India offering schemes and products that are innovative, dynamic and most important, most trusted.

**Insurance:** In association with Life Insurance Corporation of India and Cholamandalam MS General Insurance Company, the Bank has introduced attractive schemes covering Life and Non-Life.

**Mutual Funds:** Customers are offered a choice of funds from leading fund houses like DSP BlackRock, LIC, Principal PNB, UTI, Tata, Franklin Templeton, ICICI Prudential, Reliance, IDFC and Sundaram.

**Loans:** From Personal to Home to Vehicle to Education to Gold, we have loans that match the best in the market.

Bank on us for value that goes beyond banking and a team that offers service with a smile.

**Central Bank of India – your one stop for multi financial solutions!!!**
Prosperity at a click

Interest Rates p.a. up by 1%
on NRI Deposits of over 3 years

- Available in US$, EUR, EUR, CAD and AUD
- Partly paid accounts with interest earned are fully repayable
- Interest earned is tax free in India
- Loans/CoverNote can be availed on your deposit at attractive interest rates
- Foreign exchange credit is available in rupees

For further details please visit www.centralbankofindia.co.in or contact Toll Free Customer Care No.: 1800 220 3333
In today's bumpy market scenario, only the application of technology can steer you along the road to success

- India's pioneer Mutual Fund sponsored by the largest back offering
- Computerised state of the art technology and infrastructure
- Office equipped with LAN system to access all vital information instantly
- A direct link to the Registrar database through modem to reduce response time to investor queries
- Dedicated in house research team aided by a panel of eminent consultants
- In-depth analysis and identification of lucrative growth opportunities to make your money grow faster

Mutual Fund and Securities Investments are subject to market risks. Past performance is not necessarily indicative of future results.
Now Round the Clock (24x7)

State Bank of India
THE BANKER TO EVERY INDIAN

You can talk to us on SBI helpline in Telugu, Kannada, Tamil, Malayalam & Punjabi languages.

Get information round the clock on SBI's products and services like:
- Opening an account.
- To avail loan.
- Your account balance, pension payment details or RTGS/NEFT transactions.
- Mobile and Internet Banking queries.
- ATM card services like blocking, Card Status.
- Complaints of ATM/POS, Pensioners, NPS, deceased & locker.
- Branch or ATM locations, Bank holidays and much more.

Please call us to register your request with us and our executive will contact you.

SBI Helpline: 18004253800 (from any phone) or 1800112211 (BSNL/MTNL)
E-mail: contactcentre@sbi.co.in
14. DBS Bank ‘Chilli Paneer’ film

DBS Bank, one of Asia’s leading financial services group launched the ‘Chilli Paneer’ film to build brand awareness in India. Chilli Paneer featured Asha, an art director from Mumbai and Ken, a food blogger from Singapore who meet up by chance and bond over their common interest in food, while the bank plays an important role in their love story. The storytelling campaign was supported by a dedicated website and an active social media presence that engaged fans with contests based on each of the film’s episodes. Read more about the campaign here.

Budget Reaction

Watch Mr. Samir Shah talking on announcements made in the recent budget on CNBC Awaaz today at 11.30 AM.
Term-to-Maturity refers to the number of years remaining for the bond to mature. The term-to-maturity changes everyday, from the date of the issue of the bond until its maturity. The term to maturity of a bond can be calculated on any date, as the distance between such a date and the date of maturity. It is called the term or the tenure of the bond.

DID YOU KNOW THIS ABOUT PPF ACCOUNTS?
- Can open a PPF account with just Rs 100.
- In one financial year, minimum deposit is Rs 500 and maximum is Rs 1,00,000.
- Account can be opened in SBI, select nationalized banks or post office.
- One individual can have only one PPF account in his/her name.
- Can have an account in a minor's name, with a guardian.
- Cannot have a Joint PPF account.
- If more than one PPF account is found in an individual's name, then all except one will be deactivated and only principal amount be returned for them.
- Can have a PPF account along with General Provident Fund account, or an Employees Provident Fund account.
STOCK MARKET VS MUTUAL FUNDS
— WHAT SHALL I CHOOSE?

CHOOSE STOCK MARKET IF—
1) You understand the basics.
2) You have time to dedicate to tracking your investments frequently.
3) You have access to research and/or insider news.
4) You have a fairly good risk appetite.

CHOOSE MUTUAL FUNDS IF—
1) You do not understand the working of the stock market but want to enter it.
2) You do not have time to track your investments more frequently.
3) You feel more confident with experts handling your investments.
4) You do not have a big risk appetite.
<table>
<thead>
<tr>
<th>Equity Linked Savings Schemes (ELSS)</th>
<th>Public Provident Fund (PPF)</th>
<th>National Savings Certificate (NSC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has lock-in period of 3 years</td>
<td>Has lock-in period of 15 years</td>
<td>Has lock-in period of 6 years</td>
</tr>
<tr>
<td>Returns depend on market fluctuations (past performance of some funds show avg return of 15-20%)</td>
<td>Has fixed rate of return (around 8-9%)</td>
<td>Has fixed rate of return (around 8-9%)</td>
</tr>
</tbody>
</table>

**BUDGET 2015**

#Budget2015

Increase in limit of deduction for health insurance premium from Rs 15,000 to Rs 25,000.

For Senior citizens, increased to Rs 35,000

www.ncdex.com

Commodities are **EASY TO TRADE**

Start small with smaller contracts.
भारत 2014-2040:
विकास की विपुल तकनी के द्वारा धुतवता सागर

दोनों बाहुल्यकर तरीकों में आयाम दिखाई देते हैं। सेंसेक्स और निफ्टी के आयाम में हुई विशदता की दाबी है। कुछ कंपनियों के आयाम में मान्यता दिखाई देते हैं। तारामें सर्वात आवृत्ति उगाई जाती है।

लेखक: अनंत गुप्ता

सेंसेक्स 30,000
Sensex Hits 30,000
Sensex
29914.05  ▲ 320.32  ▼ 9097.40  ▲ 91.15

निफ्टी 50
Nifty 50
PRE-OPEN
29914.05
320.32
29914.05
320.32
FROM THE C-SUITE
Ashish Chauhan
MD & CEO, BSE

The Finance Minister has communicated his plans to bridge the gap between India and Bharat, by introducing reforms in urban and rural areas, and by stating that all policies need to benefit the poor.

The Union Budget has measures full of growth multipliers with a focus on public spending to create infrastructure, jobs and financial inclusion.

The International Finance Centre (IFC) in Gifts City is a welcome move. Setting up of IFC in Gifts City was a part of the vision of the Prime Minister that was supported by the BSE wholeheartedly. This would help establishing an IFC which can compete on rules, regulations and ease of business with other IFCs such as Hong Kong, Singapore, Dubai and London.

The postponement of implementation of GAAR by another two years with prospective effect is a welcome move.

Gold scheme will help channelise savings in the productive areas. Both the gold monetisation scheme and the sovereign gold fund will help turn gold into a productive asset.

We welcome the Government’s thrust on deepening the bond market, the BSE will work with the government to implement corporate debt market reforms for primary as well as secondary market.

Bankruptcy reforms have been an area India has been lagging. Introduction of bankruptcy code this year is one of the initiatives which will help bring India at par with the developed economies.

MDP CALENDAR  FEB-MAR, 2015

<table>
<thead>
<tr>
<th>Programme</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive program on fundamental &amp; advanced option strategies with Delta neutral trading</td>
<td>14th, 15th &amp; 16th February 2015</td>
</tr>
<tr>
<td>Forex Market and Currency Risk</td>
<td>20th &amp; 21st February 2015</td>
</tr>
<tr>
<td>Financial Valuation &amp; Modelling</td>
<td>27th February 2015</td>
</tr>
<tr>
<td>Basics of Investment Management &amp; Portfolio construction</td>
<td>7th March 2015</td>
</tr>
<tr>
<td>Option Strategies</td>
<td>14th March 2015</td>
</tr>
<tr>
<td>Value investing - workshop on Behavioural Finance</td>
<td>21st March 2015</td>
</tr>
<tr>
<td>Technical Analysis</td>
<td>27th &amp; 28th March 2015</td>
</tr>
</tbody>
</table>

Venue: Mumbai
BSE creating platform to attract more retail investors in govt bonds

Bourse also plans to add segment for commodity trading, even as it struggles to maintain share in equities

By Abhijit Bhattacharya

BSE Ltd, India’s oldest stock exchange, is creating a platform to attract more retail investors in government bonds and is planning to add a separate segment for trading in commodities, even as it struggles to maintain its share in the booming equities business.

The exchange has invited five leading banks, including the Industrial and Commercial Bank of China, the Bank of China, the Industrial Bank of Korea and the Industrial Bank of Japan, to share in the proposed segment for commodity trading.

The exchange’s share in the commodities segment has grown steadily, but it is struggling to keep its share in the equities business stable. It has been losing share to the National Stock Exchange of India (NSE), which has been expanding its offerings in the equities market.

The NSE has been offering a variety of new products and services, including the introduction of the Nifty 50 ETF, which has become a popular choice among retail investors.

The BSE also plans to add a separate segment for commodity trading, which is expected to boost its business. The exchange has invited five leading banks to share in this new segment.

The move is expected to boost the exchange’s business, which has been struggling to keep its share in the equities market stable. The exchange has been losing share to the NSE, which has been expanding its offerings in the equities market.

The BSE has been encouraging retail investors to invest in commodities, and the move to create a separate segment is expected to boost its business in this area.
This guide will help you know more about recourses available to investors in case of trade disputes.

Step by step grievance redressal procedure:

1. Registering a complaint
2. Resolving unresolved complaints
3. Arbitration
4. Challenging Arbitration

Guess the FULLFORM!

NEAT

TERM OF THE DAY

DEAD CAT BOUNCE

This is a temporary, short-lived recovery in the stock market or in a stock from a bear market, which is again followed by the continuation of the downtrend. This is a price pattern used by technical analysts.
Shaadi season is back!
We give you more reasons to get married.
Get Married, Save on Taxes!

Unscramble it

Hint: A customized contract between two entities, where settlement takes place on a specific date in the future at today’s pre-agreed.

On a lighter note...
Don’t marry for money; you can borrow it cheaper. - Scottish Proverb
Failure to submit audited accounts can lead to suspension of a trading member from the exchange.

1. Initial screen
   - Click on the app to open it.
   - Select the ‘Trade’ option to begin trading. On clicking on the Trade option in the initial screen, the investor client is directed to the Login screen.
   - Users not registered with a trading member can access market data by selecting the ‘Market Data’ option.
2. Market Data
3. Trade
4. Exchange Status
5. Quotes
6. Charts
7. Settings
8. Market Watch
Leaders of the Indian Maize industry on one platform - discuss, deliberate and draw a roadmap to make India a leader in the South-East Asian Maize market.

Don’t miss the insightful discussions!

Beginners guide to investing

1. Buy low and sell high
2. Diversify
3. Buy and hold
4. Decide when to sell
5. Pay attention to costs
6. Keep track
7. Stick with your plan

Guidelines for Smart investments:

Always follow the guidelines for investing smartly, click ‘next’ to know things you should be aware of to be a smart investor.
“I AVOID DABBA TRADING IN COMMODITY FUTURES”

Dabba (off-exchange) trading is both risky and illegal.

- Dabba trading or trading in commodity futures outside the FMC-regulated exchanges is illegal as per the Forward Contracts Regulation Act (FCRA), 1952.
- Dabba trading is also risky as it does not provide protection against counterparty default risk as guaranteed by commodity futures exchanges for trades done on them.

I insist on and verify records of all my commodity futures trades.

- I insist on keeping all the records (contract notes etc.) related to my trades.
- I also verify the authenticity of these records with the detailed information available on the exchange website upto 5 working days from the day of trade.

A dispute in Dabba trading cannot be redressed by the commodity exchange.

- Dispute arising in Dabba trading can only be referred to police.
- However, disputes arising in trades done on commodity futures exchanges can be redressed, including through arbitration, as provided by the exchange bylaws and regulations.

Trade Safe; Trade Peacefully.
Trade Only on Commodity Exchanges

Issued in public interest by:

Ministry of Consumer Affairs, Food and Public Distribution
Department of Consumer Affairs, Government of India,
Krishi Bhawan, New Delhi-110 001,
Website: www.fcanin.nic.in

If you notice any illegal futures market activity, please report to:
Forward Markets Commission, Evesham, 3rd Floor, 109, Marine Drive, Mumbai 400 002,
Tel: 022-227 953 00, Fax: 022-2261 2103, Email: contact.fm@nic.in