

MY TARGET VALUE SAVINGS ACCOUNT

READY RECKONER

WHAT SHOULD YOU INVEST PER MONTH TO GET TO YOUR SAVINGS TARGET OF SAY, ₹ 1 CRORE?

ILLUSTRATIONS USING DIFFERENT ASSUMED RATES OF RETURN				
Time Frame (yrs)	INVESTMENT REQUIRED PER MONTH (₹)			
	@10% p.a.	@12% p.a.	@15% p.a.	@18% p.a.
25	7,474	5,270	3,045	1,717
24	8,336	5,978	3,549	2,058
23	9,307	6,789	4,138	2,467
22	10,405	7,717	4,829	2,959
21	11,648	8,782	5,641	3,552
20	13,060	10,009	6,597	4,267
19	14,670	11,424	7,723	5,131
18	16,513	13,064	9,056	6,176
17	18,632	14,972	10,637	7,446
16	21,081	17,201	12,520	8,991
15	23,928	19,819	14,774	10,879
14	27,260	22,914	17,485	13,197
13	31,192	26,601	20,769	16,059
12	35,876	31,032	24,778	19,618
11	41,519	36,415	29,720	24,081
10	48,414	43,041	35,886	29,739
9	56,979	51,329	43,697	37,014
8	67,843	61,909	53,782	46,534
7	81,995	75,770	67,128	59,289
6	1,01,083	94,556	85,383	76,924
5	1,28,070	1,21,232	1,11,505	1,02,398

To achieve the savings target of ₹ 1,00,00,000 at the end of a particular period, the amounts mentioned in the table above are considered to be compounded monthly over that specified period. The above table is for illustration purpose only and not an indication of the performance of the schemes of DSP BlackRock Mutual Fund. The reckoner is only a tool that may help you to know what monthly investment is required at the beginning of every month to reach your goal of saving ₹ 1 crore, but it should not be construed as providing any kind of investment advice or as a substitute for any kind of financial planning. The result of the calculations generated by the reckoner may not be accurate. Calculations are based on assumed rates of return, and actual returns on your investment may be more, or less. For further information, investors are advised to contact their Investment Advisors. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



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Request Statement

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COMPARATIVE PERFORMANCE: DSP BLACKROCK EQUITY FUND

DSP BlackRock Equity Fund: Comparative Performance Tables (as on Jun 30, 2011)

The tables below indicate the latest performance figures of DSP BlackRock Equity Fund. Table 1 represents the value of ₹ 1,00,000 invested via a lump sum route over varying time periods. Table 2 shows the value of monthly SIPs of ₹ 1,000, ₹ 5,000 and ₹ 10,000 over varying time periods.

Performance of DSP BlackRock Equity Fund has been shown only for illustration purposes. Please visit www.dspblackrock.com for comparing performance of other schemes of DSP BlackRock Mutual Fund.

Table 1: LUMP SUM INVESTMENT (COMPOUNDED ANNUALISED RETURN)

PERIOD	INVESTMENT (₹) AT START OF PERIOD	DSPBREF (REGULAR PLAN)		S&P CNX 500 [^]	
		VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Since Inception (14 years & 2 months)	1,00,000	21,23,332	24.05%	6,53,908	14.16%
Last 5 Years	1,00,000	2,47,094	19.82%	1,76,505	12.03%
Last 3 Years	1,00,000	1,65,740	18.34%	1,41,194	12.19%
Last 1 Year	1,00,000	1,06,382	6.38%	1,02,313	2.31%
NAV / Index Value (Jun 30)		₹ 48.606		4,522.95	
Date of allotment		29th April, 1997			

Table 2: SIP PERFORMANCE*

PERIOD	INVESTMENT PER MONTH (₹)	TOTAL INVESTMENT (₹)	DSPBREF (REGULAR PLAN)		S&P CNX 500 [^]	
			VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Since Inception (14 years & 2 months)	1,000	170,000	12,39,221	25.12%	6,14,270	16.61%
	5,000	8,50,000	61,96,105		30,71,359	
	10,000	17,00,000	1,23,92,209		61,42,720	
Last 5 Years	1,000	60,000	90,301	16.39%	76,432	9.63%
	5,000	3,00,000	4,51,503		3,82,160	
	10,000	6,00,000	9,03,006		7,64,322	
Last 3 Years	1,000	36,000	49,630	22.07%	45,794	16.32%
	5,000	180,000	2,48,148		2,28,968	
	10,000	3,60,000	4,96,296		4,57,935	
Last 1 Year	1,000	12,000	11,880	(1.86%)	11,682	(4.91%)
	5,000	60,000	59,401		58,409	
	10,000	1,20,000	1,18,802		1,16,818	
Start date of SIP			29th April, 1997			

[^]Benchmark. "Since inception" returns are calculated on ₹ 10/- invested at inception, viz. date of allotment. All returns are for Regular Plan - Reinvest Dividend Option, assuming reinvestment of dividend. DSPBREF, which is benchmarked to the S&P CNX 500 Index, is not sponsored, endorsed, sold or promoted by India Index Services & products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of DSPBREF marked to such index. *The SIP investment returns table assumes monthly investments being invested since the Date of Allotment. The SIP returns are computed on the assumption that the monthly installments were received across time periods from the start date of SIP. The CAGR is computed based on IRR since the SIP instalments are received at different intervals across the SIP period. XIRR calculates internal rate of return for a series of cash flows. The benchmark returns are computed on the assumption that the value of the benchmark index is the price of one unit and "Since inception" returns are computed from the "Start date of SIP". Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

MY TARGET VALUE SAVINGS ACCOUNT

ACCOUNT STATEMENT SAMPLE

DSP BLACKROCK
MUTUAL FUND

MY TARGET VALUE
SAVINGS ACCOUNT

ACCOUNT STATEMENT

Sanjeev Agarwal's Target Value Savings Account

Page 1 of 1

Sanjeev Agarwal
Mafatal Centre
Nariman Point,
Mumbai - 400021
India.

Off/Res Phone : 022-28500500/022-28500500
Mobile : +919000000000
Email : emailid@email.com

Nominee : Registered

Account/Folio No. : **123456/78**
Statement Date : 15-Aug-2011
Status : Individual
Mode Of Holding : Single
PAN : AALHS0000R - KYC Complied

Target Amount (INR) : 1,00,00,000.00
Balance To Achieve : 99,48,050.00

Account Value Summary

From 01-APR-2009 To 015-AUG-2011

Scheme Name	Investment Amount (INR)	Dividend Reinvested (INR)	Investment Value (INR)	NAV	Unit Balance
Tax Saver Fund - Div	40,000.00	00	49,450.00	12.208	4,058.030
Equity Fund - Reg - G	1,000.00	00	2,500.00	50.000	50.000
Total	41,000.00	00	51,950.00		

* Investment Value based on last available NAV of respective scheme as on 15-AUG-2011, subject to exit load, where applicable

Latest Transactions

Date	Transaction Type	Amount (INR)	NAV (INR)	Price (INR)	Units	Unit Balance
	DSP BlackRock Equity Fund - Regular Plan - Growth					ISIN : INF740K01000
	Opening Balance as on 01/08/2011					50
01/08/2011	*** SIP Registered (From 01/08/2011 to 01/07/2036)***	1,000.00	20.000		50.000	50.000
01/08/2011	***Financial Goal Registered***					

Bank : SB XXXXXXXXXXXX0000 / Bank Ltd / Mumbai / Mumbai Pay Mode : RTGS / NEFT TRANSFER
Broker : Investor Advisor Pvt. Ltd. - ARN - 00000

Thank you for selecting DSP BlackRock Mutual Fund as your partner to achieve your goal

Thank you for investing in DSP BlackRock Mutual Funds. Website : www.dspblackrock.com email : service@dspblackrock.com Toll Free Number : 1800 200 4499

DSP BLACKROCK MUTUAL FUND

Sanjeev Agarwal PAN No. : AALHS0000R KYC Compliance - Yes Account Number : **123456/78**
Status : **Individual**
Broker : ARN-00000
Sub Broker :

Mode : Single Phone : 022-00000000
Bank : SB XXXXXXXXXXXX0000 / Bank Ltd / Mumbai / Mumbai

Scheme*	Plan/Option*
Additional purchase	Amount Rs.: Cheque/DD No.: Date : Bank Name : A/c. type: Saving/Current/NRE/NRO Branch :
Redemption	Amount Rs.: or Units : or Units :
Switch To	Amount Rs.: or Units : Scheme : Plan : Option: Sub. Option:

*Mandatory else transaction may be rejected

Signatures of Account holder(s): 1. 2. 3.
(as per mode of holding)

Dream. Plan. Act.
Your time starts now.

MY TARGET VALUE SAVINGS ACCOUNT

Call your investment advisor today.

'My Target Value Savings Account' is only a facility and the Fund/Trustee/AMC/Sponsors do not give any assurance or guarantee that the Goal/Target Amount will be achieved and the same is subject to the investment performance of the schemes. Please read the detailed Terms & Conditions carefully before availing the facility. Past performance of the schemes is neither an indicator nor a guarantee of future performance, and may not be considered as the basis for future investment decisions. DSP BlackRock Equity Fund (DSPBREF) is an open ended growth Scheme, seeking to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India. Features: Entry Load - Nil; Exit load - Holding period <= 12 months: 1%; Holding Period > 12 months: Nil. Statutory Details: DSP BlackRock Mutual Fund was set up as a Trust and the settlors/sponsors are DSP ADIKO Holdings Pvt. Ltd. & DSP HMK Holdings Pvt. Ltd. (collectively) and BlackRock Inc. (Combined liability restricted to Rs. 1 lakh). Trustee: DSP BlackRock Trustee Company Pvt. Ltd. Investment Manager: DSP BlackRock Investment Managers Pvt. Ltd. Risk Factors: Mutual funds, like securities investments, are subject to market and other risks and there can be no assurance that the Scheme's objectives will be achieved. As with any investment in securities, the NAV of Units issued under the Scheme can go up or down depending on the factors and forces affecting capital markets. Past performance of the sponsor/AMC/mutual fund does not indicate the future performance of the Scheme. Investors in the Scheme are not being offered a guaranteed or assured rate of return. Each Scheme/Plan is required to have (i) minimum 20 investors and (ii) no single investor holding >25% of corpus. If the aforesaid point (i) is not fulfilled within the prescribed time, the Scheme/Plan concerned will be wound up and in case of breach of the aforesaid point (ii) at the end of the prescribed period, the investor's holding in excess of 25% of the corpus will be redeemed as per SEBI guidelines. The names of the Schemes do not in any manner indicate the quality of the Schemes, their future prospects or returns. For scheme specific risk factors, please refer the SID. For more details, please refer the Key Information Memorandum cum Application Forms, which are available on the website, www.dspblackrock.com, and at the ISCs/Distributors. Please read the Scheme Information Document and Statement of Additional Document carefully before investing.