



# THE SAVING PLUS VIEW

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JULY 2011

Pgs : 4

MONTHLY

www.miconline.co.in

FOR PRIVATE CIRCULATION

## WEB BASED SERVICES WITH ONLINE PORTFOLIO TRACKER

We are more than 15 years old company. The company are run by the professional people & very well qualified staff. The company has a strength of 7-9 people who are just managing the back office : **sending account statements, updating portfolio, reviewing & monitoring every individual application form before sending to the registrar, banks & companies, so the clients don't face any hassle on rejection of forms.** The directors of the company are taking very keen interest in day to day affairs & also they are monitoring each transaction of every clients on daily basis.

### Features

- Equity Market** : Top gainers, Top Losers, IPO, Market India, FII Activity, DII Activity
- Mutual Funds** : Dividends History, Factsheet, Top performance, MF Activity, Comparison of Schemes, SIP Comparison.
- Calculators** : SIP calculators, STP calculators, SWP Calculators
- Tools** : Retirement Planning, Return Calculator, Child Future Planning, Marriage Planning, Inflation Calculator, Networth Calculator, EMI Calculator, Future Goal Planning
- Financial Planning** : Wealth management, Child Education Planning, Financial Planning Tools
- Small Saving** : Latest Company Fixed Deposits, Gov Bonds, Capital Gain Bond, Infra Bond U/s BO CCF Tax Planning: Tax Planning, Tax Slabs Details, Tax Calculators, Tax Deduction Details
- Downloads** : All mutual fund form ( Old and New and NFO), Pan Card Application Form, KYC Form (Documents Details Listed on site), Transaction forms, Monthly Bulletin (The Saving plus view) old and new available for download
- Market News** : Equity, Mutual Fund, IPO, Global,
- Market Updates** : Daily Mutual Fund NAV, Stock Market Rates, MF dividend (Latest and Forth Coming), Forex Rates, GSEC Rates, Bullion Rates. Indices, Currently & Commodity, World Indices & Market Indices With Graph, GSEC Details, Bullion Exchange Details, forex Rates Details
- Graphs** : BSE & NSE, Nikkei 225, Hangsang, Straits, Dow, Nardaq 5 & P 500, FTSE 100, Dax, Cac 40 (Daily Available above countries stock market graph and indices)

## ADVANCED PORTFOLIO TRACKER with [www.miconline.co.in](http://www.miconline.co.in)

Port Folio Details	Allocation Details	Holding Details	Dividend Details	Capital Gain & A/s Statement	MF Tally	MF Indices
Features all individual and family transaction.	Features : Scheme allocation, sector allocation and Fund Exposure	Features : Datewise Return, Folio Details, Valuation on specific date, Out standing unit held.	<b>Dividend Report</b> : Individual and familywise since inception of your investments	Features Every Year Capital Gain & Detail Transaction Date wise of every individual and family.	Will give the opportunities to investor to scan the Returns across all schemes from 9 day to 10 years, which also represents the Scheme details sectorwise.	Will give the opportunity to get the latest NAVs dividends, Index Schemes, ULIP Schemes details across all schemes and funds.

Note : 1) The Investor can get the transaction slip preprinted at there end from our Website. 2) The group leader can also give the individual user ID and Password to every individual family members. 3) Investor can get the latest news on Mutual Funds, Equity Market, Global News on our Website. Investor can get the details on Mutual Fund Dividends, SIP Comparison, FII buying and selling etc. from our Website. 4) **For avail this facility, ask for Login & Password.**

## START INVESTMENT IN GOLD THROUGH SIP

### Why Invest in Gold ?

- During periods of economic concerns or when the market has fallen substantially, gold has historically been perceived by investors as a potential safe heaven and store of value.
- Historically Gold is also used as a hedge against inflation and a weakening currency (dollar).
- In recent times, Gold has shown a low correlation with other asset classes, while at the same time, its return potential has been similar to equity assets performance. As a result, allocation into Gold improves portfolio diversification and can minimize the downside risk of the portfolio.

Note : Schemes available for Investment : Reliance Gold & Kotak Gold

### Historical Performance : Last 10 yrs. Gold INR SIP Returns.

SIP Returns, with investment of Rs 5000 per month in Physical Gold						
	1 Yr.	2 Yrs.	3 Yrs.	5 Yrs.	7 Yrs.	10 Yrs.
Amount Invested	60,000	1,20,000	1,80,000	3,00,000	4,20,000	6,00,000
SIP Start Date	10/3/2010	10/3/2009	10/3/2008	10/3/2006	10/3/2004	10/3/2001
Gold Value (as on 10/02/2011)	1,997.38	1,997.38	1,997.38	1,997.38	1,997.38	1,997.38
<b>Units Accumulated</b>	<b>32.58</b>	<b>71.712</b>	<b>119.991</b>	<b>249.54</b>	<b>442.49</b>	<b>815.06</b>
Investment Value (10/2/11)	65,075	1,43,236	2,39,668	4,98,428	8,83,825	16,27,979
<b>Returns</b>	<b>18.85%</b>	<b>19.52%</b>	<b>29.53%</b>	<b>21.01%</b>	<b>21.30%</b>	<b>19.21%</b>

### Micro SIP formalities

- "Micro SIP" means where aggregate of total installments in a rolling 12 month Period in a financial year i.e April to March does not exceed Rs. 50,000.
- This is allowed for purchasing micro SIP only.
- Documents : **One photo identity, Address proof will be required to enroll for micro SIP (Driving Licence, Voter's identity card, Passport copy) it needs to be self attested by the investor. This will require for all single & Joint holders applying under Micro SIP.**

**OUR  
SPECIAL  
OFFER**

- Investment guidance / Service
- Free home service for collection of forms / guidance
- Personalised attention by director of the company.

- Investment guidance as per your age, occupation, risk, profile. Visit personally / call.
- Before advising / investing, kindly read forms



## MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

LUCKY MANSION, 1ST FLOOR, OPP. ABYUDAYA CO-OP. BANK LTD., 250/252, BAZAR GATE STREET, FORT, MUMBAI - 400 001.

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Website : [www.miconline.co.in](http://www.miconline.co.in)

## Dividends for Financial Year - April 2010 - March 2011

**APRIL 2010**

<b>IDFC Small &amp; Mid Cap</b>	<b>16%</b>
<b>UTI Wealth Builder</b>	<b>12%</b>
<b>Bharati AXA Equity</b>	<b>10%</b>
<b>Birla SL Pure Value Fund</b>	<b>10%</b>

**MAY 2010**

Escorts Growth Fund	20%
Escorts Tax Plan	10%
TATA growth Fund	20%
Kotak OPP Fund	10%
BSL Long Term Advtg.	10%
IDFC India GDP Growth	20%

**JUNE 2010**

UTI Wealth Builder	10%
TATA Contra Fund	10%
Franklin Prima Fund	80%
Principal Large Cap	15%
BSL Infrastructure	7.3%

**JULY 2010**

TATA Pure Equity	20%
UTI TOP 100	12%
TATA Mid Cap	15%
Kotak Contra	15%

**AUGUST 2010**

SBI Contra	35%
Taurus Infra Fund	10%
Tata LIFE Science & Tech	20%
ICICI Pru. Infra	5%
UTI MNC	15%

**SEPTEMBER 2010**

Axis Tax Saver	10%
DSPBR TOP 100	12.50%
BNP Paribas Divd Yield	15%
DSPBR Tiger	12.50%
BSL New Millenium	8.50%
Birla SL Buy India	17.50%
Can Robeco Force	10%
UTI Mid Cap	22%
Tata Service Ind.	15%

TATA Infra Tax Saving	10%
BSL Tax Plan	20%
Tata Equity MGMT.	10%
Religare Mid Cap	27%
ICICI Pru Bank & fin. Serv	5%
Franklin High Growth	6%
Franklin Build India	6%
Bharati AXA Equity	10%

**OCTOBER 2010**

SBI Multiplier Plus	70%
UTI Transport & Logistics	20%
Tata Equity P/E	35%
Principal Emerging Bluechip	10%
Kotak Select Focus	12.50%
IDBI Nifty Index	4%
BSL TOP 100	10%
BSL Equity	50%
Tata Select Equity	50%
Religare Bus Leader	12%
Franklin Infotech	20%
Franklin India OPP	10%
UTI Pharma & Health	17%
ICICI Pru Top 200	10%
ICICI Pru. Equity Opp	5%

**NOVEMBER 2010**

SBI Bluechip	15%
Morgan Stanley Growth	15%
Morgan Stanley ACE	10%
Sundaram Select Mid Cap	10%
HSBC Small Cap	10%
HSBC Mid Cap	20%
HSBC Opportunities	10%
HSBC Equity	20%
Religare PSU Fund	11%

**DECEMBER 2010**

L & T Opp. Fund	20%
Taurus Ethical	18%
Sundaram Select Focus	20%
Mirae Opportunities	15%

Templeton Growth	45%
Sundaram Tax Saver	15%
UTI Dividend Yield	7%
Fidelity Tax Advantage	15%
Sundaram Rural India	30%
Religare Growth Fund	12.50%
Tata Equity Opp	5%

**JANUARY 2011**

Sundaram PSU Opp	10%
Tata P/E Fund	17.50%
Franklin India Tax Shield	40%
BSL Mid Cap Fund	20%
BSL India Genext	10%
Fidelity Equity	15%
Franklin Bluechip	45%
IDFC Imperial Equity	7.5%
ICICI Pru Foc. Bluechip	7.5%
Kotak 50	20%
SBI Magnum Equity	35%

**FEBRUARY 2011**

UTI Banking	25%
DSPBR Equity	35%
BSL Front Line	12.50%
BSL Basic Ind.	11.50%
BSL Advantage	45%
HDFC Premier Multi Cap	15%
HDFC Long Term Advtg.	40%
Reliance Tax Saver	15%
DSPBR Opportunities	20%
HDFC Core & Satellite	20%
Sundaram Finserv Opp.	30%
Reliance Long Term	20%
Reliance Equity Advtg.	10%
ICICI Pru Tax Plan	20%
Franklin Prima Plus	30%
UTI Equity Tax Saving	10%
Baroda Pioner ELSS	15%
HDFC Growth	30%
HDFC Capital Builder	25%

Reliance Pharma	25%
Reliance Media & Ent.	25%
Reliance Banking	25%
IDFC Classic Equity	20%
ICICI Pru. Dynamic	10%
BSL MNC Fund	52.50%
BSL Opportunities	12.50%
BSL Dividend Yield	6%
UTI Master Value	10%
Taurus Taxshield	12.50%
Kotak Mid Cap	15%

**MARCH 2011**

Reliance NRI Equity	25%
HDFC Tax Saver	60%
DSPBR Tax Saver	5%
HDFC TOP 200	40%
Templeton Equity Income	7%
Reliance RSF Equity	20%
Reliance Equity Opp	20%
Tata Dividend Yield	10%
SBI Tax Gain	40%
Reliance Vision	40%
Reliance Div. Power	15%
IDFC Equity Fund	10%
Franklin Flexi Cap	15%
DSPBR Small & Mid Cap	12.50%
Can Robeco Tax Saver	10%
HDFC Long Term Equity	10%
HDFC Equity	40%
IDFC Tax Advtg.	10%
Reliance Growth	40%
DSPBR Natural Res.	15%
SBI Emerg Bus.	25%
ICICI Pru Top 100	40%
IDSFC Premier Equity	24%
ICICI Pru. FMCG	20%
Religare Tax Plan	7.5%
ICICI Pru. Discovery	15%
Birla SL Tax Relief '96	40%

**NOTE :** The Dividend list for the financial year: April 2010 to March 2011 listed here. Can be used as a reference. We are not responsible for any error and misrepresentation. Kindly check with your financial advisor for the same or visit : [www.miconline.co.in](http://www.miconline.co.in) for more dividend details and history.

## NEW OFFERING TO OUR CLIENTS

We are proud to announce our [Website www.miconline.co.in](http://www.miconline.co.in) This website will add more value to our existing customers when they can surf & check all the day to day Equity market details. We have added some of the best features & equity tools to enhance the knowledge of the investor, to understand the details of the products & make quick decision on the same.

**We are the only in the industry who are providing services like SMS on Forthcoming installments on SIP, Termination of SIP. Emailing monthly Portfolio to customers (who have Provided there e-mail id, Pan number, mobile No.)** If you have not Provided, pls. Provide soon the details to us & be updated monthly on your investments.

**NOTE :** Mutual Fund A/C Statements are Generated every quarterly by the Company (Sip only) & month end on Lumpsum Investments. If you require updates on your Investment Month on month such as: Purchases, rejection, redemption, dividend payouts, dividend Reinvestment, SIP Installments, etc, then register your name, Pan Number, mobile No. Email id.

## Government of India 8% Saving's Taxable Bonds

- |   |  |   |
|---|--|---|
| 1] Investment Taxable No. TDS.*                               | 4] Period <b>6 Years.</b>                  | 8] <b>On the spot brokerage.</b>                |
| 2] <b>Invest 8% P.A., Payable Half Yearly or on Maturity.</b> | 5] Transferable : <b>No Transferable.</b>  | 9] Bonds available.                             |
| 3] Who can invest : Resident Indians & Charitable Trusts.     | 6] <b>Limit on Investments :</b> No Limit. | 10] Cheque Favouring                            |
|   | 7] <b>No Bank Loan Allowed.</b>            | a] HDFC Bank Ltd. a/c 8% Saving Taxable Bonds   |
|   |  | b] ICICI Bank Ltd. A/c 8% Saving Taxable Bonds. |

**\*Note : No TDS, Subject to submission of form 15H, when you apply for 8% Savings Taxable Bonds**



FORM WILL BE SENT AT HOMES HOME SERVICES FOR COLLECTION OF FORM  
INDICATE INVESTOR CODE NUMBER / PHONE NUMBER PERSONALISED ATTENTION OF DIRECTORS

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## SIP PROFIT GENERATION MACHINE

Scheme Name	Total Invest : 1,48,000		Total Invest : 1,44,000		Total Invest : 1,20,000	
	A		B		C	
	Value as on 1/6/11	SIP Profit	Value as on 01/03/11	SIP Profit	Value as on 01/3/10	SIP Profit
HDFC Equity	2,84,442	1,36,442	2,70,019	1,26,019	2,07,603	87,603
HDFC TOP 200	2,75,204	1,27,204	2,64,614	1,20,614	2,07,535	87,535
Fidelity Equity	2,55,696	1,07,696	2,47,450	1,03,450	1,83,522	63,522
DSPBR Top 100	2,56,648	1,08,648	2,47,049	1,03,049	1,98,491	78,491
Franklin Prima plus	2,47,215	99,215	2,32,663	88,663	1,89,270	69,270
Franklin Bluechip	2,49,892	1,01,892	2,40,905	96,905	1,91,152	71,152
Reliance Equity Opp.	2,70,518	1,22,518	2,50,873	1,06,873	1,95,489	75,489
ICICI Prudential Dynamic	2,63,042	1,17,042	2,52,223	1,08,223	1,98,152	78,152
DSPBR Opp. Fund	2,39,371	91,371	2,29,621	85,621	1,79,609	59,609
KOTAK 50	2,24,430	76,430	2,16,003	72,003	1,76,817	56,817
Reliance Vision	2,28,571	80,571	2,17,084	73,084	1,83,130	63,130

Note : • Table A : Amount Invested Rs. 2000 p.m. @ 74 Months Rs. 1,48,000. • Table B : Rs. 2,000 p.m. @ 72 months Rs. 1,44,000. • Table C : Rs. 2000 p.m. @ 60 months Rs. 1,20,000

### How Money Can Grow Between 4 to 6 Years of Minimum Monthly Investment of Rs. 2000 Per Month (Chota Dam Bada Dhamaka)

#### SIP + SMALL INVESTMENT MONTH ON MONTH COLLECT BIGGER AMOUNT FOR FUTURE, MONEY MULTIPLICATION INVESTMENT TOOL

Dear Investors :

**Systematic Investment Plan** is a Simple & Time honoured investment Strategy for accumulation of Wealth in a disciplined manner over Long Term Period. The Systematic investment plan is ideal for investors who have a regular flow of money. The reinvention of the systematic investment plan (Sip) has been a boon for investors with a low risk appetite Rupee cost averaging & Compounding are added advantages. Rupee cost averaging occurs when the market goes down and more units of the scheme can be purchased because of a lower value (NAV) Consistent monetary Contributions through sip average out the crests & troughly of any market, in the long run.

**How Does SIP work** When investors buy the units of fund, investor may do so when the NAV is really high. For instance lets say investor bought the units of a fund when the bull run was at its Peak, Leading to a High nav. If the market dips after that, the value of your investment falls & investors may have to wait for a long while to make a return on investment. But if investor invest Via SIP. Investor do not Commit the error of buying units when the market is at its Peak Since, investors are buying small amounts continuously, the investment will average out over a period of time. Investors will end up buying some, units at a highcost & some units at a lower price. Through SIP, the chances of making a Profit are much higher when compared to an one time Investment.

Start Date	End Date	No. Of Month	Invested Amount	VALUE OF INVESTMENT										
				HDFC Equity	HDFC Top 200	FIDELITY Equity	DSP BR TOP 100	FRANKIN INDIA PRIMA PLUS	FRANKIN INDIA BLUE CHIP	RELIANCE EQTY. OPP FUND	ICICI PRUDENTIAL DYNAMIC	DSP BR OPP. Fund	KOTAK 50	RELIANCE VISION
1/4/05	01/3/08	36	72,000	1,07,876	1,12,240	1,04,453	1,15,025	1,11,398	1,05,286	1,04,328	1,10,075	1,09,462	1,18,413	1,11,204
1/4/05	01/3/09	48	96,000	75,176	83,371	77,700	94,298	82,986	79,921	68,183	84,687	77,322	84,070	77,105
1/4/05	01/3/10	60	1,20,000	2,07,603	2,07,535	1,83,522	1,98,491	1,89,270	1,91,152	1,95,489	1,98,152	1,79,609	1,76,817	1,83,130
1/4/05	01/3/11	72	1,44,000	2,70,019	2,64,614	2,47,450	2,47,049	2,32,663	2,40,905	2,50,873	2,52,223	2,29,621	2,16,003	2,17,084
1/4/05	01/6/11	74	1,48,000	2,84,442	2,75,204	2,55,696	2,56,648	2,47,215	2,49,892	2,70,518	2,63,042	2,39,377	2,24,430	2,28,571

Note: 1) The Investment Amount Taken @ Rs. 2,000 Per Month 2) Sip Time is recommended is 4 yrs-6yrs (As result is shown in illustration) 3) Sip always help better Return when investor invests consistently at least for 4yrs-6yrs. 4) The Investment down by SIP is invested in Mutual Funds Schemes as selected. The return in not guaranteed, but over & longer duration of investment for 4 years-6 years higher chance of earing more than the capital invested (as show in the above illustration). 5) This are the return earned by the investor who have invested in this schemes, during this period (show in illustration). 6) There are no service charges and No entry load on Mutual Fund Investment done through us. 7) SIP work much much better in volatile stock Market Condition. 8) Minimum Amt. to start SIP is Rs. 1000 per month. 9) SIP generates good profit & easily doubles in 5 years Period. **Refer pg. 3 "SIP Profit generation machine" SIP Investor have made positive return in volatile market from November, 2010 till today.**

Note : The Fidelity Sip calculation is From May 2005 onwards.

#### Note To Ready By Investors

- 1) Investor should Read The Offer Document & Kim Application form of Mutual Fund Before Filling up.
- 2) Mutual Funds Are Subject To market Risk.
- 3) Please Read Fixed Deposit Form carefully, as we are NOT responsible for any change in interest rates. or non we take any responsibility for the company.
- 4) **Company takes 90 days to issue FDR receipt from the date of cheque realisation.**

- 5) WE PAY SPOT INCENTIVES IN FIXED DEPOSIT APPLICATION.
- 6) FIXED DEPOSITS INVESTMENT ARE UNSECURED IN NATURE. INVESTORS ARE ADVICE TO GO THROUGH THE FINANCIAL REPORTS OF THE COMPANY & APPLICATION FORM BEFORE INVESTING.
- 7) WE ARE NOT RESPONSIBLE FOR ANY CHANGE IN INTEREST RATES IN FIXED DEPOSITS. PLEASE CONFIRM INTEREST RATES BEFORE INVESTING IN FD



FORM WILL BE SENT AT HOMES HOME SERVICES FOR COLLECTION OF FORM  
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Website : www.miconline.co.in

**CURRENT FIXED DEPOSIT LIST**

Launch Date	Min. Amount	Interest Payable	12 Months	24 Months	36 Months
Jay Pee Associates FD	20,000	Q/C	10.50	11.00	11.50
Shriram Unnati FD	25,000	Q/H/A	9.25	9.75	10.75
Dewan Housing Finance	20,000	YRIY	9.70	9.70	9.70
Godrej Properties	20,000	H	8.50	9.00	10.00
Tricom India Ltd.	25,000	Q/C	10.00	11.00	12.00
Mahindra & Mahindra FIN	25,000	Q/C	8.50	10.00	10.50
Godrej Industries Ltd.	10,000	--	7.75	8.50	9.25
			<b>12-23</b>	<b>24-25</b>	<b>36-60</b>
HDFC Ltd.	40,000	M	8.90	9.05	9.15
(0.25% Extra)	20,000	Q/H	8.95/9.05	9.1/9.2	9.2/9.3
for Senior Citizen above 60 yrs)	20,000	A/C	9.25	9.40	9.50
ICICI Home Finance	10,000	A/C	8.25	8.75	8.75
(0.25% Extra)	20,000	Q	8.25	8.35	8.70
For Senior Citizen)	40000	M	7.95	8.40	8.40
Senior Citizen : 0.25% Extra in Tricom & Mah. & Mah. Finance					
HDFC Platinum Deposits for are available for 15, 22 & 33 months					

**Our Area Representative of Merchant Investment Consultancy Pvt. Ltd.**

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MALAD / KANDIVALI	TEL.: 2862 2042	MOB.: 98203 25220
MALAD	TEL.: 2880 4652	MOB.: 98338 84590
GOREGAON	TEL.: 2843 2022	MOB.: 99209 03079
ANDHERI (EAST) / POWAI	TEL.: 2925 4336	MOB.: 98338 84574
SANTACRUZ (EAST / WEST)	TEL.: 98923 43457	MOB.: 98338 84576
KHAR	TEL.: 98923 43457	MOB.: 98338 84576
MAHIM, SHIVAJI PARK, DADAR	TEL.: 2447 4043	MOB.: 98209 65319
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**FOR OTHER AREAS CONTACT :**  
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**66336781 - 66348150**  
**Send E-mail on : merchantinvestment@gmail.com**

**Guidelines for Mutual Fund Investment**

**w.e.f. January 1, 2011 :** All categories of investors irrespective of amount of investment in Mutual Fund are required to comply with KYC norms under the Prevention of Money laundering Act 2002 (PMLA) for carrying out the transaction such as **new / additional purchase, switch transction new SIP / STP / DTP registrations received from effective date 1st January 2011.** KYC (known your Client) formalities are required to be completed for all unit holder, including Guardians & Power of Attorney holder

**Document & Information for KYC to be Provided by Investors**

1) PAN CARD 2) Photograph 3) Proof of Address (Passport, Electricity bill, Ration Card, Landline Telephone Bill Latest Bank Statement, driving Licence, Voter's identity Card)

Investors need to provide an attested true copy of the relevant documents. Attestation can be done by **Notary Public / Gazetted officer / Manager of a Scheduled Commercial Bank.** Investors, also needs to do the selfattestation of the proof which they will be submitting with the KYC application form

Investors, have to provide the relevant documents only once for complying KYC norms. After that Investors could invest in the schemes of all mutual fund by merely attaching copy of KYC

All reasonable care has been taken to ensure that the information contained here is not misleading or untrue at the time of publication. However, We make no long standing commitment as to its accuracy or completeness. All this information is for the private use of the person to whom it is provided without any liability whatsoever on the part of Merchant Investment Consultancy Pvt. Ltd. or any associated company V any member of employee thereof. The Company Merchant Investment Consultancy Pvt Ltd. may have open & investment interest in the schemes mentioned herein. Nothing contained herein should be construed as an offer to buy or sell or a solicitation of an offer to buy or sell. The value of any investment may fall as well as rise. Investor are advised to avail personal counseling from our Area Representative or call us if they wish for any further information.

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**6633 6781 - 6634 8150**  
**E-mail : merchantinvestment@gmail.com**

**FOR COLLECTION OF FORMS / CHANGE OR ADDRESS CONTACT**  
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**6654 8097 - 98 - 99**  
**website : www.miconline.co.in**

**REASONS TO INVEST THROUGH US :**

- 1] Personal Guidance / service.
- 2] Indicate investor code.
- 3] Personalised attention by Director of the Company.
- 4] Free Home Service for collection of forms with incentive payment where applicable.
- 5] Consultation by qualified staff.
- 6] INCENTIVE - SUB-BROKERAGE WILL BE PAID ON-THE SPOT WHERE APPLICABLE SUBJECT TO REALISATION OF CHEQUE.

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