



THE SAVING PLUS VIEW

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MONTHLY

www.miconline.co.in

FOR PRIVATE CIRCULATION

COMPANY PROFILE & SERVICES OFFERED TO CLIENTS

The Saving Plus View is published by **Merchant Investment Consultancy** which is more than 15 years old. The company was formed by **Mr. Uday Merchant** and **Mr. Anoll Merchaant** and under their vision and guidance the company has achieved a landmark success in the field of Financial and Investment Advisory Business.

The company has gained a tremendous support and excel excellently over the past 15 years with the Trust Credited amongst the valued and loyal investors. The organisation, promoters & staff has adopted the change very well and have focussed on Customer Centric Approach.

The promoters and the company follows the simple principal "Right Approach & Value Advice will Give Good Business & Success".

With the new scenario and change has to follow. The company has adopted the right strategy and give the best to the client, from time to time. The promoter and organisation have developed a Technology platform and try to give the best of the services to their clients.

The company has developed a website : www.miconline.co.in where the investor can access and get the latest and informative financial market news on Asian Market, European Market, USA Market on daily basis with the day to day market graphs and changes happening around the world.

The Company offers some of the best online services and benefits to their clients.

1) Regular updates through SMS & E-mail. 2) Family User ID and Password i.e. as well as the family leader can give the user id and password to every individual family members by creating from their side. 3) Detailed portfolio valuation report will feature details such as : Purchase, Folio No., Sell, Switch, Redemption, Scheme name, No. of days hold, Absolute & CAGR Return. 4) Summary report, Capital Gain Statement for Income Tax purpose, Fact Sheet, etc. 5) Holding statement yearwise, Datewise, Dividend, History Record Year, Name and Date wise. 6) Preprinted forms and Transaction slip can be accessed easily from our website. 7) No hassle of filling up the long and TEDIOUS application form.

Some of the features on our exclusive website.

- 1) Financial planning tools are available such as : Wealth creation, Child Education, EMI Planning, Retirement Planning, Financial Goal, Planning (Event Base), Networth Planning etc.
- 2) Equity News : Just check on what market leaders are buying and selling. What is being bought by FII, DII and Mutual Funds on day to day (Exclusive with us only)
- 3) Mutual Funds : SIP calculator, Dividend comparison of various schemes, Top performer across all sectors and schemes. Comparison of performance of various schemes, latest NAV, Historical Dividend, Latest declared dividend etc.
- 4) Fixed Income : Latest views and list of company fixed deposits : Manufacturing, finance and bonds list can be downloaded as well as viewed.
- 5) Tax planning will help you to calculate the tax to be paid for income tax, just fill in the details and get the amount to be paid to income tax and also get the latest tax structure and slabs.

Pls. go to page 2 and 3 for more details.

START INVESTMENT IN GOLD THROUGH SIP

Why Invest in Gold ?

- 1) 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.
- 2) Historically Gold is also used as a hedge against inflation and a weakening currency (dollar).
- 3) 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, SBI 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 | 1997.38 | 1997.38 | 1997.38 | 1997.38 | 1997.38 |
| Units Accumulated | 32.58 | 71.712 | 119.991 | 249.54 | 442.49 | 815.06 |
| Investment Value (10/2/11) | 65,075 | 1,43,236 | 2,39,668 | 4,98,428 | 8,83,825 | 16,27,979 |
| Returns | 18.85% | 19.52% | 29.53% | 21.01% | 21.30% | 19.21% |

Government of India 8% Saving's Taxable Bonds

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

**OUR
SPECIAL
OFFER**

- | | |
|---|---|
| 1] Investment guidance / Service | 4] Investment guidance as per your age, occupation, risk, profile. Visit personally / call. |
| 2] Free home service for collection of forms / guidance | 5] Before advising / investing, kindly read forms |
| 3] Personalised attention by director of the company. | |



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WEALTH CREATION MANTRA : Investors Should Be Prepared, Not Predict & Never Exit In Panic

When dealing with maddening volatility in the markets and the bad news of the past few days, it sometimes helps to turn to a piece of literary advice. In this case, the words of the good writer and poet - Rudyard Kipling - **"If you can keep your head when all about you are losing theirs. ... Yours is the Earth & every thing thats in it."**

The Investor should be prepared for turbulent times. Investors should be prepared , should not predict and also not panic and never exit in panic.

The key to making an SIP work for you is to never exit when the market collapses. Those who did so late 2008 or early 2009 (See below SIP Table) would have realised that later. You may find your investments under deep water but that does not mean that the SIP has backfired. Not at all. No matter how long the SIP and how fabulous the fund, it would turn out to be a very unviable proposition to exit when the market is in the doldrums. Take a look at the scheme listed below in the table, where Investment amount is more than return earned or realized for the period.

Lets say you started on SIP on 1st April, 2005. If you have exited in March, 2008, you would have made a return of 45% almost ! Had you exited exactly a year later, you would have lost (4 year return, made on the investment). Simply, because you would have been investing during the previous years when the market was gaining ground. But, if you had waited for just one more year (2009 - 2010) the return would have shot up and you would have made money.

You have understood that an SIP is not some esoteric prescription for success. It works on the simple principle that you get more units when the NAV drops and fewer units when it rises. Over time, it evens out. In this example, you would have continued accumulating units, when the market was on the rise in 2006 and 2007. So you would be getting fewer units for the same amount of money. If you would have sold in 2008-2009 your loss would be tremendous. So, what does this mean ? That you enter when the market is low & exit when high ? Not at all. All it means is that you invest systematically but avoid selling or stopping SIP's when the market tanks. (Market slow down)

SIP's work best when you hang on through the bear runs. At that time you get more value for your money invested, because you get many more units for the same amount of money. Unfortunately, that is the time when most investors terminate / cancels the SIP's in either Panic or disappointment. In the schemes listed below, you will find the investor who have opted for 3 year SIP from 1st April 2008 - 31st March 2011. During this time, the sensx would have gone virtually nowhere (18,250 to 18,020 approx) for the period mention, the sensx would have delivered negative return, on the contrary the SIP investment during this period have delivered almost more than 40% return as shown in this SIP table of listed schemes.

| 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 | IDFC Premium Equity | KOTAK 50 | RELIANCE RSF EQUITY |
| 1/4/05 | 31/3/08 | 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 | 1,16,206 | 1,18,413 | 1,19,012 |
| 1/4/05 | 31/3/09 | 48 | 96,000 | 75,176 | 83,371 | 77,700 | 94,298 | 82,986 | 79,921 | 68,183 | 84,687 | 1,00,304 | 84,070 | 98,944 |
| 1/4/05 | 31/3/10 | 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 | 2,34,292 | 1,76,817 | 2,17,324 |
| 1/4/05 | 31/3/11 | 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 | 2,93,234 | 2,16,003 | 2,69,882 |
| 1/4/05 | 01/8/11 | 74 | 1,54,000 | 2,84,437 | 2,76,290 | 2,50,802 | 2,56,908 | 2,52,030 | 2,52,024 | 2,79,836 | 2,63,359 | 2,71,256 | 2,29,020 | 2,58,007 |

Note : 1) The Fidelity Sip calculation is From May 2005 onwards. 2) IDFC Premier Equity is from Oct. '2005. 3) Reliance RSF Equity is from July '2005.

Source : www.miconline.co.in

COMPARISON OF FEATURES OFFERED BY US V/S OTHERS

| Features | Others | MICPL (Merchant Investment) | Features | Others | MICPL (Merchant Investment) |
|--|--------|-----------------------------|---|--|---|
| Family Login | Yes | Yes | Point of Contact | RM changes every time | Professional Management & Directors monitors every transactions. |
| Individual Login within Family | No | Yes | Charges | 0.5%-1.50% on overall portfolio or per transaction charges from 250/- to 500/- | Absolutely free with free forms drop and pick up service and easy portfolio access sent by E-mail every quarterly |
| Preprinted Forms & Trans. Slips on line | No* | Yes | On line access | Yes* | Yes (Free of cost.) |
| SMS & E-mail Alert | Yes | Yes | We are available on Facebook also. Do visit the Facebook link, where you will find all the latest news from around the world. We believe in sharing the information, so the investor becomes more aware to take fast & quick decisions. | | |
| Mobile Based Portfolio Application | No | Yes | Note : Wherever is * mark is subject to services offered by the company's regulations. | | |
| Personalised Recommendation on Transaction | No* | Yes | | | |



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PORTFOLIO ON MOBILE

In the last few years, mobile phones have caught up like wild fire and have brought about a revolution in communication. Now, wired communication is passé. This change has also brought about an upward shift in the expectation level of customers. It is time to adapt to this paradigm shift in business and cater to the increased expectations of customers.

The mobile application created by us that brings Instant updates on your Portfolio Valuation, Returns, Allocations, Scheme NAV's and Performance comparison and more.

A) How to Download / Install the application.

- Go to browser on your mobile
- Type the followings URL : <http://m.investwell.in>
- Click on appropriate icon according to your phone specification.
- Please click :YES" on incoming alert (if applicable)

B) How to use the Application

- After the application gets installed, start the application by clicking on the "investwell" icon.
- Enter your 5 digit pin (Provided by **Merchant Investment Consultantancy**) and your respective **portfolio viewer's userid name & click on save to proceed**. It will save your credentials in your mobiles, (but this facility may not be supported by all handsets). In such cases you may need to enter your login credentials each time you visit.
- Enter your Portfolio Viewer's password and click on login button.
- Application will try to connect the server. If the mobile asks for allow network connection, then please click on yes.
- Once the connectivity establishes, you will be able to watch various reports in main menu.
- Use left, Right, Up & Down scroll keys to view full data.
- Please ask for one time login pin registration provided by us.



Information Your Client Can Get through our Mobile Application

- Family Portfolio:** check updated family portfolio
- Applicant Portfolio:** check updated applicant wise portfolio.
- Asset Allocation:** Get the details of your net worth and its composition.
- Sector Allocation:** Get to know sector wise allocation of your investment.
- Scheme Allocation:** Total exposure in different schemes and its current value
- Last Transaction:** Check your last 10 transactions which have done.
- One Day Change:** check how your holding schemes have performed every day.
- Latest NAV:** Track the latest NAV for different schemes
- Scheme Performance:** Check the top performing scheme based on returns.

Note : For more details, please Email or Call us : 66548097-98-99 or merchantinvestment@gmail.com

Source : www.miconline.co.in

Mutual Fund Schemes Returns & Analysis : ELSS Tax Saving Scheme

| Scheme Name | Launch Date | 10/9/2011 | Dividend Paid since inception | 2 Yr. Return | 3 Yrs. Return | 5 YRS. Return | Value of Rs. 10,000 Invested Since Inception | | | |
|-----------------------------|-------------|-----------|-------------------------------|--------------|---------------|---------------|--|----------|----------|----------|
| | | | | | | | 5/4/2011 | 1/4/2008 | 1/4/2009 | 1/4/2010 |
| CANARA ROBECO TAX SAVER (G) | MAR 1993 | 24.91 | 356.50% | 12.42% | 19.95% | 15.85% | 26.270 | 15,610 | 10,930 | 23,420 |
| DSP BLACK ROCK TAX SAVER | DEC 2006 | 15.24 | 36.50% | 6.65% | 8.47% | -- | 17,318 | 12,680 | 8,083 | 15,839 |
| FIDELITY TAX ADVANTAGE | JAN 2006 | 20.572 | 30.00% | 13.14% | 13.85% | 13.98% | 22,836 | 14,420 | 10,237 | 19,109 |
| FRANKLIN INDIA TAXSHIELD | APR 1999 | 201.583 | 517.50% | 13.05% | 13.24% | 11.84% | 2,15,846 | 1,44,500 | 1,00,933 | 1,88,188 |
| IDFC TAX ADVANTAGE | DEC 2008 | 18.25 | 70.00% | 8.71% | -- | -- | 20,358 | - | 10,612 | 18,219 |
| HDFC TAX SAVER | MAR 1996 | 214.355 | 842.00% | 12.12% | 13.59% | 10.49% | 236.300 | 1,50,360 | 99,916 | 2,08,199 |
| HSBC TAX SAVER | DEC 2006 | 13.07 | 10.00% | 6.34% | 9.36% | -- | 14,825 | 10,470 | 7,575 | 13,974 |
| RELIANCE TAX SAVER | AUG 2005 | 19.63 | 50.00% | 11.55% | 13.71% | 9.64% | 21,422 | 13,980 | 10,025 | 18,892 |
| SBI MAGNUM TAX GAIN | MAR 1993 | 55.19 | 680.00% | 3.67% | 5.93% | 8.63% | 37,200 | 50,650 | 33,300 | 58,870 |

Note : Scheme performance of all Equity & Debt MF Schemes can be checked on www.miconline.co.in in Top Performers column under Mutual Fund Section

Note To Ready By Investors

- Investor should Read The Offer Document & Kim Application form of Mutual Fund Before Filling up.
- Mutual Funds Are Subject To market Risk.
- 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.
- Company takes 90 days to issue FDR receipt from the date of cheque realisation.
- WE PAY SPOT INCENTIVES IN FIXED DEPOSIT APPLICATION.
- FIXED DEPOSITS INVESTMENT ARE UNSECURED IN NATURE. INVESTORS ARE ADVICE TO GO THROUGH THE FINANCIAL REPORTS OF THE COMPANY & APPLICATION FORM BEFORE INVESTING.
- 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
INDICATE INVESTOR CODE NUMBER / PHONE NUMBER PERSONALISED ATTENTION OF DIRECTORS
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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 |
| United Spirits | 25,000 | Q/C | 11.00 | 11.50 | -- |
| 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 |
| IND. SWIFT LAB LTD. | 10,000 | Q/C | 11 | 11.50 | 12 |
| | | | 12-23 | 24-25 | 36-60 |
| HDFC Ltd. | 40,000 | M | 9.15 | 9.30 | 9.40 |
| (0.25% Extra) | 20,000 | Q/H | 9.20/9.30 | 9.35/9.45 | 9.45/9.55 |
| for Senior Citizen above 60 yrs) | 20,000 | A/C | -/9.50 | 9.65 | 9.70 |
| 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 & 33 months @ 10%. | | | | | |

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Merchant Investment Consultancy Pvt. Ltd.**

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TAX SAVINGS INFRASTRUCTURE BONDS UNDER SECTION 80 CCF

In order to garner additional resources for financing of infrastructure projects, the Indian Govt. decided to offer Income Tax benefits on Infrastructure Bonds Under Section 80 CCF of the Income Tax Act, 1961, Investment upto Rs. 20,000 made in Long Term Infrastructure Bonds (as notified by the Central Government) will be eligible for Tax Deduction. The underlying reason believed the initiative is to encourage more Investment in the Infrastructure space. But Infrastructure financing Companies can raise only upto 25% of their Incremental Investment in the previous financial year from these bonds.

TAX SAVINGS INFRASTRUCTURE BONDS : A Snapshot

1) Tenure : 10 years. 2) Lock-In : 5 Years. 3) Yield : will not exceed the yield on 10 years. GOI Securities as reported on the last working day of the month immediately preceding the month of issue of the bond. 3) On Maturity : On completion of 10th year bond redemption will be at Par. 5) Loan : After the lock-in is over the bond holder can pledge / lien / hypothecate the bond with any commercial bank to obtain a loan. 6) Listing : Bond will be listed on the exchange & will be available for trading, subject to volumes & expires of Lock-In. 7) Option : a) Noncumulative & buyback after five years. b) cumulative & buyback after five years. c) Non cumulative & no buyback. d) Cumulative & No buyback. 8) Note : Pan Card is compulsory for subscribing these bonds. Since, the bonds are issued in demat form, so demat is also required. 9) This Rs. 20,000/- Investment over - above 1,00,000/- = U/S 80C

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- 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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