



# THE SAVING PLUS VIEW

Volume - 6 Issue - 76 | SEPT. 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

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 portolio 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	1997.38	1997.38	1997.38	1997.38	1997.38
<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>

## 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. |

### 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.   |   |



## MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

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

Office Time Weekdays 10 a.m. to 6 p.m. • Saturday 10 a.m. to 4 p.m.

TEL. : (022) 6634 8150, 6633 6781, 6654 8097  
6654 8098, 6654 8099 • FAX : (022) 2265 4898

E-mail : merchantinvestment@gmail.com  
Website : www.miconline.co.in

## 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 literacy 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 faboulous the fund, it would turn out to be a very unviabile 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 sensex would have gone virtually nowhere (18,250 to 18,020 approx) for the period mention, the sensex 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 Premier 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](http://www.miconline.co.in)

## 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.

## Micro SIP formalities

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

**\*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

Contact : ANOLL MERCHAANT / UDOAY MERCHAANT

TEL. : (022) 6634 8150, 6633 6781, 6654 8097  
6654 8098, 6654 8099 • FAX : (022) 2265 4898

E-mail : [merchantinvestment@gmail.com](mailto:merchantinvestment@gmail.com)  
Website : [www.miconline.co.in](http://www.miconline.co.in)

## WHAT IS SIP

- A time honoured investment option to create wealth over a period of time with features similar to a recurring deposit.

## FEATURES OF SIP

1) Choice of investment amount pre decided by you. 2) Choice of pre decided tenor. 3) Choice of investment dates during the month. 4) Choice of wide variety of scheme options available. 5) No lock-in-period (Exit load may be applicable, if any)

## BENEFITS

- **Rupee Cost Averaging** : For the same amount of investment every month, you accumulate more units when the markets fall and less units when the markets rise.
- **Reduces Volatility** : As the investments are spread over time and market cycles; volatility smoothen out and risk of capital loss due to adverse market movements is reduced.
- **Discipline in Investing** : A SIP brings discipline to the investment process as you stick to a committed calendar.
- **Convenience** : Invest through auto debit, no postdated cheques are required.

## "TARGET ONE CRORE" - LONGER THE EASIER

Longer the duration, smaller is the monthly investment amount required to reach 1 crore.

Duration \ Rate	8%	12%	15%	18%	20%
5 yrs.	135,000	123,400	114,600	106,500	101,400
10 yrs.	55,300	44,700	38,100	32,500	29,100
15 yrs.	29,500	21,100	16,300	12,600	10,600
20 yrs.	17,600	11,000	7,600	5,1300	4,100
25 yrs.	11,000	6,000	3,700	2,300	1,700
30 yrs.	7,200	3,300	1,900	1,100	7,00

Note : SIP in Gold can be invested through schemes : SBI Gold, Reliance Gold & Kotak Gold. Minimum 2000 Investment (Refer Pg. 1 for Gold Performance Scheme Table.)

### Power of Compounding

One can create additional wealth of Rs. 35 lacs by investing Rs. 10,000 monthly for 15 years instead of 10 years with an expected return of 15%.

Wealth created by investing Rs. 10,000/- monthly over various time frame at various rate of return.				
Total Investment	5 yrs 6 lac	10 yrs 12 lac	15 yrs. 18 lac	20 yrs. 24 lac
Rate of Return				
8%	7.34 lac	18.13 lac	33.98 lac	57.27 lac
12%	8.11 lac	22.40 lac	47.59 lac	91.99 lac
15%	8.73 lac	<b>26.30 lac</b>	<b>61.64 lac</b>	132.71 lac
20%	9.87 lac	34.43 lac	95.55 lac	247.62 lac

## HOW TO START SIP

- 1) Fill an SIP Application form. 2) Write a cheque for 1st instalment & rest auto debit instruction 3) Submit KYC letter copy or Photo ID address proof (in case of microsip)

## Mutual Fund Schemes Returns & Analysis : ELSS Tax Saving Scheme

Scheme Name	Launch Date	10/8/2011	Dividend Paid since inception	1 Yr. Return	2 Yrs. Return	3 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	25.10	356.50%	-3.20%	17.19%	--	26.270	15,610	10,930	23,420
DSP BLACK ROCK TAX SAVER	DEC 2006	15.52	36.50%	10.65%	11.94%	8.04%	17,318	12,680	8,083	15,839
FIDELITY TAX ADVANTAGE	JAN 2006	20.55	30.00%	4.71%	17.28%	13.44%	22,836	14,420	10,237	19,109
FRANKLIN INDIA TAXSHIELD	APR 1999	200.87	517.50%	1.03%	16.61%	12.60%	2,15,846	1,44,500	1,00,933	1,88,188
IDFC TAX ADVANTAGE	DEC 2008	18.04	70.00%	-8.51%	13.27%	--	20,358	-	10,612	18,219
HDFC TAX SAVER	MAR 1996	218.971	842.00%	-4.62%	17.86%	15.16%	236.300	1,50,360	99,916	2,08,199
HSBC TAX SEVER	DEC 2006	13.23	10.00%	10.41%	8.96%	9.26%	14,825	10,470	7,575	13,974
RELIANCE TAX SAVER	AUG 2005	20.08	50.00%	4.55%	15.64%	14.27%	21,422	13,980	10,025	18,892
SBI MAGNUM TAX GAIN	MAR 1993	55.35	680.00%	-9.23%	7.60%	5.28%	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](http://www.miconline.co.in) in Top Performers column under Mutual Fund Section

### 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



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Contact : ANOLL MERCHAANT / UDOAY MERCHAANT

TEL. : (022) 6634 8150, 6633 6781, 6654 8097  
6654 8098, 6654 8099 • FAX : (022) 2265 4898

E-mail : [merchantinvestment@gmail.com](mailto:merchantinvestment@gmail.com)  
Website : [www.miconline.co.in](http://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
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
			<b>12-23</b>	<b>24-25</b>	<b>36-60</b>
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%.					

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

THANE	TEL.: 2532 9267	MOB.: 98195 98586
THANE	TEL.: 98694 20081	MOB.: 98338 84571
BHANDUP / MULUND	TEL.: 97020 99951	MOB.: 98338 84572
BHANDUP / MULUND	TEL.: 2564 9396	MOB.: 98197 89239
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KHAR	TEL.: 98923 43457	MOB.: 98338 84576
MAHIM, SHIVAJI PARK, DADAR	TEL.: 2447 4043	MOB.: 98209 65319
DOMBIVLI, KALYAN	TEL. 9930880274	MOB.: 98208 20274

**FOR OTHER AREAS CONTACT :**  
**ANOLL MERCHAANT / UDOAY MERCHAANT**  
**66336781 - 66348150**  
**Send E-mail on : merchantinvestment@gmail.com**

**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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**Anoll Merchaant / Udoay Merchaant**  
**6633 6781 - 6634 8150**  
 E-mail : merchantinvestment@gmail.com

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**DEEPALI / SEEMA LAD / MANALI**  
**6654 8097 - 98 - 99**  
 website : www.miconline.co.in

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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.

**Contact : Anoll Merchaant / Uday Merchaant**  
**Tel. : 6633 6781, 6634 8150, 6654 8097, 6654 8098, 6654 8099**



**MERCHANT INVESTMENT CONSULTANCY PVT. LTD.**  
 250/252, BAZAR GATE STREET, 1ST FLOOR, LUCKY MANSION,  
 NEAR APNA BAZAR, FORT, MUMBAI-400 001,

**LAND MARK : 10 MINUTES FROM V. T. STATION**

Tel. : 6633 6781, 6634 8150, 6654 8097, 6654 8098, 6654 8099  
 Fax : (022) 2265 4898 • E-mail : merchantinvestment@gmail.com  
 Website : www.miconline.co.in

Editor : Udoay Merchaant and Published by : Anoll Merchaant on behalf of Merchant Investment Consultancy Pvt. Ltd., 250/252, Bazar Gate Street, Fort, Mumbai-1, Printed at Somani Printing Press, 14-A, J. R. Boricha Marg, Sitaram Mill Compound, Lower Parel, Mumbai - 400 013.

From : MERCHANT INVESTMENT CONSULTANCY PVT. LTD.  
 250/252, BAZAR GATE STREET, 1ST FLOOR, LUCKY MANSION,  
 NEAR APNA BAZAR, FORT, MUMBAI-400 001,

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