



# THE SAVING PLUS VIEW™

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MONTHLY

FOR PRIVATE CIRCULATION

**How Money Can Grow Between 4 to 6 Years of Minimum Monthly Investment of Rs. 2,000 Per Month (Chota Daam 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 adisciplined 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 & troughs 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 let's 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 invests Via SIP, investor does 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 high cost & some units at a lower price. Over time, 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 Top 200	HDFC Equity	FIDELITY Equity	DSP BR TOP 100	DSP BR OPP. FUND	RELIANCE VISION	FRANKIN INDIA PRIMA PLUS	FRANKIN INDIA BLUECHIP	RELIANCE EQTY. OPP.	ICICI PRUDENTIAL DYNAMIC	BIRLA SL FRONTLINE EQUITY
1/4/05	01/3/06	12	24,000	32,909	33,360	28,323	32,617	32,890	32,106	32,503	32,594	32,293	33,062	31,244
1/4/05	01/3/07	24	48,000	63,934	66,184	62,408	66,987	64,416	65,210	67,415	63,825	67,302	71,312	66,869
1/4/05	01/3/08	36	72,000	1,12,240	1,07,876	1,04,453	1,15,025	1,09,462	1,11,204	1,11,398	1,05,286	1,04,328	1,10,075	1,15,605
1/4/05	01/3/09	48	96,000	83,371	75,176	77,700	94,298	77,322	77,105	82,986	79,921	68,183	84,687	85,137
1/4/05	01/3/10	60	1,20,000	2,07,535	2,07,603	1,83,522	1,98,491	1,79,609	1,83,130	1,89,270	1,91,152	1,95,489	1,98,152	2,03,220
1/4/05	03/1/11	70	1,40,000	2,88,457	2,95,974	2,58,690	2,63,866	2,53,540	2,40,412	2,50,842	2,58,664	2,82,794	2,64,247	2,70,667

Note : (1) The Investment Amount Taken As Rs. 2,000 Per Month (2) Sip Time is recommended is 4 yrs-6yrs (As result is shown in illustration) [2] Sip always help better Return when investor invests consistently at least for 4 yrs-6yrs. [4] The Investment done by SIP is invested in Mutual Funds Schemes as selected. The return is not guaranteed, but over & longer duration of investment for 4 years-6 years higher chance of earning 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 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"**

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

## 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 transaction new SIP/STP/DTP registrations received from effective date 1st January'2011**. KYC (know 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 a copy of KYC.

## Micro SIP Formalities

- 1) "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 exceeds Rs. 50,000.
- 2) This is allowed for purchasing micro SIP only
- 3) **Documents** : One photo identity Address proof will be require to enroll for micro SIP (Driving Licencs Voter's identity, Passport copy) it needs to be self attested by the investor. **This will require for all single & Jointholders applying under Micro SIP.**

**OUR SPECIAL OFFER**

- [1] Investment guidance / Service
- [2] Free home service for collection of forms / guidance
- [3] Personalised attention by director of the company

- [4] Investment guidance as per your age, occupation, risk, profile] visit personally / call
- [5] Before advising / investing, kindly read forms.



## MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

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

Scheme Name	Launch Date	NAV	Dividend Paid Since inception	6 month Return	1 Year Return	Value of Rs. 10,000 Invested			
						2/4/2007	1/4/2008	1/4/2009	1/4/2010
BIRLA SUN LIFE TAX RELIEF 96	MAR 1996	88.26	22.70%	4.36%	18.31%	86.340	89,510	45,960	81,760
CANARA ROBECO TAX SAVER	MAR 1993	21.84	426.50	6.17%	19.97%	14.580	15,610	10,930	23,420
DSP BLACK ROCK TAX SAVER	DEC 2006	17.84	36%	6.83%	16.41%	9,320	12,680	8,083	15,839
FIDELITY TAX ADVANTAGE	JAN 2006	22.81	15%	10.72%	24.11%	11,700	14,420	10,237	19,109
FRANKLIN INDIA TAXSHIELD	APR 1999	213.87	477.50%	12.14%	18.39%	1,15,600	1,44,500	1,00,933	1,88,188
IDFC TAX ADVANTAGE	DEC 2008	20.32	35%	9.32%	17.85%	-	-	10,612	18,219
HDFC TAX SAVER	MAR 1996	239.86	802%	9.08%	20.57%	1,28,420	1,50,360	99,916	2,08,199
HSBC TAX SAVER	DEC 2006	15.29	10%	8.07%	10.93%	9,060	10,470	7,575	13,974
ICICI PRUDENTIAL TAX PLAN	AUG 1999	145.90	387%	9.11%	18.16%	80,340	92,280	59,020	1,28,040
KOTAK TAX SAVER	OCT 2005	19.17	65%	7.33%	12.45%	13,400	16,170	9,421	17,243
RELIANCE TAX SAVER	AUG 2005	21.41	35%	5.81%	15.64%	12,890	13,980	10,025	18,892
SBI MAGNUM TAX GAIN	MAR 1993	62.78	655%	5.58%	6.61%	41350	50,650	33,300	58,870

## Mutual Fund Schemes Returns & Analysis : Equity Fund Schemes

Scheme Name	Launch Date	Current NAV	Dividend Paid Since inception	6 month Return	1 Year Return	Value of Rs. 10,000 Invested			
						2/4/2007	1/4/2008	1/4/2009	1/4/2010
DSP Black Rock Top 100	FEB'2003	103.82	285.50	9.91%	12.31%	53.265	70,888	53,552	92,159
BSL Frontline Equity Plan "A"	AUG 2002	91.46	275.00	10.34%	12.66%	48.360	62,650	42,920	81,500
Fidelity Equity Fund	MAY' 2005	36.70	80.00	10.27%	21.81%	19.743	23,873	16,453	31,133
Franklin India Prima Plus	SEPT 1994	223.57	470.00	9.24%	13.14%	1,30,864	1,61,398	1,12,819	202,396
Franklin India Bluechip Fund	NOV 1993	221.97	437.50	12.45%	18.34%	1,18,036	1,45,808	1,05,370	195,007
HDFC Top 200	SEPT 1996	217.04	408.00	11.11%	19.47%	1,00,009	1,30,829	95,646	1,84,923
IDFC Top Imperial Equity Plan "A"	FEB' 2006	19.88	27.00	6.93%	11.23%	10,880	14,610	11,280	18,375
Kotak 50	DEC 1998	106.22	370.00	7.06%	11.68%	61,998	81,775	56,971	95,333
Reliance Growth	OCT 1995	483.97	820.00	4.91%	10.74%	2,51,780	3,32,200	2,15,244	4,43,711
Reliance Vision	OCT 1995	278.68	730.00	4.37%	9.10%	1,66,710	2,10,590	1,39,414	2,54,019
ICICI Dynamic Equity	OCT 2002	109.03	150.00	9.16%	17.86%	61,693	73,781	51,442	95,595

## Mutual Fund Schemes Returns & Analysis : Balance Schemes

Scheme Name	Launch Date	NAV	Divd. Paid	6 month Return	1 Year Return	Value of Rs. 10,000 as on			
						2/4/2007	1/4/2008	1/4/2009	1/4/2010
HDFC Prudence	FEB' 1994	213.92	430.00%	7.95%	21.45%	1,09,445	1,29,887	94,192	1,83,948
DSPBR Balance	MAY' 1999	67.29	195.00%	6.42%	11.44%	36,642	47,070	36,390	60,250
Reliance RSF Balance	JUN 2005	23.03	55.00%	8.33%	18.44%	-	13,580	10,910	20,730
Tata Balanced	OCT' 1995	83.54	195.00%	5.67%	10.94%	48,162	59,897	44,095	76,671
SBI Balanced	OCT' 1995	52.29	213.00%	5.55%	8.26%	32,930	40,300	29,050	48,460
ICICI Prudential Balanced	NOV'1999	46.20	541.00%	8.65%	14.63%	33,290	37,900	27,110	41,600

Data Courtesy : Money Control, Nav: 8/1/2011

## 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.\*  
 [2] Interest 8% P.A., Payable Half Yearly or on Maturity.  
 [3] Who can invests: Resident Indians & Charitable Trusts.

- [4] Period 6 Years.  
 [5] Transferable : No. Transferable.  
 [6] Limit on Investments : No Limit.  
 [7] No Bank Loan Allowed.

- [8] On the spot brokerage.  
 [9] Bonds available.  
 [10] cheque Favoring.  
 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  
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Contact : ANOLL MERCHAANT / UDOAY MERCHAANT

Our New Telephone Nos. : 6634 8150, 6633 6781, 6654 8098 / 6654 8099 / 6654 8097

## SIP Profit Generation Machine

Scheme Name	Total Invest : 1,40,000		Total Invest : 1,20,000		Total Invest : 72,000	
	A		B		C	
	value as on 3/1/2011	SIP Profit	value as on 1/11/2010	SIP Profit	value as on 1/11/2010	SIP Profit
HDFC TOT 200	2,88,457	1,48,457	2,07,535	87,535	1,12,240	40,240
HDFC Equity	2,95,974	1,55,974	2,07,603	87,603	1,07,876	35,876
Fidelity Equity	2,58,690	1,18,690	1,83,522	63,522	1,04,453	32,453
DSPBR Top 100	2,63,866	1,23,866	1,98,491	78,491	1,15,025	43,025
DSPBR Opp. Fund	2,53,540	1,13,540	1,79,609	59,609	1,09,462	37,462
Reliance Vision	2,40,412	1,00,412	1,83,130	63,130	1,11,204	39,204
Reliance Euity Opp.	2,82,794	1,42,794	1,95,489	75,489	1,04,328	32,328
Franklin Bluechip	2,58,664	1,18,664	1,91,152	71,152	1,05,286	33,286
Franklin Primaplus	2,50,842	1,10,842	1,89,270	69,270	1,11,398	39,398
ICICI Prudential Dynamic	2,64,247	1,24,247	1,98,152	78,152	1,10,075	38,075
BSL Frontline Equity	2,70,667	1,30,667	2,03,220	83,220	1,15,605	43,605

- Note :** 1) For SIP Valuation Detailed Report, Please Turn Page 1.  
 2) Fidelity SIP Calculation is From May 2005 Onwards. The Scheme Was Launched On May 2005.
- Table A : Amount Invested ₹ 2000 p.m. @ 70 Months ₹ 1,40,000.
  - Table B : ₹ 2,000 p.m. @ 60 months ₹ 1,20,000.
  - Table C : ₹ 2,000 p.m. @ 36 months ₹ 72,000
- This shows SIP Generates Wonderful Profit Over A Period of Long Term Investments.**

## Wealth Creation Principal To be Remembered

- ☞ An Investor's Worst Enemy is not The Stock Market, Trust His Won Emotions. Emotions Can't make you Money
- ☞ Short Term Thinking is The Enemy of Long Term Investment Success In SIP (Systematic Investment Plan).
- ☞ Think Big To Become Big For Creating Long Term Wealth.

## 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.

### ADVANTAGES OF THESE BONDS

The Advantage of these bonds is the Tax Deduction that comes with them. The bonds gives you an additional Tax Deduction of Rs. 20,000 over & above the Rs. 1,00,000 that you are eligible for Under Section 80C. so subscribing to these bonds will allow you to get Tax Deduction upto Rs. 1,20,000 on your Income.

Table : 1	Tax Bracket		
	10% Tax Bracket	20% Tax Bracket	20% Tax Bracket
Gross	20,000	20,000	20,000
Net Investment	18,000	16,000	14,000
Gross Income	7,500	7,500	7,500
Tax	750	1,500	2,250
Net Income	6,750	6,000	5,250
Yield	9.33%	11.46%	13.97%

## 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. **4) 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) Optain :** 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.

**NOTE :** Details of Company Issuing Bonds, Please refer Page No. 4, Column Tax Saving Infrastructure Bond Under Section 80 CCF.



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## CURRENT FIXED DEPOSIT LIST

Company	Min Amount	Interest Payable	12 Months	24 Months	36 Months
J.P. Associats 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	HLY	9.00	9.10	9.25
Unitech Limited	25,000	Q	11.00	11.50	12.00
Godrej Properties	20,000	H	7.50	8.00	8.50
Unitech Limited	10,000	C	11.00	11.50	12.00
Mahindra & Mahindra FIN	25,000	Q/C	8.50	9.50	10.00
			12-23	24-25	36-60
HDFC Ltd.	40,000	M	7.70	7.85	7.95
(0.25% Extra	20,000	Q/H	7.75/7.80	7.90/7.95	8.00/8.05
for Senior Citizen above 60 yrs)	20,000	A/C	8.10/7.95	8.20/8.10	8.35/8.20
			12-23	24-35	36-60
ICICI Home Finance	10,000	A/C	7-10	7.60	7.75
(0.25% Extra)	20,000	Q	6-95	7.40	7.55
For Senior Citizen)	40,000	M	6-90	7.35	7.50
Minium 100 Shares only for Shareholder (0.50% for SC & SH) - Unitech Limited					

OUR AREA REPRESENTATIVES OF  
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• 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
• DOMBIVLI, KALYAN	TEL.: 99308 80274	MOB.: 98208 20274

FOR OTHER AREAS CONTACT :  
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1] WE PAY SPOT INCENTIVES IN FIXED DEPOSIT APPLICATIONS. 2] FIXED DEPOSITS INVESTMENT ARE UNSECURED IN NATURE. INVESTORS ARE ADVICE TO GO THROUGH THE FINANCIAL REPORTS OF THE COMPANY & APPLICATION FORM BEFORE INVESTING , 3] WE ARE NOT RESPONSIBLE FOR ANY CHANGE IN INTEREST RATES IN FIXED DEPOSITS. PLEASE CONFIRM INTEREST RATES BEFORE INVESTING IN FD.

## Information for Investors

## TAX SAVING INFRASTRUCTURE BOND U/S 80 CCF

- 1) INVEST ₹20,000 IN TAX SAVING SAVING BOND UNDER SECTION 80 CCF OF IT ACT.
- 2) DEMAT IS COMPULSORY.
- 3) LIKELY ISSUE IDFC INFRASTRUCTURE L.T. INFRA, LIC INFRA.
- 4) WE PAY ON THE SPOT CASH INCENTIVE
- 5) KINDLY KEEP XEROX COPY OF FORMS
- 6) FORMS WILL BE SENT AT YOUR HOME AND COLLECTED PERSONALLY BY OUR STAFF.
- 7) FOR FORMS CONTACT 66548097 66548098 66548099. DEEPALI / SEEMA / MANALI / VANDANA
- 8) FOR NON DEMAT A/C HOLDERS A) PANCARD XEROX COPY ITS SELF ATTESTED B) ELECTRICITY BILL / LANDLINE TELEPHONE BILL / RATION CARD XEROX SELF ATTESTED C) SELF ATTESTED ORIGINAL AND CANCELLED CHEQUE COPY WITH APPLICANT SIGNATURE (ADDRESS PROOF AND PAN CARD COPY FOR ALL HOLDERS
- 9) MINIMUM INVESTMENT ₹10000

## Note To Read 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 Risks.
3. Please Read Fixed Deposit Form Carefully, As we are NOT Responsible For Any Charge 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.

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6654 8097 - 98 -99

## REASONS TO INVEST THROUGH US :

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

**CONTACT: ANOLL MERCHAANT / UDOAY MERCHAANT**  
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