



# THE SAVING PLUS VIEW

Volume - 5 Issue - 71 | APRIL 2011 | Pgs : 4 | MONTHLY | www.miconline.co.in | FOR PRIVATE CIRCULATION

**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 & 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 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. Overtime, 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 PRIMA BLUE CHIP	RELIANCE EQTY. FUND	ICICI PRUDENTIAL DYNAMIC	KOTAK 50
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	33087
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	64799
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	1,18,413
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	84,070
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	1,76,817
1/4/05	01/3/11	72	1,42,000	2,63,737	2,68,139	2,45,570	2,45,151	2,27,717	2,15,202	2,30,810	2,39,023	2,49,019	2,50,328	2,12,122

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 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 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 (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

## 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 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 indeity, 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**

- 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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Website : www.miconline.co.in

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

Scheme Name	Launch Date	Current NAV	Dividend Paid since inception	1 Years Return	2 Years Return	Value of Rs. 10,000 Invested			
						2/4/2007	2/4/2008	2/4/2009	2/4/2010
BIRLA SUN LIFE TAX RELIEF 96	MAR 1996	79.38	22.70%	-0.65%	53.92%	86,340	89510	56,960	81,760
CANARA KOBECO TAX SAVER	MAR1993	24.87	426.50%	10.09%	62.10%	14,580	15,610	10,930	23,420
DSP BLACK ROCK TAX SAVER	DEC2006	16.17	36%	5.84%	51.87%	9,320	12,680	8,083	15,839
FIDELITY TAX ADVANTAGE	JAN 2006	21.35	15%	15.08%	55.99%	11,700	14,420	10,237	19,109
FKANKLIN INDIA TAX SHIELD	APR1999	201.24	477.50%	10.40%	52.66%	1,15,600	1,44,500	1,00,933	1,88,188
IDFC TAX ADVANTAGE	DEC2008	18.96	35%	6.77%	41.43%	--	--	10,612	18,219
HDFC TAX SAVER	MAR 1996	222.20	802%	10.59%	61.15%	1,28,420	1,50,360	99,916	2,08,199
HSBC TAX SEVER	DEC2006	13.84	10%	2.12%	43.39%	9,060	10,470	7,575	13,974
ICICI PRUDENTIAL TAX PLAN	AUG 1999	134.84	387%	7.29%	65.74%	80,340	92,280	59,020	1,28,040
KOTAK TAX SAVER	OCT 2005	17.50	65%	5.28%	46.35%	13,400	16,170	9,421	17,243
RELIANCE TAX SAVER	AUG2005	19.51	35%	5.84%	50.33%	12,890	13,980	10,025	18,892
SBI MAGNUM TAX GAIN	MAR 1993	57.27	655%	-0.09%	43.98%	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	1 Years Return	2 Years Return	Value of Rs. 10,000 Invested			
						2/4/2007	2/4/2008	2/4/2009	2/4/2010
DSP Black Rock Top 100	FEB 2003	97.56	285.00	8.58%	42.89%	53,265	70,88B	53,552	92,159
BSL Fron'line Equity Pion "A"	AUG 2002	85.34	275.00	7.49 %	51.51%	48,360	62,650	42,920	81,500
Fidelity Equity Fund	MAY 2005	34.59	80.00	14.45%	55.00%	19,743	23,873	16,453	31,133
Franklin India Prima Plus	SEPT 1994	211.82	470.00	7.03%	48.31%	1,30,864	1,61,398	1,12,81	202,396
Franklin India Bluechip Fund	NOV 1993	208.94	437.50	10.37%	53.17%	1,18,036	1,45,808	1,05,370	195,007
HDFCTop200	SEPT 1996	203.84	408.00	13.18%	59.65%	1,00,009	1,30,829	95,646	1,84,923
IDFC Top Imperial Equity Plan "A"	FEB'2006	18.89	27.00	4.98%	39.45%	10,880	14,610	11,280	18,375
Kotak 50	DEC 1998	98.94	370.00	6.51%	40.38%	61,998	81,775	56,971	95,333
Reliance Growth	OCT1995	436.68	820.00	0.11%	53.66%	2,51,780	3,32,200	2,15,244,	43,711
Reliance Vision	OCT 1995	255.535	730.00	2.25%	46.97%	1,66,710	2,10,590	1,39,414	2,54,019
ICICI Dynamic Equity	OCT2002	104.565	150.00	11.70%	52.75%	61,693	73,781	51,442	95,595

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

Scheme Name	Launch Date	Current NAV	Dividend Paid since inception	1 Years Return	2 Years Return	Value of Rs. 10,000 Invested			
						2/4/2007	2/4/2008	2/4/2009	2/4/2010
HDFC Prudence	FEB' 1994	204.45	430.00%	13.84%	58.06%	1,09,445	1,29,887	94,192	1,83,948
DSPBR Balance	MAY' 1999	63.37	195.00%	7.02%	36.82%	36,642	47,070	36,390	60,250
Reliance RSF Balance	JUN 2005	21.20	55.00%	5.79%	49.81%	13,580	10,910	20,730	
Tata Balanced	OCT' 1995	79.27	195.00%	4.79%	41.92%	48,162	59,897	44,095	76,671
SBI Balanced	OCT' 1995	48.88	213.00%	3.78%	37.31%	32,930	40,300	29,050	48,460
ICICI Prudential Balanced	NOV'1999	44.59	541.00%	9.85%	35.02%	33,290	37,900	27,110	41,600

### 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 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**



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INDICATE INVESTOR CODE NUMBER / PHONE NUMBER PERSONALISED ATTENTION OF DIRECTORS

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## SIP PROFIT GENERATION MACHINE

Scheme Name	Total Invest : 1,44,000		Total Invest : 1,20,000		Total Invest : 72,000	
	A		B		C	
	Value as on 11/3/11	SIP Profit	Value as on 01/11/10	SIP Profit	Value as on 01/11/10	SIP Profit
HDFC TOP 200	2,62,737	1,15,737	2,07,535	87,535	1,12,240	40,240
HDFC Equity	2,68,179	1,24,139	2,07,603	87,603	1,07,876	35,876
Fidelity Equity	2,45,570	1,01,570	1,83,522	63,522	1,04,453	32,453
DSPBR Top 100	2,45,151	1,01,151	1,98,491	78,491	1,15,025	43,025
DSPBR Opp. Fund	2,27,717	83,717	1,79,609	59,609	1,09,462	37,462
Reliance Vision	2,15,202	71,202	1,83,130	63,130	1,11,204	39,204
Reliance Euty Opp.	2,49,019	1,05,019	1,95,489	75,489	1,04,328	32,328
Franklin Bluechip	2,39,023	95,023	1,91,152	71,152	1,05,286	33,286
Franklin Prima plus	2,30,810	86,810	1,89,270	69,270	1,11,398	39,398
ICICI Prudential Dynamic	2,50,328	1,04,328	1,98,152	78,152	1,10,075	38,075
KOTAK 50	2,14,122	70,122	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 Rs. 2000 p.m. @ 72 Months Rs. 1,44,000. • Table B : Rs. 2,000 p.m. @ 60 months Rs. 1,20,000. • Table C : Rs. 2000 p.m. @ 36 months Rs. 72,000.00

**VISIT : www.miconline.co.in**

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
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- 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)

## PORTFOLIO TRACKER on 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.

### 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.

- 1) WE PAY SPOT INCENTIVES IN FIXED DEPOSIT APPLICATION.
- 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



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**CURRENT FIXED DEPOSIT LIST**

Launch Date	Min. Amount	Interest Payable	12 Months	24 Months	36 Months
J.P Associots 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
Unitech Limited	25,000	Q	11.00	11.50	12.00
Godrei Properties	20,000	H	8.25	8.75	9.25
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
Godrej Industries Ltd.	10,000	--	--	8.00	8.50
CNBC TV 18 Ltd.	10,000	--	11.50	11.50	11.50
HDFC Ltd.	40,000	M	8.65	8.80	8.95
(0.25% Extra)	20,000	Q/H	8.70/8.80	8.85/8.95	8.95/9.05
for Senior Citizen above 60 yrs)	20,000	A/C	9	9.15	9.25
ICICI Home Finance	10,000	A/C	8.25	8.75	8.75
(0.25% Extra)	20,000	Q	8	8.50	8.50
For Senior Citizen)	40000	M	7.95	8.40	8.40
HDFC Platinum Deposits for ore available					

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

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THANE	TEL.: 2532 9267	MOB : 98195 98586
THANE	TEL.: 2582 9547	MOB.: 98338 84571
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BHANDUP / MULUND	TEL.: 2564 9396	MOB.: 98197 89239
GHATKOPAR	TEL.: 2506 1651	MOB.: 98338 84573
CHEMBUR / KURLA	TEL.: 2523 3429	MOB.: 98194 92697
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
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**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 & 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>

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- 2] Free 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.
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