



THE SAVING PLUS VIEW

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FOR PRIVATE CIRCULATION

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Dear Investor,

"The Saving plus View" is a Monthly Newspaper Publication brought to you by Merchant Investment Consultancy (MICPL). MICPL is 15 year's old organization and we are one of the respected Financial Advisory Firm & Investment planners in Country. We provide service in the field of MUTUALFUNDS, FIXED DEPOSIT, BONDS, and TAX PLANNING, ETC.

Mr.Uday Merchant serving from last two decades in the financial field under his guidance and vision we excel further with new strategy, products and latest technology benefit to offer clients from time to time. Our Director, **Mr.Anoll Merchaant** have the experience of 10 years in serving the Financial planning Field, Having a Management Degree With International Business in Foreign Trade gets him an advantage over others.

Our Directors Takes keen interest in monitoring all transaction on regular basis. In this Complex world, where INDIA is being put on global map with other leading world countries, the investment horizon has changed completely with investors getting all new investment products to invest from around the world. In this situation the investor gets best advice only from the professional person having good experience in the financial investment planning market.

Our Team of Advisors are thoroughly professional & having a substantial knowledge in the financial planning field. Many Clients are benefited from our advisory and investment planning services, you too can take the advantage of our exclusive INVESTMENT PLANNING sevices.

We also review the existing portfolio and investment, you can email us: merchantinvestment@gmail.com, you just email us, rest all will be done by our professional Advisors .

We Believe

Dear Investor,

We at Merchant Investment Consultancy offers a progressive planning practice that differentiates itself by being disciplined, well researched & clientoriented. We create value and advice to the investment process, not at the starting stage, but throughout the time.i.e.,from the date investor has started investing till his last investment. Our Core decisions regarding our processes & practices starts at grassroots levels, ensuring all angles are covered in the decision making process We believe the fact that every investor is different & have different Financial Goals, different Risk Tolerance & different Approach to financial planning. Keeping this in mind we make the financial planning as per the clients needs after understanding their respective requirements, like the duration, goals & risk tolerance level of client to achieve their financial objectives & meet their desires.

Contd. on pg. 2

While Choosing Your Advisor or Investment Planner, Consider The Following Factors:

- (1) **Organisation** : Your Advisor or Investment Planner should be an **ORGANISATION**
- (2) **Experience & Reputed** : Your Advisor or Investment Planner must be **REPUTED** and should have a good amount of **EXPERIENCE**
- (3) **Products & Services** : Your Advisor or Investment Planner Should Offer you all the Latest **PRODUCTS**, **PRODUCT NOTES**, and **SERVICING** standards should be up too the mark with the industry
- (4) **Technology** : Your Advisor or Investment Planner should have a **SEAMLESS TECHNOLOGY** platform: Web based and Mobile Edge platform to serve you (Coming soon).
- (5) **online Platform with mobile tracker** : Your Advisor or Investment Planner should provide you **ONLINE INVESTMENT PLATFORM**, where you can easily track the **INVESTMENT** details across all Asset Class on website as well as on mobile phones (Refer Pg. 2).
- (6) **Electronic Communication** : Your Advisor must have an **ELECTRONIC MEDIA** Communication also; we have a developed a website where the investor gets access to the news and information on financial markets from across the world
- (7) **Regular Updates** : Your advisor should send you **REGULAR EMAIL UPDATES** and **SMS UPDATES** on your investments.

Note : If you want to avail this facilities kindly registered your E-mail & Mobile No. on our website.

SERVICE OFFERED & SUPPORT :

1. We review, give advice and recommendation on the existing Investments.
2. We deliver the application forms at your doorsteps.
3. We collect the application forms from your doorsteps.
4. **We offer online protfolio services.**
5. **MINVEST : mobilesupport@miconline.co.in (Coming soon)**
6. **Subscribe Saving Plus View : www.miconline.co.in**

7. **Portfolio statement : services@miconline.co.in**
8. For application forms contact : DEEPALI / MANALI / SEEMA
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We deal in : Mutual Funds, Company Fixed Deposits, RBI 8% Bonds, Infrastructure Tax Saving Bonds, Corporate NCD Bond, etc.



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WE BELIEVE

Contd. from pg. 1

Investment Discipline: Our approach and focus to investing begins with a perspective both deep & broad. We focus on significant value to the portfolio selection, review process & develop the strategies to minimize the tax of the investors. Our Belief & approach are time-tested with investments, specialization, extensive industry knowledge & active risk management to seek investment opportunities from time to time. We strive to integrate the best thinking and resources as we believe in balanced diversification for our investors.

Service Excellence: We add value to the investing process through our expert research, comprehensive investment planning & comprehensive personalized service through our wealth creation solutions. We are strong believer of having one to one relationships

with our clients and wanted to excel new heights with our client centric service approach

Continuous Innovation: We believe innovation is the key for success and which has to be adopted from time to time. Through our Products & Service Innovation, we strive to offer our investors the investment solutions that provide them an edge over other investors. We keep the continuous monitoring & review the portfolio on regular interval with one on one basis with our clients. Appropriate changes as and when required to the portfolio, we adopt with new strategy and implementation charts are design to reflect the changes in the portfolio of clients required to be made according to the market conditions with keeping the client needs, approach, risk tolerance and goals in mind.

Detailed Portfolio On Website

1. User-ID Details: We are providing the unique user id & password for tracking the Investment portfolio online on our website

2. Family Wise : Family & Individual Userid and password will be provided

3. Snapshot: You can access the snapshot details of the investment details across all asset class at one place

4. Recent Transaction : Easily Access to Recently Done & Last One Month Transaction

5. SIP/STP Transaction Details : Get Family Wise Details on SIP Transaction on day to day & month to month Basis

6. Scheme Allocation : Get all in-depth breakups on the investment details, such as: sector allocation, scrip allocation & chart description will help you to get the percentage allocation across all sectors of holding

7. Investment Holding : This feature will help in getting easy access to the latest holding statement as well month and year wise statement on the investment details

8. Preprinted Forms : You can access easily the preprinted forms and transaction slips

9. Account Statement : Get the latest account statement on your Investments at one go, NO bothering of remembering phone numbers and requesting the account statement of individual mutual fund co.

10. Dividend Record : Records of All Schemes Available since inception year wise, date wise, scheme wise, company wise

11. Capital Gains : Easy access on Capital Gain Statement for Accounting Purpose

12. Portfolio Returns Details & Summary : Access in-depth Portfolio Details and Summary, containing details: year wise, folio wise, scheme wise, company wise, family wise, individual name wise, absolute return, CAGR return, no. of days hold, etc

IDFC INFRASTRUCTURE BOND FOR TAX SAVING U/S 80 CCF

Int. Payment	Annual	Cummulative
Face Value	Rs. 5000/- per Bond	Rs. 5100/- Per Bond
Buy Back Facility	YES	YES
Int. Rate	9% P.A.	9% P.A.
Buy Back Amount	Rs. 5000/- Per Bond	Rs. 7,695/- Per Bond
Maturity Amount	Rs. 5000/- Per Bond	Rs. 11,840/- Per Bond
Yield on Maturity	9% P.A.	9% P.A. Compounded Annually
Yield on Buy Back	9% P.A.	9% P.A. Compounded Annually
Tenure : 120 months from the Deemed Date of Allotment.		

Issue Date : 21st Nov' 2011-16th Dec'2011

Rating : AAA (ICRA) & AAA (FITCH)

Can be Applied : Demat as well as Physical form (Read application form for details)

Listing : NSE & BSE

The physical certificate will be dispatch within 15-20 working days from the date of allotment by the company.

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BHANDUP / MULUND	TEL.: 2564 9396	MOB.: 98197 89239	ANDHERI (EAST) / POWAI	TEL.: 2925 4336	MOB.: 98338 84574
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VASAI	TEL.: 94233 54260	MOB.: 90969 81475	MAHIM, SHIVAJI PARK, DADAR	TEL.: 2447 4043	MOB.: 98209 65319
BORIVALI	TEL : 2862 2042	MOB.: 98203 25220	DOMBIVLI, KALYAN	TEL. 9930880274	MOB.: 98208 20274

- Note :
- (1) We wont be responsible for any change in the interest rate accruing in company fixed deposits.
 - (2) The company fixed deposit receipt (FDR) will be issued by the respective company / registrar of the company. It takes atleast 60-90 working days after realisation of the cheque.
 - (3) We don't stand guarantor for the investment amount or the returns for any of the investment done in company fixed deposit or financial securities markets like Mutual Funds, Bonds, Shares, etc.
 - (4) Our investors have the benefit of comparing the scheme returns and performance of mutual fund scheme across sector and industry. They can have benefit of getting the details of latest index across the world as well as the prices of ULIP based insurance scheme on our portfolio section

WEALTH CREATION MANTRA : Investor 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 that's 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 a 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 realized 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.

Let's 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 has 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.

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. 4) The schemes performance shown are realised market value. This can be taken for illustration/understanding purpose only.

Start Date	End Date	No. Of Month	Invested Amount	VALUE OF INVESTMENT AS ON 4-11-2011										
				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	02/11/11	80	1,60,000	2,70,300	2,70,365	2,58,315	2,57,276	2,53,536	2,55,214	2,74,789	2,57,706	3,20,565	2,27,566	2,54,014

Source : www.miconline.co.in

Mutual Fund Schemes Returns & Analysis : ELSS Tax Saving Scheme

Scheme Name	Launch Date	NAV 09/11/2011	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 (D)	MAR 1993	17.77	356.50%	11.68%	34.43%	13.18%	15,610	10,930	23,420	26,270
DSP BLACK ROCK TAX SAVER	DEC 2006	15.50	36.50%	5.13%	23.68%	9.16	12,680	8,083	15,839	17,318
FIDELITY TAX ADVANTAGE	JAN 2006	21.13	30.00%	11.93%	28.33%	12.63%	14,420	10,237	19,109	22,836
FRANKLIN INDIA TAXSHIELD	APR 1999	209.432	517.50%	12.77%	27.11%	11.33%	1,44,500	1,00,933	1,88,188	2,15,846
IDFC TAX ADVANTAGE	DEC 2008	19.24	70.00%	9.46%	--	--	-	10,612	18,219	20,358
HDFC TAX SAVER	MAR 1996	216.538	842.00%	8.89%	28.01%	9.10%	1,50,360	99,916	2,08,199	236,300
HSBC TAX SAVER	DEC 2006	13.49	10.00%	3.68%	21.04%	--	10,470	7,575	13,974	14,825
RELIANCE TAX SAVER	AUG 2005	19.79	50.00%	10.48%	25.00%	7.94%	13,980	10,025	18,892	21,422
SBI MAGNUM TAX GAIN (D)	MAR 1993	34.45	680.00%	3.30%	20.89%	6.75%	50,650	33,300	58,870	37,200

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

SNAPSHOT OF INFRASTRUCTURE BOND Under Section 80CCF

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 up to 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 rise only up to 25% of their Incremental Investment in the previous financial year from these bonds.

- Benefit** : This is Rs. 20,000/- Investment over -& above 1, 00,000/- for U/S 80C
- Tenure** : 10 years. Likely Bond Issue : Power Finance Corporation, IDFC, L & T etc. subject to SEBI Approval.
- Lock in** : 5 Years.
- 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.
- Maturity** : On completion of 10th year bond redemption will be at Par.
- Loan** : After the lock in is over the bond holder can pledge / lien / hypothecate the bond with any commercial bank to obtain a loan.
- Listing** : Bond will be listed on the exchange & will be available for trading, subject to volumes & expires of Lock-In.
- Option** : a) Noncumulative & buyback after five years. b) Cumulative & buyback after Five years. c) Non cumulative & no buyback. d) Cumulative & No buyback.
- Documents** : Pan Card is compulsory for subscribing these bonds. Since, the Bonds are issued in demat form, so demat is also required.

Current Fixed Deposit List

Company Name	Min. Amount	Interest Payable	12 Months	24 Months	36 Months
Jay Pee Asso. & Infracet	20,000	Q/C	11.75	12.25	12.50
Shriram Unnati	25,000	Q/H/A	9.25	9.75	10.75
United Spirits *	25,000	Q/C	--	11.50	11.75
Godrej Properties	20,000	H	9.00	9.50	10.50
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
Elder Pharma	25,000	Q/C	10	11	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% (HDFC Ltd & Platinum Deposit Trust car Invest)					
HDFC Platinum Deposits for are available for 15 & 33 months @ 10%.*					

DISCLAIMER : All reasonable care has been taken to ensure that the information contained herein is neither misleading nor untrue at the time of publication, but we make no representation as to its accuracy or completeness. All information is provided without any liability whatsoever on the part of Merchant Investment Consultancy Private Limited.

RISK FACTORS : Mutual funds, like securities investments, are subject to market and other risks and there can be no assurance that the scheme's objectives will be achieved. As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets. Please read the offer document before investing.

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, 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%

REASONS TO INVEST THROUGH US :

- Personal Guidance by Qualified Staff.
- Prompt Service.
- Free delivery of Application Forms.
- We also collect the application forms from your door steps.
- Incentive payment wherever applicable on the spot, Subject to Realisation of cheque.**
- Online Portfolio services and online Mobile Application Setup.**

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