



THE SAVING PLUS VIEW

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www.miconline.co.in

FOR PRIVATE CIRCULATION

Features

Pg. No.

Bond Fund Tax Free Income	2
LIQUID Schemes V/s Bank FD's	2
Profit Making Through SIP	3
Tax Saving ELSS Schemes	3
SIP Investment makes senses in Volatility	3
Reliance My Gold Plan Owing Physical good	4

COMPANY FIXED DEPOSIT LIST

SHRIRAM TRANSPORT FINANCE COMPANY LTD. - STRAIGHT BOND

Non Cumulative Option					Cumulative			
Period in Months	Yearly % p.a.	Half Yearly % p.a.	Quarterly % p.a.	Monthly % p.a.	Yield p.a.	Maturity value for Rs. 1000 as per system	After Rounding	Maturity value for Rs. 10000 as per system
12 M	9.75	9.52	9.41	9.34	9.75	1097.50	1098	10975
24 M	10.25	10.00	9.88	9.80	10.78	1215.60	1216	12156
36 M	10.75	10.47	10.34	10.25	11.94	1358.20	1358	13582
48 M	10.75	10.47	10.34	10.25	12.60	1504.00	1504	15040
60 M	10.75	10.47	10.34	10.25	13.32	1666.00	1666	16660

Note : 0.50% Extra for Senior Citizen

OUR OFFERS

- Fixed Deposit forms will be sent to your addresses or same can be requested at services@miconline.co.in
- Doorstep collection of forms will be done by our qualified staff.
- We pay on the Spot Incentive in company fixed deposits.
- For Forms of Fixed Deposit, Mutual Funds, Bonds, please contact : Mrs. Manali, Ms. Seema, Mrs. Deepali on 022-665480697/98/99 66348150
- For Forms collection please contact : Mr. Subhash or Mr. Dadabhau on 022-665480697/98/99 or drop an email on services@miconline.co.in
- The company fixed deposit receipt (FDR) will be issued by the respective company. It takes atleast 60-90 working days after realisation of the cheque.
- We wont be responsible for any change in the Interest rate accruing in company fixed deposit. We don't stand guarantor for the investment amount or the returns for any investment done in company fixed deposit or financial securities markets like Mutual Funds, Bonds, Shares, etc.

Godrej Properties Ltd.

Period	Interest P.A.
1 Year	9.00 %
2 Year	9.50 %
3 Year	10.50 %
Min. Amt.	10,000

BIL Care Ltd :

Extra 0.25% for S.C./S.H.

Period	Interest P.A.
1 Year	11.00%
2 Year	11.50%
3 Year	12.00 %
Min. Amt.	20,000

Mahindra & Mahindra Financial Services Ltd. - Crisil

Period	Half Yearly Interest P.A.	Quarterly Interest P.A.
1 Year	11.75 %	09.15%
2 Year	12.25 %	09.90%
3 Year	12.50 %	10.15%
4 & 5 Yrs.	09.75%	09.65%
Min. Amt.	25,000	50,000

Jaypee Infrastructure Ltd.

Period	Interest P.A.
6 months	11.50
1 Year	11.75 %
2 Year	12.25 %
3 Year	12.50 %
Min. Amt.	10,000

Note : Jai Prakash Associates only Shareholders can apply (Minimum 50 shares)

For further details please refer the application form.

DHFL LTD. -DEWAN HOUSING FINANCE LTD. "AAA" - BWR & "AA+" CARE

Period	Yearly Interest	Half Yearly Interest	Quarterly Interest	Monthly Interest
1 Year	10.75%	10.75%	10.38%	10.30%
400 days	11.01%	10.75%	10.62%	10.54%
2 years	10.75%	10.50%	10.38%	10.30%
3 years	10.75%	10.50%	10.38%	10.30%
37 to 84 months	10.75%	10.50%	10.38%	10.30%

On the spot Brokerage plus Collection of forms.

FD Schemes with the Credit Ratings : HDFC LTD. -(PLATINUM DEPOSITS) CO. LTD. ICRA "AAA" - CRISIL & ICRA

Period	Monthly	Quarterly	Half yearly	Yearly	Cumulative
15 months	9.40%	9.45%	9.55%	-	9.75%
33 months	9.40%	9.45%	9.55%	9.75%	9.75%

Note : 0.25% Senior Citizen

SHRIRAM TRANSPORT FINANCE CO. LTD. - ICRA

Period	Yearly P.M.	Half Yearly P.M.	Quarterly P.M.
1 Year	09.25%	09.05%	08.95%
2 Years	09.75%	09.25%	09.41%
3,4 & 5 years	10.75%	10.75%	10.75%

Government of India 8% Saving's Taxable Bonds

- Investment Taxable No. TDS.*
- Invest 8% P.A., Payable Half Yearly or on Maturity.
- Who can invest : Resident Indians & Charitable Trusts.

- Period 6 Years.
- Transferable : No Transferable.
- Limit on Investments : No Limit.
- No Bank Loan Allowed.

- On the spot brokerage.
- Bonds available.
- Cheque Favoursing
- 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



MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

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Website : www.miconline.co.in

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

BOND FUND ALTERNATE TO BANK FIXED DEPOSIT

Scheme	Kotak Bond Deposit	HSBC Flexi Debt Fund	SBI Income Fund	Reliance Dynamic Bond	Birla Sun Life Dynamic Bond Fund
Minimum Investment	5000	10000	5000		
NAV on 9/8/12	29.72	14.93	26.97	14.70	18.67
Performance Returns as on Aug 09, 12 Returns over 1 year are Annualised					
3 Months	3.4%	2.8%	3.3%	3.2%	2.6%
6 Months	5.8%	4.6%	5.3%	4.9%	4.9%
1 Year	12.3%	9.7%	11.0%	10.8%	10.0%
2 Years	8.9%	8.7%	9.0%	9.3%	8.8%
Exit Load & Period	1.00%(365 days)	0.75% (180 days)	1.00%(365 days)	1.00%(180 days)	0.50%(180 days)
Cheque Favouring	Kotak Bond Fund Deposit Plan	HSBC Flexi Debt Fund	SBI Income Fund	Reliance Dynamic Bond Fund	Birla Sun Life Dynamic Bond Fund

Liquid Scheme Is More Liquid & Better Than Bank Saving Account & Bank FD's

Liquid Funds are open ended schemes & serve as an ideal option for investors with a short term investment horizon upto or over a period of one year. So, if you are wondering what to do with that surplus cash in your bank savings account, which you do not require in the near future (say upto a year) liquid funds are definitely a good deal.

Returns from Liquid Funds offers returns that are more or less comparable to fixed deposits or bank fixed deposits. Its historical returns have been around 8%, plus they provide investors with the liquidity of a savings accounts.

No Exit Charges & Easy Liquidity

1. Minimum Amount Rs. 10,000/-
2. Investment in Govt. Securities Bond, Corporate Bond, Money Market.
3. **No Investment in Stock Market.**
4. **Monthly, Quarterly, Half Yearly regular dividends payments available.**
5. **Payment within 48 working hrs.. directly in bank account.**
6. We can send you Portfolio Investment of Liquid Plus Scheme
7. You can track the Day to Day returns on www.miconline.co.in under top performers section.

Bank Accounts V/s Liquid Funds

Tenure : Saving accounts do not have any specific tenure. FD's could be kept for a long tenure. However short tenures of upto a week are generally not possible for FD's, whereas Liquid Funds comes with very short tenure & even a day is possible.

Liquidity : FD's could have penalties for premature withdrawn whereas : **Liquid Funds**, there are no such penalties on withdrawal.

Tax : FD's interest is taxed as income & also TDS (Taxed Deducted at Source) on the interest earned, whereas Liquid Schemes, there is Capital Gains Tax on the income earned.

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.

Scheme	Axis Treasury Advantage	HSBC Floating Rate Fund	Kotak Floater Fund	HDFC Cash Management Fund Treasury Advantage	SBI Ultra Short Term Bond Fund
Minimum Investment	5000	10000	5000	5000	10000
NAV on 6/8/12	1199.23	16.81	17.62	23.88	1425.60
Performance Returns as on Aug 06, 12 Returns over 1 year are Annualised					
3 Months	2.3%	2.2%	2.4%	2.2%	2.4%
6 Months	4.5%	4.5%	4.7%	4.6%	4.8%
1 Year	9.2%	9.0%	9.6%	9.1%	9.7%
2 Years	8.4%	8.1%	8.9%	8.4%	8.8%
Cheque Favouring	Axis Treasury Advantage	HSBC Floating Rate Fund	Kotak Floater Fund	HDFC Cash Management Fund Treasury Advantage	SBI Ultra Short Term Bond Fund

Why Systematic Investment Plan (SIP) make sense even when debt seems to score

Every pundit on Dalal Street has his favourite 'retail' joke. "Retail investors have only one strategy: Buy when the market is at all-time high, and sell when it is at all-time low. The best strategy to lose money in the market," laughs a seasoned stock broker, who never gets tired of repeating the story. "I used to tell my team it was time to scoot when worthless IPO's would start getting subscriptions from small towns you have never heard of," jokes a mutual fund manager, who prefers not to be named.

Well, these jokes were out of fashion in the last two years. Suddenly, the same people were talking about the 'mature' retail investors and their commitment to the market. The proof is in the systematic investment plan (SIP) numbers, they would aver. However, it seems, the celebration was a bit premature. Guess what; investors are back to what they do the best: Selling or getting out when the market is low. Probably, they will also get back when the market recovers

As per the data from Karvy Computer share, a registrar of mutual funds, the number of SIP investors dropped sharply to 80,823 in 2011-12, from 3.16 lakh in 2010-11. According to CAMS, another registrar, new SIP registrations dropped from 23.65 lakh to 18.9 lakh during the same period. "It is due to three different reasons. One, equities are not doing well. Second, even mutual funds are pushing debt products at the moment. Third, there is still a distribution vacuum created by the ban of entry load on mutual funds," says Mukund Seshadri, founder, MSVentures Financial Planners.

For example, a SIP in HDFC Top 200, the scheme with the largest asset under management (AUM) at more than Rs 10,000 crore, has given a return of 6.5% in the past year (if you had put in money using the SIP route every month, this was the return you would have got) HDFC Equity Fund, the scheme with the second-largest AUM, has given a negative return of 1.71% while Reliance Growth has given a return of a mere 3.46% in the same period.

Compared to such uninspiring performance, bank and company fixed deposits are offering returns in the range of 9%-11% per annum. This difference in returns, according to MF distributors, has resulted in investors closing their SIPs and shifting money to fixed income instruments.

But is it a smart strategy? Sure, it may make sense if you look at the numbers in the short

term. However, it could prove a huge mistake if you look back after a longer period of, say, 10 years

"Keep your SIP running for a longer period and do not stop it in downturns. You will lose out a chance to make money in the long term if you stop your SIP midway when the market tanks," says Ranjit Dani, a certified financial planner. In fact, that statement encapsulates what SIP stands for.

The whole idea behind starting a SIP with an equity scheme is to go on investing regardless of the market conditions. In that sense, SIPs help you control your emotions and go ahead with your long-term investment plans in equity. Another important feature of SIP is that it helps you buy more number of units when the market is down, this would help you to average your cost of holdings in the MF scheme of your choice.

Look at the numbers for yourself. According to mutual fund tracking firm Value Research, those who have stayed invested in good MF schemes for 10 years have pocketed handsome returns. Reliance Growth tops the list with an annualised return of 26.86%, followed by DSPBR Equity at 25.48% and HDFC Top 200 at 25.18%.

In fact, even the worst performing SIP, Taurus Discovery Fund, delivered 8.23% while JM Equity delivered a return of 11.11% in the period. Sure, some self-proclaimed pundit may tell you that you could have done better if you timed the market, but always remember that timing the market is easier said than done.

"We advise investors to do equity SIPs for a minimum period of seven to 10 years. They should link equity SIPs to their long-term goals such as children's education, retirement or buying a house," says Anil Chopra, Group CEO, and Bajaj Capital. "If you are investing Rs 10,000 per month in SIPs, split it up into four or five funds. Have a mix of large-cap, mid-cap, value style and thematic funds as part of the SIP portfolio."

Experts like him reiterate SIPs are the best way for individuals to enter the stock market, as it imparts discipline and also one can invest as little as Rs 50 a month in an equity scheme. Just identify a scheme from a good fund house that has been a consistent performer over the past five years and start investing in it. And don't forget to review the performance of the scheme regularly.

Start Date	End Date	No. Of Month	Invested Amount	LARGE CAP FUNDS				SMALL & MID CAP FUNDS			DIVERSIFIED EQUITY			
				ICICI Prudential FOC Bluechip	HDFC Top 200	FRANKLIN INDIA BLUE CHIP	DSP BR TOP 100	IDFC Premier Equity	RELIANCE EQTY. OPP FUND	ICICI PRUDENTIAL DISCOVERY	FRANKLIN Prima Plus	ICICI PRUDENTIAL DYNAMIC	HDFC Equity	Canara Robeco Equity
1/4/07	2/4/10	36	72,000	1,20,131	1,12,037	1,07,569	1,04,194	1,31,363	1,32,389	1,37,283	1,03,710	1,10,055	1,16,237	1,16,616
1/4/07	2/4/11	48	96,000	1,44,904	1,35,386	1,31,864	1,26,141	1,56,757	1,58,398	1,62,244	1,28,106	1,34,563	1,39,125	1,41,588
1/4/07	2/4/12	60	1,20,000	1,69,643	1,60,005	1,56,526	1,50,745	1,82,226	1,84,911	1,88,571	1,52,813	1,59,719	1,63,497	1,67,048
1/4/07	2/8/12	64	1,28,000	1,77,463	1,65,501	1,64,446	1,57,760	2,09,789	1,93,462	1,97,442	1,61,122	1,65,150	1,68,498	1,74,774

Valuation as on 9/8/2012

Source : [www.miconline.co.in / financial_calculator.htm](http://www.miconline.co.in/financial_calculator.htm)

Tax Saving Scheme Performance Dividend Payout

Canara Robeco Tax Saver			Franklin IndiaTax shield			ICICI Prudential Tax Plan			HDFC Tax Saver			DSPBR Tax Saver		
Last NAV : 17.53			Last NAV : 28.03			Last NAV : 17.55			Last NAV : 48.81			Last NAV : 11.61		
Launch : Mar. 1993			Launch : April 1999			Launch : Aug. 1999			Launch : March 1996			Launch : Dec. 2006		
AUM : 362.3 crs.			AUM : 812.36 crs.			AUM : 1278.42 crs.			AUM : 3114.05 crs.			AUM : 155.82 crs.		
Year	Returns	Dividend	Year	Returns	Dividend	Year	Returns	Dividend	Year	Returns	Dividend	Year	Returns	Dividend
1	4.33 %	10%	1	6.7%	30%	1	5.8 %	10%	1	(-1.9%)	60%	1	4.8 %	0.5%
2	1.31 %	40%	2	3.8%	70%	2	0.3 %	30%	2	(-3.3%)	20%	2	(-3.2%)	--
3	12.92%	80%	3	13.6%	100%	3	13.9 %	70%	3	11.4%	80%	3	9.9 %	41%
5	11.2%	170%	5	8.4 %	138%	5	8.2 %	75%	5	6.0%	85%	5	5.8%	

Profit Making Sense Investing Through SIP In Equity Schemes

Equity Schemes	2000 * 64 = 1,28,000 (Installment)	2000 * 60 = 120000 (Installment)	2000 * 48 = 96000 (Installment)	2000 * 36 = 72000 (Installment)
ICICI Prudential Discovery	1,97,442 - 1,28,000 = 69,442	1,88,571 - 1,20,000 = 68,571	11,62,244 - 96,000 = 66,244	1,37,283 - 72,000 = 65,283
Reliance Equity Opportunities	1,93,462 - 1,28,000 = 65,462	1,84,911 - 1,20,000 = 64,911	1,58,398 - 96,000 = 62,398	1,32,389 - 72,000 = 60,389
IDFC Premier Equity	2,09,789 - 1,28,000 = 81,789	1,82,226 - 1,20,000 = 62,226	1,56,757 - 96,000 = 60,757	1,31,363 - 72,000 = 59,363
ICICI Prudential Focus BlueChip	1,77,463 - 1,28,000 = 49,463	1,69,643 - 1,20,000 = 49,643	1,44,904 - 96,000 = 48,904	1,20,131 - 72,000 = 48,131
Canara Robeco Equity	1,74,774 - 1,28,000 = 46,774	1,67,048 - 1,20,000 = 47,048	1,41,588 - 96,000 = 45,588	1,16,616 - 72,000 = 44,616
HDFC Equity	1,68,498 - 1,28,000 = 40,498	1,63,497 - 1,20,000 = 43,497	1,39,125 - 96,000 = 43,125	1,16,237 - 72,000 = 44,237
Franklin India Prima Plus	1,61,122 - 1,28,000 = 33,122	1,52,813 - 1,20,000 = 32,813	1,28,106 - 96,000 = 32,106	1,03,710 - 72,000 = 31,710
DSP BlackRock TOP 100	1,57,760 - 1,28,000 = 29,760	1,50,745 - 1,20,000 = 30,745	1,26,141 - 96,000 = 30,141	1,02,194 - 72,000 = 30,194

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THANE	TEL.: 98694 20081	MOB.: 98338 84571	MALAD	TEL.: 2862 2042	MOB.: 98203 25220
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BORIVALI	TEL.: 2862 2042	MOB.: 98203 25220	DOMBIVLI, KALYAN	TEL.: 9833820274	MOB.: 98208 20274

Reliance My Gold Plan... Owing Gold Will Never Be The Same Again

Reliance My Gold PlanOwing Gold Will Never Be The Same Again
Reliance Gold & World Gold Council

Reliance Gold, a brand of Reliance Money Precious Metals Presents My Gold Plan in association with World Gold Council, the marketing associate to promote the product in India

Now Buy Gold Everyday

My Gold Plan enables you to accumulate physical gold in small quantities on a daily basis through the benefit of "DAILY RUPEE AVERAGE PRICING". If this sounds good to you, My Gold Plan is just what you will want. The plan lets you buy PHYSICAL GOLD daily-20 days in a month, thereby protecting you from daily price fluctuations.

My Gold Plan lets you start buying gold as low as Rs.1000/- Per Month

What's more, you can convert your accumulated gold into gold coins from multiple outlets across the country.

Features of My Gold Plan

- 1) IT MAKES GOLD AFFORDABLE! You don't have to wait till you have "enough" money. My Gold Plan lets you start saving from Rs 1000/-pm.
- 2) IT PROVIDES YOU WITH DAILY PRICE AVERAGING You need not wait for the right day or the right price. My Gold Plan gives you a 20 days average price of gold Month on month.
- 3) IT LETS YOU FULFILL ACCUMULATED GOLD EASILY Gold Coins have never looked so stunning. My Gold plan gives you the Choice to convert your accumulated gold grams into coins of your preferred Denomination from multiple outlets.
- 4) GUARANTEED PURITY In My Gold Plan, 99.5% pure, 24 Karat gold is bought on your behalf on a daily basis.
- 5) IT INSTANTLY TRANSFORMS YOUR EVERYDAY SAVINGS INTO GOLD My Gold Plan enables you to purchase small, daily amount of gold.

More About My Gold Plan : Who can Apply?

Resident Indians, Non Resident Indians including minors and HUF

Monthly Purchase

- 1) First time purchase amount will be minimum Rs.1000 and in multiples of Rs.500.

Monthly purchase amount thereof will be the minimum amount committed at the time of purchase

- 2) First time purchase mode must be vide Cheque/ DD/ Pay Order
- 3) Customer has an option to choose ECS run dates (10th / 20th) of any given month. For modes other than ECS like, direct debit, the customer can define any other date.

Tenure

You can choose from 12/ 24/ 36/ 48/ 60 months basis your needs/ objectives

Recurring Monthly Purchase Mode

Cash/ Cheque/ DD/ Pay Order/ Direct Debit/ Debit Card / ECS/ NEFT/ RTGS,

Whatever may be convenient to you

Additional Purchases

Minimum of Rs.1000 and in multiples of Rs.500 thereafter 20-days Average Price

When you purchase gold worth a certain amount, we split that amount into twenty

Equal purchases that will be made over 20 successive business days.

A Business Day / Working Day Means any day other than:

1. Saturday or
2. Sunday or
3. A day on which Reserve Bank of India or Banks in Mumbai are closed
4. A day on which there is no RBI clearing / settlement of funds
5. A day on which normal business could not be transacted due to storms, floods, bandhs, strikes or any other events as the Central Entity may specify from time to time

Gold Pricing

Gold price (upto 2 decimal points) would be calculated and declared by RMPM for all business days. This price will be updated on our website www.mygoldplan.co.in on a daily basis.

Lock-in Period

6 months (Cancellation not allowed during lock-in period)

Administrative Charges

A non refundable amount of 1.5% of monthly purchase will be charged on account of Setup/ administrative costs

Pre Termination Charges

2.5% of accumulated amount upon premature termination

Other Charges

Coins as per predetermined rate card and other levies and statutory dues

Validity of Gold Coin Fulfillment Voucher : 60 days from the date of issue

Safekeeping Charges : Would be charged in case customer does not claim gold grams before the expiry of fulfillment voucher

Fulfillment - Convert You Gold into Coins : Reliance Money Pure Gold - 24 Karat with assay certification

Product : 99.5% pure, 24 karat gold purchased daily

Gold Micro Grams Credited Upto 4 decimal points rounded down

Fulfillment Locations : Gold coin fulfillment at specified Reliance branches

Statement of Holdings : A monthly SOH reflecting Purchases

1. Daily price v/s average price
2. Daily and total gold grams accumulated

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.

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