



# THE SAVING PLUS VIEW

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## COMPANY FIXED DEPOSIT RECKONER

| Company Name                                 | Interest Rates               |       |       |      | Senior Citizen | Yield 36 Months | Interest Mode |
|--|------------------------------|-------|-------|------|----------------|-----------------|---------------|
|  | 12                           | 24    | 36    | 48   |                |                 |               |
| DHFL Ashray Deposit Plus                     | 10.25                        |       |       |      | 0.50           |                 | M/Q/H/Y       |
| DHFL Swayam Sidha                            | 10.25 ( 500 Days)            |       |       |      | 0.50           |                 | M/Q/H/Y       |
| DHFL Ashray Deposit Single                   | 10.51 (14 Months)            |       |       |      | 0.50           |                 | M/Q/H/Y       |
| DHFL Aashray Deposit Trust                   | 10.53 (13 Months)            |       |       |      |                |                 | M/Q/H/Y       |
| HDFC Regular Individuals                     | 8.90                         | 9.05  | 9.15  | 8.90 | 0.25           |                 | M/Q/H/Y       |
| HDFC Regular TRUST                           | 8.90                         | 9.05  | 9.15  | 8.90 |                |                 | M/Q/H/Y       |
| HDFC (Trust & Individuals) Less Than 1 Crore | 9.40                         | 9.30  | 9.20  |      | 0.25           |                 | M/Q/H/Y       |
| HDFC Platinum (Trust&Individual)             | 9.65 (15 Months & 33 Months) |       |       |      | 0.25           |                 | M/Q/H/Y       |
| LIC Housing Finance                          | 8.75                         | 9.00  | 9.00  | 9.00 | 0.25           | 10.39           | Q/Y           |
| Mahindra & Mahindra Finance Ltd              | 9.25                         | 10.00 | 10.25 | 9.75 | 0.25           | 11.34           | Q/H/Y         |
| PNB Housing Finance                          | 9.30                         | 9.30  | 9.30  |      | 0.25           | 10.45           | H             |
| Jai Prakash Associates                       | 12.00                        | 12.25 | 12.50 |      |                | 15.07           | Q             |
| JayPee Infratech                             | 12.00                        | 12.25 | 12.50 |      |                | 15.07           | Q             |
| Unitech Ltd                                  | 11.50                        | 12.00 | 12.50 |      |                | 15.07           | Q/Y           |
| Godrej Industries                            | 7.75 (13 M)                  | 8.50  | 9.25  |      |                |                 |               |
| Godrej Properties(Renewal)                   | 9.00                         | 9.50  | 10.50 |      |                |                 |               |

### CAPITAL GAIN BONDS FOR TAX SAVING U/S 54 EC Bond

|          |                 |
|----------|-----------------|
| REC LTD  | 6 % for 3 Years |
| NHAI LTD |                 |

### GOI 8% Savings Taxable Bonds

|                                |                 |
|--------------------------------|-----------------|
| HDFC Bank Ltd & ICICI Bank Ltd | 8 % for 6 Years |
|--------------------------------|-----------------|

### SHRIRAM TRANSPORT FINANCE COMPANY LTD. - FIXED DEPOSIT & Debt DEPOSIT

| Period in Months | Non Cumulative Option |                    |                  |                |            | Yield p.a. | Maturity value for Rs. 1000 as per system |
|------------------|-----------------------|--------------------|------------------|----------------|------------|------------|---|
|                  | Yearly % p.a.         | Half Yearly % p.a. | Quarterly % p.a. | Monthly % p.a. | Yield p.a. |            |   |
| 12               | 8.8                   | 8.95               | 9.05             | 9.25           | 9.25       |            | 1093                                      |
| 24               | 9.34                  | 9.41               | 9.52             | 9.75           | 10.23      |            | 1205                                      |
| 36               | 10.25                 | 10.34              | 10.47            | 10.75          | 11.94      |            | 1358                                      |
| 48               | 10.25                 | 10.34              | 10.47            | 10.75          | 12.60      |            | 1504                                      |
| 60               | 10.25                 | 10.24              | 10.47            | 10.75          | 13.32      |            | 1666                                      |
| 61               | 10.75                 | 10.85              | 10.99            | 11.30          | 14.22      |            | 17229                                     |
| 78               | 10.75                 | 10.85              | 10.99            | 11.30          | 15.46      |            | 20050                                     |
| 61SC             | 11.21                 | 11.32              | 11.48            | 11.80          | 15.02      |            | 17633                                     |
| 78SC             | 11.21                 | 11.32              | 11.48            | 11.80          | 16.39      |            | 20653                                     |

Note : 1) 60 yrs. & above 0.25% Extra for Senior Citizen from 12 month - 60 months.  
2) 61 & 78 SC are only for Senior Citizens

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## DEBT / BOND SCHEMES V/S CORPORATE FD'S & BANK FD'S

- (1) Investors can consider Debt Fund for their medium-term goals. The indicative investment time horizon for investing in this fund is 15 months and above.
- (2) The fund focuses on accrual income by investing in debt securities and money market instruments. Therefore, investors who seek income generation and diversification through investments in debt-oriented products can consider including this fund in their portfolio. In terms of risk profiling, the fund is suitable for investors with a low-moderate risk appetite.
- (3) This Debt Schemes can be positioned in an investor's portfolio with a view to capture accrual income from debt securities and money market instruments. The fund Investment strategy is to deliver returns through a diversified portfolio of debt securities and money market instruments. The fund intends to have limited exposure to government securities. Investors who wish to gain exposure to short-term debt can consider this fund from a diversification perspective.

### Table to Understand Income Schemes & Its Duration

| Investing Duration        | Fund Type                   | Alternatives              |
|---------------------------|-----------------------------|---------------------------|
| Less Than 1 Months        | Liquid Funds                | Saving Bank Accounts      |
| Between 1 - 9 Months      | Ultra Short Term Bond Fund  | Bank Fixed Deposits       |
| <b>6 Months – 2 Years</b> | <b>Short Term Bond Fund</b> | <b>Bank FD's or FMP's</b> |
| <b>2 YEARS +</b>          | <b>Long Term Bond Fund</b>  | <b>FMP's</b>              |

### Comparison Of Bank Fd's/Corporate Fd's / Debt Schemes

| Duration                  | Bank FD's  | Corporate FD's        | Debt Bond Schemes   |
|---------------------------|------------|-----------------------|---|
| <b>6 Months – 1 Years</b> | 7.50       | 8.50-9.00 (1 Yr ONLY) | 5.75 – 7.10   |
| <b>1 Yr – 2 Yr</b>        | 8.50-8.75  | 9 – 10.00             | 10.50 – 12.5  |
| <b>2 Yr – 3 Yr</b>        | 8.75       | 10.50 – 11.50         | 9.80 – 11.50  |
| <b>3 Yr – 5 Yr</b>        | 8.75       | 11.00                 | 9.75 – 11.25  |
| <b>SAFETY &amp; Risk</b>  | Safe       | Moderate – High Risk  | Safety As Investments are in Bond Paper which are rated by CRISIL,CARE,ICRA |
| <b>TAX STRUCTURE</b>      | <b>TDS</b> | <b>TDS</b>            | <b>NO TDS</b>   |

### BONDS SCHEME FEATURES & BENEFITS

- Medium Term – Long Term** : Duration Of Investment Should Be Atleast 15 Months – 24 Months
- Short Term – Medium Term** : Duration Of Investment Should Be Atleast 12 Months – 18 Months,
- Monthly Income Schemes** : Duration Of Investment Should Be Atleast 18 Months – 24 Months,
- Large Cap Equity Schemes**: Duration Of Investment Should Be Atleast 36 Months – 48 Months
- Diversified Equity & Midcap Schemes** : Duration Of Investment Should Be Atleast 48 Months – 60 Months,
- Tax Saver ELSS Schemes**: Compulsory Three Years LockIn As Per Income Tax Rules,Duration Should Be Atleast 48-60 Months(Including Lockin)
- In Equity Schemes** : Our Recommendation is Through SIP ( Systematic Investment Plan) Where The Capital Gets Best Average Return With Help Of SIP,The RISK gets Easily Divided over the Period ( As Shown in Table Page 4)

### Where Bond Schemes Invest

#### Government Securities - Short Term\*

|                          |     |
|--------------------------|-----|
| 8.75% Gujarat SDL 2016   | SOV |
| 8.67% Karnataka SDL 2017 | SOV |
| 8.84% Karnataka SDL 2017 | SOV |
| 8.68% Karnataka SDL 2017 | SOV |

#### CPs and CDs

|                             |            |
|-----------------------------|------------|
| Vodafone India Ltd.         | CRISIL A1+ |
| HDFC Bank Ltd.              | CARE A1+   |
| Bank Of Maharashtra         | CRISIL A1+ |
| Export-Import Bank Of India | CRISIL A1+ |

#### Private Corporate Securities

|  |            |
|--|------------|
| Reliance Capital Ltd.                  | CARE AAA   |
| Apollo Tyres Ltd.                      | CRISIL AA  |
| Ashok Leyland Ltd.                     | ICRA AA-   |
| Dr Reddys Laboratories Ltd.            | ICRA AA+   |
| Techno Electric & Engineering Co Ltd.  | CRISIL AA- |
| Dalmia Cement (Bharat) Ltd.            | ICRA AA-   |
| LIC Housing Finance Ltd.               | CRISIL AAA |
| Piramal Enterprises Ltd.               | ICRA AA    |
| Shriram Transport Finance Company Ltd. | CRISIL AA  |

### MEDIUM TERM BONDS - LONG TERM BONDS

| Scheme Fund        | Kotak Bond Fund  | SBI INCOME Fund | RELIANCE DYNAMIC Fund | HSBC Income Fund | BIRLA SL Income Plus |
|--------------------|--|-----------------|-----------------------|------------------|----------------------|
| Minimum Investment | Rs.5000  | Rs.2000         | Rs.5000               | Rs.10000         | Rs.5000              |
| Latest NAV         | 35.31  | 30.27           | 16.37                 | 20.95            | 55.58                |
|                    | NAV's on 11th July 2013  |                 |                       |                  |                      |
|                    | <b>Performance Returns as on May 07, 13 * Returns over 1 year are Annualised</b> |                 |                       |                  |                      |
| 3 Months           | 3.2%   | 3.3%            | 3.2%                  | 2.2%             | 3.5%                 |
| <b>6 Months</b>    | <b>4.3%</b>  | <b>4.6%</b>     | <b>4.5%</b>           | <b>3.7%</b>      | <b>5.3%</b>          |
| <b>1 Year</b>      | <b>11.5%</b>   | <b>13.4%</b>    | <b>12.5%</b>          | <b>11.1%</b>     | <b>13.1%</b>         |
| <b>2 Years</b>     | <b>12.0%</b>   | <b>12.2%</b>    | <b>11.7%</b>          | <b>10.3%</b>     | <b>11.1%</b>         |
| 3 Years            | 9.3%   | 10.0%           | 10.0%                 | 9.0%             | 9.4%                 |
| 5 Years            | 10.4%  | 8.2%            | 6.9%                  | 9.0%             | 9.9%                 |

### SHORT TERM BOND - MEDIUM TERM BOND

| Scheme   | Kotak Income Opportunities Fund | ICICI Prudential Regular Saving Fund | HSBC Flexi Debt Fund | Reliance Regular Saving Fund | IDBI Dynamic Bond |
|--|---------------------------------|--------------------------------------|----------------------|------------------------------|-------------------|
| Minimum Investment Rs  | Rs.5000                         | Rs.10000                             | Rs.10000             | Rs.500                       | Rs.5000           |
| Latest NAV   | 12.83                           | 12.54                                | 16.41                | 16.27                        | 11.42             |
| Performance Returns as on 11/7/2013 * Returns over 1 year are Annualised |                                 |                                      |                      |                              |                   |
| 3 Months   | 1.9%                            | 1.8%                                 | 2.3%                 | 2.3%                         | 2.8%              |
| <b>6 Months</b>  | <b>3.9%</b>                     | <b>4.0%</b>                          | <b>3.7%</b>          | <b>4.5%</b>                  | <b>3.9%</b>       |
| <b>1 Year</b>  | <b>9.5%</b>                     | <b>9.3%</b>                          | <b>10.7%</b>         | <b>9.9%</b>                  | <b>9.9%</b>       |
| <b>2 Years</b>   | <b>9.4%</b>                     | <b>9.3%</b>                          | <b>10.3%</b>         | <b>9.5%</b>                  | -                 |
| 3 Years  | 8.3%                            | -                                    | 9.0%                 | 8.2%                         | -                 |

### MIP SCHEMES

| Scheme   | SBI MIP FUND | RELIANCE MIP FUND | ICICI PRUDENTIAL MIP 25 | HSBC MIP SAVINGS PLAN | BIRLA SL MIP 25 |
|--|--------------|-------------------|-------------------------|-----------------------|-----------------|
| Investment Rs  | Rs.10000     | Rs.10000          | Rs.5000                 | Rs.10000              | Rs.5000         |
| Latest NAV   | 24.51        | 25.98             | 23.30                   | 23.00                 | 21.27           |
| Performance Returns as on 11/7/2013 * Returns over 1 year are Annualised |              |                   |                         |                       |                 |
| 3 Months   | 2.8%         | 2.6%              | 2.7%                    | 2.3%                  | 4.4%            |
| <b>6 Months</b>  | <b>2.1%</b>  | <b>1.3%</b>       | <b>0.9%</b>             | <b>0.7%</b>           | <b>0.8%</b>     |
| <b>1 Year</b>  | <b>12.0%</b> | <b>9.7%</b>       | <b>10.5%</b>            | <b>11.2%</b>          | <b>11.2%</b>    |
| <b>2 Years</b>   | <b>9.8%</b>  | <b>8.6%</b>       | <b>8.5%</b>             | <b>9.0%</b>           | <b>8.0%</b>     |

### ELSS TAX SAVER SCHEMES, WHICH BENEFITS FOR TAX SAVING UNDER INCOME TAX SECTION 80C

| Scheme   | RELIANCE TAX SAVER ELSS         | ICICI PRUDENTIAL TAX SAVER ELSS | CANARA ROBECO EQUITY TAX SAVER | AXIS LONG TERM TAX EQUITY ELSS | DSPBR SAVER ELSS |
|--|---------------------------------|---------------------------------|--------------------------------|--------------------------------|------------------|
| Investment Rs  | Rs. 500 Minimum for all schemes |                                 |                                |                                |                  |
| Latest NAV Rs/Units  | 22.04                           | 146.93                          | 28.51                          | 15.38                          | 18.36            |
| Performance Returns as on 11/7/2013 * Returns over 1 year are Annualised |                                 |                                 |                                |                                |                  |
| 3 Months   | 1.7%                            | 2.3%                            | 4.5%                           | 9.9%                           | 6.9%             |
| <b>6 Months</b>  | <b>-1.09%</b>                   | <b>-9.6%</b>                    | <b>-5.4%</b>                   | <b>3.1%</b>                    | <b>-5.0%</b>     |
| <b>1 Year</b>  | <b>2.5%</b>                     | <b>7.9%</b>                     | <b>8.4%</b>                    | <b>19.2%</b>                   | <b>14.4%</b>     |
| 2 Years  | 2.0%                            | 2.0%                            | 4.5%                           | 9.9%                           | 4.8%             |
| 3 Years  | 2.7%                            | 2.8%                            | 4.2%                           | 10.3%                          | 2.8%             |
| 5 Years  | 12.4%                           | 12.1%                           | 16.2%                          | -                              | 10.5%            |

RBI has further tightened liquidity measures announced last week. RBI's circular states - "These measures have had a restraining effect on volatility with a concomitant stabilising effect on the exchange rate. Based on a review of the measures, and an assessment of the liquidity and overall market conditions going forward, it has been decided to modify the liquidity tightening measures as follows"

Measures announced - DATED:25/7/2013, each bank can access RBI's overnight borrowing window (LAF) up to 0.5% of its own NDTL. This is down from 1% of NDTL announced last week. Effectively daily LAF limit goes down to ~INR 37,000 crore from INR 75,000 crore earlier. Currently, banks are allowed to maintain their CRR on an average daily basis with a minimum of 70% of the required CRR on a daily basis. Effective from July 27, 2013, banks will be required to maintain a minimum daily CRR balance of 99% of the requirement.

Additionally Cash management bills of 28 day and 56 days of 3000 crore each has been announced for 25th July 2013

This makes RBI's resolve wrt tightening domestic liquidity very clear. Expect short term yields to spike up again and trade in the band of 10.5%-11% and later on settle in the vicinity of 10.25% which would likely be the new overnight operating rate for the near term.

INR should get some relief from these measures and is likely to open softer tomorrow. Longer end of the yield curve is also expected to move higher in knee-jerk reaction to the above measures. However, yield curve is likely to get inverted going forward.

Thanks & Regards.....

**DISCLAIMER :** 1. Investment done in Mutual Funds, Company Fixed Deposits, Bonds etc. are subject to Market Risk. Investors are required to read the offer documents and application forms carefully before investing. 2. We act as the distributor between the company and the investor, we won't be responsible for any market losses occurred in investments.

## SIPs best bet for those who don't have time to monitor markets

### SIP for Every Dream

**Systematic Investment Plan (SIP) is a smart financial planning tool that helps you to create wealth, by investing small sums of money every month, over a period of time. Systematic Investment Plan (SIP) is a planned approach to investments and an investment technique that allows you to provide for the future by investing small amounts of money in Mutual Fund Schemes.**

Many a times it becomes difficult for retail investor to analyze day-to-day movements and volatility of the stock market. To address this problem and to generate better returns the concept of rupee-cost averaging came into the picture. Generally speaking, rupee cost averaging is the process of making regular monthly investment over a period of time at various market levels and this, to a large extent, will help the investor reduce the risk of timing the market.

### Traditional SIP vs flexi-SIP

At present, the most popular rupee-cost averaging method to invest in mutual fund schemes is called systematic investment plan (SIP). Of late another variant of the SIP called the flexi-SIP, is also gaining popularity.

Traditional SIPs allow investor to invest regularly say monthly or quarterly Flexi-Sips, on the other hand give investors the flexibility to decide how much they want to invest each month. It gives flexibility to invest more less or even decide the levels at which to invest in the market to generate better returns. So the investor can invest the amount depending upon how the investor perceives the market situation.

Investors can't alter the SIP amount under the conventional mode frequently but with the help of flexi-SIP they can invest the amount as the market situation warrants.

### Pros and cons

Flexi-Sips can be beneficial to those who are undecided about the actual amount contribution towards Sips because savings may fluctuate from time to time and at times it may become difficult for the investor to make periodic payments. In such situations, as per their liquidity, flexi-SIPs can be helpful for the investor. However, it is

not advisable to those investors who are not able to time the market or not able to understand the behaviour of the market regularly ideally, Flexi-SIP is not advisable for salaried persons because it not only disturbs the investment discipline but may also become an obstacle to other periodical payments. Traditional SIP option better for those investors who are not able to track the market properly and regularly, and it is beneficial to all class people no matter how the markets behave. Traditional SIPs or rupee-cost averaging will help them to do regular and disciplined investments. The concept of rupee-cost averaging works at the time of buying and also at the time of selling ones mutual fund units or any other securities.

### When to opt

If the investor wants to grab the opportunity of the market volatility then it is advisable to opt for flexi-SIPs in mutual funds. However, if the investor is not able to time the market properly then it is advisable to go for simple rupee cost averaging or to go for conventional mode of SIP, which is the traditional mode. Ideally, the investor should continue with the regular commitment under the conventional mode of SIP because monitoring flexi-SIPs may not be an easy task for the common investor. So the investor has to decide there after whether he or she wants to make use of these flexible SIP modes to take advantage of market volatility or not.

The bottomline, however is that the best way to achieve ones financial goals or to create handsome wealth is through disciplined investing.

Courtesy : Times of India, 6th Nov. 2012.

## The Six Advantages of Investing in SIP Plan

1. Disciplined approach to investments.
2. No need to time the market.
3. Lighter on wallet and Bank Balance.
4. Reap benefits of starting early.
5. Harness the power of two powerful investment.
6. Rupee cost Avg. Benefit from volatility.
7. Power of compounding -small investments create big, over a period.

| Start Date | End Date  | No. Of Month | Invested Amount | LARGE CAP FUNDS               |                    |                     | SMALL & MID CAP FUNDS |                     |                         | DIVERSIFIED EQUITY         |                    |                       |             |                    |
|------------|-----------|--------------|-----------------|-------------------------------|--------------------|---------------------|-----------------------|---------------------|-------------------------|----------------------------|--------------------|-----------------------|-------------|--------------------|
|            |           |              |                 | ICICI Prudential FOC Bluechip | BNP Dividend Yield | Birla SL Front Line | DSP BR Small& MidCap  | IDFC Premier Equity | RELIANCE EQTY. OPP FUND | ICICI PRUDENTIAL DISCOVERY | FRANKIN Prima Plus | SBI EMERGING BUSINESS | HDFC Equity | UTI Dividend Yield |
| 1/4/2008   | 01/4/2011 | 36           | 72,000          | 1,08,022                      | 1,02,850           | 1,00,911            | 1,15,264              | 1,11,494            | 1,14,113                | 1,19,668                   | 99,615             | 1,12,091              | 1,13,713    | 1,11,053           |
| 1/4/2008   | 01/4/2012 | 48           | 96,000          | 1,28,771                      | 1,27,028           | 1,17,336            | 1,35,862              | 1,37,990            | 1,42,029                | 1,43,650                   | 1,35,578           | 1,50,719              | 1,28,036    | 1,34,937           |
| 1/4/2008   | 01/4/2013 | 60           | 1,20,000        | 1,62,328                      | 1,61,531           | 1,56,717            | 1,59,028              | 1,74,224            | 1,83,703                | 1,81,039                   | 1,54,548           | 2,01,428              | 1,55,861    | 1,58,058           |
| 1/4/2008   | 12/7/2013 | 63           | 1,26,000        | 1,77,391                      | 1,73,421           | 1,72,771            | 1,64,195              | 1,87,242            | 1,85,457                | 1,84,490                   | 1,66,874           | 2,08,586              | 1,60,953    | 1,61,779           |

Valuation as on 10/7/2013

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

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