



THE SAVING PLUS VIEW

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COMPANY FIXED DEPOSIT LIST MAY 2013

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

Godrej Properties Ltd. Renewals & shareholders

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

Network 18 Media & Investment (0.50 SC)

Period	Interest P.A.
1 Year	11.00%
Min. Amt.	10,000

Mahindra & Mahindra Financial Services Ltd. - Crisil (0.25 for SC)

Period	Half Yearly Interest P.A.	Yearly Interest P.A.	Quarterly Interest P.A.
1 Year	09.00 %	09.25%	08.90
2 Year	09.75 %	10.00%	09.65
3 Year	10.00 %	10.25%	09.90
4 & 5 Yrs.	09.50%	09.75%	09.40
Min. Amt.	25,000	10,000	50,000

Area Representative

WESTERN SUBURBS

BORIVALI	TEL : 2862 2042
MALAD / KANDIVALI	MOB.: 98203 25220
GOREGAON / ANDHERI	TEL.: 2843 2022
	MOB.: 99209 03079
SANTACRUZ (EAST/WEST)	TEL.: 98923 43457
	MOB.: 98338 84576
MAHIM, SHIVAJI PARK,	TEL.: 2447 4043
DADAR	MOB.: 98209 65319
VASAI/VIRAR/NALASOPARA	MOB.: 94233 54260
	MOB.: 90969 81475

CENTRALSUBURBS

DOMBIVLI, KALYAN	MOB.: 98208 20274
GHATKOPAR	TEL.: 25061651
	MOB.: 9833884572
BHANDUP / MULUND	TEL.: 97020 99951
	MOB.: 97020 99951
THANE	TEL.: 2532 9267
	MOB.: 98195 98586
BHANDUP / MULUND	TEL.: 2564 9396
	MOB.: 98197 89239
THANE	TEL.: 98694 20081
	MOB.: 98338 84571

HARBOUR SUBURBS

CHEMBUR / KURLA	TEL.: 2523 3429
	MOB.: 98194 92697

SOUTH MUMBAI

WALKESHWAR / COLABA	MOB.: 9833884577
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On the spot Brokerage plus Collection of forms.

Jaypee Infratech & Jaypee Associates Ltd.

Period	Interest P.A.
1 Year	12.00 %
2 Year	12.25 %
3 Year	12.50 %
Min. Amt.	20,000

Note : Jai Prakash Associates only Shareholders can apply (Minimum 50 shares) For further details please refer the application form.

HDFC LTD. -(PLATINUM DEPOSITS)

Period	Monthly	Quarterly	Half yearly	Yearly	Cumulative
15 months	9.05%	9.10%	9.20%	-	9.40%
33 months	9.05%	9.10%	9.20%	9.40%	9.40%

HDFC LTD. -(Senior Citizen Platinum Deposit)

Period	Monthly	Quarterly	Half yearly	Yearly	Cumulative
20 months	9.45%	9.50%	9.60%	-	9.80%
40 months	9.45%	9.50%	9.60%	9.80%	9.80%

Sudarshan Chemicals 0.25 for Senior Citizen and Shareholder

Period	Interest P.A.
1 Year	9.50%
2 Year	10.00 %
3 Years	11.00

1. We pay on spot brokerage in Fixed Deposits. 2. The FDR is issued within 60-90 days after realisation of cheque.

3. Please confirm the Interest Rate before investing, as company changes the Interest Rate frequently.

DHFL LTD. -DEWAN HOUSING FINANCE LTD.

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%

SHRIRAM TRANSPORT FINANCE CO. LTD.

Period	Yearly P.A.	Half Yearly P.A.	Quarterly P.A.	Cumulative
1 Year	09.25%	09.05%	08.95%	10.23%
2 Years	09.75%	09.52%	09.41%	11.94%
3,4 & 5 years	10.75%	10.47%	10.34%	12.60%

Investor are expected to read the application form of fixed deposit and understand clearly before investing. As, neither we (MICPL) nor the company will be responsible for any default or loss occurred in the investment of fixed deposits.

Godrej Industries

Period	Interest P.A.
13 months	7.75 %
2 Year	8.50 %
3 Year	9.25%
Min. Amt.	10,000



MERCHANT INVESTMENT CONSULTANCY PVT. LTD.

LUCKY MANSION, 1ST FLOOR, OPP. ABYUDAYA CO-OP. BANK LTD., 250/252, BAZAR GATE STREET, FORT, MUMBAI - 400 001.

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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.

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

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

Medium Term Bonds - Long Term Bonds

Scheme	Kotak Bond Fund	SBI INCOME Fund	RELIANCE DYNAMIC Fund	HSBC FLEXI Fund	DEBT IDBI DYNAMIC Fund
Minimum Investment Rs.	Rs.5000	Rs.2000	Rs.5000	Rs.10000	Rs.5000
Latest NAV Rs/Units	34.75 May-07-2013	29.78 May-07-2013	16.13 May-07-2013	16.29 May-07-2013	11.30 May-07-2013
52 week high	34.751 May 07, 13	29.787 May 07, 13	16.139 May 07, 13	16.295 May 07, 13	11.306 May 07, 13
52 week low	30.714 May 07, 12	26.001 May 07, 12	14.236 May 11, 12	14.517 May 07, 12	10.224 May 11, 12
Performance Returns as on May 07, 13 * Returns over 1 year are Annualised					
3 Months	2.8%	3.2%	3.2%	3.1%	3.0%
6 Months	6.5%	7.5%	7.2%	6.8%	5.9%
1 Year	12.8%	14.3%	13.3%	12.2%	10.5%
2 Years	12.2%	12.2%	12.1%	10.9%	-
3 Years	9.0%	9.6%	10.0%	9.0%	-
5 Years	10.0%	7.5%	6.7%	9.2%	-

Short Term Bond - Medium Term Bond

Scheme	Kotak Income Opportunities Fund	ICICI Prudential Regular Saving Fund	HSBC Income Fund Investment Plan	Reliance Regular Saving Fund	TATA Income Plus
Minimum Investment Rs	Rs.5000	Rs.10000	Rs.10000	Rs.500	Rs.5000
Latest NAV Rs/Units	12.69 May-07-2013	12.44 May-07-2013	20.84 May-07-2013	16.07 May-07-2013	18.71 May-07-2013
52 week high	12.700 May 07, 13	12.443 May 07, 13	20.843 May 07, 13	16.072 May 07, 13	18.720 May 07, 13
52 week low	11.503 May 11, 12	11.291 May 11, 12	18.505 May 07, 12	14.552 May 11, 12	16.762 May 07, 12
Performance Returns as on May 07, 13 * Returns over 1 year are Annualised					
3 Months	2.6%	2.8%	3.3%	2.8%	2.9%
6 Months	4.9%	5.0%	7.1%	5.1%	7.6%
1 Year	10.3%	10.1%	12.6%	10.4%	11.7%
2 Years	9.7%	9.8%	11.1%	9.7%	9.8%
3 Years	8.2%	-	9.0%	8.0%	8.4%
5 Years	-	-	8.7%	7.6%	7.1%

Investment Done in DEBT/BOND Scheme

BONDS SCHEME FEATURES & BENEFITS

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

- (1) Medium Term – Long Term : Duration Of Investment Should Be Atleast 15 Months – 24 Months
- (2) Short Term – Medium Term Duration Of Investment Should Be Atleast 12 Months – 18 Months,
- (3) Monthly Income Schemes : Duration Of Investment Should Be Atleast 18 Months – 24 Months,
- (4) Large Cap Equity Schemes: Duration Of Investment Should Be Atleast 36 Months – 48 Months
- (5) Diversified Equity & Midcap Schemes : Duration Of Investment Should Be Atleast 48 Months – 60 Months,
- (6) Tax Saver ELSS Schemes: Compulsory Three Years LockIn As Per Income Tax Rules,Duration Should Be Atleast 48-60 Months(Including Lockin)
- (7) 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)

MIP SCHEMES

Scheme	SBI MIP FUND	RELIANCE MIP FUND	IDBI MIP FUND	HSBC MIP SAVINGS PLAN	ICICI PRUDENTIAL MIP 25 FUND
Investment Rs	Rs.10000	Rs.10000	Rs.5000	Rs.10000	Rs.5000
Latest NAV Rs/Units	24.40790	25.92630	11.93330	20.21770	23.24490
52 week high	May-02-2013 24.408	May-02-2013 25.926	May-02-2013 11.933	May-02-2013 20.218	May-02-2013 23.245
52 week low	May 02, 13 21.398	May 02, 13 23.175	May 02, 13 10.692	May 02, 13 17.919	May 02, 13 20.660
	May 23, 12	May 16, 12	May 17, 12	May 23, 12	May 23, 12
	Performance Returns as on May 02, 13* Returns over 1 year are Annualised				
3 Months	2.3%	1.9%	2.9%	2.3%	1.6%
6 Months	6.4%	5.0%	4.9%	5.7%	5.4%
1 Year	13.5%	10.9%	10.8%	12.2%	11.4%
2 Years	10.1%	9.2%	8.6%	9.1%	9.4%
3 Years	8.0%	8.2%	-	6.9%	8.0%
5 Years	6.0%	12.3%	-	7.6%	8.0%

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	23.13380	151.14000	29.22000	15.04120	18.47400
May-02-2013	May-02-2013	May-02-2013	May-02-2013	May-02-2013	
52 week high	25.197	162.920	30.310	15.073	19.391
	Jan 07, 13	Jan 15, 13	Jan 15, 13	Jan 03, 13	Jan 15, 13
52 week low	19.990	125.450	24.230	11.831	14.896
	Jun 01, 12	May 23, 12	May 23, 12	Jun 04, 12	Jun 04, 12
	Performance Returns as on May 02, 13* Returns over 1 year are Annualised				
3 Months	-3.6%	-4.3%	-1.5%	2.5%	-2.1%
6 Months	-0.8%	0.9%	3.1%	5.4%	4.4%
1 Year	8.7%	13.4%	13.5%	18.1%	17.5%
2 Years	4.9%	3.7%	6.6%	11.2%	5.3%
3 Years	6.2%	5.2%	6.4%	11.0%	4.7%
5 Years	8.6%	7.4%	10.9%	-	5.5%

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
6 Months – 2 Years	Short Term Bond Fund	Bank FD's or FMP's
2 YEARS +	Long Term Bond Fund	FMP's

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 wont 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
1/4/07	02/04/10	36	72,000	1,20,131	99,600	1,00,968	1,09,261	1,31,363	1,32,389	1,37,283	1,03,710	1,02,924	1,16,237	1,05,051
1/4/07	02/04/11	48	96,000	1,44,904	1,36,318	1,36,177	1,48,247	1,56,757	1,58,398	1,62,244	1,28,106	1,38,994	1,39,125	1,46,394
1/4/07	02/04/12	60	1,20,000	1,69,643	1,62,491	1,49,120	1,68,203	1,82,226	1,84,911	1,88,571	1,52,813	1,80,784	1,63,497	1,64,621
1/4/07	02/05/13	73	1,44,000	2,21,405	2,08,475	2,10,263	2,05,168	2,53,708	2,35,893	2,38,968	2,00,210	2,54,293	2,06,883	2,01,430

Valuation as on 8/5/2013

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

Benefits with Merchant Investment Consultancy.

- (1) **Online Portfolio Viewer** Anytime and Anywhere in World On Our Website: www.miconline.co.in
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- (4) **Transaction Confirmation On EMAIL**, For Every Single Financial / Non Financial Transaction
- (5) **We Cover Major Of Mumbai City**, The Same Can be Checked on Our Website
- (6) **Monthly News On Market Through Our News Bulletin: "THE SAVING PLUS VIEW"**, Which Can be Procured Through Our Website or Register Yourself to Get Delivered on Your Home/Office
- (7) **Weekly Update ON Products Cycle**, Investment Patterns, Market News and Analysis
- (8) **We Also Send Statement of Account On Email As And When Required**
- (9) **Financial Investment Reports** : Portfolio Summary, Dividend Report, Capital Gains, Holding Statement, XIRR and CAGR Report, Family Wise and Individual Wise
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